



CROWN FINANCIAL MINISTRIES™

How to Prosper in a Declining Economy

Newscasts report daily that our economy is unstable and vulnerable. People are losing their homes, highly-paid executives are losing their positions and having to settle for lower-paying jobs, food and energy costs continue to increase, and the list goes on.

While these facts are true, what we are experiencing is not new. In Jeremiah 29, the “weeping prophet” predicted long-term captivity. Israel would endure 70 years of hard labor before they would be allowed to return to their homeland. Let’s all hope and pray that our current economic downturn won’t last that long!

We have compiled a list of things you can do to survive or thrive in our current economy.

- **Pay your bills faithfully.** Making your payments on or before the due date is a positive testimony to your creditors and a good example to your family/neighbors.
- **Prioritize your debt,** making sure you don’t compromise your home or your transportation.
- **Negotiate with creditors** as needed. Be proactive. Seek a meeting with them to make payment arrangements rather than waiting until you miss payments and they come looking for you.
- **Downsize** if it puts you in a better cash position.
- **Pay extra** whenever you can to accelerate payoff dates.

- **Have a garage sale** to generate extra cash to pay down debt or to increase savings.
- Work your way through the **Crown Money Map™**.
- **Capitalize** on your most valuable assets, your family.
- **Learn to garden**, use fresh vegetables and fruit when in season, try a new recipe.
- **Cancel cable/satellite**. Instead, read a book, play a table game, or share coffee with friends.
- **Explore bartering** to save on outgoing expenses.
- Learn to be **content**. (1 Timothy 6:6-9)

“ *A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.* ”

(Proverbs 22:3)

Finally, as the Lord enables you, be generous and open to opportunities to continue giving faithfully to the work of Christ. As the potential fear about the economy rises, tithes, offerings, and other charitable giving tend to decline—at the very time the need for ministry is the greatest.

Join an online Crown community that offers financial help and hope during this unstable economy.

Visit us online at **Crown.org**.