

Help! I need somebody...

Help! Not just anybody. Help! You know I need someone. Heeelllp!

Funny how a song from more than 40 years ago takes on new meaning in the midst of today's financial turmoil. Written by John Lennon and recorded by the Beatles in 1965, Help wasn't about financial troubles, but perhaps it captures the way you're starting to feel. Disappearing jobs, disappearing retirement accounts, increasing credit card interest rates and fees, increasing food prices...isn't there someone out there who can please, please, help me?

Guess what?! There is someone out there ready to help you! In fact, there are a whole lot of "someones" out there ready to help you. But just like that old Johnny Lee tune, Looking for Love (in All the Wrong Places), many of them are, well, crooks. So here are some DOs and DON'Ts for getting help during this time of financial turmoil (or anytime, for that matter).

First and foremost, DO remember that no matter what, you've always got God. Yeah, I know, He's not going to write your mortgage check. But He will walk beside you and share your burden and worry. And if you keep your heart and mind open to Him, you'll find some doors opening that you didn't even know were there.

When it comes to getting help from mortals, however, DO always remember that if it sounds too good to be true, it is too good to be true! Take for example all of those ads for debt relief that talk about your legal right to walk away from a bunch of your credit card debt, or the little-known programs credit card companies have to settle your debt. DON'T fall for them! Why not? See my May 2008 article Got Debt? Get Milk! (check the end of this article for details).

So who can you turn to? Glad you asked! Because there are several people right here at SHPC who can help you figure out what you need to do, help you find the right resources to do it, walk along side of you as you move forward. DO talk to Larry Coulter, for example, or Tom

O'Meara or me, Allen Gunter (details at the end of this article).

Do we have all the answers? Don't I wish! But we do have some of them and will do our best to help you figure out what's best for you and where you can get the assistance you need. And we'll start right here with some basic information.

First off, DON'T panic. Most of the time, things aren't as bad as they seem. Look, I've been there, done that. Had trouble sleeping at night. Just didn't feel like eating. Crabby with the people I love the most. Each time it's the unknown that gets me. And each time, once I size up the situation and have a plan, I sleep, eat and smile again.

So DO step back and take some time to really see where you're at. Make a list of all your debts including how much you owe and how much you pay each month. Take a look at what you spend each month. And then make a separate list of anything that's not monthly. For me, that's car insurance, homeowners association dues and (gulp) property taxes. Summarize your income, separating regular income from special payments like bonuses, irregular overtime.

Do that, and I'll bet you'll learn a lot!

I've got some worksheets that will help (see the end of this article for details). They'd be a great way to fill those sleepless nights. And if you'd like some help with them, I'd be happy to work with you. **Look, information is power. The more information you have about your financial situation, the more power you will have to do something about it.**

No matter what your current financial situation, I have three strong recommendations:

- ⇒ DON'T take on any new debt
- ⇒ DO pay off any debt you already have as soon as you can.

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⇒ DO let your family know about where you stand financially

To get started on the first two, DO check out the Budget Guy archives. There's a number of articles on both avoiding debt and getting out of it.

As for telling your family? Your spouse and any other adults in your immediate family have a right to know how things stand financially. And they have a responsibility to help the family get through the current financial turmoil.

But what about the kids? First and foremost, they need to know that you're going to keep them safe. That they're still going to have a roof over their heads, food on the table, decent clothing. But they also need to know that at least for a while, it may not be fast food or clothing from Hollister. The birthday party may need to be smaller - and no moonwalk or lazer tag.

DO do your best to keep current on all your bills. But if something has to slip, DON'T let it be your mortgage, utility bills or car payments. You need a roof over your head, water, heat, etc. and a way to get to work. Get behind on those, and you lose them.

Look, I don't know when the current financial mess is going to get better. Could be just a few months, but it could be a year or two. I do know this, though - your financial life will start getting better when you start taking action to make it better. There are people here at SHPC that have the expertise to help you do that. All you

need to supply is the determination to make it happen!

And if you want to start with any of the Budget Guy's past articles or the worksheets mentioned in this article, here's how to find them:

⇒ Online: Go to www.shpc.org/finance/budget_guy/bg_archive.php

⇒ Ask the Budget Guy and he'll give them to you in church, or e-mail or snail mail them to you - your choice: Allen Gunter, 301-1246, BudgetGuy@shpc.org

And remember, SHPC's Financial Outreach Ministry can help. Just get in touch with one of us:

Larry Coulter: 426-4109; larry@shpc.org

Allen Gunter: 301-1246; BudgetGuy@shpc.org

Tom O'Meara: 892-5390; tom.omeara@sbcglobal.net

We will help you in any way we can. It's free and completely confidential. If you'd rather take a financial class in a small group setting, get in touch with:

Chris Gordon: 484-1905; gordon1@austin.rr.com

Roger Wade: 301-4921; rcwactuary@austin.rr.com

Either of them can give you information about SHPC's Financial Outreach Small Study Groups.

No matter how bad your current financial situation, you're only alone if you choose to be.

Austin Presbyterian Theological Seminary: Midwinters

Tom Long, Mary Louise Bringle, Paul Westermeyer, and Scott Black Johnston will offer a time for alumni/ae and friends of Austin Presbyterian Theological Seminary to combine topics of interest with warm fellowship during **MidWinters, February 2-4, 2009**. In addition to the lectures, there will be a Homecoming Fiesta, a screening of the award-winning documentary *At the Death House Door*, and opportunities for dialogue with the lecturers and other participants.

The three-day event at Austin Seminary's campus will include seven lectures, four reunion events, distinguished alum awards,

faculty book signings, and tours of the Seminary's new residence, Anderson House. The annual MidWinters event has been occurring at Austin Seminary since the late 1940s. Generous churches and individuals in Dallas, Corpus Christi, and Fort Worth who value the education and formation of clergy have financially supported the lectures series over the years.

To register and purchase tickets, and to view a complete schedule of events, please visit www.austinseminary.edu/midwinters. Those who pre-register online will receive complimentary audio CDs of the lectures.