

Speaker Notes

Presented by



Visit www.WidowsLink.org

Jennifer Sands

Her story:

- Jeremiah 29:11

 Take your broken heart to y 	our Creator
What she has learned:	
Vhy?	
	is not healed by explanations grace of God. (Psalms 34:18)
•	to make us comfortable, but also s comforters. (2 Corinthians
3. If you let God work in your h, a bl 8:28)	neart and your essing will come out! (Romans
4. With Jesus in our life, we ar (Joshua 1:9)	e NEVER

Sue Burrows LaRue

"SELF CARE"

- 1. Breathing
- 2. Eating
- 3. Exercize
- 4. Spiritual Health

"Choose to trust that God has your unique tapestry that will glorify God for His purpose in your life."

Miran Neff and Valerie Neff Hogan

"Wise Women Managing Money"

SESSION 1 - What Matters?	
1. Direct your	or it will direct you.
2. Everything belongs to	and they are on
loan to us to use. (1 Chronic	les 29:11)
a. The Bible is our foundat	ion
3. We have 2 great comforts	
a. God has a plan	
b. You are not alone	
4. There are 3 things you need	to manage well with money
a. The desire to do so	
b. The willingness to	and become
informed	
c. Basic math skills and/or	a calculator.
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SESSION 2 - TROUBLED TIMES	<u>S</u>
• 2 Timothy 2:17	
 God is ready to partner with 	•
 Here is a spending plan, with 	•
	he pause button
 Start tracking all expens 	es
2 Dangers to avoid:	
 Avoid old habits 	
○ Be careful	you listen to.

SESSION 3 - SPENDING PLAN

- 1. Work and earn first, then spend (Proverbs 24:27)
- 2. Six keys to be "budget smart":
 - a. What is your income?
 - b. What are you spending? (Record it all)
 - c. Pay your bills promptly
 - d. Find out how much you have in liabilities and assets
 - e. Organize your documents
 - f. Talk to other wise people
- 25% Household Income
- 10% Transportation
- 5%-10% Health
- 10% Insurance
- Food, clothing, and entertainment are dependent on your income.
 - Then work toward having 3-6 months worth of expenses set aside for emergencies. (An emergency fund)

Ferree Hardy

"Some "Friends" to Help You on Your Journey through Grief"

- "Good Grief: A True Story of Love, Loss & New Life" by Sue Borrows LaRue.
 - Visit Suzie's website at www.sueborrows.com, or on YouTube at Good Grief Ministries by Sue & Bruce LaRue.
- "Starting Over Financially" by Miriam Neff and Valerie Neff Hogan.
 - This is a package of two CDs with six audio programs.
 Available only at widowconnection.com. Visit the Widow Connection website for many other resources too.
- "Getting to the Other Side of Grief; Overcoming the Loss of a Spouse" by Susan Zonnebelt-Smeege & Robert De Vries.
- "Grieving the Loss of Someone You Love; Daily Meditations to help you through the grieving process" by Raymond R. Mitsch and Lynn Brookside.
- "Heaven: Your Real Home" (1995), or "Heaven: Your Real Home...from a Higher Perspective (2018)", by Joni Eareckson Tada.

"After the Boxes Are Unpacked" by Susan Miller.

 Also visit the website www.justmoved.org if you'd like to find out about joining a group or other resources to deal with the issues of moving to a new location.

Also, please visit www.WidowsChristianPlace.com where you'll always find Ferree and her book, "Postcards from the Widows Path-Gleaning Hope and Purpose from the Book of Ruth."

Marlene Craft "God's Design for Your Life"

His plan is to:	
1. Help You	
a. The personal touch	has on your
life. (Isaiah 41:9-10)	
2. Shape You	
a. God is molding	(Romans 8:28;
Isaiah 64:8)	
3. Guide You	
a. The Lord is our	(Isaiah 54:5;
Psalm 32:8; James 1:5)	
4. Make you what you could never become or	n your own
a. We need to be	•
i. Learn, Grow, and Read (Jeremiah	1 29:11,13;
Ephesians 3:20)	