



5 LOVING WAYS TO SAY NO

*to financial requests without
guilt*

EXPRESS EMPATHY

- ✓ "I understand how tough things are right now."
- ✓ "I'm so sorry you're going through this."
- ✓ Speak with compassion — but don't feel pressured to solve the problem.

SHARE YOUR OWN FINANCIAL BOUNDARIES

- ✓ "I've made a decision not to lend money anymore."
- ✓ "My finances are committed elsewhere right now."
- ✓ You're not required to over-explain — clarity protects you both.

OFFER EMOTIONAL AND PRACTICAL SUPPORT

- ✓ Help brainstorm other solutions
- ✓ Share helpful resources or referrals
- ✓ Pray with or for them if appropriate

STAND FIRM WITHOUT GUILT

- ✓ Avoid backtracking because of guilt or pressure
- ✓ Repeat your boundary lovingly if pushed
- ✓ You're protecting your peace — not punishing anyone

PRAY FOR WISDOM AND DISCERNMENT

- ✓ Ask God for strength and guidance in each situation
- ✓ Remember: stewardship includes saying no when needed
- ✓ Sometimes loving someone means not enabling them

I CARE ABOUT YOU, BUT I'M NOT IN A PLACE TO HELP FINANCIALLY. LET'S FIND
ANOTHER WAY I CAN SUPPORT YOU

