

# THE BITACHON BUILDER



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# TEN STRATEGIES TO HELP YOU SURVIVE A FINANCIAL CRISIS

*Following these directives from Chazal will help you weather financial downturns while strengthening your trust in Hashem.*

- 1** Learn the Halachos of Tzedakah and Maaser scrupulously and set up a special fund to ensure you give properly.
- 2** Invest your money according to the directives of Chazal: 1/3 in real estate, 1/3 in business (i.e., stocks) and hold 1/3 in cash.
- 3** Concentrate intently when you say "Poseach es Yodecha" in Ashrei, and "Barech Aleinu" in Shmoneh Esrei.
- 4** Say the Tefilla for Parnassah in Shema Koleinu and add personal requests at the end of Shemoneh Esrei.
- 5** Study Bitachon every day from the Halachic and Mussar sources and work hard to internalize the message.
- 6** Think of Hashem as the Master of everything and Source of all blessings whenever you say the words "Baruch Atah Hashem."
- 7** Review your own Hashgacha Pratis (personal "small" miracles) before going to sleep every night.
- 8** Accept the responsibility of Torah study upon yourself and the burden of your financial obligations will be eased.
- 9** Practice the advice of our Rabbis: Pray for a friend who has a similar need, and you will be answered first.
- 10** Say a special Tefillah to thank Hashem for every small improvement and resolve to recite "Nishmas" when your situation really changes.



# TEN THOUGHTS TO HELP STRENGTHEN YOUR BITACHON

- 1** Hashem is in complete control of everything that happens to me - even things that seem insignificant to me.

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- 2** Nothing in my life can change for better or worse unless Hashem wants it.

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- 3** Hashem is the only source of goodness and blessing and the only One who can affect my livelihood.

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- 4** I know I must do my Hishtadlus, but regardless of my efforts, only Hashem accomplishes.

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- 5** Hashem has been good and compassionate to me constantly, even though I may not have deserved it.

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- 6** I know Hashem is consistent. He has helped me in the past when I did not deserve it, so He will certainly continue to help me now.

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- 7** Hashem has been good and compassionate to me throughout my life, even in the face of difficulty and adversity.

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- 8** I am completely confident that I can surrender my fate to Hashem and He will care for me.

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- 9** Hashem orchestrates my life's situations during difficult times just like He does during good times - it is always for my benefit.

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- 10** I know that Hashem is like the most loving Father - He cares about me, He is concerned about me and my family and He is involved in every detail of our lives.



# תפילה על הפרנסה

## *A Prayer for Livelihood*

אֲתָהּ הוּא ד' הָאֱלֹקִים, הַזֶּן וּמַפְרִיֵּס וּמַכְלִיל מִקְרָנִי  
רְאֵמִים עַד בִּיצֵי כְנִים. הִטְרִיפֵנִי לֶחֶם חֲקִי, וְהַמְצֵא לִי  
וּלְכָל בְּנֵי בֵיתִי מִזֹּנוֹתַי קוֹדֶם שְׁאֶצְטָרֵךְ לָהֶם. בְּנִחַת וְלֹא  
בְצַעַר, בְּהִתָּר וְלֹא בְאִסּוּר, בְּכָבוֹד וְלֹא בְבִזְיוֹן, לְחַיִּים  
וּלְשָׁלוֹם, מִשְׁפָּע בְּרָכָה וְהַצְלָחָה, וּמִשְׁפָּע בְּרָכָה עַלְיוֹנָה  
כְּדֵי שְׂאוּכָל לַעֲשׂוֹת רְצוֹנְךָ וְלַעֲסוֹק בְּתוֹרָתְךָ וּלְקַיֵּם  
מִצְוֹתֶיךָ. וְאַל תַּצְרִיכֵנִי לַיָּדִי מִתֵּנֶת בָּשָׂר וָדָם. וַיְקַיֵּם בִּי  
מִקְרָא שְׁפָתוֹב "פֹּתַח אֶת יָדְךָ וּמִשְׁבִּיעַ לְכָל חַי רְצוֹן."  
וְכָתוֹב "הַשִּׁלֵּךְ עַל ד' יִהְיֶה וְהוּא יַכְלִילֶךָ."

*It is You, Hashem, G-d, who feeds, sustains and supports — from the horns of Remim to the eggs of lice. Provide me with my portion of bread and bring forth food for me and all members of my household before I have the need for it — easily and not with pain, in a permitted way and not in a forbidden way, in honor not disgrace, for life and for peace — from the flow of blessing and success and from the flow of the heavenly spring, so that I will be able to perform Your will and engage in Your Torah and fulfill Your commandments. Make me not need help from other people. Fulfill in me the verse that says, "You open Your hand and satisfy the desire of every living being," and that states, "Cast your burden upon Hashem and He will sustain you."*