

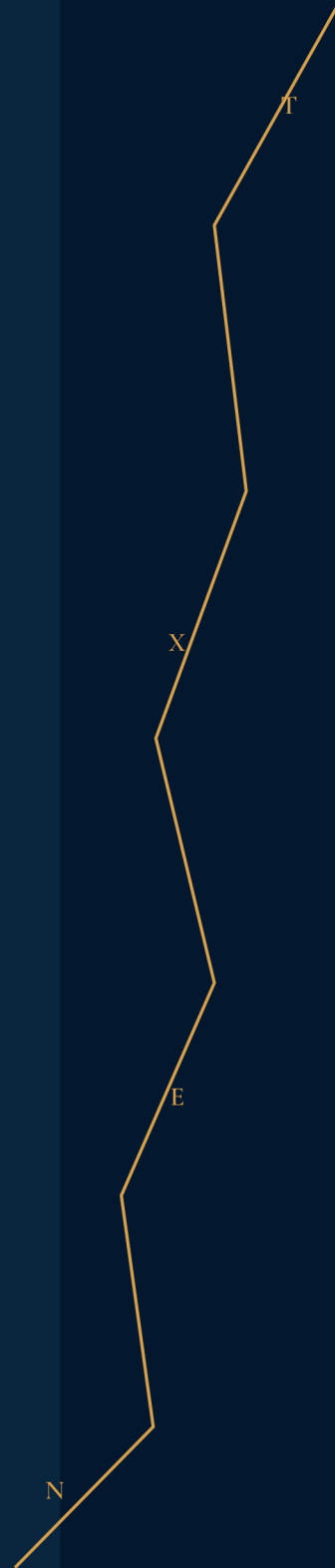
WHEN LOSS COMES IN WAVES

A Faith-Based Guide for Multiple Losses
in the Same Season

You were never meant to rebuild
every part of life at once.

"...when my heart is overwhelmed: lead me to the rock that is higher than I."
Psalm 61:2 KJV

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When One Loss Arrives Before the First Has Settled

“Several losses can happen in one season, but each one deserves to be named.”

After 30 years in corporate America, I was laid off. I was already trying to understand what came next when Tim became critically ill. His illness led to disability, the loss of his work, a changed household income, full-time caregiving, and a future that no longer resembled the one we had planned. One event did not replace the other. The losses stacked.

I could not grieve one loss neatly before the next arrived. While I was responding to the loudest emergency, I was also losing routine, security, professional identity, freedom, financial expectations, time, and the version of life I thought we were building. Some losses were visible. Others were quiet, but they still mattered.

When losses come in waves, people may encourage you to focus on the positive or solve the most obvious problem. But your heart and body may be responding to several changes at once. You are not weak because your capacity is smaller than the season requires.

This guide will help you name each loss, decide what truly needs attention now, eXplore support for the whole season, and take one faithful step without trying to rebuild every area of life at once.

With faith,

Angela Conner Foland

Loss can include:

- Death or separation
- Illness, disability, or changed ability
- Job, income, benefits, or retirement
- Home, routine, independence, or privacy
- Caregiving or changed family roles
- Marriage, friendship, church, or community
- Identity, confidence, safety, or future plans
- An earlier grief awakened by a new event

The losses I am carrying into this guide are:

Important: This guide offers faith-based reflection and general education. It does not replace medical, mental-health, legal, financial, safety, crisis, or emergency support.

A TRUTH FOR THIS SEASON

Your inability to carry everything at once is not a failure of faith.

Multiple Losses Can Create Different Kinds of Grief

“God is our refuge and strength, a very present help in trouble.”

Psalms 46:1 KJV

The event people can see may be only the beginning. One loss can create other losses beneath it, and a new loss can awaken grief you thought was settled. Separating the layers does not make the season heavier. It helps explain why the weight feels so large.

THE PRIMARY LOSS

The event itself: a death, diagnosis, disability, job ending, divorce, move, financial crisis, family rupture, or other major change.

THE SECONDARY LOSSES

The consequences that follow: income, benefits, routines, home, time, caregiving, friendships, privacy, transportation, or independence.

THE HIDDEN LOSSES

Identity, confidence, safety, belonging, predictability, dreams, trust, opportunity, or the version of yourself who existed before the season changed.

THE RESURFACING LOSSES

An earlier grief may return when a new event resembles it, removes a former source of support, or creates another ending before you have fully recovered.

OVERLOAD MAY LOOK DIFFERENT FROM DAY TO DAY

MIND AND EMOTIONS

- ☐ Forgetfulness, numbness, tears, anger, or irritability
- ☐ Difficulty concentrating or making ordinary decisions
- ☐ Feeling urgent about everything or unable to begin anything
- ☐ Guilt because you cannot respond the way you once did

BODY AND DAILY LIFE

- ☐ Changes in sleep, appetite, energy, physical tension, or other symptoms
- ☐ Withdrawing, overworking, or staying constantly busy
- ☐ Missing details, appointments, paperwork, or routine tasks
- ☐ Needing more rest, quiet, support, or professional care

The loss others can see is:

The losses they may not see are:

A TRUTH TO CARRY FORWARD

You are not overreacting because more than one loss is affecting you at the same time.

N Name Every Loss, Not Just the Loudest One

“Thou tellest my wanderings: put thou my tears into thy bottle: are they not in thy book?”

Psalm 56:8 KJV

Naming each loss gives it a place to be grieved. You do not have to compare which loss is worst or justify why a quieter loss matters. Job loss, changes in health, the end of a relationship, a changed home, identity loss, reduced income, a different future, and disrupted routines can all be separate losses - even when they came from the same event.

PEOPLE AND RELATIONSHIPS

- ☐ Death, divorce, separation, estrangement, or betrayal
- ☐ A relationship changed by illness, disability, or caregiving
- ☐ Friendships, church relationships, or community support
- ☐ The family structure or traditions you expected to keep

HEALTH AND ABILITY

- ☐ Health, strength, memory, mobility, energy, or independence
- ☐ Freedom from appointments, symptoms, treatment, or fear
- ☐ The ability to work, drive, travel, serve, or care for others
- ☐ Trust in your body or confidence about the future

WORK, MONEY, AND HOME

- ☐ Job, title, income, benefits, business, or retirement plans
- ☐ Housing, transportation, privacy, security, or stability
- ☐ A familiar schedule, workplace community, or daily purpose
- ☐ The financial margin or choices you once had

IDENTITY, TIME, AND FUTURE

- ☐ A role, dream, goal, opportunity, or version of yourself
- ☐ Time, rest, spontaneity, confidence, or sense of control
- ☐ The future you expected for yourself or your family
- ☐ The belief that life would return to the way it was

The loss I talk about most is:

The loss I have barely acknowledged is:

The future I am grieving is:

Today, I need permission to feel:

A TRUTH TO CARRY FORWARD

Each loss can be named without reducing your faith, gratitude, or hope.

E

Examine What Remains and What Needs Attention

“If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him.”

James 1:5 KJV

When several areas of life are changing, every task can feel urgent. Sorting priorities is not cold or uncaring. It protects your limited capacity so the most important needs receive attention first. You may need to stabilize before you rebuild.

URGENT NOW

Address first: immediate safety, severe or worsening symptoms, food, shelter, medication, child safety, urgent care, and true legal, insurance, benefits, or financial deadlines.

Contact qualified help rather than relying on memory or assumptions when the consequences are serious.

IMPORTANT SOON

Schedule or prepare: appointments, essential bills, documents, benefit applications, support calls, school needs, transportation, and conversations that affect the next few days or weeks.

Choose a date and the person responsible.

CAN WAIT

Delay when safe: a complete reinvention, optional projects, perfect routines, explaining every detail, nonessential purchases, large commitments, and long-range decisions without a real deadline.

Waiting is not avoidance when the decision is not urgent.

NOT MINE ALONE

Share or release: responsibilities another adult can carry, tasks a professional should handle, emotional labor that belongs to someone else, and outcomes you cannot control.

Your care does not require you to become the only capable person in the room.

THREE QUESTIONS BEFORE YOU ACT

What is the actual deadline? What happens if I wait? Can the instructions or consequences be provided in writing?

One urgent matter is:

One thing I can safely postpone is:

One responsibility I can share is:

One decision I do not have to make today is:

Do not delay urgent medical, safety, legal, benefits, insurance, or financial action based on this worksheet. Verify deadlines and next steps with qualified professionals or official sources.

X eXplore Support for the Whole Season

“Bear ye one another's burdens, and so fulfil the law of Christ.”

Galatians 6:2 KJV

One person may not be able to meet every need, and one kind of help may not be enough. A layered support system can include spiritual, practical, financial, professional, relational, and restorative care. Ask for specific help instead of waiting for someone to guess what would matter.

SPIRITUAL SUPPORT

A pastor, prayer partner, church member, Bible study, chaplain, or trusted believer who can pray, listen, and remind you of truth without minimizing the loss.

PRACTICAL SUPPORT

Meals, transportation, childcare, errands, forms, phone calls, home tasks, medication pickup, appointment notes, temporary financial assistance, or help organizing information.

PROFESSIONAL SUPPORT

Medical, mental-health, legal, financial, benefits, employment, school, disability, grief, safety, hospital social-work, or community-resource professionals for needs outside a friend's expertise.

RELATIONAL SUPPORT

A safe friend or family member who can listen without comparing losses, demanding updates, offering quick fixes, or making your grief about their discomfort.

RESTORATIVE SUPPORT

Sleep, quiet, walking, movement, nourishing food, journaling, creativity, time outside, counseling, or a simple routine that helps your body settle.

A SPECIFIC HELP REQUEST

I am carrying several losses at once. Could you help with _____ by _____? A clear yes or no will help me plan.

WHEN YOU NEED LISTENING INSTEAD OF ADVICE

I do not need you to solve this. I need ten minutes to tell the truth about what this season feels like. Can you listen?

The person I can contact is:

The specific help I will request is:

Financial or professional support I may need is:

A restorative practice I can make room for is:

It Is Okay to Ask for and Receive Financial Assistance

"I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me."

Philippians 4:12-13 KJV

Paul names both abundance and need. This passage does not pretend hardship disappears; it reminds us that Christ strengthens us in both conditions. A woman who has often been the helper may still need help, and receiving it can be an act of humility rather than failure.

FROM ANGELA: WHEN I BECAME THE ONE IN NEED

I was accustomed to giving freely of my time and money to others in need. Then I found myself in need. Early in Tim's 35-day hospital stay, I reached a point where I did not know how I would pay for my guest meal tray while I sat vigil beside him. I humbled myself and asked for help on social media. People responded. I received their generosity with humility and thanksgiving, thanked each person individually, and also shared a public post of gratitude.

I have had to ask for help more than once during this season of compounded losses. Asking did not erase my generosity, dignity, or faith. It allowed other people to help carry a burden I could not carry alone.

ASK CLEARLY AND SAFELY

Name the specific need - a meal, transportation, lodging, childcare, medication, an essential bill, or another crisis expense. Ask trusted people, your church, community organizations, a hospital social worker, or a reputable assistance program. Protect personal information, confirm whether support is a gift or loan, and never pay an upfront fee to receive promised aid.

RECEIVE WITHOUT SHAME

Say thank you without apologizing for existing in need. Keep a simple record of gifts or commitments when helpful. You may thank people privately and publicly while still protecting your family's medical and financial privacy. Generosity received today does not cancel generosity you have given in other seasons.

WORDS TO USE WHEN ASKING

Our family is in a crisis season, and I need help with _____. If you are able to help or share this request, I would receive it with deep gratitude. There is no pressure.

WORDS TO USE WHEN THANKING

Thank you for helping us carry this need. Your generosity met us in a vulnerable moment. I am deeply grateful for the kindness you showed our family.

The financial need I am willing to name is:

The trusted people or organizations I can ask are:

T Take One Faithful Step Without Rebuilding Everything

“Thy word is a lamp unto my feet, and a light unto my path.”

Psalms 119:105 KJV

In a season of multiple losses, moving forward may mean stabilizing one small area rather than creating a new life plan. A faithful step can reduce immediate harm, gather information, secure support, protect your energy, or help you complete one necessary task.

THE FAITHFUL-STEP TEST

- ☐ It addresses one priority, not the entire future.
- ☐ It can begin within the next seven days.
- ☐ It fits the capacity and information I have today.
- ☐ It does not require certainty about every outcome.
- ☐ It can become smaller if the full step is too much.
- ☐ It includes support when the task is not mine alone.

EXAMPLES OF A FAITHFUL STEP

Make one appointment. Ask for one written explanation. File one form. Tell one safe person the truth. Prepare one meal. Set one boundary. Request one extension. Rest before the next decision. Write down one question. Place one bill, document, or medical instruction where it will not be lost.

Small obedience is still obedience.

My next faithful step is:

The smallest version of this step is:

The support or information I need is:

I will begin today by:

Within 48 hours, I will:

Within seven days, I will:

This can wait at least 30 days:

A TRUTH TO CARRY FORWARD

You do not have to rebuild every area of life to take one faithful step today.

Give Each Loss Its Own Name and Place

“Trust in him at all times; ye people, pour out your heart before him: God is a refuge for us. Selah.”

Psalm 62:8 KJV

Use this page to separate losses that may have blended together. You can describe an event, a consequence, a hidden loss, or an earlier grief that has resurfaced. Duplicate this page or continue on separate paper when you need more space.

I	LOSS 1	2	LOSS 2
	What happened or changed?		What happened or changed?
	What else changed because of it?		What else changed because of it?
	What am I grieving?		What am I grieving?
	What attention, care, or support does it need?		What attention, care, or support does it need?

AFTER NAMING BOTH LOSSES

Which one needs attention first - and which one needs permission to be grieved without being solved today?

My answer:

Build a Day That Fits the Capacity You Actually Have

“And he said unto them, Come ye yourselves apart into a desert place, and rest a while: for there were many coming and going, and they had no leisure so much as to eat.”

Mark 6:31 KJV

Capacity can change from one day to the next. A minimum day is not a careless day. It is a day organized around safety, essential care, and what your body and responsibilities can reasonably hold. You do not have to turn a survival season into a self-improvement project.

MY MINIMUM DAY

The few things that truly must happen: medication, food, hydration, safety, children or dependents, an essential appointment, one deadline, or one communication.

WHAT CAN BE SIMPLIFIED

Meals, clothing, cleaning, communication, routines, celebrations, errands, work, expectations, or the number of people receiving updates.

When I am overloaded, I notice:

What helps me settle or return to baseline:

What my body may need today:

The help I need before I reach empty:

What can be delayed, delegated, or removed:

One form of rest I can receive without guilt:

A PERMISSION FOR THIS SEASON

Reduced capacity is information, not a character flaw. Let today be smaller when smaller is what safety and healing require.

New, severe, or worsening physical or mental-health symptoms deserve professional evaluation. Seek immediate local help when you or someone else may be in danger.

A Simple Plan for the Next Unexpected Change

“When thou passest through the waters, I will be with thee; and through the rivers, they shall not overflow thee: when thou walkest through the fire, thou shalt not be burned; neither shall the flame kindle upon thee.”

Isaiah 43:2 KJV

A new loss can reactivate the fear, exhaustion, or grief of earlier losses. That does not erase your progress. It means another wave has reached a life that was already carrying weight. Use this plan to slow the moment down and identify what must happen first.

1

NAME THE NEW EVENT

Write one factual sentence about what happened. Avoid predicting the entire future in the first moment.

2

SEPARATE FACTS FROM FEARS

List what is confirmed, what is unknown, and what your mind is afraid may happen.

3

CHECK SAFETY AND DEADLINES

Identify immediate danger, severe symptoms, child-safety needs, essential care, and true time-sensitive requirements.

4

CONTACT ONE SAFE PERSON

Say what happened and ask for one specific kind of help: listening, transportation, childcare, prayer, notes, or professional direction.

5

DELAY WHAT IS NOT URGENT

When safe, postpone major commitments and permanent decisions until you have more information and your body has had time to settle.

6

CHOOSE ONE FAITHFUL STEP

Write the smallest responsible action for today. Let tomorrow hold tomorrow's step.

WORDS TO USE

I am carrying several losses at once. I need help deciding what must happen today, what needs professional guidance, and what can wait.

The first person I will contact is:

Important information is stored here:

What usually helps me settle is:

My smallest responsible step is:

Do not use a pause to delay immediate safety, emergency, medical, child-protection, or other truly urgent action. Contact appropriate local services or qualified professionals when the situation requires it.

A Prayer When Loss Comes in Waves

“It is of the LORD's mercies that we are not consumed, because his compassions fail not. They are new every morning: great is thy faithfulness.”

Lamentations 3:22-23 KJV

A PRAYER FOR MULTIPLE LOSSES

Father,

One loss came before I had time to understand the first. You see every ending, every consequence, every fear, and every quiet grief hidden beneath the visible crisis. You know the people, roles, routines, relationships, health, security, opportunities, and future I am trying to hold.

Help me tell the truth without believing I must solve everything today. Show me what is urgent, what can wait, what belongs to someone else, and where I need qualified help. Give me wisdom for the next decision and grace for the areas that remain unfinished.

Bring people who can bear part of the burden without minimizing the loss. Help me receive practical care, financial assistance, professional guidance, prayer, rest, and companionship without shame. Teach me to ask clearly and receive with humility and thanksgiving. Protect my body and mind from the pressure to remain strong every minute.

When another wave comes, remind me that it does not erase the steps I have already taken. Lead me to the Rock that is higher than I. Give me enough light for this day, enough strength for one faithful step, and enough peace to leave tomorrow in Your hands.

I trust You with each loss, each unanswered question, and each part of the future I cannot yet see. **In Jesus' name, Amen.**

TRUTHS TO REMEMBER

1

I can grieve each loss without ranking which one matters most.

2

Reduced capacity is not a character flaw or a failure of faith.

3

I do not have to rebuild every area of life at once.

4

Another wave does not erase the progress I have made.

5

Asking for and receiving specific help - including financial assistance - can be faithful and practical.

6

Rest can protect what remains; it is not surrender.

7

God is present in the unfinished middle of this season.

8

The life I planned may have changed, but my purpose is not over.

The truth I most need to carry today is:

One Season. One Step at a Time.

“But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.” Matthew 6:33 KJV

N Name

The losses I am naming honestly are:

E Examine

What truly needs attention now:

What can wait or be shared:

X eXplore

The support I am willing to eXplore:

The restorative care I can make room for:

T Take

My next faithful step is:

I will begin on:

The person I will ask for support is:

You do not have to rebuild every part of life at once.

Take the next faithful step with the capacity you have today.

Find more books, encouragement, coaching, and free resources at kingdomga.com

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