

Grace Financial Freedom

A Practical Guide to Biblical Stewardship



"For where your treasure is, there your heart will be also."

— Matthew 6:21 (CSB)

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Welcome

If you're holding this Playbook, I want to begin by saying:

I'm really glad you're here.

Money affects nearly every part of our lives. It influences our relationships, our stress, our decisions, and often our faith. Maybe you've never been taught how to manage it well. Maybe you've made decisions you wish you could take back. Or maybe you're simply looking for your next faithful step.

Wherever you're starting from, I am glad you picked this Playbook up.

Before we go any further, I want you to know what this Playbook is **not**.

It isn't about getting rich.

It isn't about making you feel guilty.

And it certainly isn't a way for the church to ask you for money.

We created this Playbook because we believe something very different.

God doesn't want something from you. He wants something for you.

Throughout Scripture, God talks about money because He loves people. His wisdom isn't meant to restrict us—it is meant to lead us into freedom.

As you read these pages, you'll discover this isn't simply a book about budgets or giving. It's a journey of following Jesus. Together we'll explore your story, discover biblical stewardship, create practical plans, and learn how to live with greater peace, contentment, generosity, and purpose.

You don't have to have everything figured out before you begin.

You simply need to be willing to take one faithful step at a time.

My prayer is that this Playbook helps you experience the freedom, peace, and joy that come from trusting God with everything He has entrusted to you.

Thank you for allowing us to walk alongside you.

Let's get started.

A handwritten signature in black ink, appearing to read "Josh", with a long, sweeping underline.

How to Use This Playbook

This Playbook wasn't written to be rushed.

It's designed to help you take **one faithful step at a time** as you learn to follow Jesus in one of the most practical areas of life.

Here are a few suggestions to help you get the most from this journey.

Read One Step at a Time

Resist the temptation to race ahead. Take your time. Read, reflect, and allow God to shape your heart along the way.

Be Honest

Some of the questions and exercises may feel personal. That's okay. Real growth begins with honest reflection.

Complete the Exercises

This isn't just a book to read—it's a guide to help you grow. The worksheets, reflection questions, and challenges are designed to help you put biblical principles into practice.

Scan the QR Codes

Throughout the Playbook you'll find QR codes that connect you to additional videos, downloadable tools, and helpful resources.

Talk About It

If you're married, go through this together. If you're single, invite a trusted friend, mentor, or Life Group into the conversation. We often grow best in community.

Let's get started.

Start Here | Your Money Story

What's your money story?

Every one of us has one.

Long before we earned our first paycheck, opened our first bank account, or paid our first bill, we were learning about money.

We watched.

We listened.

We experienced.

Maybe money was a source of peace in your home.

Maybe it was a source of stress.

Maybe your parents saved every dollar.

Maybe they spent every dollar.

Maybe generosity was simply a way of life.

Or maybe it was never talked about at all.

Whether you realize it or not, those experiences helped shape the way you think about money today.

Before we talk about spending plans, debt, saving, or generosity, we want to begin somewhere even more important.

Your story.

Because understanding where you've been is one of the first steps toward discovering where God wants to lead you.

Wherever you are today, God can meet you there.

And that's a wonderful place to begin.

Everyone Has a Money Story

Whether you realize it or not, your relationship with money didn't begin when you earned your first paycheck.

It began much earlier.

Every experience, every conversation, and every example you observed helped shape the way you think about money today.

Some of those lessons were taught intentionally.

Others were simply caught by watching the people around you.

Maybe you grew up in a home where money was handled wisely and generously.

Maybe money was a constant source of stress and conflict.

Maybe there always seemed to be enough.

Maybe there never was.

Every one of those experiences became part of your story.

Some parts of your story have helped you.

Others may be holding you back.

Neither should define you.

Understanding your story isn't about blaming your parents or regretting the past.

It's about recognizing what has shaped you so you can move forward with wisdom, freedom, and hope.

The good news is this:

Your financial story isn't finished.

God is still writing it.

The Messages We Learn About Money

Whether we realize it or not, every one of us grows up believing something about money.

Some of those beliefs are healthy.

Some are not.

Many of them weren't taught with words.

They were learned by watching.

Maybe you heard messages like...

- "Money doesn't grow on trees."
- "There's never enough."
- "If you want nice things, you have to work hard."
- "We don't talk about money."
- "Credit cards solve problems."
- "People with money are successful."
- "Rich people are greedy."
- "Giving is important."
- "As long as the bills are paid, everything is fine."

Some of those messages may have helped you.

Others may have quietly shaped your thinking in ways you never realized.

The truth is, what we believe about money will eventually influence what we do with money.

That's why this journey begins by examining not just our finances—but our hearts.

As you continue reading, ask yourself one simple question:

What messages have shaped the way I think about money?

My Money Story

Take a few moments to reflect on your story. There are no right or wrong answers. Simply be honest.

Growing up, money in our home felt...

The adults in my life taught me that money...

One healthy financial lesson I learned was...

One unhealthy financial message I absorbed was...

Today, money most often makes me feel...

My greatest financial fear is...

My greatest financial hope is...

I hope God changes...

Your Story Is Not Your Destiny

By now, you've probably realized something.

Your experiences have shaped the way you think about money.

But they don't have to define the rest of your life.

Maybe you grew up in a home where money was a constant source of stress.

Maybe no one ever taught you how to manage it wisely.

Maybe you've made financial decisions you regret.

Maybe you're carrying debt, fear, or shame.

Whatever your story has been, hear this:

Your story is not your destiny.

God is in the business of making all things new—including us.

He gives hope where there has been discouragement.

Wisdom where there has been confusion.

Freedom where there has been bondage.

Peace where there has been anxiety.

The purpose of this Playbook isn't to help you become someone else.

It's to help you become the person God created you to be.

That journey doesn't begin with having more money.

It begins with trusting God.

And as you'll discover in the next step, trusting God starts by recognizing one simple but life-changing truth:

Everything we have already belongs to Him.

Step One | A New Owner

"The earth and everything in it, the world and its inhabitants, belong to the Lord."

— Psalm 24:1

Who owns it?

At first, that may seem like a strange question.

Of course it's yours.

You worked for it.

You earned it.

You saved it.

You bought it.

But what if the Bible invites us to see our possessions—and our lives—from a completely different perspective?

What if everything we have has actually been entrusted to us by God?

That one truth changes everything.

What Does the Bible Say?

Everything we've talked about so far leads to an important question.

Does the Bible really teach that God owns everything?

The answer is yes.

In fact, it is one of the foundational truths woven throughout Scripture.

King David writes:

"The earth and everything in it, the world and its inhabitants, belong to the Lord."

— **Psalms 24:1 (CSB)**

Take a moment and notice what David doesn't say.

He doesn't say that God owns *most* things.

He doesn't say that God owns only the spiritual things.

He says **everything**.

That includes creation.

Our homes.

Our careers.

Our abilities.

Our families.

Our possessions.

Our finances.

Even our next breath is a gift from Him.

This truth changes the way we think about everything we have.

If God owns everything, then we aren't owners.

We are stewards.

And that one shift in thinking changes the way we approach every financial decision we make.

What Is a Steward?

A steward is someone who has been entrusted with something that belongs to someone else.

Think of a property manager.

The property manager may care for the building, make important decisions, collect rent, and oversee repairs.

They have real responsibility.

But they are not the owner.

Everything they do is done on behalf of the owner.

The Bible says that's true of us.

God is the Owner.

We are His stewards.

That doesn't mean our work doesn't matter.

It doesn't mean we stop planning, saving, or making wise decisions.

In fact, it's just the opposite.

God's ownership doesn't remove our responsibility—it gives it meaning.

Every decision we make becomes an opportunity to faithfully manage what God has entrusted to us.

Instead of asking,

"What do I want to do with what's mine?"

We begin asking,

"Lord, how can I faithfully manage what already belongs to You?"

That's the heart of biblical stewardship.

Digging Deeper

The truth that God owns everything isn't found in just one passage. It's a theme woven throughout the Bible.

Haggai 2:8

"The silver and gold belong to me."

— **Haggai 2:8 (CSB)**

Even wealth ultimately belongs to God. Everything we possess is first His.

James 1:17

"Every good and perfect gift is from above, coming down from the Father..."

— **James 1:17 (CSB)**

Every blessing, every opportunity, and every ability is a gift from God.

Deuteronomy 8:18

"But remember that the Lord your God gives you the power to gain wealth..."

— **Deuteronomy 8:18 (CSB)**

Even our ability to earn a living is a gift from God. We work hard, but He is the One who provides the strength, opportunities, and abilities we use every day.

When we begin to see everything as a gift from God, gratitude replaces pride, and stewardship replaces ownership.

Everything Changes

At first glance, the idea that God owns everything may seem like a small theological truth.

But it changes the way we see everything.

If God is the Owner...

Then my paycheck isn't just income.

It's something God has entrusted to me.

My home isn't just a house.

It's a place to care for my family and welcome others.

My abilities aren't just talents.

They're gifts to be used for His glory.

My possessions aren't simply things I own.

They're tools to serve God's purposes.

Even my time isn't truly mine.

It's a gift to be invested wisely.

When we begin to see life through the eyes of stewardship, our priorities begin to change.

We become less concerned with accumulating more.

And more concerned with faithfully managing what we've already been given.

That's where freedom begins.

Not by having more.

But by seeing everything differently.

Jesus Taught Stewardship

The idea of stewardship wasn't just taught in the Old Testament.

Jesus talked about it often.

In one of His best-known parables, Jesus told the story of a master who entrusted his servants with different amounts of money before leaving on a journey (Matthew 25:14–30).

When the master returned, he didn't ask one question:

"How much do you have?"

Instead, he asked a different question:

"What did you do with what I entrusted to you?"

That's the heart of biblical stewardship.

God doesn't compare us to someone else.

He doesn't ask us to manage resources we don't have.

He simply invites us to faithfully steward what He has entrusted to us.

Whether you've been given much or little...

Whether you're just beginning your financial journey or have managed money for years...

Faithfulness is always the goal.

That's good news.

Because every one of us can choose to be faithful with what God has placed in our hands today.

Stewardship Is Bigger Than Money

Faithful stewardship includes:

- Our time
- Our abilities
- Our relationships
- Our health
- Our homes
- Our influence
- **Our finances**

Money is only one part of what God has entrusted to us.

Reflection

Take a few moments to reflect on what you've learned. There are no perfect answers. Simply ask God to help you see your life through the eyes of a steward.

Before today, I mostly thought of myself as...

☐ An owner

☐ A steward

What has God entrusted to me besides money?

What part of this step challenged me the most?

What is one area of my life I want to steward more faithfully?

How would my financial decisions change if I truly believed everything belongs to God?

Prayer

Father,

Thank You for everything You have entrusted to me.

Thank You for my life, my family, my abilities, my opportunities, and every blessing You've placed in my hands.

Forgive me for the times I've lived as though everything belongs to me instead of You.

Help me to see my life through the eyes of a steward.

Give me wisdom to make decisions that honor You.

Teach me to faithfully manage what You've entrusted to me, whether much or little.

Help me trust You more than I trust money, possessions, or my own plans.

May every part of my life reflect that You are the true Owner of it all.

In Jesus' name,

Amen.

Your Next Faithful Step

You don't have to change everything today.

Simply take one faithful step.

This week, spend a few minutes thanking God for everything He has entrusted to you.

Make a list of the people, opportunities, abilities, possessions, and resources He has placed in your life.

Then ask Him one simple question:

"Lord, what would faithfulness look like with what You've entrusted to me?"

Write down what comes to mind.

Pray over it.

Then take that one step.

Because lasting change rarely happens all at once.

It happens **one faithful step at a time.**

Step Two | Seeing It Clearly

“Know well the condition of your flock, and pay attention to your herds.”

— Proverbs 27:23 (CSB)

Do you know where you are?

It's difficult to know where you're going if you don't know where you're starting.

That's true with directions.

It's true with our health.

And it's true with our finances.

For many of us, though, looking closely at our finances can feel uncomfortable.

So we avoid it.

We don't check the balance.

We don't add up the debt.

We don't look closely at where the money is going.

Sometimes we'd simply rather not know.

But avoiding reality doesn't create freedom. Seeing clearly does.

This step isn't about judging where you are or comparing yourself to someone else.

It's simply about establishing your starting point.

Because once you know where you are, you can begin deciding where to go next.

What Does the Bible Say?

The Bible was written long before bank accounts, credit cards, or monthly budgets.

But it has a lot to say about wisely managing what God has entrusted to us.

Proverbs says:

"Know well the condition of your flock, and pay attention to your herds."

— **Proverbs 27:23 (CSB)**

In the ancient world, flocks and herds represented much of a person's livelihood and wealth.

So this was practical wisdom:

Pay attention to what you have.

Know its condition.

Understand what is coming in and going out.

Don't simply assume everything is okay.

The same principle applies to us today.

We may not be counting sheep, but we have paychecks, bills, bank accounts, debt, savings, and responsibilities.

Faithful stewardship requires us to pay attention.

That doesn't mean obsessing over every dollar or allowing money to control our lives.

It means being willing to honestly understand what God has placed in our hands.

You can't faithfully manage what you're unwilling to understand.

And sometimes, simply seeing clearly is the first step toward hope.

Why We Avoid Looking

If seeing clearly is so important, why do so many of us avoid it?

Sometimes we're afraid of what we'll find.

Maybe you've avoided opening a bill.

Maybe you don't know exactly how much you owe.

Maybe checking your bank account makes you anxious.

Maybe you've made financial decisions you regret.

Or maybe money has always felt confusing.

Fear.

Shame.

Embarrassment.

Confusion.

Feeling overwhelmed.

All of these can keep us from looking honestly at where we are.

But ignoring something doesn't make it disappear.

Whatever numbers eventually appear on the page, they don't determine your value.

They're information.

A starting point.

And clarity gives you somewhere to begin.

Digging Deeper

Scripture repeatedly connects wisdom with paying attention, planning carefully, and understanding what has been entrusted to us.

"For which of you, wanting to build a tower, doesn't first sit down and calculate the cost to see if he has enough to complete it?"

— **Luke 14:28 (CSB)**

Jesus wasn't teaching a lesson about personal finances here, but He used something His listeners understood: wise people count the cost before moving forward.

"A house is built by wisdom, and it is established by understanding; by knowledge the rooms are filled with every precious and beautiful treasure."

— **Proverbs 24:3–4 (CSB)**

Wisdom, understanding, and knowledge help us build something that lasts. That includes being willing to understand our financial reality.

Biblical wisdom doesn't ask us to fear reality. It teaches us to understand reality so we can respond faithfully.

My Financial Snapshot

A snapshot simply shows where you are today. Don't worry about fixing anything yet. Don't compare your numbers to anyone else's. Just be as honest and accurate as you can.

Money Coming In

Monthly take-home income: \$_____

Other monthly income: \$_____

Total monthly income: \$_____

Money I Have

Checking: \$_____

Savings: \$_____

Emergency savings: \$_____

Retirement / investments: \$_____

Other: \$_____

Money I Owe

Credit cards: \$_____

Vehicle loans: \$_____

Student loans: \$_____

Medical debt: \$_____

Mortgage / home loans: \$_____

Other debt: \$_____

My Monthly Picture

Approximate monthly expenses: \$_____

Approximate monthly debt payments: \$_____

Approximate monthly savings: \$_____

Approximate monthly giving: \$_____

Reflection

You did something important. You looked. Whatever you discovered, remember: the purpose of a snapshot isn't to solve everything today. It's simply to see clearly. Take a few moments to reflect on what you've discovered. Remember, the goal isn't to judge where you are. It's simply to understand your starting point.

What surprised me most about my Financial Snapshot?

What am I encouraged by?

What area of my finances needs the most attention?

Is there anything I've been avoiding?

What would greater financial freedom change for me or my family?

What do I sense God inviting me to do next?

Prayer

Father,

Thank You for meeting me right where I am.

Thank You that I don't have to hide from You or pretend to have everything figured out.

Give me the courage to see my finances clearly and the wisdom to know what to do next.

Help me not to be discouraged by what I see or defined by decisions I've made in the past.

Show me where I've been faithful and where You are inviting me to grow.

Teach me to trust You as I take the next step.

I simply want to be faithful with what You've entrusted to me today.

In Jesus' name,

Amen.

Your Next Faithful Step

You've looked honestly at where you are today.

Now make sure your Financial Snapshot is complete.

If there were numbers you didn't know, take some time this week to find them.

Check your accounts.

Gather your bills.

Look up your debt balances.

Review your monthly expenses.

Don't try to fix everything yet.

For now, your goal is simply to be able to say:

“I know where I am today.”

Then thank God for what He's provided and ask Him for wisdom about what comes next.

Clarity gives you a place to begin.

Hope begins with honesty.

Step Three | Making a Spending Plan

"The plans of the diligent certainly lead to profit, but anyone who is reckless certainly becomes poor."

— Proverbs 21:5 (CSB)

What kind of life do you want your money to build?

Money is a tool.

And like every tool, it builds something.

The question isn't whether your money is building something.

It is.

It may be building security.

Generosity.

Experiences.

A future.

Or it may be building stress, debt, and a lifestyle that's difficult to sustain.

Before we start putting numbers into categories, there's a more important question to answer:

What matters most to you?

Because a spending plan isn't really about restricting your money.

It's about intentionally directing it toward what matters.

That's why we don't want to begin with numbers.

We want to begin with purpose.

Before you decide where your money should go, decide what you want your money to help build.

What Does the Bible Say?

The Bible doesn't give us a modern monthly budget.

But it repeatedly teaches us to live with wisdom, intentionality, and a plan.

Proverbs says:

“The plans of the diligent certainly lead to profit, but anyone who is reckless certainly becomes poor.”

— **Proverbs 21:5 (CSB)**

Notice the contrast.

Planning and recklessness.

One looks ahead.

The other simply reacts.

One makes intentional decisions.

The other allows circumstances to make the decisions.

That's an important principle for the way we handle money.

A spending plan isn't about controlling every detail of the future.

It's about deciding ahead of time how we want to faithfully use what God has entrusted to us.

Instead of reaching the end of the month and wondering,

“Where did all the money go?”

We begin the month asking,

“Where should it go?”

That's a significant shift.

A spending plan gives our priorities a place in our finances before everything else competes for them.

Biblical planning isn't about controlling the future. It's about faithfully preparing for it.

Digging Deeper

Scripture consistently encourages us to plan wisely, count the cost, and make intentional decisions with what God has entrusted to us.

“A person’s heart plans his way, but the Lord determines his steps.”

— **Proverbs 16:9 (CSB)**

Planning and trusting God aren't opposites.

We make wise plans while remembering that God remains in control. A spending plan isn't an attempt to control our future—it's an opportunity to faithfully manage today.

“But seek first the kingdom of God and his righteousness, and all these things will be provided for you.”

— **Matthew 6:33 (CSB)**

Jesus reminds us that our priorities matter.

Before deciding what we want our money to accomplish, we should first ask what matters most to God.

Our finances are one of the practical places where those priorities become visible.

A spending plan isn't just about deciding where our money goes. It's about making sure what matters most doesn't always come last.

Priorities Before Numbers

Before we put a single number into a spending plan, let's stop and ask a more important question:

What matters most?

It's easy to say our family matters.

Our faith matters.

Generosity matters.

Preparing for the future matters.

But our financial decisions don't always reflect the things we say matter most.

That's why a spending plan begins with priorities—not numbers.

Think again about the question we asked at the beginning of this step:

What kind of life do you want your money to help build?

A spending plan helps connect what you **say matters** with what you **actually do**.

It gives your priorities a place in your finances before the month begins.

Because if we don't decide what matters most ahead of time, what's urgent—or simply what we want in the moment—will often decide for us.

Your spending plan should tell the story of what matters most to you.

What Do I Want My Money to Build?

Before building your spending plan, take a moment to think about the life you want your financial decisions to support.

What matters most to you?

Check the areas that resonate with you and add your own.

- ☐ Greater peace
- ☐ Generosity
- ☐ Providing for my family
- ☐ Freedom from debt
- ☐ Financial margin
- ☐ Preparing for emergencies
- ☐ Preparing for the future
- ☐ Hospitality
- ☐ Helping others
- ☐ Meaningful experiences
- ☐ Supporting God's Kingdom
- ☐ _____
- ☐ _____

My Top Three

If you could choose just three priorities for this season of your life, what would they be?

1. _____
2. _____
3. _____

Why do these matter to me?

What Is a Spending Plan?

For some people, the word **budget** immediately feels restrictive.

It sounds like a list of things you can't do.

That's not what we're trying to build.

A spending plan is simply a decision you make **before** you spend.

It's looking at what God has provided and intentionally deciding where those resources should go.

Instead of spending throughout the month and hoping there's enough left for what matters...

You make room for what matters first.

The things you identified on the previous page.

A spending plan doesn't mean you'll never buy something fun.

It doesn't mean every dollar has to be spent perfectly.

And it doesn't mean the plan will never change.

Life happens.

Plans change.

Unexpected expenses come.

The goal isn't perfection.

The goal is intentionality.

A good spending plan simply helps you move from:

“Where did my money go?”

to:

“I know where I want my money to go.”

That's a very different way to live.

Building Your Spending Plan

A spending plan doesn't need to be complicated. Start with what you know.

1. Know What Is Coming In

Begin with your monthly take-home income—the money actually available to you after taxes and other deductions. If your income changes from month to month, use a realistic estimate based on what you normally bring home.

2. Make Room for What Matters

Remember the priorities you identified earlier. Before everything else competes for your money, intentionally make room for the things you've decided matter most.

3. Cover Your Responsibilities

Next, plan for the things you need to live and the commitments you've already made. Housing. Utilities. Food. Transportation. Insurance. Debt payments. Other regular expenses.

4. Plan for Real Life

Don't build a spending plan for an imaginary version of yourself. Birthdays happen. Kids need things. Cars need repairs. You might want to eat out. Having fun isn't a financial failure. Build a plan you can actually live with.

5. Make Sure the Math Works

When you're finished, compare what is coming in with what you've planned to spend. If you're planning to spend more than you're bringing in, don't panic. You just discovered something important. Go back through the plan and begin making adjustments.

Remember:

Your first spending plan doesn't have to be perfect.

It simply needs to give every dollar a purpose and help you take your next faithful step.

My Spending Plan

Month: _____

Start with what God has provided, then intentionally decide where you want it to go.

Money Coming In

Take-Home Income \$ _____

Other Income \$ _____

Total Monthly Income \$ _____

Giving & Saving

Giving \$ _____

Savings \$ _____

Emergency Fund \$ _____

Other \$ _____

Monthly Responsibilities

Housing \$ _____

Utilities \$ _____

Food / Groceries \$ _____

Transportation \$ _____

Insurance \$ _____

Debt Payments \$ _____

Phone / Internet \$ _____

Medical \$ _____

Childcare / School \$ _____

Other \$ _____

Real Life

Eating Out \$ _____

Entertainment \$_____

Personal / Clothing \$_____

Subscriptions \$_____

Gifts / Celebrations \$_____

Other \$_____

The Bottom Line

Total Monthly Income \$_____

Total Planned Spending \$_____

Remaining \$_____

If your remaining amount is positive, decide where you want those dollars to go.

If it's negative, don't be discouraged. Go back through your plan and look for places you can adjust.

The goal isn't a perfect plan. It's an intentional one.

What If the Numbers Don't Work?

You filled out your spending plan. You did the math. And maybe the numbers don't work.

Don't panic.

Discovering a problem isn't failure. It's clarity. If you're spending more than you're bringing in, there are really only two sides of the equation you can change:

What's coming in.

and

What's going out.

Start by looking at what's going out.

Are there expenses you can reduce? Subscriptions you don't use? Purchases you can pause? Habits that are costing more than you realized? Things that are nice—but simply aren't possible right now?

Then look at what's coming in.

Are there opportunities for additional hours? Extra work? Selling things you no longer need? Other ways to increase your income for a season?

Some situations will require small adjustments. Others may require difficult decisions.

That's okay.

You don't have to solve everything today. Start with what you can change.

Make one adjustment.

Then another.

And remember: a spending plan isn't telling you that you've failed.

It's finally giving you the information you need to move forward.

Clarity creates choices.

And wise choices, repeated over time, can change your financial future.

Plans Change

You made a plan.

Then life happened.

The car needed repairs.

The electric bill was higher than expected.

Your child needed new shoes.

Someone invited you to dinner.

An expense showed up that you completely forgot about.

That's real life.

A spending plan isn't a contract you can never change.

It's a tool.

When circumstances change, your plan can change too.

Move money from one category to another.

Reduce something this month.

Delay a purchase.

Adjust your savings goal.

Make the best decision you can with what you have.

Changing the plan isn't failure. **It's stewardship.**

What matters is that you're making the adjustment intentionally instead of simply spending and hoping everything works out.

And if the entire month gets away from you? Start again next month.

Don't let one bad week, one unexpected expense, or one imperfect month convince you to quit.

Financial freedom isn't built through perfect months.

It's built through faithful decisions repeated over time.

Make the plan. Live the plan. Adjust the plan. Keep going.

Reflection

Take a few moments to think about what you discovered while building your spending plan.

Does my current spending reflect what I say matters most?

What surprised me as I built my spending plan?

Where am I already making wise financial decisions?

Is there an area where my spending needs to change?

What is one financial priority I want to protect moving forward?

Prayer

Father,

Thank You for everything You provide.

Help me to use what You've entrusted to me with wisdom and purpose.

Teach me to make plans that reflect what matters most—not simply what I want in the moment.

Give me wisdom when the numbers are difficult and discipline when I need to make changes.

Help me hold my plans loosely, trusting You when life doesn't go the way I expected.

May the way I spend, save, give, and live reflect a heart that trusts You.

And when I get off track, give me the grace and courage to begin again.

In Jesus' name,

Amen.

Your Next Faithful Step

For the next month, use the spending plan you created.

Check it regularly.

Pay attention to where your money is going.

Make adjustments when life changes.

And don't expect yourself to get everything right the first time.

At the end of the month, look back at your plan and ask:

What worked?

What didn't?

What should I change next month?

Then build the next one.

The goal isn't to create one perfect spending plan.

It's to develop a habit of intentionally directing what God has entrusted to you toward what matters most.

For now, celebrate this win:

I have a plan for my money.

Step Four | Breaking Chains

"“The rich rule over the poor, and the borrower is a slave to the lender.”

— Proverbs 22:7 (CSB)

What would freedom make possible?

Debt has a way of reaching beyond the numbers on a statement.

It can affect our decisions.

Our relationships.

Our stress.

Our ability to save.

Our generosity.

Even the opportunities we feel free to say yes to.

For some people, debt feels less like a payment and more like a weight.

Maybe you look at what you owe and wonder how you'll ever get out from under it.

Maybe you've been making payments for years and barely see the balance move.

Maybe some of the debt came from decisions you regret.

Maybe it came from circumstances you never expected.

Whatever brought you here, this step isn't about shame.

It's about freedom.

Imagine what could become possible if some of those monthly payments disappeared.

More margin.

More peace.

More generosity.

More choices.

More freedom to respond when God leads.

You don't have to eliminate every debt today.

You simply need to begin moving in the right direction.

Because freedom is built **one faithful decision at a time.**

What Does the Bible Say?

The Bible doesn't teach that having debt makes you a bad person or a bad Christian.

But it does warn us about what debt can do.

Proverbs says:

“The rich rule over the poor, and the borrower is a slave to the lender.”

— **Proverbs 22:7 (CSB)**

That's strong language.

Because debt creates an obligation.

When we borrow money today, we commit part of tomorrow's income to paying it back.

The more we owe, the fewer choices we may have with what God provides in the future.

That's the warning behind this proverb.

Debt can limit freedom.

It can make it harder to save.

Harder to give.

Harder to respond to unexpected needs.

And sometimes harder to make decisions based on what matters most because yesterday's decisions are still demanding today's dollars.

That doesn't mean all debt is the same.

And it doesn't mean Scripture calls every form of borrowing sinful.

But it does mean debt should be taken seriously.

The goal isn't to look backward with shame.

It's to look forward with wisdom.

Because every debt that disappears creates a little more room to live, give, save, and respond faithfully with what God has entrusted to you.

Debt doesn't define you. But reducing debt can increase your freedom.

Digging Deeper

Scripture doesn't tell us that every form of debt is sinful. But it consistently encourages wisdom, caution, and faithfulness when we make financial commitments.

“Do not owe anyone anything, except to love one another...”

— **Romans 13:8 (CSB)**

Paul's larger point is about fulfilling what we owe to others. Financial obligations should be taken seriously. When we make a commitment, we should seek to faithfully fulfill it.

“The wicked person borrows and does not repay, but the righteous one is gracious and giving.”

— **Psalms 37:21 (CSB)**

The problem in this passage isn't simply borrowing—it's borrowing and refusing to repay.

Integrity matters in the way we handle our financial commitments.

Proverbs 6:1–5 (Read it)

Proverbs gives a strong warning about becoming financially obligated for someone else's debt. The language is urgent because financial commitments can limit our freedom in ways we may not anticipate.

Wisdom asks us to understand an obligation **before** we make it.

Debt isn't something to fear or be ashamed of.

But it shouldn't be ignored either.

Biblical wisdom encourages us to understand what we owe, honor our commitments, and move toward greater financial freedom.

Not All Debt Is the Same

Debt comes in many forms.

A mortgage isn't the same as a credit card balance.

A student loan isn't the same as a payday loan.

Medical debt isn't the same as financing something you simply couldn't afford.

Some debt may have helped you purchase a home, receive an education, or navigate an unexpected emergency.

Other debt may have accumulated through overspending, high interest rates, or decisions you would make differently today.

The point isn't to label every debt as **good** or **bad**. It's to understand what you're carrying.

When looking at a debt, ask:

What did I borrow for?

How much do I still owe?

What interest rate am I paying?

What is the minimum payment?

How long will it take to repay?

How much is this obligation limiting me today?

Some debts will need more urgent attention than others.

High-interest consumer debt can grow quickly and make it difficult to gain financial ground.

Other debts may be lower-interest, longer-term obligations that require a different approach.

The important thing is not to ignore any of them.

Know what you owe.

Understand what it's costing you.

Then make a plan.

You don't have to be ashamed of your debt to decide you don't want to carry it forever.

My Debt Snapshot

Before you can build a plan to eliminate debt, you need to know exactly what you owe. Gather your statements, log into your accounts, and write down each debt below. Don't estimate if you can find the actual number.

Debt #1

Debt / Lender: _____

Current Balance: \$ _____

Interest Rate: _____ %

Minimum Monthly Payment: \$ _____

Debt #2

Debt / Lender: _____

Current Balance: \$ _____

Interest Rate: _____ %

Minimum Monthly Payment: \$ _____

Debt #3

Debt / Lender: _____

Current Balance: \$ _____

Interest Rate: _____ %

Minimum Monthly Payment: \$ _____

Debt #4

Debt / Lender: _____

Current Balance: \$ _____

Interest Rate: _____ %

Minimum Monthly Payment: \$ _____

The Big Picture

Total Debt: \$ _____

Total Minimum Monthly Payments: \$ _____

Take a look at the numbers.

You may feel encouraged.
You may feel overwhelmed.

You may simply be
surprised.

Whatever you're feeling,
remember:

**This number isn't your
identity. It's
information.**

And now that you know
what you're carrying, you
can begin building a plan to

How Do I Pay It Off?

Once you know what you owe, it's time to make a plan. Start by continuing to make at least the minimum payment on every debt. Then choose one debt to attack with any extra money you can find. There are two common approaches.

The Debt Snowball

List your debts from the **smallest balance to the largest balance**, regardless of interest rate. Put every extra dollar toward the smallest debt while continuing minimum payments on the others. When that debt is gone, take everything you were paying toward it and add it to the next debt. Then keep going.

Why choose it? Paying off a smaller debt quickly can create momentum. Seeing accounts disappear may give you the motivation to keep going.

The Debt Avalanche

List your debts from the **highest interest rate to the lowest interest rate**, regardless of balance. Put every extra dollar toward the debt with the highest interest rate while continuing minimum payments on the others. Once it's gone, move that payment to the debt with the next-highest rate.

Why choose it? Focusing on the highest interest rate first will generally reduce the total amount of interest you pay.

Which One Should I Choose?

Choose the approach you're most likely to stick with. For some people, seeing quick wins creates motivation. For others, knowing they're attacking the most expensive debt first makes more sense. Either can move you toward freedom. The important thing is to choose a strategy and begin. And as each debt disappears, don't absorb that payment back into your lifestyle.

Roll it forward.

Let one victory help create the next.

Because you don't have to eliminate all your debt today.

You just need to know **which one you're attacking first**.

My Debt Freedom Plan

You've seen what you owe. Now let's decide what you're going to do about it.

Choose Your Strategy

- ☐ **Debt Snowball** — Smallest balance first
- ☐ **Debt Avalanche** — Highest interest rate first

My Payoff Order

1. _____ \$ _____
2. _____ \$ _____
3. _____ \$ _____
4. _____ \$ _____
5. _____ \$ _____
6. _____ \$ _____

My First Target - The first debt I'm attacking is:

Minimum monthly payment: \$ _____

Extra amount I can put toward it each month: \$ _____

Total monthly payment toward this debt: \$ _____

Where Can I Find Extra Money?

Check any that might work for you:

- ☐ Reduce an expense
- ☐ Pause a subscription
- ☐ Eat out less
- ☐ Sell something I no longer need
- ☐ Pick up extra hours or additional work
- ☐ Use unexpected income or a bonus
- ☐ Other: _____

My Goal

I want to pay off my first debt by:

Don't focus on the entire mountain.

Focus on the debt in front of you.

Make the payment.

Celebrate the progress.

Then roll that payment into the next one.

One debt at a time. One faithful decision at a time.

When Debt Feels Overwhelming

For some people, debt isn't simply something that needs a better payoff plan.

It feels impossible.

Maybe you're behind on payments.

Maybe accounts have gone to collections.

Maybe your income simply isn't enough to cover everything you owe.

Maybe an illness, job loss, divorce, or unexpected crisis changed your financial situation.

If that's where you are, hear this:

You don't have to face it alone.

Start by being honest about the situation.

Don't ignore letters or bills.

Don't avoid the phone calls.

Don't take on new debt just to hide the old debt.

And don't let embarrassment keep you from asking for help.

Your next faithful step may be talking with someone you trust who can help you understand your options.

Depending on your situation, that may include a qualified financial counselor or another trustworthy professional.

And if you're part of Grace Free Church, we'd be glad to help you find a good place to begin.

Whatever you do, don't confuse a difficult financial situation with a hopeless one.

Your circumstances may take time to change.

The path forward may require difficult decisions.

But you can begin today.

You are more than what you owe.

Reflection

Take a few moments to think honestly about your relationship with debt and the plan you've created.

How has debt affected my life?

What feelings come up when I think about what I owe?

Is there a financial decision or habit I don't want to repeat?

What would having less debt make possible for me or my family?

What could greater financial freedom make possible for my generosity?

What is one thing that gives me hope as I look at my Debt Freedom Plan?

Prayer

Father,

Thank You that my financial situation doesn't change how much You love me.

You know every decision I've made, every circumstance I've faced, and every dollar I owe.

Give me wisdom as I work toward greater freedom.

Help me learn from the past without being defined by it.

Give me discipline when progress feels slow and perseverance when I'm tempted to give up.

Help me make wise decisions with what You provide and honor the commitments I've made.

As debt disappears, help me use that freedom well.

May greater financial freedom create greater opportunities to provide, save, give, serve, and follow wherever You lead.

Remind me that I don't have to change everything today.

I simply need to take the next faithful step.

In Jesus' name,

Amen.

Your Next Faithful Step

You've looked honestly at your debt.

You've chosen a strategy.

You've built a plan.

Now take the first step.

This month, make your minimum payments on every debt.

Then take the extra amount you identified in your Debt Freedom Plan and put it toward your first target.

Even if the extra amount feels small, make the payment.

Start.

Then do it again next month.

As each debt disappears, roll that payment into the next one and keep going.

There may be months when progress happens quickly.

There may be months when life gets expensive and progress slows down.

Don't quit.

Keep moving toward freedom.

For now, celebrate this:

I have a plan, and I've started.

One payment won't eliminate your debt.

But it can begin changing your direction.

Freedom is built one faithful decision at a time.

Step Five | Creating Margin

“Precious treasure and oil are in the dwelling of a wise person, but a fool consumes them.”

— Proverbs 21:20 (CSB)

What happens when life happens?

The car breaks down.

The furnace stops working.

You need an unexpected trip to the doctor.

The refrigerator dies.

Hours get cut at work.

Life happens.

And when there's no financial margin, even a relatively small unexpected expense can become a crisis.

You reach for the credit card.

Miss another payment.

Or simply wonder how you're going to make it work.

But imagine having money already set aside for moments like these.

The problem is still frustrating.

But it isn't necessarily a financial emergency.

That's what margin can do.

Margin is simply **space between what you have and what you use.**

It gives you room to prepare.

Room to breathe.

Room to respond when something unexpected happens.

Creating margin won't happen overnight.

And you don't need thousands of dollars before it begins making a difference.

You simply need to start creating some space.

Because when every dollar is already spoken for, life can feel fragile.

Margin gives you room to respond instead of react.

What Does the Bible Say?

Our culture constantly encourages us to consume.

More income often becomes more spending.

A raise becomes an upgrade.

Extra money disappears almost as quickly as it arrives.

But Scripture points us toward a different kind of wisdom.

Proverbs says:

“Precious treasure and oil are in the dwelling of a wise person, but a fool consumes them.”

— **Proverbs 21:20 (CSB)**

The contrast is simple.

One person keeps something in reserve.

The other consumes everything.

This isn't a command to hoard money or live in fear of the future.

It's a picture of wisdom.

God provides resources for us to enjoy, give, use, and manage faithfully—and sometimes faithful stewardship means **not spending everything we have today.**

Saving creates room for tomorrow.

It can help us prepare for unexpected expenses.

It can reduce our dependence on debt.

It can give us greater freedom to respond when someone else has a need.

And it can bring greater stability to our families.

Saving isn't ultimately about how much money sits in an account.

It's about learning to manage today's resources with tomorrow in mind.

Wisdom doesn't consume everything today. It leaves room for tomorrow.

Digging Deeper

Scripture encourages us to prepare wisely for the future while remembering that our ultimate security is found in God.

“Go to the ant, you slacker! Observe its ways and become wise. Without leader, administrator, or ruler, it prepares its provisions in summer; it gathers its food during harvest.”

— Proverbs 6:6–8 (CSB)

The ant prepares before the need arrives.

Biblical wisdom doesn't simply react to today. It looks ahead and prepares for tomorrow.

“Wealth obtained by fraud will dwindle, but whoever earns it through labor will multiply it.”

— Proverbs 13:11 (CSB)

Financial stability is often built gradually.

Small amounts, faithfully set aside over time, can eventually become something significant.

“Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy.”

— 1 Timothy 6:17 (CSB)

Saving is wise.

Trusting our savings is not.

Money can provide margin, but it can never provide ultimate security. Our hope remains in the God who provides.

Prepare wisely for tomorrow. Trust God completely with tomorrow.

Start With a Small Cushion

When people hear the words **emergency fund**, they sometimes imagine needing thousands and thousands of dollars in the bank. Eventually, building a larger reserve is a great goal. But that's not where you have to start.

Start with a small cushion.

Your first goal is simply to put some space between you and the next unexpected expense.

Maybe that's **\$500**.

Maybe it's **\$1,000**.

Maybe, based on your situation, you need to start even smaller. The exact number matters less than beginning the habit. Set aside a little from each paycheck. Use part of a tax refund. Sell something you no longer need. Temporarily reduce an expense. Put unexpected income aside instead of immediately spending it.

Then protect that money.

This isn't vacation money.

It isn't shopping money.

It isn't money for something you suddenly really want.

It's there for the things you **didn't plan for but need to handle**.

A car repair.

An urgent home repair.

An unexpected medical expense.

A temporary loss of income.

When one of those moments comes, you may still not like the expense.

But instead of immediately reaching for debt, you have another option.

That's margin.

And once you use some of your cushion, simply begin building it again.

Don't underestimate what a small amount of savings can do.

A small cushion can create a big sense of breathing room.

From a Cushion to an Emergency Fund

Your first savings cushion gives you some breathing room. But over time, we want to build something stronger.

An emergency fund.

An emergency fund is money intentionally set aside to help you handle larger unexpected expenses or a significant interruption in income. Once you've built your first small cushion, begin working toward **one month of essential expenses**. Then keep building.

Over time, a healthy goal for many households is to have approximately **three to six months of essential expenses** set aside.

That may sound like a lot right now. That's okay. You don't build it tomorrow. You build it over time. Start with your first \$500 or \$1,000. Then one month. Then keep going.

Automate a small amount from every paycheck if you can.

When you receive unexpected income, consider putting some of it toward your emergency fund.

And celebrate every milestone along the way.

Remember, the purpose isn't to accumulate money simply for the sake of having more.

The purpose is to create margin.

Margin that helps you weather an unexpected season without immediately turning to debt.

Margin that gives your family greater stability.

Margin that gives you more freedom to respond when life changes.

And through all of it, remember what we've already learned:

Our savings are a tool. God is our provider.

Prepare wisely.

Build gradually.

And trust God every step of the way.

My Emergency Fund Plan

Where I Am Today

Current emergency savings: \$_____

Goal 1 — My First Cushion

My first goal is: \$_____

Amount still needed: \$_____

I want to reach this goal by:

Goal 2 — One Month of Essential Expenses

My essential monthly expenses are approximately: \$_____

My one-month emergency fund goal is: \$_____

Goal 3 — Building Greater Margin

My longer-term emergency fund goal is:

☐ 3 months of essential expenses

☐ 6 months of essential expenses

☐ Other: _____

My longer-term goal: \$_____

How I'll Get There

I can automatically save this much each month: \$_____

I can also look for opportunities to add:

☐ Tax refunds ☐ Bonuses or extra income ☐ Money from selling unused items

☐ Gifts or unexpected income ☐ Money freed up as debt is eliminated

☐ Other: _____

My emergency fund will be kept in:

Keep this money somewhere safe, accessible, and separate enough that you aren't tempted to spend it on everyday wants. Don't focus on how far you have to go. Focus on your **next milestone**. **Small amounts saved consistently can create significant margin over time.**

What Counts as an Emergency?

You've worked hard to build some margin. Then something comes up. Should you use your emergency fund?

A helpful question is: **Is this unexpected, necessary, and urgent?**

A car repair you need to get to work? Probably.

An unexpected medical bill? Probably.

A broken furnace in January? Probably.

A weekend getaway because you're exhausted? Probably not.

Christmas gifts? Not an emergency.

New tires you knew you'd need eventually? Also not an emergency.

Here's the difference:

Some expenses are unexpected. Others are simply irregular.

Car maintenance. Christmas. Annual insurance premiums. School expenses. Birthdays. Vacations.

These expenses may not happen every month, but we usually know they're coming.

Instead of using your emergency fund for them, begin setting aside a little money each month so you're prepared when they arrive.

Your emergency fund is there for the things you couldn't reasonably plan for.

And when you do need to use it? Don't feel guilty.

That's what it's there for.

Handle the emergency.

Thank God that you had something available.

Then begin rebuilding the fund.

Margin isn't about preventing unexpected things from happening.

It's about being better prepared when they do.

Creating More Margin

Maybe you're reading this and thinking:

“I'd love to save, but there's nothing left.”

That's a real challenge. For some households, creating margin will require significant changes. For others, it may begin with finding a few small places where money can be redirected. Start with your spending plan. Look for opportunities on both sides.

Spend Less

Are there expenses you could reduce, pause, or eliminate for a season? Subscriptions. Eating out. Entertainment. Shopping. Conveniences you've stopped thinking about.

Even small changes can create room.

Earn More

Sometimes cutting expenses isn't enough. Could you pick up additional hours? Take on temporary work? Use a skill to earn extra income? Sell things you no longer need? A season of additional income can help you build margin faster.

Redirect Money

Not every opportunity requires earning or cutting. When money becomes available, decide ahead of time where it will go.

A raise.

A bonus.

A tax refund.

A paid-off debt.

Unexpected income.

Instead of automatically allowing your lifestyle to grow, consider directing some of that money toward savings.

You may not find hundreds of dollars immediately.

That's okay.

Start with what you can and let the margin grow.

Reflection

Take a few moments to think about what creating financial margin could mean for you and your family.

How would having an emergency fund change the way I feel when unexpected expenses happen?

What usually keeps me from saving?

Where could I realistically create a little more margin right now?

Is there something I regularly spend money on that I could reduce for a season?

How can I prepare wisely for tomorrow while still trusting God with tomorrow?

Prayer

Father,

Thank You for providing for me and for everything You have entrusted to me.

Give me wisdom to prepare for tomorrow without becoming consumed by worry about tomorrow.

Help me develop the discipline to save instead of consuming everything I receive.

Teach me to be patient when progress feels slow and grateful for every step forward.

When unexpected expenses come, give me wisdom and peace to respond well.

And as my savings grow, keep me from placing my security in what I have accumulated.

Remind me that money is a tool.

You are my provider.

Help me prepare wisely, live generously, and trust You completely with whatever tomorrow brings.

In Jesus' name,

Amen.

Your Next Faithful Step

You've identified your goal.

Now begin building it.

Choose the first target from your Emergency Fund Plan.

Maybe it's \$500.

Maybe it's \$1,000.

Maybe you're starting with something smaller.

Whatever your number is, make your **first contribution this week.**

Then decide how you'll keep building it. If possible, set up an automatic transfer from every paycheck—even if the amount feels small.

Don't worry about reaching your final goal today..

Just begin.

For now, celebrate this:

I'm creating margin.

Prepare wisely for tomorrow. Trust God completely with tomorrow.

Step Six | Finding Contentment

“I have learned to be content in whatever circumstances I find myself.”

— Philippians 4:11 (CSB)

How much is enough?

It's a surprisingly difficult question to answer.

Because “enough” has a way of moving.

You finally earn a little more. Then you spend a little more.

You get the thing you wanted. Then there's something else.

A nicer car.

A bigger house.

A newer phone.

A better vacation.

More clothes.

More experiences.

None of those things are necessarily wrong.

The problem begins when we start believing that **more will finally make us satisfied.**

It won't.

There's always something newer. Someone with more. Another upgrade. Another reason to believe what we already have isn't enough.

That's why financial freedom isn't only about earning, spending, saving, or getting out of debt.

It's also about learning to say: **“What God has provided is enough for me today.”**

Contentment doesn't mean you stop dreaming. It doesn't mean you shouldn't work hard, improve your situation, or pursue opportunities.

It means your joy isn't waiting on the next thing.

You can be grateful now.

You can enjoy what God has already provided now.

You can live generously now.

Because contentment isn't found when you finally have everything you want. It's learned when Jesus becomes enough.

What Does the Bible Say?

Paul writes something remarkable in Philippians:

“I have learned to be content in whatever circumstances I find myself.”

— **Philippians 4:11 (CSB)**

Notice two words:

“I have learned.”

Contentment didn't come naturally to Paul. He learned it. And he learned it through very different financial circumstances.

Paul continues:

“I know both how to make do with little, and I know how to make do with a lot. In any and all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need.”

— **Philippians 4:12 (CSB)**

Then comes one of the most familiar verses in the Bible:

“I am able to do all things through him who strengthens me.”

— **Philippians 4:13 (CSB)**

Paul isn't saying Jesus will give him the strength to accomplish anything he wants. He's saying Jesus gives him the strength to remain faithful and content whether he has **a lot or a little**.

That's the secret.

Paul's contentment wasn't determined by what was in his hands.

It was determined by **Who held his life**.

There will be seasons when we have more. There may be seasons when we have less.

Our circumstances will change.

Jesus doesn't.

And as we learn to trust Him, we can experience something money can never provide:

Contentment that isn't controlled by how much we have.

Digging Deeper

Scripture repeatedly warns us that the pursuit of more will never satisfy the deepest needs of our hearts.

“But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out. If we have food and clothing, we will be content with these.”

— **1 Timothy 6:6–8 (CSB)**

Our culture often defines gain by what we accumulate.

Paul defines it differently.

Godliness with contentment is great gain.

There is tremendous freedom in learning that we don't need more in order to have enough.

“Watch out and be on guard against all greed, because one's life is not in the abundance of his possessions.”

— **Luke 12:15 (CSB)**

Jesus reminds us that the value and meaning of our lives cannot be measured by what we own.

Possessions can be enjoyed.

But they were never meant to define us.

“Keep your life free from the love of money. Be satisfied with what you have, for he himself has said, I will never leave you or abandon you.”

— **Hebrews 13:5 (CSB)**

Notice what Scripture connects to contentment. Not simply having less. **The presence of God.**

We can learn to be satisfied with what we have because our greatest treasure isn't something we can purchase, earn, or accumulate.

God Himself is with us.

Contentment isn't found in finally having enough. It's found in realizing that in Christ, we already have what matters most.

The Comparison Trap

Sometimes we were perfectly content with what we had...

Until we saw what someone else had.

Their house.

Their car.

Their vacation.

Their lifestyle.

Suddenly, what felt like enough doesn't feel like enough anymore.

Comparison has a way of turning blessings into disappointments.

And today, we don't even have to leave our homes to experience it. We can scroll through hundreds of other people's lives in a matter of minutes.

But there's something important to remember:

You rarely know the whole story.

You can see the new car. You can't see the payment.

You can see the vacation. You can't see the credit card balance.

You can see the beautiful house. You can't see the stress inside it.

And even when someone genuinely has more than you, their life was never supposed to become the measuring stick for yours.

God hasn't asked you to steward what He has entrusted to someone else. He's asked you to faithfully steward what He has entrusted to **you**. Contentment allows us to celebrate what God has given others without becoming dissatisfied with what He has given us.

Instead of asking,

“Why don't I have what they have?”

we can begin asking,

“Am I grateful for what God has placed in my hands?”

Comparison keeps moving the finish line. Gratitude helps us recognize that we are already surrounded by gifts.

The Practice of Gratitude

Contentment doesn't usually happen by accident.

Remember what Paul said:

“I have learned to be content.”

That means contentment can be practiced. And one of the simplest ways to practice it is gratitude.

Gratitude changes what we notice.

Instead of constantly noticing what we don't have, we begin recognizing what God has already provided.

A home. Food on the table. People we love. Work. Health. Opportunities. A meal with friends. A quiet morning. A gift we didn't expect.

Even things we've grown so accustomed to having that we rarely think about them anymore.

Gratitude doesn't mean pretending everything is perfect.

You can be grateful and still want your circumstances to change.

You can be content and still have goals.

You can thank God for what you have while continuing to work toward something better.

The difference is that your joy doesn't have to wait until you get there.

Try developing a simple habit:

Before asking God for something more, thank Him for something He's already provided.

Before upgrading, pause. Before comparing, pause. Before convincing yourself you need something, pause. Look at what's already in your hands.

Then say:

“Thank You.”

The more we recognize God's provision, the less likely we are to believe that our happiness is always one purchase away.

Gratitude turns our attention from what we're missing to what we've already been given.

What Is Enough for Me?

Contentment doesn't mean you stop having goals or dreaming about the future.

It means you don't need the next thing to be grateful for the life God has given you today.

Take a few minutes to think about what **enough** looks like in this season of your life.

Something God has provided that I'm deeply grateful for...

Something I have today that I once hoped or prayed for...

An area where comparison makes it difficult for me to feel content...

Something I often think I need—but probably don't...

One way I could simplify my life or spending...

If I stopped chasing “more,” what could I enjoy more?

Today, I Have Enough To...

Contentment doesn't mean I have everything I want. It means I can be grateful for what God has provided today.

Reflection

Take a few moments to reflect on what contentment looks like in your life right now.

Where am I most tempted to believe that more will make me happier?

When am I most likely to compare my life with someone else's?

Has the pursuit of more ever affected my financial decisions?

What makes it difficult for me to enjoy what God has already provided?

What is one blessing I've stopped noticing?

What would it look like for me to practice contentment this week?

Prayer

Father,

Thank You for everything You have already provided.

Forgive me for the times I've allowed comparison to make Your blessings feel like they're not enough.

Help me recognize the good gifts You've placed all around me.

Teach me to enjoy what I have without always needing something more.

Give me wisdom to know the difference between something I truly need and something I simply want.

Help me celebrate what You've given others without becoming dissatisfied with what You've given me.

I still have dreams.

I still have goals.

But I don't want my joy to depend on reaching them.

Teach me, like Paul, to be content in every circumstance.

Whether I have a lot or a little, remind me that my greatest treasure is found in You.

In Jesus' name,

Amen.

Your Next Faithful Step

Contentment is learned.

So this week, practice it.

For the next seven days, begin or end each day by writing down **three things you're grateful God has provided.**

They don't have to be big things.

A meal.

A conversation.

Your home.

A friend.

Your family.

An opportunity.

Something beautiful you noticed.

Something you normally take for granted.

Then simply tell God:

“Thank You.”

And when you catch yourself comparing your life to someone else's or thinking about what you don't have, pause and intentionally remember what you do have.

At the end of seven days, look back at your list.

You may discover that you have more reasons to be grateful than you realized.

For now, celebrate this:

I can be grateful today.

You don't have to wait until you earn more, own more, or accomplish more to experience contentment.

Your joy doesn't have to wait for more.

Step Seven | Living Open-Handed

“Each person should do as he has decided in his heart—not reluctantly or out of compulsion,
since God loves a cheerful giver.”

— 2 Corinthians 9:7 (CSB)

What if giving is actually for us?

For a lot of people, conversations about giving and church immediately create tension. Maybe you've seen churches handle money poorly. Maybe you've experienced pressure or guilt. Maybe someone made you feel like giving was simply about meeting the church's budget.

Or maybe no one has ever explained why Christians give at all.

So let's begin here:

God doesn't need your money.

He already owns everything.

Remember Step One?

Everything we have already belongs to Him.

So when God teaches us to give, it isn't because He's short on resources.

It's because generosity does something in us.

Giving loosens money's grip on our hearts.

It teaches us to trust God.

It reminds us that we are stewards, not owners.

It helps us put God's Kingdom ahead of our own wants.

And it allows what God has placed in our hands to become a blessing in someone else's.

That's why generosity is much bigger than making a donation.

It's part of following Jesus.

Over the next few pages, we're going to talk honestly about giving.

We'll talk about generosity.

We'll talk about tithing.

We'll talk about what Scripture teaches and why it matters.

But we're not going to use guilt or pressure.

Because biblical generosity isn't something God wants **from** you. **It's something He wants for you.**

What Does the Bible Say?

When Paul teaches the early church about giving, notice where he begins. Not with pressure. Not with guilt. Not even with an amount. He begins with the heart.

Paul writes:

“Each person should do as he has decided in his heart—not reluctantly or out of compulsion, since God loves a cheerful giver.”

— 2 Corinthians 9:7 (CSB)

Those words matter.

Not reluctantly. Not out of compulsion.

God isn't interested in generosity that has to be forced out of us. He wants generosity to grow from hearts that trust Him. Paul surrounds this verse with another important principle:

“The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously.”

— 2 Corinthians 9:6 (CSB)

Then he reminds them that God is able to provide what they need so they can continue doing good (2 Corinthians 9:8).

Biblical generosity begins with trusting that God is our provider.

We don't give to earn God's love. We don't give to purchase His blessing. And we don't give because God needs something from us.

We give because God has already been generous toward us.

Giving becomes one way we respond to His generosity.

And something begins to happen as we do.

Our grip loosens.

Our trust grows.

Our priorities change.

And what God has placed in our hands begins blessing people beyond ourselves.

Generosity isn't simply something we do with our money. It's something God develops in our hearts.

Digging Deeper

Throughout Scripture, generosity is connected to something much deeper than money. It reveals what we value, shapes our hearts, and allows us to participate in what God is doing.

“For where your treasure is, there your heart will be also.”

— **Matthew 6:21 (CSB)**

Jesus connects our treasure directly to our hearts.

We often think our money simply follows what we care about.

Jesus shows us that the opposite can also be true:

Our hearts can follow where we put our treasure.

Giving isn't only an expression of what we value. It can actually help shape what we value.

“It is more blessed to give than to receive.”

— **Acts 20:35 (CSB)**

Jesus turns our natural instincts upside down.

Our culture often tells us that happiness comes from getting more.

Jesus says there is a different kind of joy found in giving.

Generosity allows us to experience the joy of becoming a blessing to someone else.

Paul tells those who have wealth not to place their hope in it, but in God. Then he tells them to:

“Do what is good, to be rich in good works, to be generous and willing to share.”

— **1 Timothy 6:18 (CSB)**

The goal isn't simply to become rich in possessions. **It's to become rich in generosity.** God gives us resources not only to enjoy, but also to use for good.

Generosity moves our hearts toward what matters most and turns what God has placed in our hands into a blessing for others.

What About Tithing?

If you've spent any time around church, you've probably heard the word **tithe**. But what does it actually mean? The word *tithe* simply means **a tenth**. Throughout the Old Testament, God's people were instructed to give a tenth of what God provided.

“Each year you are to set aside a tenth of all the produce grown in your fields.”

— **Deuteronomy 14:22 (CSB)**

Tithing helped support worship, those who served in ministry, and the needs of people in the community. But underneath the percentage was an even bigger principle:

God came first.

God's people weren't instructed to wait until everything else had been paid for and then give Him whatever happened to be left. Giving was intentional. It was planned. And it was an act of worship and trust. The tithe also reminded God's people of something we've already learned:

Everything belongs to God.

Giving a portion back to Him acknowledged that everything they had ultimately came from Him.

So where does that leave us today?

Christians sometimes disagree about whether the Old Testament command to tithe applies to followers of Jesus in exactly the same way.

But the New Testament certainly doesn't lower the call to generosity.

Jesus repeatedly challenged people to loosen their grip on money.

The early church gave sacrificially.

And Paul taught Christians to give intentionally, regularly, generously, and without compulsion.

So rather than treating 10% as a bill we owe God, it can become a helpful biblical starting point for learning generosity.

For some people, giving 10% may already be a regular practice.

For others, that number may feel impossible right now.

Wherever you're beginning, the goal isn't simply to hit a percentage.

The goal is to become a person who trusts God enough to live open-handed.

Why 10%?

If generosity is about the heart, why talk about a percentage at all? Because sometimes our hearts need something practical.

Throughout the Old Testament, **10%—the tithe—gave God's people a clear and measurable way to put God first with what He had provided.**

It wasn't simply:

“Give if there's something left.”

Giving was intentional. It was planned. And it required trust. That still makes the tithe a helpful benchmark for us today. Not because giving 10% earns God's favor. Not because God loves someone who gives 10% more than someone who doesn't. And not because generosity suddenly stops at 10%.

Think of 10% as a **starting point, not a finish line.**

For someone who has never given before, 10% may feel enormous. That's okay. Start honestly. Maybe your first faithful step is beginning with 1%, 3%, or 5% and intentionally growing from there. For someone already giving 10%, the question may be different:

Has the tithe become my ceiling?

Biblical generosity isn't ultimately about calculating the smallest amount we can give and still feel obedient.

It's about becoming increasingly open-handed with everything God has entrusted to us.

So don't let the percentage become the point.

Let it become a tool.

A practical way to put God first.

A way to practice trust.

A way to loosen your grip.

A way to grow in generosity.

The goal isn't simply to give 10%. The goal is to become generous.

First, Not Leftovers

Most of us don't accidentally become generous. If giving only happens when there's money left at the end of the month, there's a good chance there won't be much left.

Something will always compete for it. Another bill. Another purchase. Another meal out. Another thing we suddenly “need.”

That's why biblical generosity is intentional.

Proverbs says:

“Honor the Lord with your possessions and with the first produce of your entire harvest.”

— **Proverbs 3:9 (CSB)**

The principle of **first** matters. God's people were learning to honor Him from what He provided—not simply give Him whatever remained after everything else was taken care of. We can practice that same kind of intentionality today. When you build your spending plan, don't wait until the bottom of the page to think about generosity.

Plan for it.

Decide what you're going to give.

Put it into your spending plan.

And then give consistently.

For many people, automating their giving can help turn a good intention into a regular practice.

This isn't about paying God first so He'll give us more.

It's about intentionally reminding ourselves:

God is first.

Everything I have comes from Him.

Everything I have belongs to Him.

And I want generosity to be part of the way I follow Jesus.

Generosity rarely happens by accident. We choose to make room for it.

Where Should I Give?

Once we decide to become generous, another question naturally follows:

Where should I give? We believe regular giving should **begin with the local church you're part of.**

Throughout Scripture, God's people brought their resources together to support God's work and care for His people. In the Old Testament, God instructed Israel:

“Bring the full tenth into the storehouse so that there may be food in my house.”

— **Malachi 3:10 (CSB)**

In the New Testament, we see the same heart expressed through the local church.

In Acts, believers brought what they had and entrusted it to the church so ministry could happen and needs within the community could be met (Acts 2:44–45; 4:34–35).

The local church is the community where you worship, grow, serve, receive care, and join with others in the mission of Jesus.

When you give to your local church, you're investing in the mission you're already part of.

You're helping people hear about Jesus.

You're investing in the next generation.

You're helping care for people in need.

You're supporting ministry in your community and beyond it.

And you're helping the church accomplish together what none of us could accomplish alone.

There will certainly be opportunities to give beyond your local church—to missionaries, ministries, or people in need.

That's a beautiful part of living generously.

But we believe the biblical pattern is a good one:

Start where you're planted.

Give regularly and intentionally to your local church, and then remain open-handed as God gives you opportunities to be generous beyond it.

Give where you're planted. Invest in the mission you're part of. Live open-handed wherever God leads.

Generosity Is Bigger Than Money

Giving is an important part of generosity.

But generosity doesn't stop with money.

God has entrusted each of us with more than what's in our bank account.

Our time.

Our abilities.

Our homes.

Our possessions.

Our influence.

Our attention.

Our opportunities.

All of these can be used to bless others.

You can invite someone into your home.

Bring a meal to a family going through a difficult season.

Use your skills to help someone.

Give something you own to someone who needs it more.

Serve in your church.

Give someone your time and attention.

Show up when someone needs you.

An open-handed life simply asks: **“God, how can I use what You've entrusted to me to bless someone else?”**

Sometimes the answer will involve money. Sometimes it won't. But the posture is the same.

Everything I have belongs to God, and everything I have is available for Him to use.

That's what it means to live open-handed.

My Generosity Plan

Generosity grows when we become intentional about it.

Take a few minutes to think honestly about where you are today and what your next faithful step might be.

Where I Am Today

My monthly take-home income: \$ _____

What I currently give each month: \$ _____

Approximately what percentage is that? _____%

My Regular Giving

We believe regular giving should begin with the **local church you're part of.**

My regular monthly giving to my local church: \$ _____

That represents approximately: _____% of my income

My Next Step

Remember, the tithe—10%—provides a helpful biblical benchmark for putting God first and developing generosity.

If you're not there today, don't let that keep you from beginning.

My next giving goal is: _____%

That would be: \$ _____ per month

I will begin this goal on:

Growing Beyond the Tithe

If you're already giving 10%, don't automatically treat it as the finish line.

Ask God how He might continue growing generosity in you.

One opportunity I'd love to become more generous toward:

My Commitment: I don't want generosity to be something I do only when there's money left over. I want it to become part of the way I follow Jesus.

My next faithful step toward living open-handed is:

The goal isn't simply to give more. The goal is to become more generous.

Reflection

Take a few moments to reflect on what generosity looks like in your life and what God may be teaching you through this step.

What has shaped the way I think about giving?

What makes giving difficult for me?

Do I trust God enough to put Him first with my finances?

How could my regular giving help advance the mission of my local church?

What would living more open-handed look like in my life?

Prayer

Father,

Thank You for being generous with me.

Everything I have is ultimately a gift from You.

Teach me to hold what You've entrusted to me with open hands.

Help me trust You enough to put You first with my finances.

Keep me from giving out of guilt, pressure, or obligation.

Instead, grow in me a heart that genuinely wants to give.

Help me invest faithfully in the local church and the mission You've called us to accomplish together.

And when You place opportunities to be generous in front of me, give me the courage and freedom to respond.

Loosen money's grip on my heart.

Teach me to find greater joy in giving than receiving.

And use what You've placed in my hands to make a difference in the lives of others and advance Your Kingdom.

Make me increasingly generous with everything You've entrusted to me.

In Jesus' name,

Amen.

Your Next Faithful Step

Look back at your Generosity Plan.

What did you identify as your next step?

Take it.

If you're beginning regular giving, begin.

If you're increasing your giving, make the change.

If God is inviting you to generosity beyond your regular giving, respond.

Put it into your spending plan.

Set up recurring giving if that helps you remain consistent.

Then pay attention to what God does in your heart.

Remember, this isn't about earning God's favor or checking a religious box.

It's about learning to trust God and becoming increasingly generous with what He's entrusted to you.

Give faithfully. Give joyfully. Give where you're planted.

The goal isn't simply to give more. The goal is to become more generous.

Step Eight | Leaving a Legacy

“But store up for yourselves treasures in heaven... For where your treasure is, there your heart will be also.”

— Matthew 6:20–21 (CSB)

What will outlive you?

Someday, someone else will own everything you own today.

Your house. Your car. Your possessions. The money you've saved. The things you've spent years accumulating.

That's not meant to be depressing. It's meant to remind us of something important:

We were never meant to live only for what we can accumulate here.

Financial freedom gives us an opportunity to think beyond the next bill, the next purchase, or even the next stage of life.

We can begin asking bigger questions.

What am I building that will last?

What am I teaching the people coming behind me?

Who is better because God allowed me to be part of their life?

How am I using what God has entrusted to me to advance His Kingdom?

What will still matter after I'm gone?

Legacy certainly includes preparing wisely for the future.

It can mean providing for your family. Planning for retirement. Making wise investments. Having a will. Teaching your children how to handle money.

But biblical legacy is bigger than what you leave **to** someone. It's also what you leave **in** someone.

Faith. Character. Generosity. Wisdom. A life that pointed people toward Jesus.

You've spent this Playbook learning how to faithfully manage what God has placed in your hands.

Now comes the bigger question:

What will you do with the freedom you're building?

Because the ultimate goal was never simply to have more money.

It's to use everything God has entrusted to you for what matters most.

What Does the Bible Say?

Jesus asks us to think beyond what we can accumulate in this life.

He says:

“But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don’t break in and steal.”

— **Matthew 6:20 (CSB)**

Then He tells us why:

“For where your treasure is, there your heart will be also.”

— **Matthew 6:21 (CSB)**

Jesus isn't saying it's wrong to save money. He's not telling us that preparing for retirement, providing for our families, or planning for the future doesn't matter.

He's reminding us that **everything we accumulate here is temporary. Eventually, we leave it all behind.**

So Jesus invites us to invest in something greater. His Kingdom. People. Generosity. The work of the gospel. Things that have eternal significance.

That's what makes biblical financial freedom different from simply becoming financially successful.

The goal isn't to reach the end of life with the largest possible account balance. It's to reach the end knowing we faithfully used what God entrusted to us.

We provided. We prepared.

We enjoyed God's gifts.

We gave generously.

We helped others.

We invested in what mattered.

And through it all, our treasure increasingly pointed our hearts toward God.

Financial success asks, “How much did I accumulate?”

Biblical stewardship asks, “What did I do with what God entrusted to me?”

Digging Deeper

Scripture encourages us to think beyond ourselves and consider how the way we live today can impact those who come after us.

“A good man leaves an inheritance to his grandchildren...”

— Proverbs 13:22 (CSB)

There is wisdom in preparing for those who come after us. That may include financial resources, but inheritance is bigger than money. We can leave behind wisdom, generosity, character, and an example of faithful stewardship.

“Instruct them to do what is good, to be rich in good works, to be generous and willing to share, storing up treasure for themselves as a good foundation for the coming age...”

— 1 Timothy 6:18–19 (CSB)

Paul gives us a different picture of what it means to be rich. Be rich in good works. Be generous. Be willing to share. The resources God gives us today can be invested in things that matter for eternity.

“We will tell a future generation the praiseworthy acts of the Lord, his might, and the wondrous works he has performed.”

— Psalm 78:4 (CSB)

One of the greatest things we can pass to the next generation isn't financial at all.

It's faith. Our children and grandchildren need more than an inheritance. They need to hear the stories of God's faithfulness. They need to see what trusting God looks like. They need to watch us live generously, wisely, and open-handedly.

A great legacy isn't only what you leave behind. It's what you build into the people who come after you.

Preparing for the Future

Financial stewardship isn't only about handling what's in front of you today.

It's also about preparing wisely for tomorrow.

Retirement. Future expenses. Your children's needs. A season when you may no longer be able—or want—to work the way you do today.

These things can feel far away.

But small decisions made consistently over a long period of time can make a significant difference.

That's why long-term saving and investing matter.

Once you've begun creating margin, addressing debt, and building an emergency fund, you can increasingly direct resources toward the future.

Maybe that means contributing to a retirement plan through work.

Maybe it means opening a retirement or investment account.

Maybe it means increasing what you're already contributing.

You don't need to have a lot of money before you begin thinking long-term.

Start with what you have.

Learn.

Ask good questions.

Seek wise counsel when you need it.

And take advantage of time.

The goal isn't to accumulate as much wealth as possible.

The goal is to prepare wisely so that money gives you greater freedom to **provide, give, serve, and respond to wherever God leads in the years ahead.**

Planning for the future isn't a lack of trust in God.

It's another opportunity to faithfully steward what He's providing today.

Think beyond today. Prepare wisely. And keep your trust in God—not in what you accumulate.

Start Small. Think Long.

When it comes to preparing for the future, it's easy to think:

“I'll start when I have more money.”

But waiting can cost us something valuable: **Time.**

Money that is saved and invested has the opportunity to grow over time. And as it grows, those earnings may have the opportunity to grow too. That's called **compound growth.**

It means that small amounts, consistently invested over many years, can potentially grow into something much larger.

That's why starting matters.

You don't have to begin with hundreds of dollars. Start with what you can.

If your employer offers a retirement plan, learn how it works.

If they offer a matching contribution, understand what you need to contribute to receive the full match.

If you don't have a workplace plan, learn about other retirement and investment options available to you.

Then make investing part of your spending plan.

Start small if you need to.

Increase it as your income grows, debt disappears, or more margin becomes available.

And remember: investing always involves risk. There are no guaranteed returns, and wise investing requires patience, understanding, and good counsel.

The goal isn't to get rich quickly.

It's almost the opposite.

Start small. Stay consistent. Think long.

Then allow time to do what time can do.

Prepare wisely for the future while remembering:

Your hope isn't in what your money might become. Your hope is in the God who provides.

Put Your House in Order

Preparing for the future isn't only about retirement. It's also about making sure the people you love are cared for if something happens to you. These aren't always fun things to think about. But they are part of wise stewardship. Start with some basic questions:

Do I have a will?

A will helps communicate what should happen with your possessions and resources after your death. If you have children, it can also address important decisions about their care.

Are my beneficiaries up to date?

Retirement accounts, life insurance policies, and other financial accounts may allow you to name beneficiaries directly. Make sure those choices still reflect your wishes.

Does my family have appropriate protection?

Depending on your circumstances, life insurance can help provide financial protection for people who depend on your income.

Would someone know where to find everything?

Important documents. Account information. Insurance policies. Your will. Contact information for trusted professionals.

You don't need to make this complicated. You simply don't want the people you love searching for answers during an already difficult time. And as you make these plans, consider another question:

What do I want the resources God has entrusted to me to accomplish after I'm gone?

Providing for family matters.

So does generosity.

Your estate plan can reflect both.

You may even choose to include your local church or another Kingdom investment as part of the legacy you leave behind.

This isn't about how much you have.

It's about faithfully caring for what God has entrusted to you—all the way to the end.

Good stewardship doesn't end with us. It prepares for those who come after us.

Teach the Next Generation

One of the greatest financial legacies you can leave isn't money.

It's wisdom.

If you have children or grandchildren, they're learning about money long before you sit down to teach them about it.

They're watching. They see how you spend. How you give. How you respond when money is tight. How you talk about what other people have. How you handle debt. How you practice generosity.

And whether money seems to create fear, peace, gratitude, or conflict in your home.

So talk about it. Teach them that everything belongs to God. Let them see you give. Teach them to save.

Help them understand the difference between wants and needs.

Let them make small financial decisions—and even some mistakes—while the stakes are still small.

Talk honestly about debt. Teach them to work hard. Show them what contentment looks like. And let them see that money is a tool, not the goal of life.

But don't stop with financial wisdom.

Tell them about God's faithfulness.

Tell them about times He provided.

Tell them why you trust Him.

Let them see that following Jesus shapes the way you handle everything He's placed in your hands.

Someday, the money you leave behind may be spent.

The possessions may be sold.

The house may belong to someone else.

But the faith, wisdom, and generosity you build into another person can continue long after you're gone.

Don't just leave them something. Leave something in them.

My Legacy Plan

Legacy doesn't happen only at the end of your life.

You're building it right now.

Take some time to think about what you want the resources, opportunities, and influence God has entrusted to you to accomplish.

Preparing for the Future

One long-term financial goal I need to begin or strengthen:

Putting My House in Order

Check anything that needs my attention:

- ☐ Create or update my will
- ☐ Review account beneficiaries
- ☐ Review life insurance needs
- ☐ Organize important financial documents
- ☐ Make sure someone I trust knows where important information is located
- ☐ Review my retirement / long-term savings plan
- ☐ Other: _____

Investing in the Next Generation

One thing I want to intentionally teach or model for the people coming behind me:

Kingdom Impact

One way I want the resources God has entrusted to me to continue advancing His Kingdom:

The Legacy I Want to Leave

When I think about the end of my life, I hope the people who knew me can say:

My Next Step

One thing I can begin doing **now** to build that legacy:

Don't wait until someday to think about your legacy.

You're building it today.

Reflection

Take a few moments to think beyond your finances and consider the legacy your life is building.

What do I want the people closest to me to remember about the way I lived?

What financial wisdom do I want to pass to the next generation?

What do I want my children, grandchildren, or others coming behind me to learn from my example?

How can the resources God has entrusted to me make a difference beyond my lifetime?

Am I investing enough of my life in things that will last?

If I continue living the way I am today, what kind of legacy am I building?

Prayer

Father,

Thank You for everything You have entrusted to me.

My resources. My opportunities. My relationships. My influence. My life.

Help me remember that none of it was ever really mine.

It all belongs to You.

Give me wisdom to prepare well for the future without putting my hope in what I accumulate.

Help me provide faithfully for the people You've placed in my care.

Teach me to pass on more than possessions.

May I leave behind faith, wisdom, generosity, and an example worth following.

Use what You've placed in my hands to make a difference in the lives of others and to advance Your Kingdom.

And when my life is finished, may it be said that I faithfully used what You entrusted to me for what mattered most.

Until then, help me keep following You.

Keep growing. Keep giving. Keep trusting.

And keep taking the next faithful step.

In Jesus' name,

Amen.

Your Next Faithful Step

Look back at your Legacy Plan.

What's one thing you can act on now?

Maybe it's increasing your retirement contribution.

Creating or updating your will.

Reviewing your beneficiaries.

Having a conversation with your children about money.

Making generosity part of the legacy you leave behind.

Or beginning something you've been putting off.

Choose one.

And take the step.

Legacy isn't something you begin building someday.

You're building it now through the way you live, give, prepare, teach, and follow Jesus.

The goal isn't simply to leave something behind.

It's to invest your life in what lasts.

Keep Going

You made it. But finishing this Playbook isn't the finish line.

It's a beginning.

Over these pages, you've learned to see your finances differently. You've been reminded that everything belongs to God. You've looked honestly at where you are. You've made a plan for your money. You've faced debt. You've started creating margin. You've thought about contentment. You've been challenged to live generously. And you've considered the legacy you're building.

That's a lot.

Don't try to change everything tomorrow.

Financial habits usually aren't built overnight, and they rarely change overnight either. So go back to the idea we've returned to throughout this Playbook:

Take the next faithful step.

Some months will go really well. Others won't. An unexpected expense will happen. You'll overspend. A goal will take longer than you hoped. You may even have a season when it feels like you're moving backward.

Keep going.

Come back to the plan. Remember what matters. Ask God for wisdom.

And take another faithful step.

Because financial freedom was never really the destination.

Faithfulness is.

The goal is to increasingly live with everything God has entrusted to you—your money, possessions, opportunities, and life—open before Him.

And to be able to say:

“God, it's Yours. Help me use it well.”

Then keep following Jesus.

One faithful step at a time.

My Next 90 Days

You don't need to work on everything at once.

Choose what matters most in this season and focus there for the next 90 days.

My Most Important Next Step

If I accomplish one financial goal over the next 90 days, I want it to be:

One Habit I'm Starting

One Habit I'm Changing

My Financial Goals

Debt goal: \$ _____

Emergency savings goal: \$ _____

Giving goal: _____ %

Other goal: _____

One Conversation I Need to Have

My 90-Day Check-In

Date: _____

When that day comes, don't ask whether you did everything perfectly.

Ask:

Am I moving in the right direction?

Then celebrate the progress, make adjustments, and choose your next faithful step.

Small faithful decisions, repeated over time, can change your financial future.

Tools & Resources

You don't have to figure everything out on your own.

We've created additional tools and resources to help you continue putting these principles into practice.

Grace Financial Freedom Online

[QR CODE HERE]

Visit our online resource page for:

Spending & Planning

Downloadable spending plans, worksheets, and tools to help you manage your money intentionally.

Debt

Resources and tools to help you understand your debt and continue building your Debt Freedom Plan.

Saving & Preparing

Helpful resources for emergency savings, long-term planning, and preparing for the future.

Giving & Generosity

Biblical teaching and resources to help you continue growing in generosity.

Additional Help

Recommended books, trusted financial resources, helpful calculators, and places to find additional guidance when you need it.

Need Someone to Talk To?

Sometimes the next faithful step is simply asking for help.

If you're part of Grace Free Church and don't know where to begin, reach out.

We'd be glad to help you find a good next step.

You don't have to figure it all out alone.

Financial freedom was never really the destination.

Faithfulness is.

Everything belongs to God.

Use it well.

Live generously.

Keep following Jesus.

One faithful step at a time.