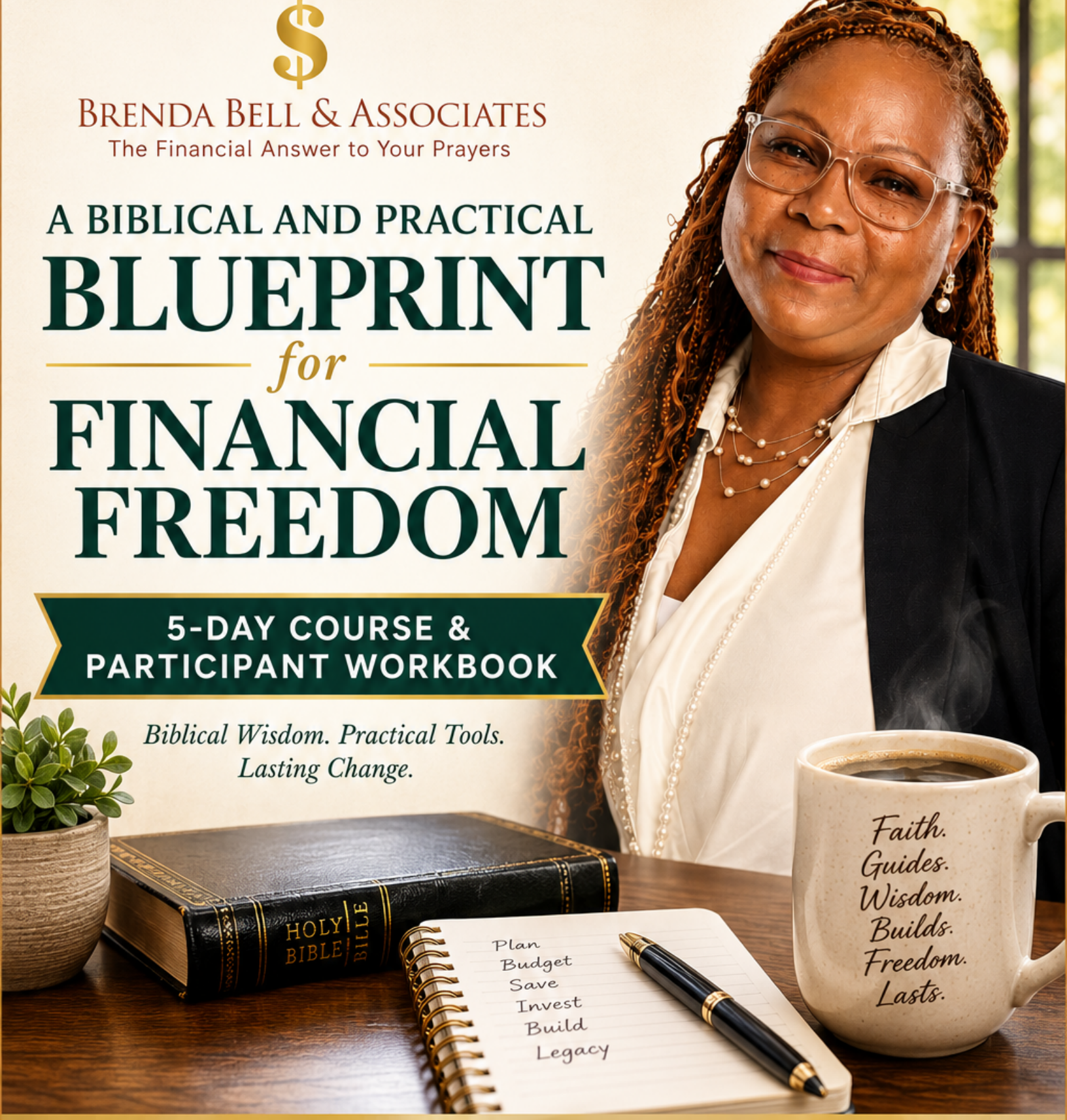
BRENDA BELL & ASSOCIATES

The Financial Answer to Your Prayers

A BIBLICAL AND PRACTICAL BLUEPRINT *for* FINANCIAL FREEDOM

5-DAY COURSE & PARTICIPANT WORKBOOK

Biblical Wisdom. Practical Tools. Lasting Change.



GIVE | LIVE | PROTECT | REDUCE | SAVE | BUILD

Your Journey to Financial Freedom

WELCOME

Your Financial Freedom Blueprint

This workbook accompanies the 5-day course and is designed to help you move from financial uncertainty toward greater clarity, intentionality, stability, and purpose. Complete each section using actual financial information whenever possible.

HOW TO USE THIS WORKBOOK

- Complete each day's exercises after the corresponding lesson.
- Use actual numbers rather than estimates whenever possible.
- Do not try to fix everything at once - understand, prioritize, then act.
- Return to the monthly tools after the course to measure progress.

My definition of financial freedom:

Why is improving my financial life important to me and my family?

EDUCATIONAL NOTICE

This workbook is for general financial education and personal organization. It is not individualized investment, securities, tax, accounting, or legal advice. Financial products, insurance contracts, tax matters, and estate-planning decisions should be evaluated based on individual circumstances with appropriately licensed or qualified professionals.

DAY 1

God, Money & Stewardship

Psalm 24:1 | Matthew 25:14-30 | Luke 16:10-11

Today's focus: Understand stewardship and establish an honest financial starting point.

THE FINANCIAL MIRROR

CATEGORY	AMOUNT
Monthly take-home income	
Current savings	
Total debt	
Approx. essential monthly expenses	

MY THREE BIGGEST FINANCIAL CONCERNS

1.

2.

3.

MY THREE MOST IMPORTANT FINANCIAL GOALS

1.

2.

3.

DAY 1

Stewardship Reflection

If someone saw only my spending for the last 30 days, what might they conclude that I value most?

What has God entrusted to me financially right now?

What financial habit needs the most attention?

If I continue managing money exactly as I do today, where could I be five years from now?

DAY 1 COMMITMENT

I am a steward. I will become intentional with what God has entrusted to me.

One action I will take before Day 2:

DAY 2

Know Your Numbers

Proverbs 27:23 | Luke 14:28 | Proverbs 21:5

MONTHLY INCOME

CATEGORY	AMOUNT
Employment income	
Business / self-employment income	
Pension / retirement income	
Social Security / benefits	
Other reliable income	
TOTAL MONTHLY TAKE-HOME INCOME	

30-DAY SPENDING REVIEW - ESSENTIAL LIVING

CATEGORY	AMOUNT
Housing	
Utilities	
Groceries	
Transportation	
Insurance	
Healthcare	
Household / family essentials	
Other essentials	

DAY 2

Spending Review & Debt Inventory

FLEXIBLE SPENDING

CATEGORY	AMOUNT
Dining out	
Entertainment	
Shopping	
Subscriptions	
Personal care	
Travel / convenience	
Other	
TOTAL FLEXIBLE SPENDING	

DEBT INVENTORY

Creditor	Balance	Rate	Min. Payment	Due

Total debt:

Total monthly minimum debt payments:

Total monthly take-home income:

Total monthly spending:

Monthly margin / shortfall:

What surprised me most when I reviewed my actual spending?

DAY 3

Give Your Money Direction

Luke 14:28 | Proverbs 21:5 | Proverbs 3:9

GIVE -> LIVE -> PROTECT -> REDUCE -> SAVE -> BUILD

MONTHLY SPENDING PLAN - PART 1

CATEGORY	AMOUNT
TOTAL AVAILABLE INCOME	
GIVE - planned giving	
LIVE - housing	
LIVE - utilities	
LIVE - groceries	
LIVE - transportation	
LIVE - healthcare	
LIVE - household / family	
PROTECT - insurance / protection	
PROTECT - emergency reserve contribution	

DAY 3

Monthly Spending Plan - Part 2

CONTINUE YOUR PLAN

CATEGORY	AMOUNT
REDUCE - minimum debt payments	
REDUCE - additional debt reduction	
SAVE - emergency / short-term savings	
SAVE - other savings	
BUILD - retirement / future goals	
BUILD - education / family goals	
BUILD - legacy / long-term goals	
TOTAL PLANNED SPENDING	
UNASSIGNED AMOUNT / SHORTFALL	

MY FOUR-ACTION COMMITMENT

ONE spending adjustment:

ONE savings action:

ONE debt-reduction action:

ONE financial process I will automate:

DAY 3

Planned vs. Actual Tracker

Category	Planned	Actual	Difference
Give			
Housing			
Utilities			
Food			
Transportation			
Insurance / Protection			
Debt			
Savings			
Future / Build			
Personal / Flexible			
Other			
TOTAL			

WEEKLY 10-MINUTE MONEY CHECK-IN

What came in?

What went out?

Am I staying within the plan?

What upcoming expense needs preparation?

What adjustment should I make this week?

Breaking the Financial Cycle

Proverbs 22:7 | Proverbs 21:20 | Proverbs 6:6-8

CHOOSE MY DEBT STRATEGY

☐ Debt Snowball - smallest balance first

☐ Debt Avalanche - highest interest rate first

Debt I will attack first:

Current balance:

Minimum payment:

Additional monthly payment:

MY EMERGENCY-FUND PLAN

Current emergency savings:

My first emergency-fund target:

Amount remaining to reach target:

Monthly contribution:

Automatic transfer date:

MY FINANCIAL MARGIN PLAN

Expense I will reduce:

Monthly amount redirected:

Amount to emergency savings:

Amount to debt reduction:

Amount to another priority:

DAY 4

Prepare for Irregular Expenses

Some expenses are irregular but predictable. Use this page to turn future surprises into planned expenses.

Future Expense	Estimated Cost	Due Month / Date	Monthly Amount to Set Aside

What financial situation keeps repeating in my life?

What can I prepare for today that could reduce financial stress tomorrow?

What would greater financial margin allow me to do?

DAY 5

From Financial Stability to Legacy

Proverbs 13:22 | 1 Timothy 6:17-19 | Luke 12:15

Financial freedom would allow me to:

What do I want the next generation to learn from the way I manage money?

What does legacy mean to me beyond money?

MY LEGACY PRIORITIES

Financial knowledge I want to pass on:

Family value I want to reinforce:

Protection / estate-planning conversation I need to have:

Long-term financial goal I want to build toward:

Generosity goal:

ACTION PLAN

My 90-Day Financial Freedom Plan

NEXT 30 DAYS

Financial habit I will change:

Expense I will reduce:

Amount I will save:

Debt action I will take:

Financial system I will automate:

DAYS 31-60

What progress will I review and what adjustment may be needed?

Specific financial goal for Days 31-60:

BY DAY 90

Savings goal:

Debt-reduction goal:

Budget consistency goal:

Family / household goal:

Long-term planning action:

My Personal Financial Blueprint

GIVE

How will generosity be reflected in my financial life?

LIVE

What does responsible living within my means look like?

PROTECT

What financial risks do I need to prepare for?

REDUCE

What financial obligations do I need to reduce?

SAVE

What reserves and future needs am I preparing for?

BUILD

What am I intentionally building for my future and the next generation?

ONGOING TOOL

Monthly Money Meeting

Month:

Meeting date:

MONTHLY SNAPSHOT

CATEGORY	AMOUNT
Total income	
Total spending	
Amount saved	
Debt reduced	
Emergency reserve balance	
Monthly margin	

REVIEW QUESTIONS

What went well this month?

What surprised us?

What upcoming expenses need preparation?

Where did we overspend or underspend?

What progress should we celebrate?

What is the ONE most important adjustment for next month?

COURSE COMPLETION

My Commitment

I understand that lasting financial change is built through consistent decisions. I commit to reviewing my numbers, planning my spending, preparing for future needs, reducing unnecessary financial pressure, and managing my resources with wisdom, discipline, and purpose.

The most important lesson I am taking from this course is:

The first action I will take after completing this workbook is:

Participant signature (type name):

Date:

COURSE DECLARATION

I am a steward of what God has entrusted to me. I will know my numbers. I will give my money direction. I will prepare, reduce, save, build, and make decisions with tomorrow and the next generation in mind.

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