



MONEY+ WORK

CREATING A VISION FOR MONEY

God owns everything and, in His love, He entrusts us to be good stewards, to wisely manage the resources He shares with us. But when it comes to our finances, where do we start? The first step to handling money well is to create a vision for it. We've all made some poor financial choices, but it's possible to learn to manage our resources responsibly and put God first with each decision!

Proverbs 29:18 NASB

"Where there is no vision, the people are unrestrained, but happy is he who keeps the law."

We've provided some practical questions to ask yourself and a list of tools to begin using as you partner with God on the journey to financial freedom.

Create the Vision:

- What do you want?
- Why do you want it?
- How can you achieve it?

Budget / Build the Details:

How much money are you feeling led to allocate in each of the following areas?

- Giving
- Savings
- Debt Elimination
- Investing
- Spending

Make It Tangible:

Write down SMART goals (Specific, Measurable, Achievable, Realistic, and anchored within a Time Frame)

For example, how much money are you going to save and how often? Every week, every month, this year? How much are you going to put toward each debt to eliminate them by a particular date?

Create a Vision Board:

This can include pictures or words to describe where you see yourself to help motivate you to stay on track with your goals.

Work the Plan:

- Stay in prayer
- Track your progress
- Find accountability
- Express gratitude for what God has given

BONUS: ACCOUNTABILITY

Proverbs 12:15 NLT

“Fools think their own way is right, but the wise listen to others.”

We encourage you to find someone you trust to help hold you accountable as you work toward the vision God gives you. We believe someone who is a true disciple of Christ, who has the same biblical standards as you do, will be best equipped to support you. Below are some of the differences you should be aware of when considering who to choose as an accountability partner.

Believer:

- Trusts themselves
- Makes hasty decisions
- Has no goals
- Is easily cheated, tricked, or deceived
- Has a “Keep up with Joneses” mentality
- Experiences friction over money
(when considering shared financial obligations)

Disciple:

- Trusts God
- Prays before making decisions
- Is transparent with their purchases
- Remains focused on their goals
- Maintains healthy lines of communication
- Spends money with discipline

