

# PURPOSE PLAYBOOK WORKBOOK

A Step-by-Step Guide to Building a Wise,  
Purpose-Driven Financial Life



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# HOW TO USE THIS WORKBOOK

*This workbook is designed to help you apply the ideas from the Purpose Playbook video course. Each module includes simple sections to guide reflection, clarity, and next steps.*

## How to Work Through Each Module

### 1. Watch the video module first.

Don't skip ahead — the videos provide the context that makes the workbook meaningful.

### 2. Pause and complete the reflection prompts immediately after watching.

This helps you capture what stood out before you get distracted.

### 3. Write your “Try This” action step before moving to the next module.

These are simple, practical steps that build real momentum.

### 4. Stay honest, not perfect.

This workbook isn't about getting everything right — it's about showing up with intention.

### 5. Move to the next module only after finishing the written sections.

The course is designed as a progression. Each step builds on the last.

#### If You're Using This in a Group Setting

- Complete the reflection prompts before discussion.
- Share insights, not numbers — this isn't about comparison.
- Focus on what you're learning, not what you “should have done.”

## IDENTITY BEFORE INCOME

*- Who you are determines how you steward.*

Before you can handle money wisely, you have to see yourself clearly. If your identity is built on performance, money will always feel like a scoreboard. But if it's built on purpose, money becomes a tool you can use. This reflection is about reconnecting to the truth that you're a steward, not an owner, and that who you are matters more than what you earn.

### 👁️ What to Watch for in the Video

- How the world defines you vs. how God defines you
- Why identity must come before financial decisions
- The meaning of stewardship vs. ownership
- The trap of comparison
- Why your worth is not tied to your net worth



### 💡 Key Takeaways

- If your identity is built on performance, money becomes a scoreboard.
- If your identity is rooted in God, money becomes a tool, not a master.
- Stewardship means managing what belongs to God, not proving yourself through income.
- Comparison pulls you out of your own calling and into someone else's lane.
- Peace with money begins with clarity about who you are.

## Scripture Clarity

- Psalm 24:1–2 — Everything belongs to God; we manage, not own.
- 1 Peter 2:9 — Your identity comes from God, not achievement.
- Matthew 6:19–21 — Your heart follows what you treasure.
- Colossians 3:17 — Everything you do can reflect your purpose in Christ.



### Reflection Prompts:

- When you think about money, what story or memory from your past comes up first?  


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- What's one lie you've believed about money or success — and where do you think it came from?  


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- In what ways has comparison shaped your financial decisions or your confidence?  


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- What does it mean to you to be a “steward” instead of an “owner”?  


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- How would your daily decisions — about money, time, and goals — change if you lived from that identity?  


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### TRY THIS

- Write down one area of money you've been carrying like it's “all on you.”
- Reframe it with this statement:  
**“I'm the manager, not the master. This is God's — I'm here to be faithful.”**

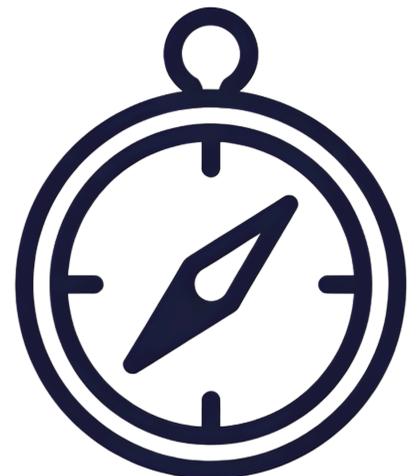
## WORK WITH PURPOSE

*- Your calling is bigger than your career.*

Work is more than what pays the bills — it's part of how you serve and contribute to the world. When you see your work as worship, even ordinary tasks take on meaning. This reflection is about reconnecting your job, your effort, and your gifts to something that outlasts your next paycheck.

### 👁️ What to Watch for in the Video

- The difference between a job, career, and calling
- The “Audience of One” approach to work
- How ordinary tasks can become worship
- Seeing the ripple effect of your work
- Choosing one skill to grow over the next 90 days
- The importance of mentors and wise inputs
- When to stay, when to pivot



### 💡 Key Takeaways

- A job pays the bills; a career builds skills; a calling connects your work to God's purpose.
- Viewing work as worship shifts your motivation from people-approval to faithfulness.
- Your work impacts real people — even if you don't always see the results.
- Growth happens through small, consistent practice (your 90-day “skill sprint”).
- Who you learn from matters; your inputs shape your direction.
- If you're learning, growing, or aligned with your calling, stay. If none are true for 6 months, it may be time to pivot with intention.

## Scripture Clarity

- Colossians 3:23–24 — Work with all your heart as if for the Lord, not people.
- Genesis 2:15 — Work is part of God’s original design, not a burden.
- Proverbs 16:3 — Commit your work to God and He directs the outcome.
- Ephesians 2:10 — You were created with purpose and good works to walk in.



### Reflection Prompts:

- Why did you choose the type of work you’re in right now — passion, pressure, provision, or calling?

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- What part of your work brings life and joy? What part drains you?

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- Who benefits most from the work you do? Be specific — think of one person or group.

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- If you worked for God instead of just a boss or a company, how would that change your approach tomorrow?

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### TRY THIS

- Identify one “boring” task this week and approach it as worship — with excellence, patience, and intention.
- Pick one skill to focus on for the next 90 days. Write it below and list 2–3 small ways you can develop it each week.
- Unfollow one digital input that drains you and follow one that builds you.  
Write down the name of one person you could ask for guidance or mentorship.

## CHOOSE CONTENTMENT (PLAY YOUR OWN GAME) - *Comparison steals clarity.*

Contentment isn't about lowering ambition — it's about refusing to measure your life by someone else's highlight reel. Social pressure, comparison, and an undefined idea of "enough" keep people stuck in frustration. This reflection helps you identify what truly matters, define what "enough" means for you, and break the cycle of chasing what others have instead of living out your own calling. Real contentment also grows through gratitude, healthy inputs, and community — the daily rhythms that rewire your attention toward what God is already doing in your life.

### 👁️ What to Watch for in the Video

- How comparison shapes financial stress and erodes peace
- Why contentment is a decision, not a personality trait
- The three-part gratitude rhythm: **Provision, People, Progress**
- How your algorithm becomes a "classroom" — for better or worse
- Why unfollowing certain voices is healthy stewardship
- How friendships shape your normal (peace or chaos)
- Identifying distractions that steal focus
- Why playing your own game brings confidence and clarity

### 💡 Key Takeaways

- Comparison creates a constant feeling of being behind — even when nothing changed in your own life.
- Contentment grows when you define what "enough" looks like in your season.
- Gratitude is a daily practice that rewires your attention toward what is present, not what is missing.
- Your algorithm is teaching you — but not every voice deserves a microphone in your life.
- You don't owe anyone a follow; Peace often begins with cleaning up your inputs.
- Who you walk with shapes who you become; choose community that normalizes peace.
- You're not behind — you just need to focus on your lane, not theirs.



- Philippians 4:11–13 — Contentment is learned through practice, not circumstances.
- Hebrews 13:5 — God’s presence brings security beyond possessions.
- 1 Timothy 6:6–8 — Godliness with contentment produces true gain.
- Proverbs 14:30 — Envy drains life; peace gives life.
- Proverbs 13:20 — Walk with the wise to become wise.
- Philippians 4:8 — Fix your mind on what is true, pure, and praiseworthy.
- Psalm 16:8 — Steady focus creates steady peace.



## Reflection Prompts:

- What specific situations or people trigger comparison for you?  
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- When in your life have you felt the most content, and what made that season different?  
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- Write your personal definition of “enough” for this season.  
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- What would change in your financial decisions if you lived from contentment instead of comparison?  
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- Who in your life helps you stay grounded and focused on what matters? **Additional prompts from the newly found module:**  
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- What’s one thing you’re genuinely grateful for today (Provision, People, or Progress)?  
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- What’s one distraction you need to quiet this week — a social account, a comparison, a habit?  
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- Who’s one person you need to stay close to right now — someone who makes peace feel normal, not chaos?  
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### TRY THIS

- Practice the nightly gratitude rhythm:  
**Provision** — something God provided today  
**People** — someone who encouraged you  
**Progress** — one small step forward
- Unfollow one account that stirs comparison or pressure.
- Follow one account that builds peace or wisdom.

## MASTER THE FLOW

*-Your money moves—make sure it moves on purpose.*

Most people don't feel broke because they don't make enough — they feel broke because they don't know where their money is going. When you understand your financial flow, you gain clarity, confidence, and control. This reflection helps you identify what's coming in, what's going out, and how to give every dollar direction.

### 📺 What to Watch for in the Video

- Why awareness is the first step toward financial peace
- The difference between fixed, flex, and “leak” expenses
- What it means to give every dollar a job
- How zero-based budgeting creates clarity
- The purpose of the 10 / 10 / 80 rhythm
- Why automation reduces stress and decision fatigue



### Key Takeaways

- You can't change what you won't look at — clarity starts with awareness.
- Every dollar has a direction; if you don't assign one, it will choose one for you.
- Zero-based thinking means telling your money where to go before the month begins.
- The 10 / 10 / 80 rhythm is a starting point, not a rule — adjust as needed.
- Automation helps you stay consistent without relying on willpower.
- A simple system beats a complicated one you never use



- Proverbs 27:23 – Know the condition of what you manage; stewardship requires awareness.
- Luke 16:10 – Faithfulness with little leads to trust with more.
- Proverbs 21:5 – Steady planning leads to profit; haste leads to stress.

 **Reflection Prompts:**

- What emotions come up when you open your banking app or look at your spending?  
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- List your three most consistent expenses each month. How do they reflect your priorities?  
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- Where do you notice small leaks — the \$5, \$10, or \$12 charges that add up quickly?  
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- When you look at your monthly flow, what feels aligned and what feels out of control?  
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- What's one area you could automate to reduce stress?  
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**TRY THIS** 

- Pull up your last 30 days of transactions. Categorize them into fixed, flex, and leaks.
- Build a simple zero-based plan for the next month.
- Set up one automated transfer — to savings, giving, or a sinking fund.
- Identify one subscription or recurring charge to cancel or downgrade.

## GIVE FIRST, NOT LAST

*-Generosity resets the heart.*

Giving isn't about losing money — it's about gaining freedom. When you give first, you reorder your heart, quiet greed, and remind yourself that money is a tool, not a master. This reflection helps you build a rhythm of generosity that is joyful, simple, and sustainable in any season.

### 👁️ What to Watch for in the Video

- Why giving first changes your relationship with money
- How generosity creates margin in your heart
- Why percentage-based giving is a healthy starting point
- The role of automation in building consistent habits
- How to balance time, talent, and treasure
- Why boundaries matter in generosity
- The difference between helping and enabling

### 💡 Key Takeaways

- Giving first helps you remember who's in control — and who you ultimately trust.
- Generosity isn't measured by the amount, but by the posture of the heart.
- A simple percentage is easier to sustain than emotional, inconsistent giving.
- Automating generosity removes pressure and makes giving a priority, not an afterthought.
- You can give in multiple ways — serving, skill-sharing, financial support.
- Healthy boundaries honor others without enabling unhealthy patterns.



- 2 Corinthians 9:6-8 — God loves a cheerful giver; your heart matters more than the amount.
- Matthew 6:21 — Your heart follows where you place your treasure.
- Proverbs 11:24-25 — Generosity refreshes both the giver and the receiver.
- Acts 20:35 — It is more blessed to give than to receive — giving transforms us.

 **Reflection Prompts:**

- What emotions come up when you think about giving? Excitement, fear, resistance?  
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- Who has been generous toward you, and how did it impact your life?  
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- What type of giving (time, talent, or treasure) feels most natural to you right now?  
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- Where do you feel called to give, even in a small way?  
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- What boundaries do you need to set around giving so it remains healthy and joyful?  
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**TRY THIS** 

- Choose a simple percentage (1-10%) and commit to giving it first this month.
- Automate your giving on payday to build the habit without pressure.
- Identify one non-financial way to give this week — serving, mentoring, or helping someone with a skill you have.
- If needed, write one healthy boundary for giving (e.g., “I can give encouragement or guidance, but not ongoing financial support”).

## BREAK THE CHAINS OF DEBT

*-Debt steals tomorrow's peace.*

Debt isn't just a financial issue — it's an emotional and spiritual weight. It limits freedom, shapes decisions, and creates constant pressure. This reflection helps you understand the role debt plays in your life, build a plan to eliminate it, and create margin that leads to long-term peace.

### 👁️ What to Watch for in the Video

- Why debt creates emotional and financial pressure
- The difference between high-interest “red zone” debt and manageable obligations
- How the snowball and avalanche methods work
- Why a starter emergency fund prevents debt relapses
- How the “Big 3” expenses (housing, transportation, food) shape debt outcomes
- The importance of a “no new debt” rule
- Why regret or shame doesn't help — only clarity does

### 💡 Key Takeaways

- Debt reduces your margin and increases your stress — but it doesn't define you.
- High-interest debt (10%+) should be prioritized because it grows fastest.
- Snowball builds momentum; avalanche saves interest — both work if you stay consistent.
- A \$1,000 starter emergency fund prevents you from cycling back into debt.
- Adjusting the Big 3 expenses creates the largest impact on your speed to freedom.
- You can't borrow your way into peace — freedom requires a plan and commitment



- Proverbs 22:7 — Debt creates dependency; the borrower becomes servant to the lender.
- Romans 13:8 — Pursue a life where you owe nothing but love.
- Proverbs 6:1–5 — Move quickly and intentionally to free yourself from financial entanglements.
- Luke 14:28 — Wise planning leads to stability and endurance.

 **Reflection Prompts:**

- What emotions or thoughts come up when you think about your debt?  
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- Which debts feel the heaviest — and why?  
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- What habits, patterns, or decisions contributed to where you are today?  
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- Which method (snowball or avalanche) feels most realistic for you to sustain?  
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- What would life feel like with your debt gone? Describe that freedom in detail.  
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**TRY THIS** 

- List all your debts: balance, minimum payment, and interest rate.
- Circle high-interest debts (10%+). Prioritize them.
- Build or confirm your \$1,000 starter emergency fund before attacking debt aggressively.
- Choose your payoff method: snowball or avalanche — and highlight the first debt you’ll target.
- Identify one “Big 3” change you could make (housing, transportation, food) to accelerate progress.

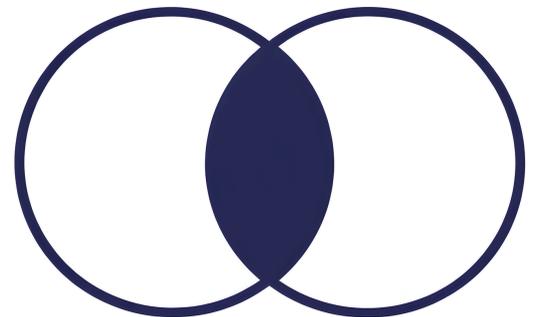
## MONEY AND RELATIONSHIPS

*-Healthy conversations create healthy connection.*

Money shapes relationships more than most people realize — not because money is the goal, but because it reveals values, habits, fears, and expectations. Whether you're dating, engaged, married, or navigating friendships and family dynamics, this reflection helps you build clarity, trust, and boundaries so money becomes a tool for unity rather than tension.

### 👁️ What to Watch for in the Video

- Why financial conversations reveal values and expectations
- Healthy approaches to dating and money
- Green flags vs. red flags in financial behavior
- How engaged or married couples can build a shared plan
- Why secrecy around money harms relationships
- How to set boundaries with family and friends
- Why money choices should reflect purpose



### Key Takeaways

- Money conversations are really value conversations — they reveal what matters most.
- Honesty and clarity are essential in dating and marriage; secrecy signals deeper issues.
- Green flags include transparency, plans, boundaries, and alignment.
- Shared budgets and weekly check-ins build trust in marriage.
- Giving to family or friends should be generous, not enabling; boundaries protect relationships.
- Weddings should reflect purpose, not comparison-driven expectations.

- Amos 3:3 – Walking together requires agreement and unity.
- Proverbs 27:17 – Relationships shape us; wise ones strengthen us.
- 1 Corinthians 13:4–7 – Love is patient, honest, selfless, and protective.
- Ephesians 4:25 – Truthfulness builds connection.

 **Reflection Prompts:**

- How did your family handle money growing up, and how does that influence your relationships today?  
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- What values guide the way you spend, save, or give?  
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- What financial conversations do you need to have with someone you care about?  
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- What boundaries do you need to set around money in friendships or family relationships?  
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- What would a healthy, unified financial relationship look like for you?  
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**TRY THIS** 

- If dating: discuss values first, numbers second. Ask: “What does financial peace look like to you?”
- If engaged or married: schedule a weekly 15-minute money check-in. Keep it simple and honest.
- Identify one financial boundary you need to set with a friend or family member.
- Write down one relationship you want to strengthen through better communication around money.

## BUDGET WITH PURPOSE

*-A plan brings peace.*

A budget isn't a restriction — it's a plan that creates freedom. When you know where your money is going, you stop guessing, stressing, and drifting. This reflection helps you build a simple, realistic, values-driven budget that supports your purpose rather than working against it.

### 👁️ What to Watch for in the Video

- Why budgeting is actually a path to peace, not pressure
- How a plan reduces decision fatigue and emotional spending
- The three core sections of a simple budget: Needs, Giving/Saving, Wants
- Why putting giving and saving early changes everything
- The role of tools (apps, spreadsheets, notebooks)
- Common budget pitfalls and how to avoid them
- Why your budget should be flexible, not rigid

### 💡 Key Takeaways

- A budget is a permission slip — it frees you to spend on what matters most.
- Planning removes stress because you've already decided your direction.
- Needs come first, but giving and saving shouldn't wait for "leftovers."
- Fun spending isn't the enemy — unplanned spending is.
- The best budget is the one you'll actually use consistently.
- Avoiding irregular expenses, underestimating wants, and being too rigid are common traps.
- Your budget is a living document — review, adjust, and improve as you go.



## Scripture Clarity

- Proverbs 21:5 — Diligent planning leads to peace and stability.
- Luke 14:28 — Wise stewards plan before they build.
- 1 Corinthians 14:40 — God is a God of order; planning reflects His character.



### Reflection Prompts:

- When you hear the word “budget,” what thoughts or emotions come up? Why?

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- Which spending categories consistently surprise you or cause stress?

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- In your current season, what does responsible “living” look like?

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- If you could redirect money toward something meaningful, what would it be?

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- What would having a clear budget change about your day-to-day peace?

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### TRY THIS

- Write out your Needs, Giving, Saving, Wants using last month’s numbers.
- Choose a budgeting tool you’ll actually use (spreadsheet, app, notebook).
- Plan for one irregular expense this month (birthday, car maintenance, etc.).
- Set a simple “fun money” amount so enjoyment is intentional, not guilt-driven.
- Review your budget weekly for one month — adjust, don’t judge.

# MODULE 9

## BUILD YOUR SAFETY NET

*- Margin gives you options*

Life happens — cars break down, jobs shift, bills surprise you. A safety net turns those moments from a crisis into an inconvenience. This reflection helps you build a simple, realistic emergency fund that creates stability, reduces stress, and gives you room to breathe when the unexpected shows up.

### 👁️ What to Watch for in the Video

- Why emergencies feel bigger when there's no margin
- How a small buffer prevents panic and bad decisions
- The purpose of a starter emergency fund (\$500–\$1,000)
- Why long-term margin (3–6 months of expenses) matters
- How consistency beats speed in building your fund
- Where to store your emergency savings (and where not to)
- Why preparation is not fear — it's stewardship



### Key Takeaways

- Emergencies are guaranteed — panic is optional.
- A starter fund absorbs life's small surprises and protects your progress.
- Building 3–6 months of expenses takes time; slow and steady is normal.
- Margin creates options, and options create peace.
- Your emergency fund should be accessible but not tempting to spend.
- This step isn't about anxiety — it's about wisdom and preparation



## Scripture Clarity

- Proverbs 6:6–8 — Wisdom stores up during good seasons to prepare for harder ones.
- Proverbs 21:20 — Wise people store valuable resources; foolish people consume everything.
- Genesis 41:35–36 — Preparation during abundance protects you during scarcity.
- Philippians 4:6–7 — Peace grows when anxiety is replaced with prayer and wise action.



### Reflection Prompts:

- When you hear the word “budget,” what thoughts or emotions come up? Why?

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- Which spending categories consistently surprise you or cause stress?

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- In your current season, what does responsible “living” look like?

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- If you could redirect money toward something meaningful, what would it be?

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- What would having a clear budget change about your day-to-day peace?

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### TRY THIS

- Set your first emergency fund goal: \$500 or \$1,000 based on your situation.
- Open or designate a separate savings account for it.
- Automate a small transfer each payday — even \$10 or \$25 matters.
- Once your starter fund is built, calculate your 3–6 month goal.
- Write down one lifestyle adjustment that would make saving easier (cooking at home, reducing subscriptions, etc.).

# MODULE 10

## SAVE FOR TOMORROW

*- Small seeds grow big futures.*

Saving isn't about fear — it's about preparation. It's choosing to plant today so future you has margin, options, and peace. This reflection helps you separate short-term and long-term goals, name what you're saving for, and build habits that make progress feel doable rather than overwhelming.

### 👁️ What to Watch for in the Video

- Why saving is an act of stewardship, not scarcity
- The difference between short-term and long-term savings
- How naming your goals increases consistency
- Why small amounts make a real impact over time
- The two extremes: “give everything now” vs. “hoard everything”
- How to build a sustainable saving rhythm that fits your season



### Key Takeaways

- Saving prepares you for future seasons God may call you into.
- Short-term savings handle predictable costs; long-term savings create opportunities.
- Naming your goals makes saving meaningful, not mechanical.
- Small, steady amounts matter far more than rare, large deposits.
- Healthy saving lives between two extremes — generosity and preparation working together.
- Your savings habits should reflect trust in God, not fear of the future.



## Scripture Clarity

- Genesis 41:35–36 — Joseph saves intentionally during abundance to provide for future need.
- Proverbs 13:11 — Slow, steady saving leads to stability.
- Proverbs 6:6–8 — Wisdom looks ahead and prepares for coming seasons.
- James 1:5 — God gives wisdom generously for decisions about the future.



### Reflection Prompts:

- What short-term expenses (1–3 years) do you need to prepare for?

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- What long-term goals matter deeply to you?

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- How would steady saving change your stress level or decision-making?

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- What keeps you from saving consistently?

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- If you named your top three savings goals, what would you call them?

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### TRY THIS

- Write two savings categories: **Short-Term** and **Long-Term**.
- Name one specific goal under each category.
- Start small — decide on an amount you can save weekly, biweekly, or monthly.
- Automate your transfer so saving becomes a rhythm, not a debate.
- Review one area in your budget where a small adjustment could fuel your savings.

# MODULE 11

## INVEST WITH INTENTION

*- Invest in what you understand and believe in.*

Investing isn't reserved for experts or wealthy people — it's a long-term habit anyone can learn. When you keep things simple, consistent, and aligned with your values, investing becomes a tool that supports your purpose rather than a source of stress. This reflection helps you build a calm, intentional approach to long-term wealth-building.

### 👁️ What to Watch for in the Video

- When to start investing (and when to wait)
- Why getting the employer match is free money
- How dollar-cost averaging reduces stress
- What makes the 3-fund portfolio simple and reliable
- How to think about risk, sleep, and long-term growth
- Which investment accounts to prioritize
- Why low-cost funds outperform over time
- How to avoid emotional investing and stay consistent



### Key Takeaways

- Investing is a long-term habit — not something to time or predict.
- Start investing after your starter emergency fund and high-interest debt are handled.
- If your employer offers a match, take it — it's instant, guaranteed return.
- A simple portfolio (U.S. index, international index, bonds) is enough for most people.
- Automating contributions removes fear and decision fatigue.
- Low fees protect your returns over decades.
- Focus on consistency and contribution, not headlines or hype.

## Scripture Clarity

- Proverbs 21:20 — Wise people store and invest; foolish people consume everything.
- Ecclesiastes 11:2 — Diversify (spread your portion) because you don't know what the future holds.
- Luke 14:28 — Planning ahead brings strength and stability.
- Proverbs 13:11 — Steady, honest gain grows over time.



### Reflection Prompts:

- What fears or misconceptions have kept you from investing?  


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- What long-term goals would investing help you accomplish?  


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- How does the idea of “simple and consistent” investing change your perspective?  


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- Which investment account (401k, Roth IRA, etc.) makes the most sense for you to start or increase?  


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- What would it feel like to invest without stress or urgency?  


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### TRY THIS

- Confirm you have your \$1,000 starter emergency fund and no high-interest debt.
- If available, enroll in your employer match and contribute at least enough to receive it.
- Open or review a Roth IRA and automate a monthly contribution.
- Choose a simple 3-fund setup (U.S. index, international index, bond index).
- Commit to a long-term mindset — avoid reacting to news or daily market moves.

# MODULE 12

## NAVIGATE NOISE + TRAPS

*- Hype creates pressure; wisdom creates peace.*

We live in a world full of financial noise — hype, shortcuts, scams, and pressure to chase the next big thing. Without discernment, it's easy to make emotional decisions that hurt your long-term peace. This reflection helps you filter what you hear, recognize red flags, and build habits that keep you grounded in wisdom instead of pulled into panic.

### 👁️ What to Watch for in the Video

- Why financial hype appeals to emotion, not wisdom
- Common traps: “guaranteed returns,” “passive overnight income,” “no risk” claims
- The difference between habits (boring, consistent, healthy) and hype (loud, fast, risky)
- How to evaluate a financial opportunity
- What due diligence actually looks like
- Why your inputs (who you follow, what you read) shape your decisions
- The “Rule of 3” for pausing before big moves

### 💡 Key Takeaways

- Most financial mistakes come from reacting to noise instead of following a plan.
- If something sounds too good to be true, it almost always is.
- Real wealth is slow, steady, and built through long-term habits.
- You should be able to explain any investment to a 15-year-old — clearly.
- Your financial environment shapes your financial decisions.
- Wisdom grows in quiet spaces, not chaotic feeds or group chats.



## Scripture Clarity

- Proverbs 14:15 — The gullible believe anything; the wise think carefully.
- Proverbs 27:12 — The prudent see danger and take refuge.
- James 1:19 — Be quick to listen, slow to speak, slow to react.
- Proverbs 3:21–23 — Sound judgment protects your path



### Reflection Prompts:

- What financial “noise” tends to pull you off track — friends, social media, trends, headlines?

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- Have you ever made a fast money decision you later regretted? What led to it?

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- What does “wisdom” look like for you when making decisions about money?

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- Who are three trustworthy voices you can learn from in this season?

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- What filters or rules could help you avoid emotional or impulsive moves?

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### TRY THIS

- Apply the 24-hour pause rule before any major financial decision.
- Unfollow one hype-driven source of financial pressure.
- Choose one reliable financial teacher or source to follow consistently.
- Write down the “Rule of 3”:  
If three trusted people (who don’t know each other) raise concerns — stop.
- When something is offered to you, ask:  
“Do I understand how this makes money?”

# MODULE 13

## REFLECT, REALIGN & BUILD A LEGACY

*- Stewardship is a rhythm, not a finish line.*

Life changes, seasons shift, and priorities evolve. If you don't pause to reflect and realign, your money begins drifting without direction. This reflection helps you reset your habits, reconnect your finances to your current calling, and think beyond yourself toward the impact your life can make.

### 👁️ What to Watch for in the Video

- Why reflection must be a rhythm, not a reaction
- The difference between monthly check-ins and annual resets
- How drift happens slowly and quietly
- How your financial plan needs to evolve as your calling evolves
- What “legacy” actually means — influence, values, impact
- Why money is a tool for blessing, not proof of success
- How small decisions compound into long-term influence



### Key Takeaways

- Reflection helps you catch drift early, before it becomes discouragement or crisis.
- Monthly check-ins keep your habits aligned; annual resets realign your purpose.
- As your calling grows or shifts, your financial decisions should shift with it.
- Legacy is not about wealth — it's about intentionally shaping the next generation.
- Generosity, wisdom, and consistency are the foundation of a meaningful legacy.
- Stewardship doesn't end — it deepens as you grow.



## Scripture Clarity

- Psalm 90:12 — Reflecting on the shortness of life helps us live with wisdom.
- Proverbs 16:9 — We make plans, but God directs our steps.
- Matthew 25:21 — Faithfulness today opens doors for greater impact tomorrow.
- 2 Timothy 2:2 — Legacy is built by passing on wisdom to others.



### Reflection Prompts:

- Where have you experienced drift — financially, spiritually, or relationally — in the past few months?

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- What financial habits from this course have helped you the most?

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- What needs to be realigned as you enter a new season?

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- What does “legacy” mean to you — and what impact do you feel called to make?

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- What one decision this year would move you closer to that impact?

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### TRY THIS

- Schedule your **monthly 15–30 minute check-in**: What worked? What slipped? What needs adjusting?
- Schedule your **annual reset**: Revisit your giving, saving, goals, and stewardship priorities.
- Identify one area of your finances that needs realignment in this season of life.
- Write down one person you could influence, encourage, or mentor financially.  
Choose one habit from this course to continue strengthening over the next 90 days





# PURPOSE PATH

Equipping young adults for wise,  
purpose driven financial living.

More Purpose Path resources



Purpose Planner (app)



Purpose in Every Paycheck (book)