

# NextLevelTLP

## WORKBOOK

### [2026]

My Name:	
My Goal:	
My Term:	
My Plan:	
My Purpose:	<b>Save 50% every month</b>
My Scripture:	

My Signature: \_\_\_\_\_

# Next Level (1)

## Women Save, Girls Spend

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## Introduction

- 1. WHEN I WAS A GIRL**
- 2. GROWING UP AS A TEEN**
- 3. DEVELOPING INTO WOMANHOOD**
- 4. STANDING HER GROUND**
- 5. FOCUSING ON MY FUTURE**
- 6. LET'S GET TO WORK!**

God says,

*"For I know the plans I have for you, plans for your well-being, not for disaster, to give you hope and a FUTURE". CSB*

## SCRIPTURE AND SUPPORT

Apply these scriptures to your savings plan and watch God Work over your Money!

- **LUKE 16: 1-15**
- **1 PETER 4:10**
- **PSALM 20:3-5**
- **2 CORINTHIANS 5:17**
- **MARK 7: 21-23**
- **PROVERBS 28:25**
- **ECCLESIASTES 4:8**
- **JOHN 15:5**
- **ACTS 19:5**
- **JAMES 4:13**



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# When I was a GIRL

**God's word:** 1 Corinthians 13:11

“When I was a child, I spoke like a child, I thought like a child, I reasoned like a child, when I became a woman, I put aside childish things”. NIV



**When you were a girl, how many times did you spend all of your money?** \$1.00, \$5.00, \$10 or even \$20 dollars of your allowance money spent on things like; Games, Candy, Chips, Chewing Gum, Blow Pops, Amusement Park Rides, Cotton Candy and so many things around you as a little girl in your neighborhood. And if you had friends, you did your best to find a way to spend your money on going to the movies, especially if you had a little boy your parents liked you too! It was inevitable sooner or later one of these things definitely had plans for your money, and you didn't even know it.

Statistics show that the average kid in a middle class family spends up to \$2,331 U.S. dollars annually. This has increased significantly since 1979 from \$198 per year. With 31% of teens saving an average of \$1,000 by the time they turn 18 years old. With the help and support of your parents, kids spend their money without a second thought of the FUTURE!

This is the mindset of a child.

1) What did you spend your money on as a little girl?

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2) Did you feel pressured to be like your school friends?

a) Yes: \_\_\_\_\_ b) No: \_\_\_\_\_

3) How did it make you feel when you didn't have money?

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Notes: ( List everything you remember that shaped your thinking about money as a girl )

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# Growing Up As A Teen

God's word: 1 Timothy 4:12

“ Don't let anyone despise your youth, but set an example for the believers in speech, in conduct, in love, in faith, and in purity”.



When you became a teenager, were your intentions with money pure?

When we are young, we don't take the time to consider these things with money. Why? Because we can't see why purity and a clean heart has anything to do with how we manage it forward until it's too late. When I was a teen my parents didn't take the time to teach me about money and why my character matters. And just like many teens I fell short of producing good results early in my life ( i just kept spending and spending like it grew on trees ) smh. Even when I started working and paying my little bills, I still didn't know how to save or even what to save for? The results were many lost opportunities to save my money and do something good with it.

4) What did you like about money as a teenager?

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5) Did you change how you spent or saved?

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6) What was most important about money from 18-21 yrs old?

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Notes: ( List all the new things you've learned about money from childhood to teenager )

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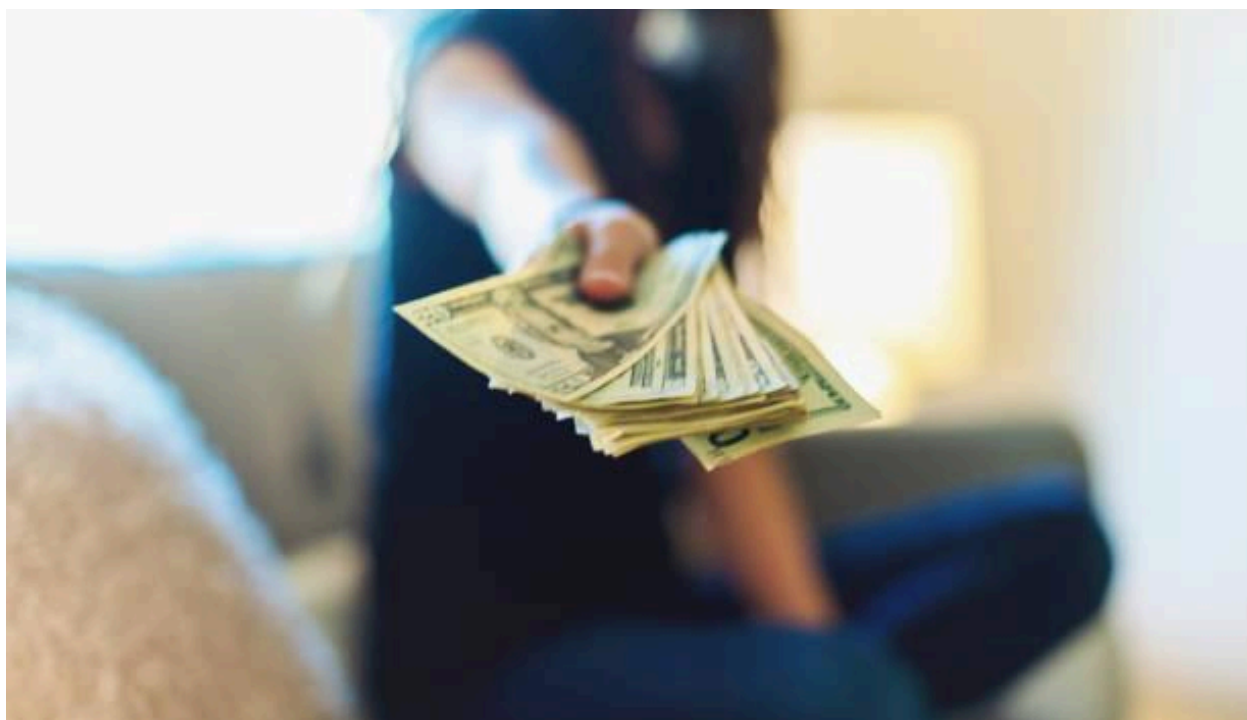
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# Developing into Womanhood

**God's Word:** Genesis 1:26

“Let us make humans in our own image, according to our likeness. They will rule the fish of the sea, the birds of the sky, the livestock, the whole earth, and the creatures that crawl on the earth”.



**Don't believe The Hype!!! The love of money is the root of all evil:** And your precious temptations will keep your savings fund at “0” every single time. That's why growing from a little girl with all kinds of high energy, eye opening spending opportunities to a level headed teen saving here and there will only get you to womanhood...but it won't get you through WOMANHOOD. So the real question now is what?

**What do we do with the real money we earn now?** As women, we have major responsibilities...New Job, New Husband, New Kids, New Car, New House and many bills. And this is just the beginning! I don't have to tell you, I have had all the above at multiple points in my life and have **LOST THEM ALL! It was easy to make money and spend it over and over again without SAVING when I was young and running the streets, BUT IT HURT MY FAMILY AND KIDS IN THE END.** Because I truly never learned how and why I should save for the future ( *Shoot I was having a good time* ) This was a hard lesson I will never repeat again. God said, we rule over the fish and the sea, but he didn't say do it foolishly.

7) When you became a woman, how did you manage your money?

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8) How many times have you started saving and ended up broke?

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9) How many friends do you know spend more than what they have?

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10) List family members that rely on your income to pay bills?

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# STANDING HER GROUND



**STANDING YOUR GROUND IS GREATER THAN GOLD:** Many people have plans for your money, and many people come and go, but who STANDS THE TEST OF TIME is a humble woman not afraid to take a STAND for HERSELF. Her savings fund is the result of her hard work, thinking and love of thyself. For a woman cannot help another woman without helping herself FIRST. This is God's Promise. *"For the love of Christ compels us, since we have reached this conclusion: If one died for all, then all died. And Christ died for all so that those who live should no longer live for themselves, but for the one who died for them and was raised". - 2 Corinthians 5:14-15 NIV.*

When a woman saves for herself, she is saving for those who she loves. For savings is a clear indication of a woman loving and supporting her family and those she truly loves. For a woman's savings is a gift of wisdom God grants us to have as her own to build and prepare for challenging days ahead. This is true wisdom at its finest. **STAND YOUR GROUND, SAVE YOUR SOUL, SAVE YOUR MONEY!**

11) What challenges stop you from saving your money?

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12) What are you willing to change?

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13) How can you help someone else save money better?

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14) What's your favorite scripture in the bible on money?

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# FOCUSING ON THE FUTURE



**WOMEN SAVE, GIRLS SPEND** Is God's way of getting our attention in the early stages of life to prepare you for your future as you grow into a RESPONSIBLE WOMAN of God's Gracious Earth.

No longer will I throw money away, no more will I waste the treasures God has graced me with, and no longer will I turn away the value of **SAVING LIKE A GROWN WOMAN**. For we all fall short of God's glory, but when we learn better, we do better. AND NOW IT'S TIME TO DO BETTER AND TAKE UP MY CROSS AND WALK LIKE CHRIST!

Let's discuss your new plans on SAVING MONEY GOD'S WAY. Review your answers above and let's pray over your new beginning and FUTURE SAVING PLAN. Fill out your spreadsheet attached and DO THE WORK!

# Next Level (2)

## THE 50/50 PROMISE

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## Introduction

- 1. WHAT IS THE 50/50 PROMISE?**
- 2. HOW DOES IT AFFECT MY SAVINGS?**
- 3. WHEN CAN I APPLY IT?**
- 4. DOES IT CHANGE OVERTIME?**
- 5. WHY IS IT IMPORTANT?**
- 6. LET'S GET TO WORK!**

**God says,**

*“Love the Lord your God with all your heart, with all your soul, and with all your mind”. This is the greatest and most important command. CSB*

# 1) WHAT IS THE 50/50 PROMISE?

**God's word:** 2 Corinthians 9:6-9

“The woman who sows sparingly will also reap sparingly, and the woman who sows generously will also reap generously”. Each woman should do as she has decided in his heart - not reluctantly or out of compulsion, since God loves a cheerful giver. And God is able to make every grace overflow to you, so that in every way, always having everything you need, you may excel in every good work.



**50/50 is what it takes to build your savings fund fast!** When your money is flying out of your purse faster than you can SAVE, it's time to excel your SAVINGS GOD's WAY!

## What does **50/50** mean?

**50% EARNED 50% SAVED** month to month guaranteed compounded monthly @ **600% for 12 months. THIS IS HUGE!** There is no other savings plan created to get your savings

BACK ON YOUR FEET AGAIN like the **50/50 Promise!**



1) What do you expect the 50/50 promise to do for you?

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2) Have you worked with a 50/50 savings plan before?

a) Yes: \_\_\_\_\_ b) No: \_\_\_\_\_

3) How will it make you feel to save 50% every month?

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Notes: ( List all the things you need to get done in the next 6 months )

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## 2) HOW DOES IT AFFECT MY SAVINGS?

**God's word:** Psalms 119:9

“How can a woman keep her way pure? By keeping her word”. CSB



**Throwing away your money is NOT KEEPING YOUR WORD.** Throwing away your money is stopping your **SAVINGS FUND from DOUBLING!** When we run to the store for every immediate gratification we have, we SLOW DOWN OUR SAVINGS, When we just give without counting the costs, we SLOW DOWN OUR SAVINGS, When we allow friends and family to dictate what we need, we SLOW DOWN OUR SAVINGS, when we break the law of the land and have penalties or restitution to pay back, we SLOW DOWN OUR SAVINGS, when we consume far more than we SAVE, we SLOW DOWN OUR SAVINGS, and even when we support our families beyond our means...WE SLOW DOWN OUR SAVINGS!

When you start on your new savings mission, anything you spend outside of your plan, IS NOT KEEPING YOUR WORD. Because your word and God's Promise must be PROTECTED AT ALL COSTS. So that God can keep his promise through **“YOU KEEPING YOUR WORD”**. This is how 50/50 will affect your savings!

4) When was the last time you used a budget?

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5) What was the highest amount you ever saved?

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6) Does anyone in your family manage money for you? Why?

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Notes: ( List all the things that stop you from saving )

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### 3) WHEN CAN I APPLY IT?

God's Word: PSALMS: 119:1-2

"How happy are those who keep her decrees and seek him with all your heart".



**Remember the good old days when your parents saved their money to buy a house or a car:**

Because back then, saving money was easier. We had less distractions, no technology and less spending habits. As a matter of fact, every time I earned my weekly \$5 allowance, my mom would say; save your money, you never know when it's going to rain". So I would cut the neighbor's grass, and do extra errands to earn more money too. And before I knew it, I had \$20 saved, but spent it going to the movies and bowling with friends. So I had to start all over again, smh.

Before you start your new job, you can pre-plan your savings, or if you've been working you can start for your next paycheck. All it takes is a new shift of your mindset and Do The Work!

7) Are you good with saving money?

a) Yes: \_\_\_\_\_ b) No: \_\_\_\_\_

8) What was the most you ever saved before?

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9) Do you have a savings account pre-established?

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10) If yes, do you have a direct deposit into your savings account?

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## 4) DOES IT CHANGE OVER TIME?



**Your savings fund will continue to GROW AND CHANGE:** And that's exactly what you NEED. The other good news also is that God's Foundation for your Savings Fund remains SOLID. As long as you have the discipline to go the course. God's savings promise will never change.

11) What challenges stop you from saving your money?

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12) What are you willing to change?

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13) How can you help someone else save money too?

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14) What's your favorite scripture in the bible on money?

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## 5) WHY IS IT IMPORTANT?



**1 Peter 5:11** You are guarded by God's power through faith for a salvation that is ready to be revealed in the last time. You rejoice in this, even though now for a short time if necessary you suffer grief in various trials so that the proven character of your faith - more valuable than gold which though perishable is refined by fire - may result in praise, glory and honor at the revelation of Jesus Christ.

God wants you to WIN! And your savings fund is living proof of his designed purpose in you for your children. This is the main reason why it's so important now, because it affects your family forever.

Let's discuss your new plans on SAVING MONEY GOD's WAY. Review your answers above and let's pray over your new beginning and FUTURE SAVING PLAN. Fill out your spreadsheet attached and DO THE WORK!



# Next Level (3)

## THE GREATEST INVESTMENT

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## Introduction

1. **GOD DID IT**
2. **I DON'T DESERVE IT**
3. **FAMILY M.A.T.T.E.R.S.**
4. **TRASH vs TREASURES**
5. **THE GREATEST INVESTMENT**
6. **LET'S DO THE WORK!**

**God says,**

*“ Your wife will be like a fruitful vine within your house, your children, like young olive trees around your table, in this very way the woman who fears the Lord will be blessed “. CSB*

# GOD DID IT

**God's word:** Romans 8:1-11

"Therefore, there is now no condemnation for those in Christ Jesus, because the law of the Spirit of life in Christ Jesus has set you free from the law of sin and death". CSB



Investing in others without understanding why God invested in YOU FIRST is like a tree being planted with **NO ROOTS**. You will fall and not stand the tests that come before you, you will not keep your word of managing your money God's way, you will not honor thy mother nor father, you will cause more grief for chasing money. Your sinful flesh will separate you from the gift of the spirit and the truth will remain hidden. Romans 7:14-15 *"For we know that the law is spiritual, but I am of the flesh, sold as a slave to sin. For I do not understand what I am doing, because I do not practice what I want to do, but I do what I hate"* CSB. This is the mindset of a Double Minded WOMAN. When a woman desires to invest in herself she should repent and meditate on what God's plan is for **HER FIRST**. For a woman will not take good care of her family and the ones she loves without knowing the best investment in her is knowing that **GOD DID IT!**

1) What is the most powerful investment God can do for you?

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2) Do you know how God's investment in you will work?

a) Yes: \_\_\_\_\_ b) No: \_\_\_\_\_

3) What type of investment do you need to work on first?

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Notes: ( List everything you believe God needs you to invest in first )

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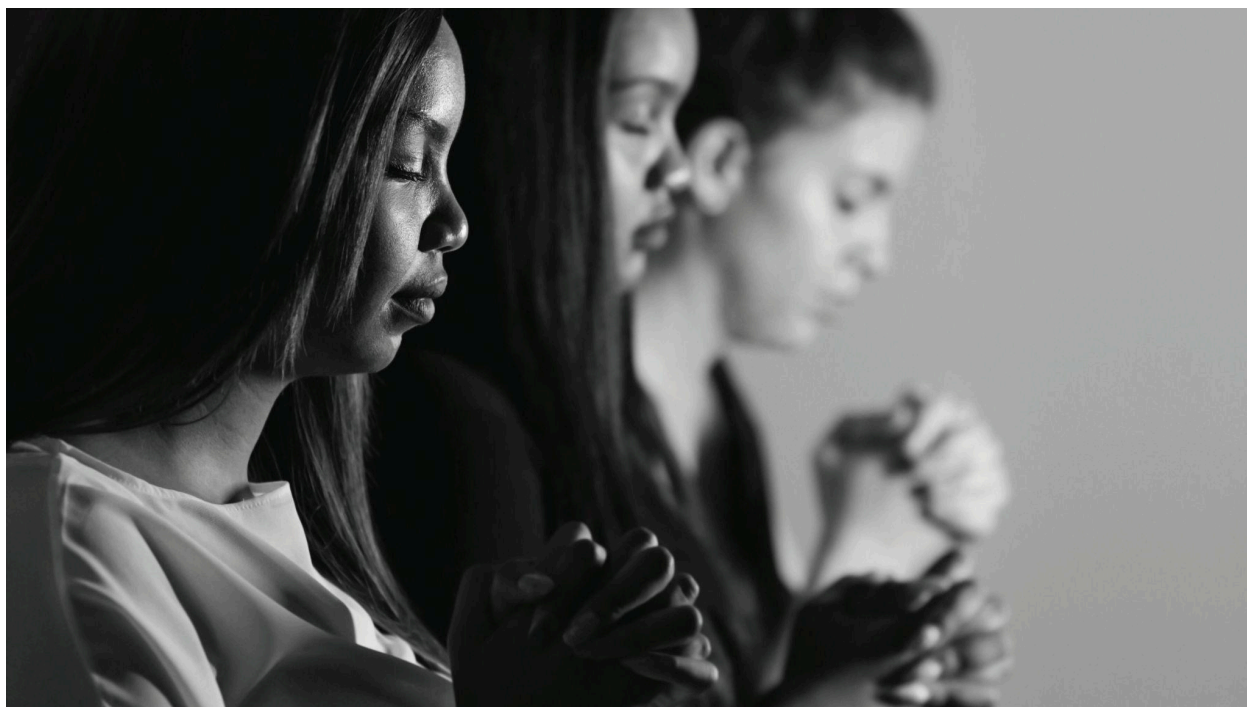
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# I DON'T DESERVE IT

**God's word:** *"Whoever is faithful in very little is also faithful in much, and whoever is unrighteous in very little is also unrighteous in much. So if you have not been faithful with worldly wealth, who will trust you with what is genuine? CSB.*



**GOD'S INVESTMENT IN YOU IS MORE VALUABLE THAN SILVER and GOLD.** No woman earns grace; it is given unto us as God's Gift to do what is righteous among those who dwell among us. Many women have come and gone and have made a lot of money along the way, but how many women have taken the time to get closer to God's Grace and his Biggest INVESTMENT "YOU". There is no greater investment than this:

## **Ephesians 6:14-18**

*"Stand, therefore, with truth like a belt around your waist, chest, and your feet sandaled with readiness for the gospel of peace. In every situation take up the shield of faith with which you extinguish all the flaming arrows of the evil one. Take the helmet of salvation and the sword of the Spirit - which is the word of God. Pray at all times in the Spirit with every prayer and request, and stay alert with all perseverance and intercession for all the saints". CSB*

4) List family members you have invested in?

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5) What type of return on investment did you accomplish?

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6) Give an example of God's investment in you?

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Notes: ( List all the new things you've invested in that yield a return )

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# FAMILY M.A.T.T.E.R.S

**God's Word:** Psalms: 128:5-6

“May the Lord bless you from Zion, so that you will see the prosperity of Jerusalem all the days of your life and will see your children’s children! CSB



## FAMILY

**M**akes an **A**fflicted **T**estimony **T**urn into **E**ternal **R**esurrected **S**alvation

**This is the ULTIMATE INVESTMENT.** That your family shall prosper through Christ Jesus and flourish throughout all the earth. Your family starts with Christ and ends with Christ. This means taking good care of your FAMILY FIRST at home and in the body of CHRIST, this is a woman’s FIRST INVESTMENT.

Mothers and Fathers are to be loved as Christ loves the CHURCH. Children are to be supported and adorned. Friends are to be loved and appreciated, and neighbors are to be respected and treated with fairness.

For this is God's commandment: **1 Corinthians 13:4**

*"Love is patient, love is kind. Love does not envy, is not boastful, is not arrogant, is not rude, is not self seeking, is not irritable, and does not keep a record of wrongs. Love finds no joy in unrighteousness but rejoices in the truth. It bears all things, hopes all things, endures all things".*

## 7) Do you believe Investing into Family Really Matters?

Yes: \_\_\_\_\_ No: \_\_\_\_\_ Maybe: \_\_\_\_\_

## 8) What family matters do you think will make a difference?

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## 9) Have you ever looked at your money being tied to God's Plan?

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## 10) List family members whose life will change from your investment?

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# Trash TREASURE

**From TRASH to TREASURE is God's Ultimate Plan for Every Woman.** Many women fall

short of God's Ultimate investment, but God is patient with us, and his timing is perfect. For all things are possible with Jesus Christ.

When a woman is broken, Christ investment guarantees a renewed sense of purpose, power and praise. A joyful sound of love, patience, compassion and hope overwhelms us. Our mind is clear, our thoughts are sound proof, our work is blessed, our family is blessed and anyone who enters our circle of influence.

This is God's investment promise for all women who enter the kingdom of God and repent of her sins, throwing away old mistakes of the past to enter God's New Kingdom with many TREASURES.

**Matthew 6:19-20**

*“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.*  
CSB

- 11) Do you have one of these? Jealousy, envy, hatred, lack of compassion, lack of patience, cheating, lying, greed etc...  
( list all that apply to you )

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- 12) Describe your TRASH or a Challenge you have faced?

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- 13) Name someone in your life you witnessed had trash also?

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14) How often did you take out the “*Physical Trash*” in your house?

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## THE GREATEST INVESTMENT



### 2 Corinthians 5:17

*“Therefore if a woman is in Christ, she is a New Creation. The old has gone, The New has Come” NIV*

# Next Level (4)

## THE BIG FOLLOW UP

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## Introduction

- 1. THE BIG FOLLOW UP...**
- 2. FOCUS ON PURPOSE...**
- 3. SUCCESS IS IN YOUR HANDS...**
- 4. ARMOR OF GOD...**
- 5. LEAN NOT...**
- 6. LET'S GO!**

**God says,**

*He said to them, "Don't take money from anyone by force or false accusation, and be satisfied with your wages".*

Luke 3:14 CSB

# THE BIG FOLLOW UP

## 2 Corinthians 7:10

“ For godly sorrow produces repentance *leading* to salvation, not to be regretted; but the sorrow of the world produces death “. CSB



**God's Plan** for you is to **DO IT BIG!** Because **BIG** Trials and **BIG** Tribulations call for a **BIG TESTIMONY** to share with the **WORLD.**

What's your follow up plan? Coming from all of your challenges, trials and tribulations you have a big testimony and story to tell women who are going through the same life experience as you. Whether it's drug abuse, alcoholism, lying, stealing, murder, imprisonment, we all have a testimony to share from brokenness. And who can be an example for God better than **YOU.**

# 1) ARROGANCE

Proverbs 8:13 “To fear the LORD is to hate evil; I hate pride and arrogance, evil behavior and perverse speech”.

# 2) GREED

Proverbs 28:25 “The greedy stir up conflict, but those who trust in the LORD will prosper”.

# 3) HATRED

Proverbs 10:18 “Whoever conceals hatred with lying lips and spreads slander is a fool”.

# 4) SELFISHNESS

Philippians 2:3 “Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves”.

# 5) STUBBORNNESS

Jeremiah 7:24 “But they did not listen or pay attention; instead, they followed the stubborn inclinations of their evil hearts. They went backward and not forward”.

## 1) What's Your BIG FOLLOW UP PLAN?

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## 2) Have you ever spent money arrogantly?

a) Yes: \_\_\_\_\_ b) No: \_\_\_\_\_ c) Not sure: \_\_\_\_\_

## 3) Have you ever saved money selfishly?

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Notes: ( List everything you believe God needs to change in how you think about money )

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# FOCUS ON PURPOSE

**God's Word:** Hebrews 12:2

*“fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God”. CSB.*



**When We FOCUS...** We give God our best, when we pray and meditate on his word we

**SHOW GOD STRONG.** For our finances and money are not ours, it is the Lord's. And as women of God we are chosen to be good stewards over our money. For when a woman leaves this earth, she cannot take anything with her. For dust we arrive, and dust we shall return. “Have you ever seen a woman take possessions with her after death? The answer is a BIG NO! This is because no material in the world, nor silver or gold can replace the heavenly blessing of eternal life through Christ Jesus. **THIS SHOULD BE EVERY WOMAN'S FOCUS.**

**Deuteronomy 5:22**

*"These are the commandments the LORD proclaimed in a loud voice to your whole assembly there on the mountain from out of the fire, the cloud and the deep darkness; and he added nothing more".*

## 4) What is your Godly purpose?

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## 5) How effective is God in your life?

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Notes: ( list issues you may encounter that will stop God's purpose in you )

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# SUCCESS IS IN YOUR HANDS

**God's Word: Joshua 1:8**

*"Keep this Book of the Law always on your lips; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful".*



## What tools are you using to support your Savings Plan?

**6) Do you have scripture to support your plan?**

Yes: \_\_\_\_\_ No: \_\_\_\_\_ Maybe: \_\_\_\_\_

**7) What is your idea of a SUCCESSFUL PLAN?**

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**8) What is your FIRST STEP TO SAVE MORE?**

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**9) What is your BEST SCRIPTURE ON MONEY?**

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## PUT ON THE FULL ARMOR OF GOD.



**Putting on the Armor of God is Not for the **WEAK** it's for the **STRONG!****

But not by might, but by spiritual STRENGTH that you FIGHT against the principalities of evil and the schemes of the enemy. For the devil comes to kill, steal and destroy every inch of a woman's livelihood.

### **2 Corinthians 10:4-6**

*"The weapons we fight with are not the weapons of the world. On the contrary, they have divine power to demolish strongholds. We demolish arguments and every pretension that sets itself up against the knowledge of God, and we take captive every thought to make it obedient to Christ. And we will be ready to punish every act of disobedience, once your obedience is complete"* NIV

10) Share what you must do to combat the enemy schemes?

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11) List friends who love money the way you did...

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12) What money schemes do you see a pattern often in old friends?

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13) List someone you know will need help \$avings help too?

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# LEAN NOT...



**Lean not on your own understanding,** this is God's greatest saving commandment that will hold up his promise to you. For his word is more powerful than worldly wealth and great riches.

***Exodus 31:3***

*and I have filled him with the Spirit of God, with wisdom, with understanding, with knowledge and with all kinds of skills—**NIV***

# Next Level (5)

## BIG MOTIVATION

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## Introduction

- 1. WHAT MOTIVATES YOU?**
- 2. BE ENCOURAGED**
- 3. F.FALSE E.VIDENCE A.PPEARING R.EAL**
- 4. BIG MOTIVATION...BIG SAVINGS...BIG GOD**
- 5. BIGGER IS BETTER!**
- 6. LET'S GO!**

### God says, Psalms 27:1-3

“ The lord is my light and my salvation - whom shall I fear? The Lord is my stronghold of my life -. Whom should I dread? When evildoers came against me to devour my flesh, my foes and my enemies stumbled and fell. Though an army deploys against me, my heart will not be afraid; though a war breaks out against me, I will still be confident”.

# WHAT MOTIVATES YOU?



**Motivation comes from many sources...**sex, drugs, gambling, the love of money, power and control and many things of the world that makes a woman STUMBLE. It's hard to deny the many temptations women endure every day, but with God all negative motivations that hold us back are restored through the power of Jesus Christ. For he gave us his only begotten son as a living sacrifice that we may be saved through the confession of our sins, repentance and baptism that Jesus is Lord.

## **Genesis 35:11**

*And God said to him, "I am God almighty, be fruitful and increase in number. A nation and a community of nations will come from you, and Queens will be among your descendants". NIV*

## 1) What's Your MOTIVATION PLAN?

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## 2) How often do you pray?

a) Daily: \_\_\_\_\_ b) Weekly: \_\_\_\_\_ c) Not sure: \_\_\_\_\_

## 3) What is the BIGGEST thing you've ever done?

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Notes: ( List 5 BIG scriptures YOU KNOW )

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# BE ENCOURAGED



## Encouragement Starts with CHRIST...

*Be alert, stand firm in the faith, be courageous, be strong, do everything in love.*

When we encourage others we show Christ STRONG. When we SHOW CHRIST STRONG we allow his promise and word to change lives above ourselves. This process may not be easy, but well worth it in the end.

### 4) How may Christ encourage you?

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## 5) List your favorite scripture here?

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Notes: ( list family members you would like to encourage )

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## F.FALSE E.VIDENCE A.PPEARING R.EAL

**God's Word: 2 Timothy 6-7**

“Therefore, I remind you to rekindle the gift of God that is in you through the laying on of my hands. For God has not given us a spirit of fear, but one of power, love and sound judgement”. CSB

**FEAR**  
**F**alse  
**E**vidence  
**A**ppearing  
**R**ead

**Fear is REAL...**But only for WOMEN who believe in it. Since we know evil comes in many forms but only one purpose...to KILL, STEAL and DESTROY a woman who has worked hard all of her life, yields the question, what else can a woman utilize to rebuild her temple? For God gave us the opportunity to choose

**FEAR or FAITH. And now it's all up to us to  
choose the right tools?...**

# F.E.A.R. or FAITH

6) List the tools of FEAR according to the world?

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7) List the tools of FAITH according to God?

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8) What spiritual tools have you been using in your life?

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9) What spiritual tools will you apply toward your savings?

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**BIG MOTIVATION. BIG SAVINGS. BIG GOD.**





***There's NOTHING BIGGER THAN GOD. "NOTHING".***

***The Bigger The Problem...The BIGGER THE PRAISE!!!***

Women have big problems many times in their life. But, how many take up their cross and GO BIG for GOD! You cannot fight a big problem with small prayers. If you command your mountain of problems to move, it will move on God's time. Your challenge is to find peace in the endurance of your struggle. For endurance yields good character as you rebuild over the strongholds you conquer as a New Woman of God.

**Luke 11: 10-13**

*"For everyone who asks receives, and the one who seeks the door will be opened. What mother among you, if her son asks for a fish, will give him a snake instead of a fish? Or if he asks for an egg, will give him a scorpion? If you then, who are evil, know how to give good gifts to your children, how much more will the heavenly Father give the Holy Spirit to those who ask him?" CSB*

10) What BIG Financial Problems do you have to conquer?

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11) What BIG Prayers have you applied against BIG Problems?

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12) Do you have a **WAR ROOM?** ( a quiet space with God )

b) Yes: \_\_\_\_\_ b) No: \_\_\_\_\_ c) Not sure: \_\_\_\_\_

13) List your favorite WAR ROOM scripture here:

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# BIGGER IS BETTER!



## 1 Corinthians 6:19

“Don’t you know that your body is a temple of the Holy Spirit who is in you, whom you have from God? You are not your own, for you were bought at a price. So glorify God with your body”. CSB

# Next Level (6)

**SAVING BIG INVESTING BIG**

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## Introduction

1. **How BIG is BIG?**
2. What does **BIG** mean to You?
3. **B.I.G.G.E.R. Than LIFE?**
4. What's the **BIG** DEAL?
5. Is God in your **BIG** PLAN?
6. **LET'S GO!**

God says,

*"But how can I bear your problems and your burdens and your disputes all by myself". CSB*

# HOW BIG IS BIG?



**BIG PROBLEMS + BIG PRAYERS = BIG CHANGE**

When women are determined to change for the better, that's when it's time to **PRAY BIG.**

God said,

“ Simon replied, “I suppose the one who had the bigger debt forgiven, have judged me correctly”, Jesus said “. **Luke 7:43**

## 1) Name a BIG DEBT YOU PAID recently?

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## 2) How did it make you feel?

a) Thankful: \_\_\_\_\_ b) Appreciated: \_\_\_\_\_ c) The same: \_\_\_\_\_

## 3) Have you considered how big your prayers can affect other people?

b) Yes: \_\_\_\_\_ b) No: \_\_\_\_\_ c) Not sure: \_\_\_\_\_

# WHAT DOES BIG MEAN TO YOU?



## BIG Debt can cause a Woman to RUN

**God says:** *"The Lord is my light and salvation, whom shall I fear? The Lord is the stronghold of my life, of whom shall I be afraid? When the wicked advance against me to devour me, it is my enemies and my foes who will stumble and fall. Though an army besieges me, my heart will not fear; though war breaks out against me, even then I will be confident". Psalm 27: 1-3*



#### 4) How will you stand against BIG DEBT?

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#### 5) If your plan fails, what will you do next?

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Notes: ( list family members who need BIG PRAYER )

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# B.I.G.G.E.R. Than **LIFE!**



**B**elieving **I**n **G**reatness **G**ives **E**xceeding **R**ewards

God never gives Man more than what he can bear. Trials and tribulations are only for a season, the lesson in the trial is the **REASON**. When your prayers become bigger than your problems, your problems have no more room to grow.

## 6) List the problems that concern you...

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## 7) List the BIG PRAYER that can defeat your problems...

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## 8) What does it mean to Repent, Repeat and Reserve?

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# What's The BIG DEAL?



## GOD is the BIG DEAL!

**Mark 7:20-23**

*"What comes out of a person is what defiles her. For from within, out of people's hearts, come **evil thoughts, sexual immoralities, thefts, murders, adulteries, greed, evil actions, deceit, self-indulgence, envy, slander, pride, and foolishness.** All these evil things come from within and defile a woman."* CSB

**And A Woman's Savings is Attached To it**

## 9) What is the BIG DEAL NOW?

( Show an example of a Big problem for God...)

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## 10) What do you think God commands of you?

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## 11) What's your next BIG PLAN? Is God in the picture?

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# Is God In Your BIG PLAN?



## Genesis 1:28

*“God blessed them and said to them, be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea, and the birds in the sky and over every living creature that moves on the ground”. NIV*

# Next Level (7)

## THE GIFT OF GIVING BACK

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## Introduction

1. Giving is G.R.E.A.T.E.R.
2. Why Give M.O.R.E.?
3. **Taking** (vs) **G.I.V.I.N.G.**
4. When Giving is Not Enough
5. Why God Gave Us Christ?
6. **LET'S GO!**

God says,

*"A generous woman will be blessed, for she shares her food with the poor".*

*Proverbs 22:9 CSB*



**Giving is G.R.E.A.T.E.R!!!**



**When We Are Greater...We Allow**

**G**race to **R**eveal **E**xcellence **A**mong **T**rials and

**T**ribulations **E**very **R**esurrected

**Day of Our Lives!!!**

That's why it's important to recognize God's presence when two or more gather. It is his purpose for women to achieve greatness in all areas of our lives. In family, friends, business; there's no place where GOD does not dwell. He gives us the choice to be greater than our circumstances. We know by his grace all things of the world are forgiven. This is revealed to every woman, man and child through a family's trials and tribulations. And through repentance your spirit is resurrected as a new woman in the body of Christ.

**God said,**

*"The Lord passed in front of her and proclaimed: The Lord is a compassionate and gracious God, slow to anger and abounding in faithful love and truth" Exodus 34:6*

## 1) Are You GREATER than your circumstance?

a) Yes: \_\_\_\_\_

b) No: \_\_\_\_\_

c) Not sure: \_\_\_\_\_

## 2) What does Greatness mean to you ?

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## 3) What does Greatness have to do with YOU?

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# WHY GIVE MORE?



Giving begins with YOU Giving More To GOD.

God says: "Give, and it will be given to you; a good measure-pressed down, shaken together, and running over - will be poured into your lap. For with the measure you use, it will be measured back to you." **Luke: 6:38**

#### 4) What are you giving to GOD?

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#### 5) Why are you giving to GOD?

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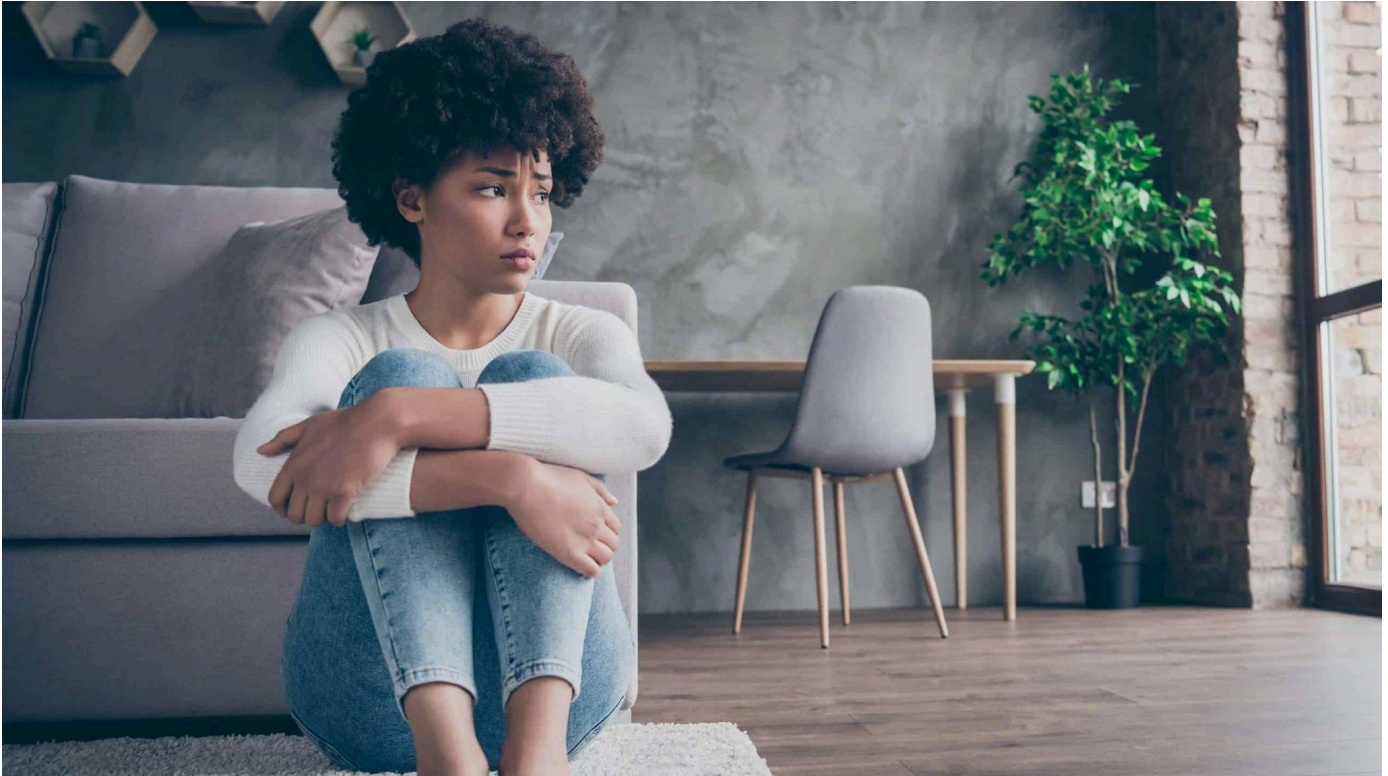
Notes: ( list family members who you know need GOD too )

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# Taking (vs) **G.I.V.I.N.G.**



**Taking from God is not the same as **GIVING TO GOD.****

**When we take from God we deny every blessing he shares with us and push him aside because of “SIN”. Our flesh takes over and gives our flesh more credit than it deserves. It is not God’s purpose for WOMAN to IDOLIZE HERSELF. God instructs us to GIVE MORE than WE TAKE!**

**6) Give an example of ways to give...**

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**7) List ways the world takes from others...**

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**8) What does it mean to Take Money **vs** Give Money?**

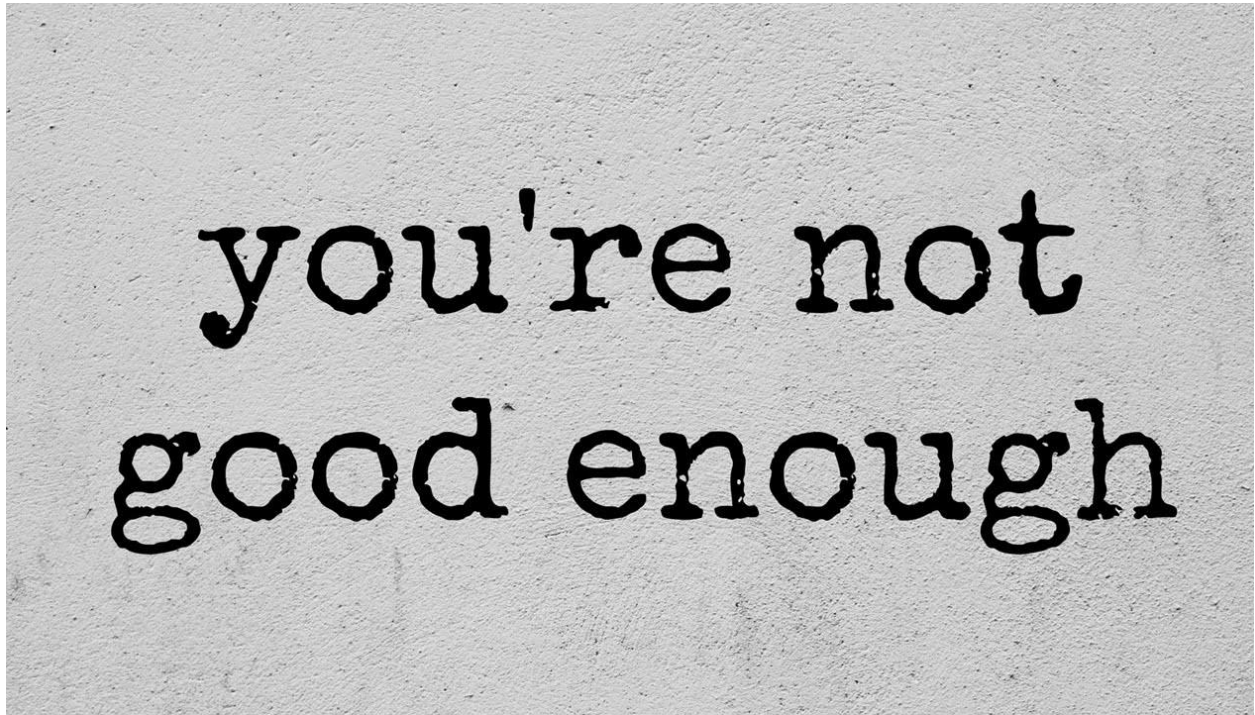
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# When Giving is Not Enough?



## God says,

*"Moreover, I will give you what you have not asked for—both wealth and honor—so that in your lifetime you will have no equal among queens ". 1 Kings 3:13*

Did you not know you are part of a royal priesthood? God made you to rule over all the earth and every creature in it as likeness in his own image. This is a major responsibility **WOMAN HAVE BEEN GIVEN**. That's why you must know...**"YOU ARE GOOD ENOUGH"**. Don't allow the enemy a foot-hold in your spirit. Don't speak bad things into the atmosphere, nor deceive others to achieve things that do not exist. For the Lord's plan for your life is to love thy neighbor as your own body and give away all things of the world and FOLLOW HIM. This is GOD's Greatest Commandment.



# WHY GOD GAVE US CHRIST?



**Christ is the Perfect Example of  
Sacrifice. The only one born of  
NO SIN. For this is God's Greatest  
Gift in the Body of Christ.**



**9) What is your greatest gift to give to the world?**

( Show an example of a Great Gift you can offer God...)

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**10) How will your gift help others?**

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**11) When will you put your gift into action?**

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# Next Level (8)

## THE 50 / 50 CHECK UP

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## Introduction

**1. The Love of Money**

**2. GREED**

**3. SELFISHNESS**

**4. Good Stewardship**

**5. Self Control**

**6. Discipline**

**Which term above  
will affect how you  
save money for the  
rest of your life?**

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**Expect to share your answer with the class...**

**1) Does your character have anything  
to do with saving money?**

a) Yes: \_\_\_\_\_

b) No: \_\_\_\_\_

c) Not sure: \_\_\_\_\_

**2) What stopped you from saving before?**

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**3) How will you change your old savings habit?**

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# Next Level (9)

## Women S.P.E.A.K.

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## Introduction

1. **GOD**
2. **MONEY**
3. **TESTIMONY**
4. **FAMILY**
5. **FUTURE**
6. **GO GET EM! LADIES**

“ Start where you are...

God will take care of The Rest ”

# 90 Day Savings Evaluation

<b>SAVINGS PROFILE:</b> _____	<b>30 Days</b>	<b>60 Days</b>	<b>90 Days</b>	<b>Savings Goal</b>
Self Employment / Flexible Hrs / Monthly				
Full Time Employment (40 hrs) Monthly				
Part Time Employment (20 hrs) Monthly				
Commission Rate ( per pay period )				
Employment Over Time (extra)				
Earnings and Income Total:				
Tithes and Offerings: (10%)				
<b>MY NET INCOME:</b>				
<b>(50%) INCOME &amp; SAVINGS TOTAL</b>				
<b>AFTER EXPENSE SAVINGS TOTAL</b>				
<b>1) TOTAL LIVING EXPENSES</b>				
Rent / Mortgage				
Food / Groceries				
Transportation / Bus / Uber Etc...				
Car Note				
Car Insurance				
Car Maintenance				
Utilities / Electric / Gas / Water				
Smart Devices in Household				
Hygiene / Health / Exercise				
Medical Bills				
Child Care				
Miscellaneous /				
<b>Total Living Expenses :</b>				
<b>Total Savings Plan:</b>				



# Next Level (10)

## Queens Among Women

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## Introduction

1. We T.H.I.N.K.
2. We S.H.A.R.E.
3. We E.N.C.O.U.R.A.G.E.
4. We C.O.M.M.I.T.T.
5. We S.A.V.E.
6. We W.I.N!!!!

**Congratulations Queens!!! SAVE BIG!**

**God says,**

*“Therefore, there is now no condemnation for those who are in  
Christ Jesus”*

**Romans 8:1 NIV**

**90 Day Savings Evaluation**

<b>SAVINGS PROFILE:</b> _____	<b>30 Days</b>	<b>60 Days</b>	<b>90 Days</b>	<b>Savings Goal</b>
Self Employment / Flexible Hrs / Monthly				
Full Time Employment (40 hrs) Monthly				
Part Time Employment (20 hrs) Monthly				
Commission Rate ( per pay period )				
Employment Over Time (extra)				
Earnings and Income Total:				
Tithes and Offerings: (10%)				
<b>MY NET INCOME:</b>				
<b>(50%) INCOME &amp; SAVINGS TOTAL</b>				
<b>AFTER EXPENSE SAVINGS TOTAL</b>				
<b>1) TOTAL LIVING EXPENSES</b>				
Rent / Mortgage				
Food / Groceries				
Transportation / Bus / Uber Etc...				
Car Note				
Car Insurance				
Car Maintenance				
Utilities / Electric / Gas / Water				
Smart Devices in Household				
Hygiene / Health / Exercise				
Medical Bills				
Child Care				
Miscellaneous /				
<b>Total Living Expenses :</b>				
<b>Total Savings Plan:</b>				

# [ RESOURCES ]

Online Biblical resource: [www.biblegateway.com](http://www.biblegateway.com)

Open a free account for checking and savings accounts: [www.chime.com](http://www.chime.com)

Online child support services: Contact your state's department of human resources.

Online credit repair: Experian, Transunion or Equifax.

Online retirement resources: Search Roth IRA, 401K plans by employer, Profit sharing programs etc.

Online starting a business resource: [www.sba.gov](http://www.sba.gov)

Online Job Search: Ex-Offender Jobs ( Google )

- The Next Level TLP Workbook is created by the recovery and homelessness community, designed for men and women seeking to get back on their feet God's Way. If you know of a family member or anyone who needs help please reach out to [NextLevelTLP.org](http://NextLevelTLP.org) for scheduled classes or workshops near you.

*"For God knows the plans he has for you, plans to prosper you, not to harm you. Plans to give you a hope and a future" Jeremiah 29:10*

## NOTES:

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