

NICE TO MEET YOU

HI, I AM YOUR FINANCIAL FREEDOM COACH,
ROSE BAILEY JOSEPH

I am beyond excited to be bringing you this online resource that I believe will change your thinking about your finances and provide a clearer understanding of God's expectations of you as you steward them in your life journey.

I am the Founder/CEO of Destiny Interrupted? LLC a Ministry with the vision to be a catalyst to help those in a 'destiny interrupted' moment, come unstuck and step into their God given destiny. I provide transformational services via conferences, retreats, personal coaching, professional seminars, and online Master Classes.

I am a licensed Elder at my local church, and serving others is my passion. I serve on several non-profit boards, and I am Board Chair for Good News Home for Women, a non-profit that provides a bible-based drug and alcohol rehabilitation program.



I am Senior IT Director with 30+ years in Enterprise Program/Portfolio Management and Business Transformation primarily within Financial & Retail organizations. I am a Maxwell Leadership Certified Team Member in Coaching and Speaking, specializing in Christian based Personal Coaching, Career Development, Financial Freedom, Marriage Counseling, and Motivational Speaking.

I am happily married to Karl Joseph, an amazing man of God and wonderful reminder of God's faithfulness to his promises over my life. We share the joy of a son and a daughter entrusted to us by God.

Blessings for the journey



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The following pages are a sample from the online E-book that used
as the workbook for the
Debt-Interrupted! – Journey to Financial Freedom Master Class.



WINDOWS OF HEAVEN

**BIBLICAL PRINCIPLES FOR
FINANCIAL FREEDOM**

Rose Bailey Joseph

Introduction

Welcome to the start of your journey to financial freedom. It does not matter if you have just started the journey or been on this journey for years, we hope that these tips and simple recommendations, on how to change behaviors, will set you on a course of financial freedom. You will notice that we will be using the term financial freedom and not debt free. This is a deliberate choice of phrase. So many of us throw in the towel on becoming debt free, as we look at our mounting credit card balance, the student debt, the mortgage (which by the way in Latin this means ‘*pledge until death!*’), medical bills etc. It because a dream that may never materialize.

Are you asking yourself “Will I ever increase my income enough to be free of debt?”. If so, you came to the right place to find the answer. The journey, however, does not start with more digits on your pay slip or bank statement, it starts with your mind. If you have a ‘I am broke mentality’ will land you in debt even when everything in your life would suggest prosperity. In 1998 I had a 4-bedroom home in the suburbs, and was earning six-figures, driving a fully expensed BMW Company and enjoyed a corner cherry wood office. Alas, none of that helped be save my failing marriage, or stop a notice of foreclosure being posted on my front door! I was too busy enjoying my increase to make sure I was managing my increase! My disobedience in been a good steward, did not just leave me broke, it left me broken! But thanks be onto God, the grace of God abounded, and I developed a Godly mindset and my journey back from there is included in these pages to move you from self-centered increase to a God-centered one. I can testify, that when you can get to a place of living a life that is committed to financial freedom by applying God’s wisdom, not only is the journey to debt free possible, it is also sustainable!

“Now it shall come to pass, if you diligently obey the voice of the Lord your God, to observe carefully all His commandments which I command you today, that the Lord your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God:

“Blessed *shall you be* in the city, and blessed *shall you be* in the country.

“Blessed *shall be* the ^{la}fruit of your body, the produce of your ground and the increase of your herds, the increase of your cattle and the offspring of your flocks.

“Blessed *shall be* your basket and your kneading bowl.

“Blessed *shall you be* when you come in, and blessed *shall you be* when you go out.

“The Lord will cause your enemies who rise against you to be defeated before your face; they shall come out against you one way and flee before you seven ways.

“The Lord will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the Lord your God is giving you.” Deuteronomy 28:1-8.

We know that the promises of God for our obedience is not just about increasing our dollars. The increase can be healing, favor, networks etc. For this journey we are going to look at our finances. For most of us we have found ourselves in debt, without any savings and unable to give, due to a lifetime of poor behaviors. So, it goes without saying, that to change our situation we will have to start with making life changing decisions. To facilitate the process, we will be applying 4 biblical principles, summarized as follows:

- Act of Obedience that will release the overflow promises of God over our finances.
- Assign Purpose to every \$ of our finances.
- Apply Prayer as we manage our finances.
- Finally, Activate God’s Plan over our finances.

ACT OF OBEDIENCE. To release our finances for abundance, it not only starts with obedience, but it is also an ongoing act of obedience We must tithe our income. It is not optional, the 10% does not belong to us, so it cannot be negotiated, delayed until things get better! Just as disciplined eating yields a healthy body, discipline and obedience in tithing will lead you to healthy finances. Disobedience will most certainly limit the overflow that God has promised, and we do not want that. We must be obedient, bring God the first fruits of our labor which will open the windows of heaven over our lives.

“Bring all the tithes (the whole tenth of your income) into the storehouse, that there may be food in My house, and prove Me now by it, says the Lord of hosts, if I will not open the windows of heaven for you and pour you out a blessing, that there shall not be room enough to receive it”. Malachi 3:10 (AMP)

ASSIGN PURPOSE. Our income has purpose, and we cannot afford to miss that. It is important to fully understand that every single \$ we receive is attached to fulfilling the purpose that God has placed on our lives. So that means to spend it unconsciously, unplanned, or simply just for self-gratification, is to do so outside the will of God, and we cannot prosper. That may sound harsh but let’s see what the Word of God says.

“This is what the Lord of Heaven’s Armies says: Look at what’s happening to you! You have planted much but harvest little. You eat but are not satisfied. You drink but are still thirsty. You put on clothes but cannot keep warm. Your wages disappear as though you were putting them in pockets filled with holes!” Haggai 1:5-6 (NLT).

In the same chapter God reminds the people that their purpose is to rebuild the Temple, and until they do, they will not see increase in anything they do. Even if they experience increase, it will not be sustained. So, to continue to prosper, we must assign purpose and follow it through to completion. Implementation of the purpose in mandatory!

APPLY PRAYER. Managing your income must be an exercise that is saturated in prayer. Biblical scholars have determined that there are approximately 2,350 verses concerning money in the Bible. That is almost twice as many verses about faith and prayer combined. In Jesus’ teachings Nearly 15% of everything was related to money and possessions, with 16 of his 38 parables based on the topic of money, second only to his teachings on the Kingdom of God. Something this important on God’s agenda, must be prayed about. Most of us do not pray without ceasing about how we manage our money until it starts decreasing! When we have it to spare, we spend on every opportunity that presents itself. New clothes, conferences, vacations. We have the cash flow, so we let it flow. Yet, it is as our income increases, that is when we need to pray even more with focus and ask for wisdom.

“There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it.” Proverbs 21:20 (NKJV). The Amplified Version states it like this. “There are precious treasures and oil in the dwelling of the wise, but a *self-confident* and *foolish* man swallows it up and wastes it.”.

I love the amplified translation because it includes this beautiful description of the oil on the offering. Oil was a precious commodity in Old Testament times and when it was added to a grain offering infused with frankincense, it increased the value of the sacrifice and made it a “sweet aroma to the Lord and the most holy sacrifice” (Leviticus 2:2-3, NKJV). The oil, symbolic of the anointing of Christ, when used in prayer is our way of consecration something or someone as holy, set apart for God to use. This is what we should be doing so that we do not then squander what we have consecrated as holy onto God. When the window needed to come back from a place of desperate place of debt, oil was her salvation. However, once again an act of obedience was necessary.

Elisha said, “Go around and ask all your neighbors for empty jars. **Don’t ask for just a few.** ⁴Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side.” 2 Kings 4:3

When the jars stopped the oil stopped. Has the oil stopped flowing over your purpose? Are you living off the miracle of the launch experience? God has increase for us, he has more for us to do, go get more vessels!

ACTIVATE GOD’S PLAN. Write the vision and make it plain. Every resource God allows to come into our life should align to your vision. Therefore, how you use your money should have a detailed plan, a clear strategy of what, when and how. When we read about the three servants who received their talents (Matthew 25:14-30), two of them applied a strategy to maximize what they received. Two different plans of investment and providing services, and their plan resulted in 100% increase. Let’s look at the last servant who had no plan to maximize, instead he just held on to it. He had his increase and decided to keep it to himself and keep it safe. He was given the talent, and maybe he thought “I do not have as much talent as the others, so I cannot make the same impact.” Is that you? The master rewarded those that were faithful in yielding increase. He was so disappointed in the final servant that he took away what he had given him and dismissed him. What are you doing with your increase? Do you understand that it is God’s expectation that, no matter the amount of your increase/ talent, you must trust God to reveal his plan for overflow and impact, so activate your faith to make it happen.

“To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away.” Matthew 25:29 (NLT).

On a practical note, a budget is a plan that every person should have as they manage their finances. It gives us the framework to remove debt and free up spending for all your needs, and greater giving to establishing God’s kingdom. A budget enables you to live within your means, but we are also obligated to not just manage what we spend, but also maximize the resources we receive.

If you decide to continue this journey after this introductory volume, you will understand that most of us do not find ourselves in debt due to not enough income, instead it is normally due to insufficient management of income and how we sow into our future and others. If you understand your purpose, then you must be intentional as you pray, develop, and execute God’s plan as the Holy Spirit leads you.

“A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences. True humility and fear of the Lord lead to riches, honor, and long life.” Proverbs 22: 3-4 (NLT).

I have been supporting individuals, groups, and organizations in their financial journey for many years, and no-one has ever been able to say or show with immediate clarity exactly how they are spending their finances. If you don't know how you are spending what you have, you will likely not know how to manage, never mind maximize your increase. According to the latest statistics from the Associated Press, 70% of jackpot winners have declared bankruptcy within a few years of their gain. They took a gamble to win, but you need a strategy to maintain the win. It requires a good financial plan, investment, giving, sowing liberally so that you can reap bountifully.

Now [remember] this: he who sows sparingly will also reap sparingly, and he who sows [a]generously [that blessings may come to others] will also reap [b]generously [and be blessed]. 2 Corinthians 9:6 (AMP).

As we *Act of Obedience*, *Attach Purpose*, *Apply Prayer*, and *Activate God's plan* for our financial increase and indeed any type of increase (time, network of connections, exposure etc.), we will activate a simple plan to GIVE, PAY, SAVE, the GPS to get us on an intentional journey to Financial Freedom. To prepare for the prosperity and increase God has planned for us we need to lay a new and sure foundation to move forward. We cannot risk building on 'sand' of poor management that sets oneself up for failure.

“Anyone who listens to my teaching and follows it is wise, like a person who builds a house on solid rock. Though the rain comes in torrents and the floodwaters rise and the winds beat against that house, it won't collapse because it is built on bedrock. But anyone who hears my teaching and doesn't obey it is foolish, like a person who builds a house on sand. When the rains and floods come and the winds beat against that house, it will collapse with a mighty crash.” Matthew 7:24-27 (NLT)

As a John Maxwell certified Coach, I have learned that making these types of changes is about maturity and growth. Every day, we should be looking to grow and use what we have learned to lead others and make a significant impact in our society and indeed the world. As daunting as it sounds, the only thing you need to do to achieve significance is to be intentional about it. John Maxwell has quoted many times, that to do that, “all you need to do is start. Every major accomplishment starts with a first step, but sometimes, that's the hardest step to take”.

In his book **15 Invaluable Laws of Growth**, John C. Maxwell starts with the *Law of Intentionality: Growth doesn't just happen*. In other words, we don't improve just by living. Personal growth doesn't just happen (Maxwell, 2022). If we want to maximize our potential to not only achieve success, but also lead powerful, positive change in ourselves and others. We must do much more than experience life and hope that we learn and grow along the way, no, we must be intentional.

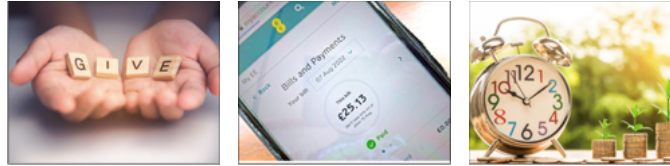
I promise you, that if you are intentional about this journey, commit to the supporting 8-week financial fasting process and follow this GPS, you will never again be lost in debt. Instead, through the shared knowledge, financial management tools, coaching and resources, you will learn to maximize your finances you achieve financial freedom.

Works Cited

Maxwell, J. (2022). *The 15 Invaluable Laws of Growth (10th Anniversary Edition): Live Them and Reach Your Potential*. New York: Center Street.

The following pages are a sample from the Debt Interrupted supporting 7-week workbook.

DEBT INTERRUPTED!



GIVE, PAY, SAVE!

Dave Ramsey, the well-known owner of the Financial Peace Principles says this about managing debt *“Winning at money is 80 percent behavior and 20 percent head knowledge. What to do isn’t the problem; doing it is. Most of us know what to do, but we just don’t do it. If I can control the guy in the mirror, I can be skinny and rich”*, (Ramsey, 2003).

We are going to develop some simple, new behaviors, that change the way we look at money. Have you ever set out to lose weight? You joined weight watchers, got a personal trainer, changed your diet, and before you knew it you were 50lbs lighter, looking good and feeling great. Sorry, that was my story not yours! Anyway, what went wrong? You see the weight loss may have been successful but was not actually a change of lifestyle. The result yielded a healthier and shapely body, but it was just an event, a life experience. Unfortunately, I had not changed my lifestyle, I had just set out to achieve a goal. The success lasted 5 years, but when life happened, the success was not sustained. The storm hit, and I had built on sand!

Debt free living can be the same if we are not careful. We can focus on our debt, pay them off, pay for the credit reports to be cleaned up and cut up the credit cards too. However, if you do not make a permanent change and assign PURPOSE to the resources you have, very quickly you will be back at the same place, back in debt!

As we are on this journey, we will talk about many things to do with financial management, savings, investments, credit repair, budgets, debt planning and payment plans etc. This will be a practical journey, built on biblical wisdom.

“And no one puts new wine into old wineskins. For the wine would burst the wineskins, and the wine and the skins would both be lost. New wine calls for new wineskins.” Mark 2:22 (NLT)

The promise of prosperity and increase will be lost, if when it comes you are still operating in the old mindset, that led you to a place of financial bondage. You must go forward with a renewed mind and changed heart, demonstrated by new habits that reflect the will of God for your life. (Romans 12:2). So, let's get you started by answering some questions to understand exactly where you are, what needs to change, what the tools, resources and coaching will help optimize your process. To get to a destination, you must plug into the **GPS** your exact location. Once set, you can start your journey to a destiny of financial freedom!

Week
One

SEARCH ME OH GOD!

Scripture Focus

“Search me, O God, and know my heart; Try me, and know my anxieties;”

Psalms 139:23 (NKJV)

Welcome to the first step that will mark the start of your journey and a permanent change in your life. Bold statement I know. However, I firmly believe that if you follow these eight weeks with prayer, commitment, and a renewed mind, once you finish you will be in a new place and prepared to be a good steward of not just your money, but all the resources God has given you to work out his purpose for the kingdom of God.

You may have read many Bible Studies and books about financial peace, good stewardship etc. but I urge you to not skip over or just skim through this online resource. I believe that if you action with precision what this study recommends, that this journey will be significantly different and impactful. No more detours in serving God because you are broke! We have set this up that each week as you access the study you can partake in discussion forums with others on the journey, join weekly Zoom sessions to further explore the principles raised, as well as request 1-1 coaching (scheduled via www.coachrosebaileyjoseph.com), to help complete the questionnaires and get support as you navigate the change and grow in managing your finances with Godly wisdom.

Our aim is to change your stewardship attitude not just towards your finances, but towards everything that God had given you to sustain you. In Genesis 1:28 God gave man authority over everything. He gave him authority so that he would be able to sustain his existence on the earth without fear of lack. Man fell and so that authority was broken. Some of us are still living our lives under the curse of the fallen man, forgetting that we now have redemption through Jesus Christ. All things are made new (2 Corinthians 5:17) and we now have abundance and prosperity in Christ Jesus. So, in this journey, under girded with biblical principles, we are going to get back to the foundation of our creation. We are going to reclaim that Genesis "Garden of Eden" position over our lives. We will pursue and recover all. (1 Samuel 30:8).

We are in relationship with Almighty God, Elohim, the Bread of Life and so we will no longer live in ignorance of the promises of God over our lives. We have all power and authority available to us, and so we must stop listening to the lies, that our financial stability and prosperity is based on how much we get paid by an employer or make as

an entrepreneur. It is a well-established fact that financial freedom is not equivalent to lots of money. I bet you can think of a few people that have a six-figure salary and somehow the life they lead exhibits poverty. Why do you think there are so many people who have won millions of dollars are completely broke within 12 months! It is not just a result of bad financial advice; it is a lack of freedom of the mind from the 'sense of lack'. "The Lord is my Shepherd I shall not want" Psalm 23:1.

Just like God did when he told Adam, "You have dominion", God has given us this same authority. Whenever I speak to someone who is having major or minor issues with their finances, the 'money' has control and not them. When your income goes from a 6-figure salary to zero, it is so easy to spin out of control and immediately think all hope is lost. However, and I speak this from experience, if you remember that God is sovereign, in control and Jehovah Jirah our provider, you will come out richer for the journey.

Was that too spiritual for you! Ok, let's get practical for a moment, When I recently found myself on furlough with no pay, the first thing I did was look at where I could immediately save money. I started by looking at my various subscriptions. I had a good understanding of the big-ticket items and how long I could pay them without income, but the little foxes were a whole other matter. Do you know that between audio books, Netflix, Amazon, other video streaming apps, Dropbox, iPhone extra storage, small application licensing (and the list went on), I was spending more than \$200 a month! That is \$2400 per year! I have been signing up to a \$2.99 here and a \$4.99 there and over time I had created a hole in my finances that was completely unchecked. Little foxes ruining the vineyard (Songs of Solomon 2:15).

I consider myself financially astute and good at managing my finances, and yet some areas of my mindset about finances was off. Too many of us spend money because we have money to spend, with no respect that what we have should always be spent on things that bring value and serve purpose, period! No exceptions allowed. It's OK you can argue with me about that statement in our accountability discussions. No more patching up the vessel of our finances. This is "make a brand-new vessel" moment.

"And the vessel that he made of clay was marred in the hand of the potter; so, he made it again into another vessel, as it seemed good to the potter to make" Jeremiah 18:4 (NKJV).

As such, this fresh journey must be one of honesty and transparency. More than anything, we must be honest with ourselves. You cannot change what you do not face with

complete surrender. You must put the work in to know exactly what needs to change. We ask God to search us and try us and see if there is any wicked way in us. But do we really mean it?

QUESTION TIME

Page 4

What do you need to repent for in your finances before you start this journey? To repent is to admit that you are sorry for an action/behavior and will be turning away from that behavior going forward. So, if you are not sorry about the midnight spending sprees buying things that you really do not need. You are not ready for this journey. Put a pin here and comeback when you are ready. It must start with repentance. You might think this is a bit dramatic, but it is necessary.

“For godly sorrow produces repentance leading to salvation, not to be regretted; but the sorrow of the world produces death” (2 Corinthians 7:10).

Godly sorrow allows us to see how totally selfish, and far from God we are and causes us to place our hope in Him. It leads to a deep, life-altering commitment. Worldly sorrow, by contrast, is shallow and superficial, producing no real and permanent change. What are you looking for?

We want to do this with the strength of God and bring about lasting change in how we manage all our resources. He will not fail us if we trust in Him. But we must start from a place of freedom from guilt, shame, fear, doubt, whatever has you stuck in your endless cycle of debt. Believe it or not, it is not just a lack of money that sends us to a dry place in our finances. It is also a lack of understanding of the complete power that is available to us from the Great I AM - Jehovah Jirah our provider. Are you ready to live a debt interrupted life?

PRAYER TIME

Father God, I come to you today and I say thank you that you are the Good Shepherd and that in you I will not lack, if I trust you to do the restoration. Hallelujah. I come before you to ask that you would search me and know me. See if there is anything that is stopping me from living victoriously in my finances and indeed all my resources. Lord I am sorry for not being a good steward over the financial resources that you have given me. “I am sorry that I have spent the money for selfish indulgence, not understanding that you gave me my income, so that I could add value in this world. Lord, forgive me

and cleanse me from all unrighteousness. From this day forward I want to be made new. Renew my mind to live each day in the abundance and discipline of the Holy Spirit. Amen

ACTION PLAN

- Start a Journal. If you have one already, start a fresh section for this journey to financial freedom.
- Write out a prayer that confesses all the bad habits that you want to be released from concerning your money, your time, your relationship with God, your relationship with others. Read it out loud and make it your declaration for the next 8 weeks.
- Set up a Credit Karma account and read all the details of the account, cards, loans that you have. Become intimately familiar with your financial landscape.
- Write your total debt in your Journal, including your mortgage and student loans etc.
- Identify all the subscriptions you have and how much they cost you per month.
- Create a high-level weekly calendar of how you spend your time and your money.
- Complete the two questionnaires in preparation for week 2.

QUESTIONNAIRE #1 - WHERE AM I RIGHT NOW?

These are just yes and no questions. You will not need to calculate or provide any personal information. What we do ask is that you are completely honest in how you answer the questions. This is the only questionnaire that we will ask you to send back to us.

Question	Response (Yes/No)
Do you know your debt-to-income ratio?	
Do you give 10% of your income to your church or a Christian Charity of choice on a regular basis?	
Do you save at least 15% of your income monthly to deal with life's emergencies?	
Do you allocate a calculated % of your income to pay all your creditors on a monthly basis?	
Do you invest any % of your income to allow it to grow organically and provide a financial legacy for your retirement or next generation?	
Are you ready to do what it takes to get out of debt?	

QUESTIONNAIRE #2 - DO I UNDERSTAND HOW I SPEND?

During this journey, we are going to ask ourselves a lot of questions. I really believe these must be answered for us to make it to this place we call financial freedom.

Questions	Response (Yes/No)
Do I tithe on a regular basis?	
Do I think it is OK to spend because I have enough to spend?	
Do I spend with clarity of the purpose of the purchase?	
Do I understand how much I spend on things that are fleeting or no value?	
Do I spend when I am emotionally down?	
Do I spend extravagantly when I want to celebrate?	
Do I have clothes that I have purchased sitting in closets, tagged and unused?	
Do I buy something new when I have a new event or occasion in my life?	
Do I know how much I owe?	
Do I know ALL my monthly commitments?	
Do I give to my church/charity on a regular basis?	
Do I spend on events at my church/alumni/social club to feel involved?	