

*Woman I'm Becoming*

THE FINANCIAL

# PLAYBOOK

## THE HUDDLE

*Faith, vision & three real goals*

## FILM STUDY

*Know your numbers, no shame attached*

## OFFENSE

*A budget that fits your real life*

## DEFENSE

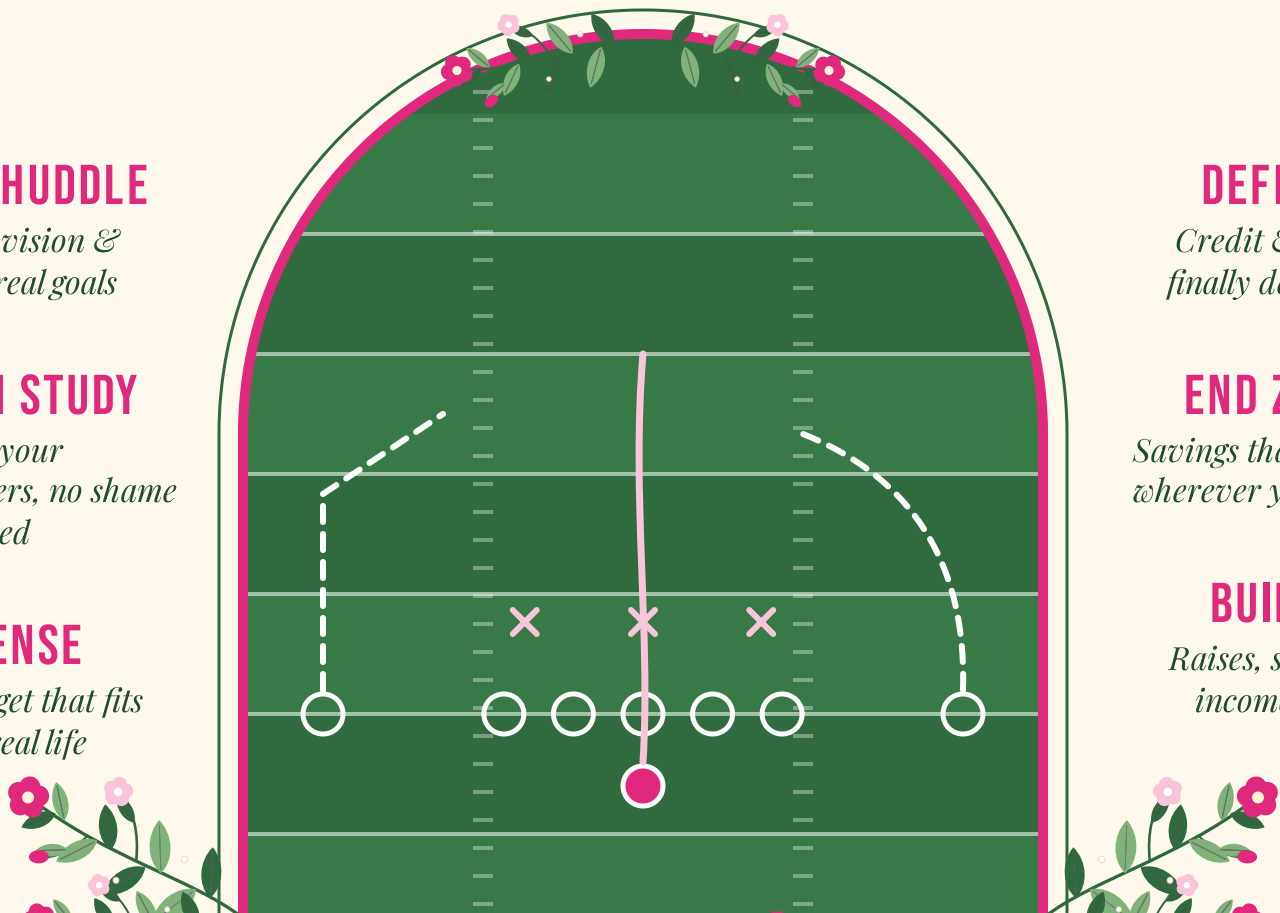
*Credit & debt, finally decoded*

## END ZONE

*Savings that start wherever you are*

## BUILD IT

*Raises, skills & income ideas*



*Girl,*

# *Let's Get Out of Debt*

A FAITH-CENTERED PLANNER FOR THE WOMAN YOU'RE BECOMING

*Season One*



# *Girl, Let's Get Out of Debt*

THE FINANCIAL PLAYBOOK

## *Woman I'm Becoming*

A RESOURCE OF WOMAN I'M BECOMING INC., A NONPROFIT ORGANIZATION

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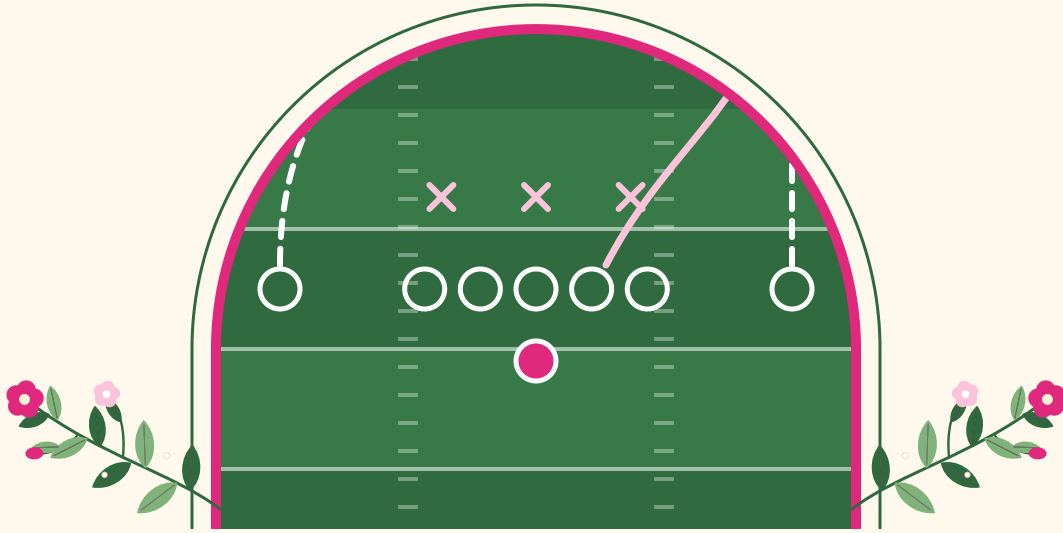
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DESIGN COLLABORATION: BLOOMING LITTLE ONES



THIS PLAYBOOK BELONGS TO

MY NAME

SEASON START DATE

SEASON REVIEW DATE

MY PERSONAL FINANCIAL GOAL

*The woman I am becoming is...*

A NOTE BEFORE KICKOFF

# WELCOME TO THE HUDDLE

*From all of us at Woman I'm Becoming*

If you're holding this playbook, something in you is ready for a different season with money. Maybe you're tired of the knot in your stomach when a bill arrives. Maybe you've tried budgets before and they didn't stick. Maybe you're doing better than ever and simply want to be more intentional.

Wherever you're starting from, you belong here.

This playbook was created by Woman I'm Becoming to walk beside you, one honest page at a time. You'll study your numbers without shame, build a plan that fits your real life, learn how credit and debt actually work, protect your progress with savings, and explore ways to grow your income. Scripture, reflection, and prayer run through every chapter, because your heart is part of your money story too.

There's no minimum income required to begin and no perfect credit score you need first. Some women will pay off a card this season. Others will open their first savings account, finally open the mail, or have one hard conversation they've been avoiding. All of it counts.

Go at your own pace. Write in the margins. Use the extra pages in the back. Come back when life gets busy. This is your playbook, and every page is a step toward the woman you are becoming.

*With love and belief in you,*

*Woman I'm Becoming*

*"...he who began a good work in you will carry it on to completion until the day of Christ Jesus."*

PHILIPPIANS 1:6 • NIV

## WHAT'S INSIDE

## TABLE OF CONTENTS



|                                                  |    |
|--------------------------------------------------|----|
| WELCOME TO THE HUDDLE .....                      | 4  |
| HOW TO USE THIS PLAYBOOK .....                   | 6  |
| MY PERSONAL COMMITMENT .....                     | 7  |
| PREGAME · WHERE I AM & WHERE I'M GOING .....     | 8  |
| CHAPTER 1 · THE HUDDLE .....                     | 11 |
| CHAPTER 2 · FILM STUDY .....                     | 17 |
| CHAPTER 3 · OFFENSIVE STRATEGY .....             | 24 |
| CHAPTER 4 · THE DEFENSE .....                    | 32 |
| CHAPTER 5 · PROTECT THE END ZONE .....           | 40 |
| CHAPTER 6 · BUILD THE OFFENSE .....              | 46 |
| CHAPTER 7 · THE HUDDLE CONTINUES .....           | 54 |
| THE SEASON · SIX MONTHLY GAME PLANS .....        | 62 |
| HALFTIME REVIEW .....                            | 72 |
| CHAPTER 8 · THE CHAMPIONSHIP .....               | 82 |
| OVERTIME · EXTRA PAGES .....                     | 90 |
| MONEY WORDS: A PLAIN-LANGUAGE GLOSSARY .....     | 94 |
| SCRIPTURE INDEX & ABOUT WOMAN I'M BECOMING ..... | 95 |

## BEFORE YOU BEGIN

## HOW TO USE THIS PLAYBOOK



*A six-month season. Go at your pace.*

**START WITH THE PREGAME**

Fill in your commitment and Pregame pages first. They give you an honest starting line and goals for 30 days, 90 days, 6 months, and 12 months.

**WORK THE CHAPTERS**

Chapters 1 to 8 build on each other. Each opens with a devotional, then plain-language teaching and worksheets.

**RUN YOUR SIX-MONTH SEASON**

Six Monthly Game Plans and a Halftime Review keep you on track. Ready for another season? Print the monthly pages again.

**PRINT OR TYPE**

Print on US Letter, single- or double-sided, and print extra copies of any page for your own use. Or type into the form fields in a PDF app like Adobe Acrobat Reader.

## YOUR GAME DAY GLOSSARY

**THE HUDDLE** Faith, mindset, vision, and goals.

**OFFENSE** Budgeting and payday planning.

**END ZONE** Savings that protect you.

**HALFTIME** A mid-season review to adjust.

**FLAG ON THE PLAY** A gentle warning to adjust a plan.

**FILM STUDY** Reviewing your real numbers.

**DEFENSE** Credit, debt, and protection.

**BUILD THE OFFENSE** Growing your income.

**PLAYCALL** A practical tip box.

**CHAMPIONSHIP** Your end-of-season review.

**PLAYCALL** Every formula is printed right where you need it. Boxes don't calculate on their own, so keep a calculator nearby. Need more room? Use the Overtime pages in the back.

## MY NOTES

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## MY PERSONAL COMMITMENT

## SIGNING ON FOR THE SEASON



*"In their hearts humans plan their course, but the LORD establishes their steps."*

PROVERBS 16:9 • NIV

*The struggles I'm bringing into this season:*

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*What matters most to me right now:*

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*My intentions for this season:*

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*My prayer for this season:*

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MY SIGNATURE

DATE

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MORE ROOM TO WRITE

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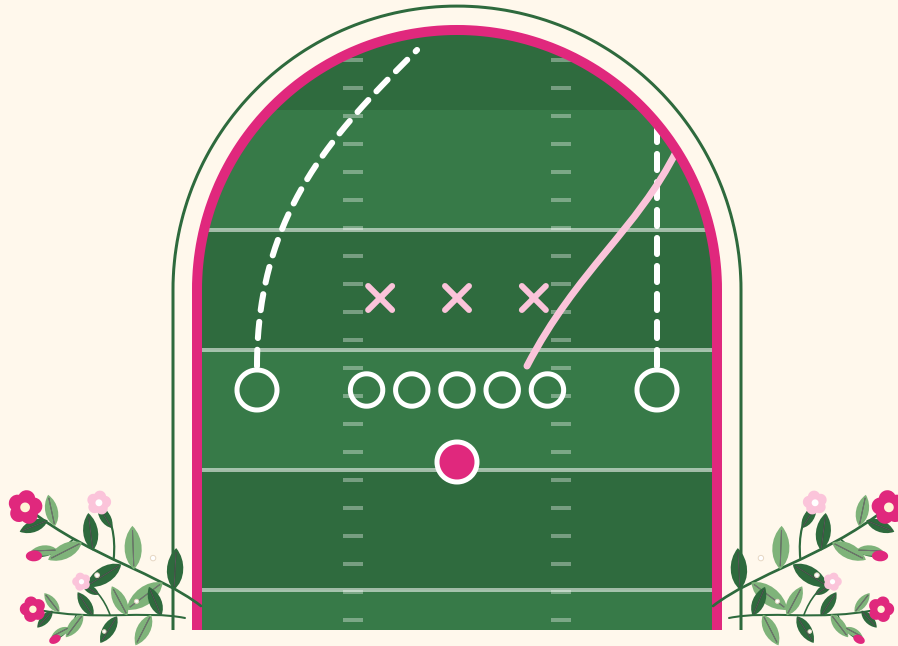
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P R E G A M E

# WHERE I AM & WHERE I'M GOING

## *Overview & Goal Setting*



*“But one thing I do: Forgetting what is behind and straining toward what is ahead, I press on toward the goal...”*

PHILIPPIANS 3:13–14 • NIV

### IN THIS SECTION

- ◆ My Financial Story Right Now
- ◆ 30-Day & 90-Day Goals
- ◆ What I Want to Change
- ◆ 6-Month & 12-Month Goals

## PREGAME · OVERVIEW

## MY FINANCIAL STORY RIGHT NOW



*Honest, not harsh. This is your starting line, not your verdict.*

MY NAME

TODAY'S DATE

*Describe your current financial situation in your own words:*

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## RIGHT NOW I FEEL... (CHECK ALL THAT FIT)

- |                                      |                                  |                                      |                                     |
|--------------------------------------|----------------------------------|--------------------------------------|-------------------------------------|
| <input type="checkbox"/> Overwhelmed | <input type="checkbox"/> Hopeful | <input type="checkbox"/> Stuck       | <input type="checkbox"/> Determined |
| <input type="checkbox"/> Anxious     | <input type="checkbox"/> Ready   | <input type="checkbox"/> Embarrassed | <input type="checkbox"/> Curious    |

*What I'm struggling with most:*

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*What I want to change:*

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*What has gotten in my way before:*

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*What will be different this time:*

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MORE ROOM TO WRITE

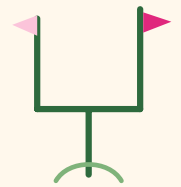
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## PREGAME · GOAL SETTING

## MY GOALS FOR THE SEASON



*Small, specific, and yours. Any size counts.*

*"But one thing I do: Forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus."*

PHILIPPIANS 3:13–14 · NIV

## NEXT 30 DAYS

MY GOAL

\_\_\_\_\_

WHY IT MATTERS

\_\_\_\_\_

FIRST STEP

\_\_\_\_\_

CHECK-IN DATE

\_\_\_\_\_

## NEXT 90 DAYS

MY GOAL

\_\_\_\_\_

WHY IT MATTERS

\_\_\_\_\_

FIRST STEP

\_\_\_\_\_

CHECK-IN DATE

\_\_\_\_\_

## 6 MONTHS · END OF SEASON

MY GOAL

\_\_\_\_\_

WHY IT MATTERS

\_\_\_\_\_

FIRST STEP

\_\_\_\_\_

CHECK-IN DATE

\_\_\_\_\_

## 12 MONTHS · LOOKING AHEAD

MY GOAL

\_\_\_\_\_

WHY IT MATTERS

\_\_\_\_\_

FIRST STEP

\_\_\_\_\_

CHECK-IN DATE

\_\_\_\_\_

*What I'm releasing:*

\_\_\_\_\_

\_\_\_\_\_

*What I'm reaching for:*

\_\_\_\_\_

\_\_\_\_\_

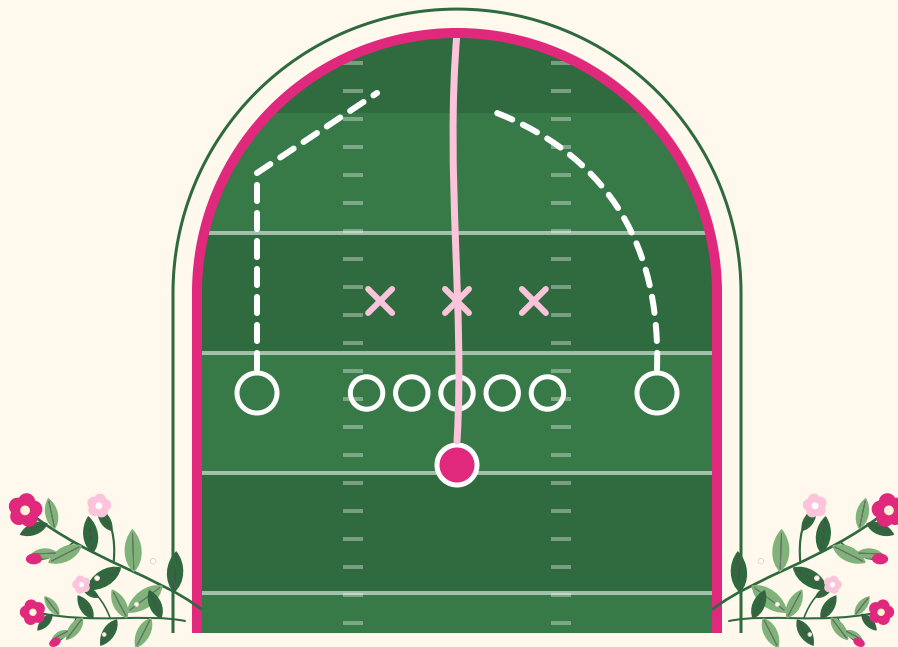
MORE ROOM TO WRITE

\_\_\_\_\_

\_\_\_\_\_

# THE HUDDLE

*Faith, Mindset & Vision*



*"Commit to the LORD whatever you do, and he will establish your plans."*

PROVERBS 16:3 • NIV

## IN THIS SECTION

- ◆ Pregame Devotional
- ◆ Financial Peace & Struggles
- ◆ Three Specific Goals
- ◆ Money Story & Beliefs
- ◆ Season Vision & Values
- ◆ Huddle Action Plan

## PREGAME DEVOTIONAL

## COMMIT THE PLAN



“

*Commit to the LORD  
whatever you do, and  
he will establish your  
plans.*

PROVERBS 16:3 • NIV

## IN CONTEXT

*Proverbs shares wisdom about how life tends to work, not guarantees. Verse 9 adds, “In their hearts humans plan their course, but the LORD establishes their steps.”*

## THE REFLECTION

Most of us have made a money plan and watched life interrupt it. This verse doesn’t promise our plans will never change. It invites us to *commit* them, to bring our work and our numbers to God instead of carrying them alone.

You don’t need a perfect plan, a certain income, or a spotless credit report to begin. You only need to stop hiding from the plan. This chapter is your huddle.

*What money plan have I been carrying on my own?*

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*What feelings come up when I look honestly at my finances?*

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## PRAY

*Lord, I bring You my plans. Give me courage to look honestly, wisdom to plan well, and peace to trust You with what I can’t control. Establish my steps this season. Amen.*

## PRACTICAL NEXT STEP

Write down one money worry you’ve been carrying, then spend two quiet minutes praying over it by name.

☐ Done

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THE GAME PLAN

# MONEY STORY & BELIEFS



*Before the numbers, the woman holding them.*

*Growing up, money in my home felt like...*

*A belief about money I picked up along the way is...*

## BELIEFS TO KEEP & REWRITE

| A MONEY BELIEF I LEARNED | KEEP /<br>REWRITE | A TRUER WAY TO SAY IT |
|--------------------------|-------------------|-----------------------|
| 1                        |                   |                       |
| 2                        |                   |                       |
| 3                        |                   |                       |
| 4                        |                   |                       |
| 5                        |                   |                       |

*The belief I'm choosing to live by this season:*

MORE ROOM TO WRITE

## DEFINE THE WIN

## FINANCIAL PEACE &amp; STRUGGLES



*Financial peace, to me, looks like...*

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*I'll know I'm making progress when...*

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Progress isn't only a number. It can look like knowing your balances, paying bills without panic, or having a plan when something unexpected happens.

## WHERE IT'S HARD RIGHT NOW

- |                                                        |                                                            |
|--------------------------------------------------------|------------------------------------------------------------|
| <input type="checkbox"/> Living paycheck to paycheck   | <input type="checkbox"/> Not knowing where my money goes   |
| <input type="checkbox"/> Credit card balances          | <input type="checkbox"/> Student loans or other debt       |
| <input type="checkbox"/> No savings cushion yet        | <input type="checkbox"/> Unexpected expenses               |
| <input type="checkbox"/> Impulse or emotional spending | <input type="checkbox"/> Irregular or unpredictable income |
| <input type="checkbox"/> Supporting family financially | <input type="checkbox"/> Avoiding looking at my accounts   |
| <input type="checkbox"/> Past-due bills or collections | <input type="checkbox"/> Disagreements about money         |

## SOMETHING ELSE

*The struggle I most want to address first is...*

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## MORE ROOM TO WRITE

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SEE THE FIELD

# SEASON VISION & VALUES



*Picture six months from today. No exact figures needed.*

| AREA                            | WHERE I AM TODAY | WHERE I HOPE TO BE IN 6 MONTHS |
|---------------------------------|------------------|--------------------------------|
| <i>Debt</i>                     |                  |                                |
| <i>Savings</i>                  |                  |                                |
| <i>Spending &amp; budgeting</i> |                  |                                |
| <i>Credit</i>                   |                  |                                |
| <i>Career &amp; income</i>      |                  |                                |
| <i>Giving</i>                   |                  |                                |
| <i>Peace of mind</i>            |                  |                                |

## MY VALUES

Check up to five that matter most this season.

- |                                     |                                     |                                       |                                    |
|-------------------------------------|-------------------------------------|---------------------------------------|------------------------------------|
| <input type="checkbox"/> Faith      | <input type="checkbox"/> Family     | <input type="checkbox"/> Security     | <input type="checkbox"/> Freedom   |
| <input type="checkbox"/> Generosity | <input type="checkbox"/> Health     | <input type="checkbox"/> Education    | <input type="checkbox"/> Stability |
| <input type="checkbox"/> Home       | <input type="checkbox"/> Rest       | <input type="checkbox"/> Independence | <input type="checkbox"/> Legacy    |
| <input type="checkbox"/> Community  | <input type="checkbox"/> Creativity | <input type="checkbox"/> Excellence   | <input type="checkbox"/> Adventure |

## MY TOP THREE FINANCIAL PRIORITIES

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

MORE ROOM TO WRITE

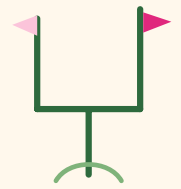
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## CALL THE PLAY

## THREE SPECIFIC GOALS



*Specific, realistic, and yours. “Open a savings account” counts.*

## GOAL 1

My goal \_\_\_\_\_

Why it matters \_\_\_\_\_

How I'll measure it \_\_\_\_\_

Target date \_\_\_\_\_

First step \_\_\_\_\_

Obstacle &amp; my plan \_\_\_\_\_

## GOAL 2

My goal \_\_\_\_\_

Why it matters \_\_\_\_\_

How I'll measure it \_\_\_\_\_

Target date \_\_\_\_\_

First step \_\_\_\_\_

Obstacle &amp; my plan \_\_\_\_\_

## GOAL 3

My goal \_\_\_\_\_

Why it matters \_\_\_\_\_

How I'll measure it \_\_\_\_\_

Target date \_\_\_\_\_

First step \_\_\_\_\_

Obstacle &amp; my plan \_\_\_\_\_

## HUDDLE ACTION PLAN

- ☐ Gather pay stubs, statements, and bills
- ☐ Tell one trusted person my goals (optional)

- ☐ Choose my weekly money date
- ☐ Schedule time to start Chapter 2

MORE ROOM TO WRITE

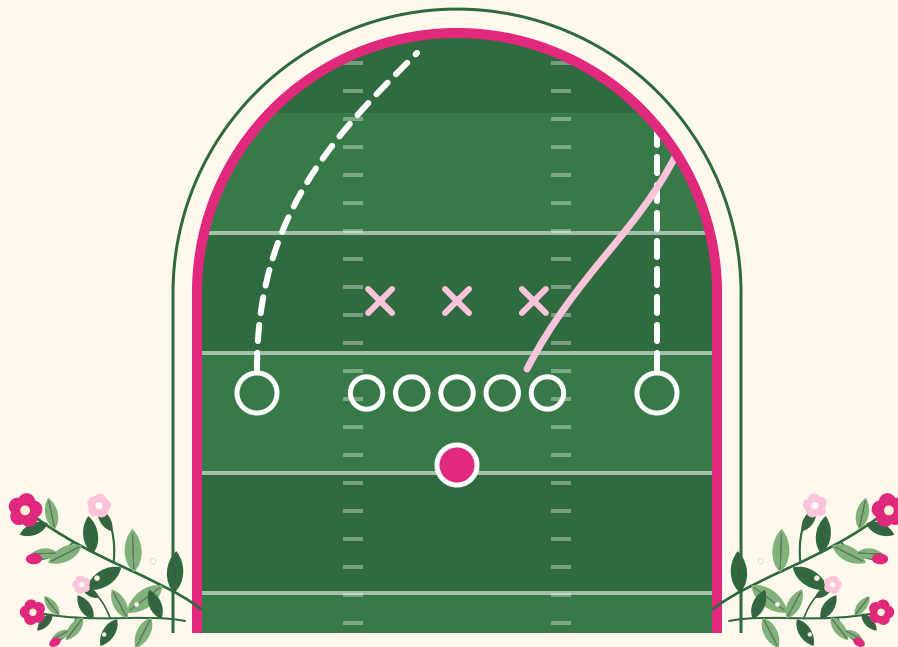
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# FILM STUDY

## *Know Your Numbers*



*“Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it?”*

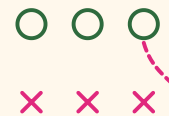
LUKE 14:28 • NIV

### IN THIS SECTION

- ◆ Pregame Devotional
- ◆ Fixed & Variable Expenses
- ◆ Debt & Savings Snapshot
- ◆ Income Inventory
- ◆ Irregular Expenses & Subscriptions
- ◆ Financial Starting Snapshot

## PREGAME DEVOTIONAL

## COUNT THE COST



“

*Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?*

LUKE 14:28 • NIV

## IN CONTEXT

*Jesus told this short parable about the cost of following Him wholeheartedly. A wise builder counts the cost before beginning. The same honesty helps us with money.*

## THE REFLECTION

Opening the banking app can feel like stepping on a scale. We suspect the number, so we don't look. But the builder isn't ashamed to sit down and do the math.

Great teams watch the film of the game they lost, not to beat themselves up, but to see what really happened. Your statements are your game film, and the truth is where every good plan begins.

*What have I been avoiding looking at, and why?*

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*What strengths do I already have with money?*

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## PRAY

*Lord, give me courage to look at my numbers without fear or shame. Where I find mistakes, give me grace. Where I find progress, give me gratitude. Amen.*

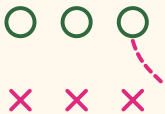
## PRACTICAL NEXT STEP

Download or print your last three months of bank and card statements, and set them where you'll see them this week.

☐ Done

FILM STUDY

# MONTHLY INCOME INVENTORY



*Take-home pay: what actually lands in your account.*

## GATHER YOUR GAME FILM

- ☐ Recent pay stubs or income records
- ☐ Last 3 months of bank statements
- ☐ Last 3 months of card statements
- ☐ Current bills and loan statements
- ☐ List of subscriptions
- ☐ Savings account balances

| INCOME SOURCE           | HOW OFTEN | PER PAYCHECK | MONTHLY EQUIVALENT | NOTES |
|-------------------------|-----------|--------------|--------------------|-------|
| 1                       |           | \$           | \$                 |       |
| 2                       |           | \$           | \$                 |       |
| 3                       |           | \$           | \$                 |       |
| 4                       |           | \$           | \$                 |       |
| 5                       |           | \$           | \$                 |       |
| 6                       |           | \$           | \$                 |       |
| 7                       |           | \$           | \$                 |       |
| TOTAL MONTHLY TAKE-HOME |           |              | \$                 |       |

## CONVERT ANYTHING TO MONTHLY

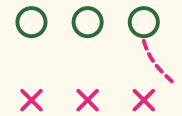
| IF IT'S PAID... | DO THIS MATH     | EXAMPLE          |
|-----------------|------------------|------------------|
| Weekly          | Amount × 52 ÷ 12 | \$100 → \$433.33 |
| Every two weeks | Amount × 26 ÷ 12 | \$100 → \$216.67 |
| Twice a month   | Amount × 2       | \$100 → \$200.00 |
| Yearly          | Amount ÷ 12      | \$120 → \$10.00  |

Irregular income? Average the last 3 to 6 months, or plan with your lowest recent month to stay safe.

MORE ROOM TO WRITE

## FILM STUDY

## FIXED &amp; VARIABLE EXPENSES



List both, including minimum debt payments.

| EXPENSE | DUE DATE | FIXED / VAR.                                          | MONTHLY \$ | NOTES / PAID HOW |
|---------|----------|-------------------------------------------------------|------------|------------------|
| 1       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 2       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 3       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 4       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 5       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 6       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 7       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 8       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 9       |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 10      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 11      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 12      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 13      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 14      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 15      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 16      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 17      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |
| 18      |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |                  |

TOTAL FIXED  
\$

+

TOTAL VARIABLE  
\$

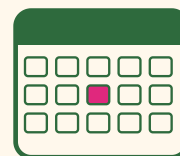
=

TOTAL MONTHLY  
EXPENSES  
\$

More expenses? Continue on the Extra Bills page in Overtime and include them in your totals.

## FILM STUDY

## IRREGULAR EXPENSES &amp; SUBSCRIPTIONS



## IRREGULAR &amp; ANNUAL EXPENSES

| EXPENSE | MONTH(S)<br>DUE | YEARLY<br>AMOUNT | MONTHLY SET-ASIDE (÷ 12) |
|---------|-----------------|------------------|--------------------------|
| 1       |                 | \$               | \$                       |
| 2       |                 | \$               | \$                       |
| 3       |                 | \$               | \$                       |
| 4       |                 | \$               | \$                       |
| 5       |                 | \$               | \$                       |
| 6       |                 | \$               | \$                       |
| 7       |                 | \$               | \$                       |
| 8       |                 | \$               | \$                       |
| TOTAL   |                 | \$               | \$                       |

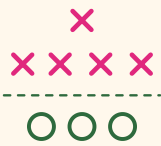
## SUBSCRIPTION AUDIT

| SUBSCRIPTION  | MONTHLY<br>COST | LAST USED | KEEP • CANCEL • DOWNGRADE                                                        |
|---------------|-----------------|-----------|----------------------------------------------------------------------------------|
| 1             | \$              |           | <input type="checkbox"/> K <input type="checkbox"/> C <input type="checkbox"/> D |
| 2             | \$              |           | <input type="checkbox"/> K <input type="checkbox"/> C <input type="checkbox"/> D |
| 3             | \$              |           | <input type="checkbox"/> K <input type="checkbox"/> C <input type="checkbox"/> D |
| 4             | \$              |           | <input type="checkbox"/> K <input type="checkbox"/> C <input type="checkbox"/> D |
| 5             | \$              |           | <input type="checkbox"/> K <input type="checkbox"/> C <input type="checkbox"/> D |
| 6             | \$              |           | <input type="checkbox"/> K <input type="checkbox"/> C <input type="checkbox"/> D |
| 7             | \$              |           | <input type="checkbox"/> K <input type="checkbox"/> C <input type="checkbox"/> D |
| 8             | \$              |           | <input type="checkbox"/> K <input type="checkbox"/> C <input type="checkbox"/> D |
| TOTAL MONTHLY | \$              |           |                                                                                  |

MORE ROOM TO WRITE

FILM STUDY

DEBT & SAVINGS SNAPSHOT



A quick look now. Full debt detail comes in Chapter 4.

| CREDITOR | TYPE | BALANCE | MINIMUM | APR | DUE DATE |
|----------|------|---------|---------|-----|----------|
| 1        |      | \$      | \$      | %   |          |
| 2        |      | \$      | \$      | %   |          |
| 3        |      | \$      | \$      | %   |          |
| 4        |      | \$      | \$      | %   |          |
| 5        |      | \$      | \$      | %   |          |
| 6        |      | \$      | \$      | %   |          |
| 7        |      | \$      | \$      | %   |          |
| 8        |      | \$      | \$      | %   |          |
| TOTALS   |      | \$      | \$      |     |          |

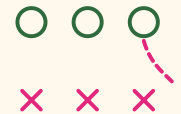
Minimum payments are already in your expense list. They're here for reference only, so don't count them twice.

| SAVINGS ACCOUNT | WHERE IT'S HELD | PURPOSE | BALANCE |
|-----------------|-----------------|---------|---------|
| 1               |                 |         | \$      |
| 2               |                 |         | \$      |
| 3               |                 |         | \$      |
| 4               |                 |         | \$      |
| 5               |                 |         | \$      |
| TOTAL SAVED     |                 |         | \$      |

MORE ROOM TO WRITE

## THE FULL PICTURE

## FINANCIAL STARTING SNAPSHOT



*Date it, and come back to it at the Championship.*

## SNAPSHOT DATE

|          |                                                                                       |          |
|----------|---------------------------------------------------------------------------------------|----------|
| <b>A</b> | <b>Monthly take-home income</b><br>From your Income Inventory                         | \$ _____ |
| <b>B</b> | <b>Total monthly expenses</b><br>Minimum debt payments included                       | \$ _____ |
| <b>C</b> | <b>Monthly set-aside for irregular expenses</b><br>From your Irregular Expenses table | \$ _____ |
| <b>D</b> | <b>Total debt balance</b><br>From your Debt Snapshot                                  | \$ _____ |
| <b>E</b> | <b>Total savings</b><br>From your Savings table                                       | \$ _____ |

STARTING MONTHLY MARGIN • A – B – C

\$

Below \$0? Your spending is more than your take-home pay right now. That's information, not failure. Chapter 3 helps you close the gap.

*What I'm already doing well:*

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*What the film showed me:*

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MORE ROOM TO WRITE

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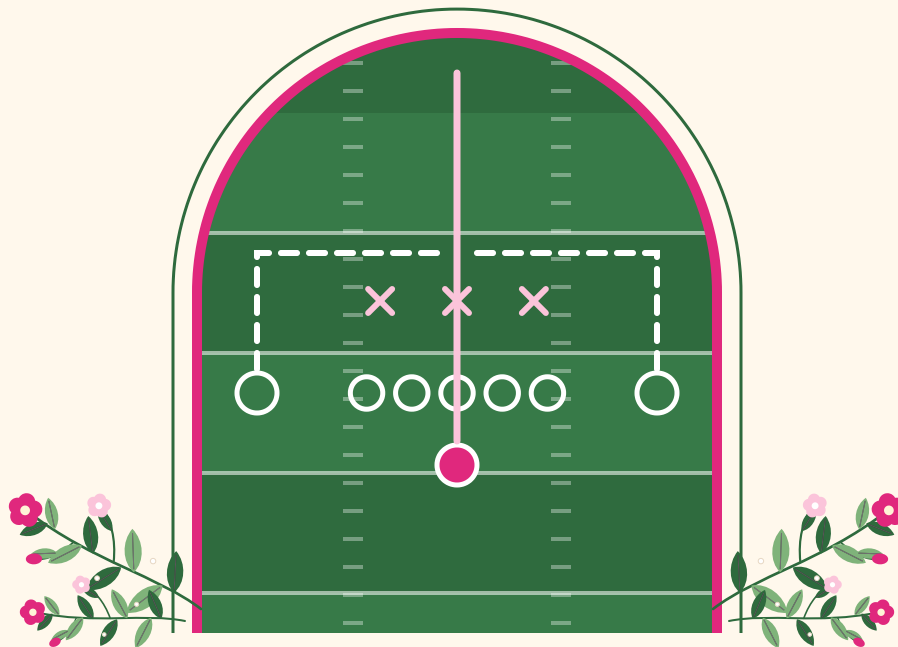
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# OFFENSIVE STRATEGY

## *Budgeting & Payday*



*“The plans of the diligent lead to profit as surely as haste leads to poverty.”*

PROVERBS 21:5 • NIV

### IN THIS SECTION

- ◆ Pregame Devotional
- ◆ Essentials & Lifestyle
- ◆ The Monthly Game Plan
- ◆ How Your Budget Works
- ◆ Giving, Savings & Sinking Funds
- ◆ Payday Plan & Spending Tracker

## PREGAME DEVOTIONAL

## STEADY WINS THE DRIVE



“

*The plans of the diligent  
lead to profit as surely  
as haste leads to  
poverty.*

PROVERBS 21:5 • NIV

## IN CONTEXT

*Proverbs contrasts patient planning with rushed decisions. It's an observation about how life tends to work, not a promise of riches for anyone who makes a budget.*

## THE REFLECTION

A budget isn't a punishment. It's a plan made on purpose, before the month makes the decisions for you. "Haste" looks like spending first and figuring it out later.

Diligence is quieter: giving each dollar a job before the month begins and checking in along the way. You'll miss sometimes. Diligence means coming back to the plan with patience and grace.

*Where does "haste" show up in my spending?*

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*What would one diligent money habit look like in my real life?*

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## PRAY

*Lord, slow me down where I rush and steady me where I give up. Help me plan with patience, spend with purpose, and adjust without shame. Amen.*

## PRACTICAL NEXT STEP

Choose a day before your next payday to build your first Monthly Game Plan, and put it on your calendar.

☐ Done

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## HOW IT WORKS

# HOW YOUR BUDGET WORKS



*Give every dollar of take-home pay a position on the field.*

Your budget follows one rule: **take-home income has to cover everything you plan to spend, give, save, and pay.** Every budget in this playbook uses the same seven lines.

|          |                                                                                                         |          |
|----------|---------------------------------------------------------------------------------------------------------|----------|
| <b>A</b> | <b>Take-home income</b><br>Every paycheck this month, after taxes and deductions                        | \$ _____ |
| <b>B</b> | <b>Essential expenses</b><br>Housing, utilities, food, transportation, insurance, minimum debt payments | \$ _____ |
| <b>C</b> | <b>Lifestyle spending</b><br>Hair, makeup, personal care, clothing, entertainment                       | \$ _____ |
| <b>D</b> | <b>Giving</b><br>Tithes, offerings, generosity                                                          | \$ _____ |
| <b>E</b> | <b>Savings &amp; sinking funds</b><br>Emergency fund plus planned future expenses                       | \$ _____ |
| <b>F</b> | <b>Extra debt payments</b><br>Only the amount above your minimums                                       | \$ _____ |
| <b>G</b> | <b>Spending buffer</b><br>A small cushion for the unexpected                                            | \$ _____ |

|                                         |   |                                                |   |                                    |
|-----------------------------------------|---|------------------------------------------------|---|------------------------------------|
| <b>A • TAKE-HOME INCOME</b><br>\$ _____ | — | <b>B THROUGH G • TOTAL PLANNED</b><br>\$ _____ | = | <b>MONEY REMAINING</b><br>\$ _____ |
|-----------------------------------------|---|------------------------------------------------|---|------------------------------------|

## FLAG ON THE PLAY

Count each dollar once. A minimum debt payment belongs in B; only the extra above the minimum goes in F. Sinking-fund deposits go in E. **Below \$0?** Your plan spends more than you bring home. Before the month starts, trim lifestyle spending, pause extra debt payments, or lower savings for now until the number is \$0 or more. Keep essentials and minimum payments in the plan.

MORE ROOM TO WRITE

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LINES B &amp; C

# ESSENTIALS & LIFESTYLE



*Essentials come first. Enjoying life is part of the plan, too.*

## B • ESSENTIAL EXPENSES

| CATEGORY              | PLANNED   | ACTUAL    |
|-----------------------|-----------|-----------|
| Rent or mortgage      | \$        | \$        |
| Electric              | \$        | \$        |
| Water & sewer         | \$        | \$        |
| Gas / heating         | \$        | \$        |
| Phone                 | \$        | \$        |
| Internet              | \$        | \$        |
| Groceries             | \$        | \$        |
| Gas & transit         | \$        | \$        |
| Car payment           | \$        | \$        |
| Car insurance         | \$        | \$        |
| Health insurance      | \$        | \$        |
| Childcare             | \$        | \$        |
| Medical               | \$        | \$        |
| Minimum debt payments | \$        | \$        |
|                       | \$        | \$        |
|                       | \$        | \$        |
| <b>TOTAL B</b>        | <b>\$</b> | <b>\$</b> |

## C • LIFESTYLE SPENDING

| CATEGORY         | PLANNED   | ACTUAL    |
|------------------|-----------|-----------|
| Hair             | \$        | \$        |
| Makeup & beauty  | \$        | \$        |
| Nails            | \$        | \$        |
| Personal care    | \$        | \$        |
| Clothing & shoes | \$        | \$        |
| Dining out       | \$        | \$        |
| Entertainment    | \$        | \$        |
| Gifts            | \$        | \$        |
| Hobbies          | \$        | \$        |
| Kids' activities | \$        | \$        |
| Pets             | \$        | \$        |
| Self-care        | \$        | \$        |
|                  | \$        | \$        |
|                  | \$        | \$        |
|                  | \$        | \$        |
|                  | \$        | \$        |
| <b>TOTAL C</b>   | <b>\$</b> | <b>\$</b> |

Use your Film Study numbers. If lifestyle spending surprised you, adjust one category at a time, not all at once.

MORE ROOM TO WRITE

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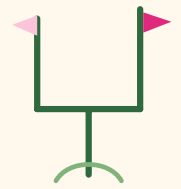
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LINES D–G

# GIVING, SAVINGS & SINKING FUNDS



## D • GIVING

| GIVING           | PLANNED   |
|------------------|-----------|
| Tithe / church   | \$        |
| Charity          | \$        |
| Family & friends | \$        |
| <b>TOTAL D</b>   | <b>\$</b> |

## E • SAVINGS

| SAVINGS        | PLANNED   |
|----------------|-----------|
| Emergency fund | \$        |
| Sinking funds  | \$        |
| Other goal     | \$        |
| <b>TOTAL E</b> | <b>\$</b> |

## F & G

| LINE           | PLANNED |
|----------------|---------|
| Extra debt (F) | \$      |
| Buffer (G)     | \$      |
|                | \$      |

## SINKING FUNDS

A sinking fund turns a big future bill into small monthly deposits. **Monthly set-aside = (target – already saved) ÷ months until due.**

| FUND                         | TARGET | ALREADY SAVED | DUE DATE | MONTHS AWAY | MONTHLY SET-ASIDE |
|------------------------------|--------|---------------|----------|-------------|-------------------|
| 1                            | \$     | \$            |          |             | \$                |
| 2                            | \$     | \$            |          |             | \$                |
| 3                            | \$     | \$            |          |             | \$                |
| 4                            | \$     | \$            |          |             | \$                |
| 5                            | \$     | \$            |          |             | \$                |
| 6                            | \$     | \$            |          |             | \$                |
| 7                            | \$     | \$            |          |             | \$                |
| 8                            | \$     | \$            |          |             | \$                |
| <b>TOTAL (ADD TO LINE E)</b> |        |               |          |             | <b>\$</b>         |

**EXAMPLE** Car registration: \$180 target – \$60 saved = \$120 needed. Due in 6 months:  $\$120 \div 6 = \$20$  a month.

MORE ROOM TO WRITE

## OFFENSIVE STRATEGY

## THE MONTHLY GAME PLAN



*Your monthly budget on one page.*

MONTH

YEAR

|          |                                                                                                         | PLANNED  | ACTUAL   |
|----------|---------------------------------------------------------------------------------------------------------|----------|----------|
| <b>A</b> | <b>Take-home income</b><br>Every paycheck this month, after taxes and deductions                        | \$ _____ | \$ _____ |
| <b>B</b> | <b>Essential expenses</b><br>Housing, utilities, food, transportation, insurance, minimum debt payments | \$ _____ | \$ _____ |
| <b>C</b> | <b>Lifestyle spending</b><br>Hair, makeup, personal care, clothing, entertainment                       | \$ _____ | \$ _____ |
| <b>D</b> | <b>Giving</b><br>Tithes, offerings, generosity                                                          | \$ _____ | \$ _____ |
| <b>E</b> | <b>Savings &amp; sinking funds</b><br>Emergency fund plus planned future expenses                       | \$ _____ | \$ _____ |
| <b>F</b> | <b>Extra debt payments</b><br>Only the amount above your minimums                                       | \$ _____ | \$ _____ |
| <b>G</b> | <b>Spending buffer</b><br>A small cushion for the unexpected                                            | \$ _____ | \$ _____ |

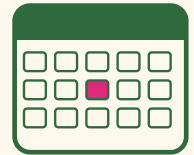
|                                       | PLANNED  | ACTUAL   |
|---------------------------------------|----------|----------|
| Total planned • B + C + D + E + F + G | \$ _____ | \$ _____ |
| Money remaining • A – total           | \$ _____ | \$ _____ |

## PLAYCALL

This is your practice page. Each month of your season has its own Game Plan in The Season section.

## OFFENSIVE STRATEGY

## PAYCHECK-BY-PAYCHECK PLAN



*Your monthly plan, broken down by real pay dates.*

## PAYCHECK 1

PAY DATE \_\_\_\_\_

|                                          |          |
|------------------------------------------|----------|
| Take-home amount                         | \$ _____ |
| <b>BILLS DUE BEFORE NEXT PAYDAY</b>      |          |
|                                          | \$ _____ |
|                                          | \$ _____ |
|                                          | \$ _____ |
|                                          | \$ _____ |
| Giving                                   | \$ _____ |
| Savings & sinking funds                  | \$ _____ |
| Extra debt payment                       | \$ _____ |
| Spending & buffer                        | \$ _____ |
| <b>LEFT OVER (take-home – all above)</b> | \$ _____ |

## PAYCHECK 2

PAY DATE \_\_\_\_\_

|                                          |          |
|------------------------------------------|----------|
| Take-home amount                         | \$ _____ |
| <b>BILLS DUE BEFORE NEXT PAYDAY</b>      |          |
|                                          | \$ _____ |
|                                          | \$ _____ |
|                                          | \$ _____ |
|                                          | \$ _____ |
| Giving                                   | \$ _____ |
| Savings & sinking funds                  | \$ _____ |
| Extra debt payment                       | \$ _____ |
| Spending & buffer                        | \$ _____ |
| <b>LEFT OVER (take-home – all above)</b> | \$ _____ |

## PAYCHECK 3

PAY DATE \_\_\_\_\_

|                                          |          |
|------------------------------------------|----------|
| Take-home amount                         | \$ _____ |
| <b>BILLS DUE BEFORE NEXT PAYDAY</b>      |          |
|                                          | \$ _____ |
|                                          | \$ _____ |
|                                          | \$ _____ |
|                                          | \$ _____ |
| Giving                                   | \$ _____ |
| Savings & sinking funds                  | \$ _____ |
| Extra debt payment                       | \$ _____ |
| Spending & buffer                        | \$ _____ |
| <b>LEFT OVER (take-home – all above)</b> | \$ _____ |

## PAYCHECK 4

PAY DATE \_\_\_\_\_

|                                          |          |
|------------------------------------------|----------|
| Take-home amount                         | \$ _____ |
| <b>BILLS DUE BEFORE NEXT PAYDAY</b>      |          |
|                                          | \$ _____ |
|                                          | \$ _____ |
|                                          | \$ _____ |
|                                          | \$ _____ |
| Giving                                   | \$ _____ |
| Savings & sinking funds                  | \$ _____ |
| Extra debt payment                       | \$ _____ |
| Spending & buffer                        | \$ _____ |
| <b>LEFT OVER (take-home – all above)</b> | \$ _____ |

## OFFENSIVE STRATEGY

## WEEKLY SPENDING TRACKER



*Write it down as it happens. No judgment, just awareness.*

WEEK OF

WEEKLY SPENDING PLAN

\$

| DATE | WHERE | CATEGORY | AMOUNT | NEED / WANT                                           |
|------|-------|----------|--------|-------------------------------------------------------|
| 1    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 2    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 3    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 4    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 5    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 6    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 7    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 8    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 9    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 10   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 11   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 12   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 13   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 14   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 15   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 16   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 17   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 18   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |

SPENT THIS WEEK

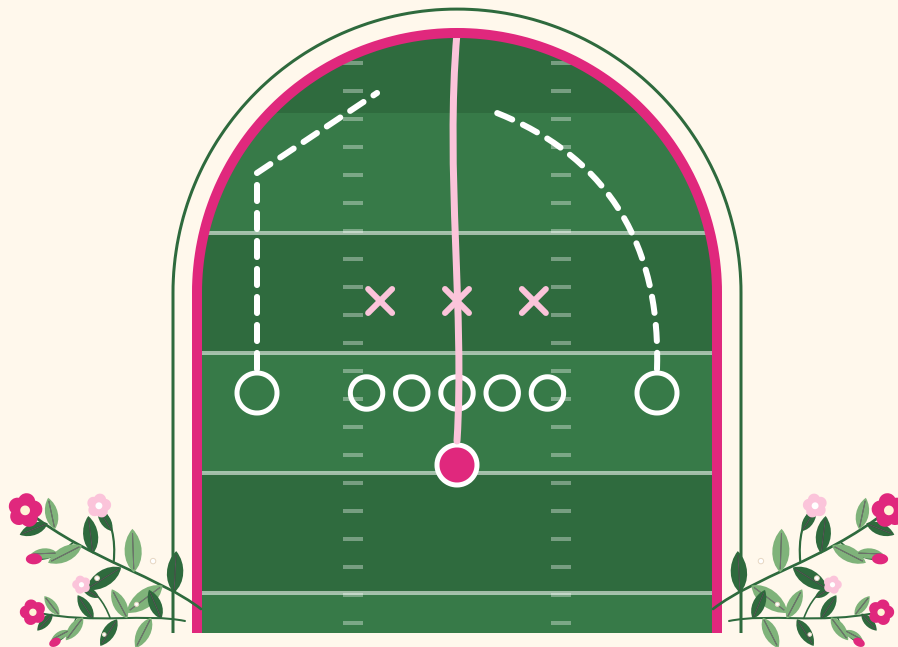
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LEFT IN THIS WEEK'S PLAN

\$

# THE DEFENSE

## *Credit & Debt*



*“The rich rule over the poor, and the borrower is slave to the lender.”*

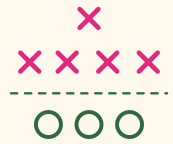
PROVERBS 22:7 • NIV

### IN THIS SECTION

- ◆ Pregame Devotional
- ◆ Report Review & Disputes
- ◆ Debt Inventory & Payoff Plan
- ◆ Credit Score Basics
- ◆ Utilization & Due Dates
- ◆ Payment Tracker

## PREGAME DEVOTIONAL

## TOWARD FREEDOM



“

*The rich rule over the poor, and the borrower is slave to the lender.*

PROVERBS 22:7 • NIV

## IN CONTEXT

*This proverb is an honest observation from ancient life: debt creates obligations, and obligations limit our choices. It isn't a judgment on anyone who has borrowed.*

## THE REFLECTION

Many women carry debt because of medical bills, job loss, school, or keeping a family afloat. Your debt is not your identity.

The invitation here is freedom, usually won one payment at a time. Defense isn't glamorous: it's knowing where the threats are and staying disciplined play after play. No quick fixes, no guarantees, just steady, informed defense.

*What feelings come up when I think about my debt?*

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*What would more freedom with money make possible?*

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## PRAY

*Lord, I bring You every balance and every worry attached to it. Replace my shame with wisdom and my fear with a plan. Help me be faithful with each payment. Amen.*

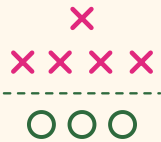
## PRACTICAL NEXT STEP

Request your free credit reports at [AnnualCreditReport.com](https://AnnualCreditReport.com), the official site for free reports from all three national credit bureaus.

☐ Done

LEARN THE RULES

# CREDIT SCORE BASICS



*Plain language, no pressure.*

Your **credit report** is a record of your borrowing and payment history, kept by the three national credit bureaus: Equifax, Experian, and TransUnion. Your **credit score** is a number calculated from that report to estimate how likely you are to repay.

FICO, one widely used scoring model, publishes these general categories and approximate weights. Other models weigh things differently.

|                   |           |                                          |
|-------------------|-----------|------------------------------------------|
| Payment history   | ABOUT 35% | Whether you’ve paid on time.             |
| Amounts owed      | ABOUT 30% | How much you owe, including utilization. |
| Length of history | ABOUT 15% | How long accounts have been open.        |
| New credit        | ABOUT 10% | Recent applications and new accounts.    |
| Credit mix        | ABOUT 10% | The variety of account types.            |

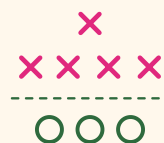
**GOOD TO  
KNOW**

You can get free reports from all three bureaus at [AnnualCreditReport.com](https://AnnualCreditReport.com). Checking your own report doesn’t hurt your score. No one can legally remove accurate, timely information just because you pay them, so be cautious of companies that promise quick fixes.

MORE ROOM TO WRITE

## THE DEFENSE

## REPORT REVIEW &amp; DISPUTES



*Errors happen, and you can dispute them.*

| CHECK EACH ITEM                                 | EQUIFAX                  | EXPERIAN                 | TRANS-UNION              |
|-------------------------------------------------|--------------------------|--------------------------|--------------------------|
| Name, address, and personal details are correct | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Every account listed is mine                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Balances and credit limits are correct          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Payment history is reported correctly           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I recognize every hard inquiry                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Negative items are accurate                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| No signs of identity theft                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| DATE PULLED                                     |                          |                          |                          |

## ERRORS &amp; DISPUTE NOTES

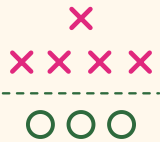
| BUREAU / CREDITOR | WHAT'S WRONG | DATE DISPUTED | HOW SENT | RESULT / NEXT STEP |
|-------------------|--------------|---------------|----------|--------------------|
| 1                 |              |               |          |                    |
| 2                 |              |               |          |                    |
| 3                 |              |               |          |                    |
| 4                 |              |               |          |                    |
| 5                 |              |               |          |                    |
| 6                 |              |               |          |                    |

## GOOD TO KNOW

You can dispute errors with the credit bureau and with the company that reported the information. Bureaus generally have about 30 days to investigate. Keep copies, dates, and confirmation numbers.

THE DEFENSE

# UTILIZATION & DUE DATES



*Know what gets reported, and when.*

**Utilization %** = reported balance ÷ credit limit × 100      **Example:** \$300 ÷ \$1,000 × 100 = 30%

| CARD / ACCOUNT     | REPORTED BALANCE | CREDIT LIMIT | UTILIZATION % |
|--------------------|------------------|--------------|---------------|
| 1                  | \$               | \$           | %             |
| 2                  | \$               | \$           | %             |
| 3                  | \$               | \$           | %             |
| 4                  | \$               | \$           | %             |
| 5                  | \$               | \$           | %             |
| 6                  | \$               | \$           | %             |
| 7                  | \$               | \$           | %             |
| ALL CARDS (TOTALS) | \$               | \$           | %             |

Overall utilization = total reported balances ÷ total limits × 100.

## STATEMENT CLOSING DATE VS. PAYMENT DUE DATE



**Statement closes**

Your statement balance is set. Many lenders report this balance to the credit bureaus around this date.

**Payment due**

Pay at least the minimum by this date. Paying on time is one of the most important habits you can build.

**GOOD TO KNOW**

Reporting schedules vary by lender. Paying down a balance before the closing date may lower what gets reported, but on-time payments still matter most. This page can't promise any particular score change.

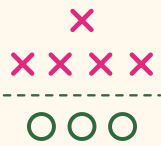
MORE ROOM TO WRITE

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THE DEFENSE

DEBT INVENTORY



Every debt, in one place. Use your latest statements.

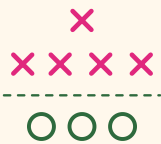
| CREDITOR | TYPE | BALANCE | APR | MINIMUM | DUE DATE | STATEMENT CLOSES |
|----------|------|---------|-----|---------|----------|------------------|
| 1        |      | \$      | %   | \$      |          |                  |
| 2        |      | \$      | %   | \$      |          |                  |
| 3        |      | \$      | %   | \$      |          |                  |
| 4        |      | \$      | %   | \$      |          |                  |
| 5        |      | \$      | %   | \$      |          |                  |
| 6        |      | \$      | %   | \$      |          |                  |
| 7        |      | \$      | %   | \$      |          |                  |
| 8        |      | \$      | %   | \$      |          |                  |
| 9        |      | \$      | %   | \$      |          |                  |
| 10       |      | \$      | %   | \$      |          |                  |
| 11       |      | \$      | %   | \$      |          |                  |
| 12       |      | \$      | %   | \$      |          |                  |
| TOTALS   |      | \$      |     | \$      |          |                  |

Include credit cards, car and student loans, medical bills, personal loans, buy-now-pay-later plans, and money owed to family. More debts? Use Extra Debts in Overtime.

Notes (promotional rates ending, payment plans, accounts in collections):

CHOOSE YOUR PLAY

# MY DEBT PAYOFF PLAN



*Pay every minimum. Aim the extra at one target.*

☐ **THE SNOWBALL**  
**Smallest balance first.** Quick wins build momentum. You may pay more interest overall.

☐ **THE AVALANCHE**  
**Highest APR first.** Usually costs the least interest. The first payoff can take longer.

EXTRA AMOUNT I CAN PUT TOWARD DEBT EACH MONTH (LINE F)  
\$

| ORDER / DEBT | BALANCE | APR | MINIMUM | EXTRA OR ROLLED | TOTAL PAYMENT | PAID OFF                 |
|--------------|---------|-----|---------|-----------------|---------------|--------------------------|
| 1            | \$      | %   | \$      | \$              | \$            | <input type="checkbox"/> |
| 2            | \$      | %   | \$      | \$              | \$            | <input type="checkbox"/> |
| 3            | \$      | %   | \$      | \$              | \$            | <input type="checkbox"/> |
| 4            | \$      | %   | \$      | \$              | \$            | <input type="checkbox"/> |
| 5            | \$      | %   | \$      | \$              | \$            | <input type="checkbox"/> |
| 6            | \$      | %   | \$      | \$              | \$            | <input type="checkbox"/> |
| 7            | \$      | %   | \$      | \$              | \$            | <input type="checkbox"/> |
| 8            | \$      | %   | \$      | \$              | \$            | <input type="checkbox"/> |

EXAMPLE

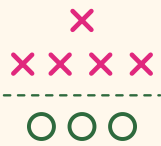
You pay \$50 extra on a card with a \$40 minimum: \$90 a month. Once it's paid off, that \$90 rolls onto the next debt. If its minimum is \$60, you now pay \$150 there.

Payoff dates you estimate assume no new charges and steady rates. Your lender's statement is always the official balance.

MORE ROOM TO WRITE

THE DEFENSE

PAYMENT TRACKER



Record every payment. Proof protects you.

| DATE PAID | CREDITOR | AMOUNT PAID | CONFIRMATION # | NEW BALANCE |
|-----------|----------|-------------|----------------|-------------|
| 1         |          | \$          |                | \$          |
| 2         |          | \$          |                | \$          |
| 3         |          | \$          |                | \$          |
| 4         |          | \$          |                | \$          |
| 5         |          | \$          |                | \$          |
| 6         |          | \$          |                | \$          |
| 7         |          | \$          |                | \$          |
| 8         |          | \$          |                | \$          |
| 9         |          | \$          |                | \$          |
| 10        |          | \$          |                | \$          |
| 11        |          | \$          |                | \$          |
| 12        |          | \$          |                | \$          |
| 13        |          | \$          |                | \$          |

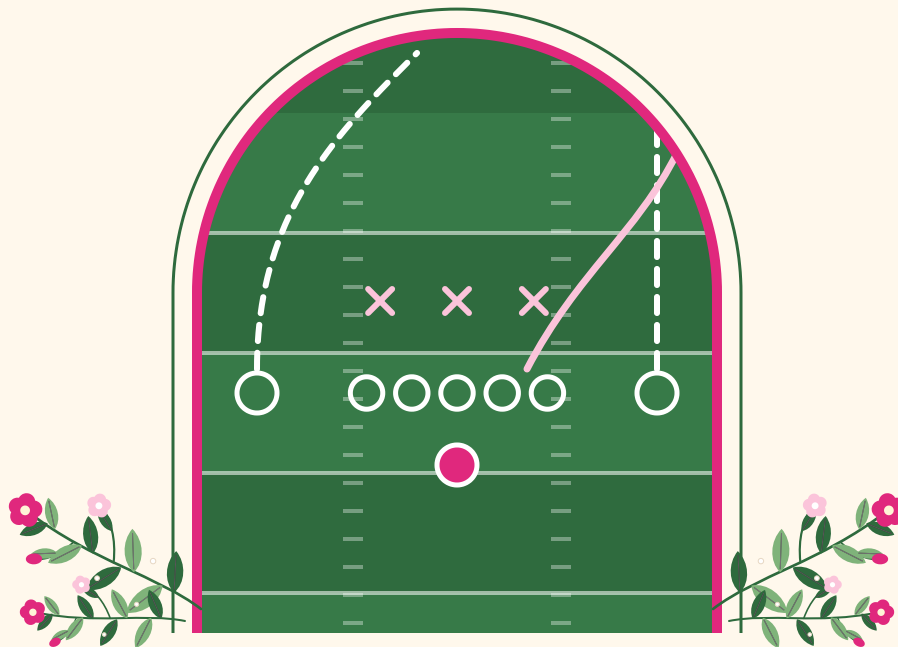
STATEMENT CHECK

**Closing balance** = opening balance + new charges + interest & fees – payments & credits. Example: \$1,000 + \$50 + \$18 – \$150 = \$918.

| DEBT / MONTH | OPENING | + CHARGES | + INTEREST & FEES | – PAYMENTS | = CLOSING |
|--------------|---------|-----------|-------------------|------------|-----------|
|              | \$      | \$        | \$                | \$         | \$        |
|              | \$      | \$        | \$                | \$         | \$        |
|              | \$      | \$        | \$                | \$         | \$        |
|              | \$      | \$        | \$                | \$         | \$        |

# PROTECT THE END ZONE

## *Savings & Security*



*“The wise store up choice food and olive oil, but fools gulp theirs down.”*

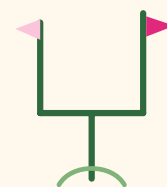
PROVERBS 21:20 • NIV

### IN THIS SECTION

- ◆ Pregame Devotional
- ◆ Emergency Fund & Ladder
- ◆ Sinking Funds & Upcoming Expenses
- ◆ First Savings Milestone
- ◆ Savings Goal Planner
- ◆ Savings Progress Log

## PREGAME DEVOTIONAL

## STORE UP, LITTLE BY LITTLE



“

*The wise store up choice  
food and olive oil, but  
fools gulp theirs down.*

PROVERBS 21:20 • NIV

## IN CONTEXT

*Choice food and olive oil were valuable household supplies. The proverb praises setting some aside for later instead of using everything at once.*

## THE REFLECTION

Saving can feel impossible when every dollar already has somewhere to be. If that's you, you're not foolish. You're stretched.

Notice what the wise person stores: not a fortune, but supplies. In this chapter, savings starts wherever you are: \$0, \$5, or \$500. The first goal is the habit, so a flat tire doesn't have to become new debt.

*What makes saving hard for me right now?*

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*What would even a small cushion change for me?*

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## PRAY

*Lord, thank You for what I have today. Teach me to hold some back with wisdom, not fear. Help me save with patience and trust You with tomorrow. Amen.*

## PRACTICAL NEXT STEP

Open or name a savings account for your first milestone, even if you start it with \$1.

☐ Done

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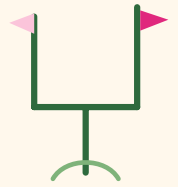
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## PROTECT THE END ZONE

## YOUR FIRST SAVINGS MILESTONE



*Every amount counts. Start where you are.*

Savings gives you options. Many financial educators suggest working toward three to six months of essential expenses over time, but your first milestone can be any amount that feels possible. Keep making minimum payments while you build it.

**EMERGENCY FUND**

True surprises: repairs, medical bills, lost income.

**SINKING FUNDS**

Expenses you can see coming.

**GOAL SAVINGS**

Dreams and plans: a move, a trip, a home.

MY STARTING LINE

☐ \$0☐ \$25☐ \$50☐ \$100☐ \$ \_\_\_\_\_

*My first milestone is \$ \_\_\_\_\_ by \_\_\_\_\_*

WHERE IT WILL LIVE

AMOUNT EACH PAYDAY

\$ \_\_\_\_\_

**FILL THE JAR**

|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

Divide your milestone by 20 and color in one box each time you save that much.

MORE ROOM TO WRITE

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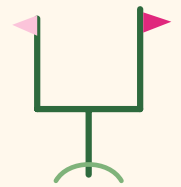
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## PROTECT THE END ZONE

## EMERGENCY FUND &amp; SAVINGS LADDER



|          |                                                                                        |          |
|----------|----------------------------------------------------------------------------------------|----------|
| <b>A</b> | <b>Monthly essential expenses</b><br>From line B of your Monthly Game Plan             | \$ _____ |
| <b>B</b> | <b>Months of cushion I'm aiming for</b><br>Start with 1. Grow toward 3 to 6 over time. | _____    |
| <b>C</b> | <b>Emergency fund target</b><br>A × B                                                  | \$ _____ |
| <b>D</b> | <b>Current emergency savings</b><br>What you have today                                | \$ _____ |
| <b>E</b> | <b>Savings gap</b><br>C – D (if D is more than C, enter \$0)                           | \$ _____ |
| <b>F</b> | <b>Months to reach it</b><br>Your timeline                                             | _____    |
| <b>G</b> | <b>Monthly pace</b><br>E ÷ F                                                           | \$ _____ |

## MY SAVINGS LADDER

|          |                    |                    |                      |                                  |
|----------|--------------------|--------------------|----------------------|----------------------------------|
| <b>4</b> | MILESTONE<br>_____ | AMOUNT<br>\$ _____ | TARGET DATE<br>_____ | DONE<br><input type="checkbox"/> |
| <b>3</b> | MILESTONE<br>_____ | AMOUNT<br>\$ _____ | TARGET DATE<br>_____ | DONE<br><input type="checkbox"/> |
| <b>2</b> | MILESTONE<br>_____ | AMOUNT<br>\$ _____ | TARGET DATE<br>_____ | DONE<br><input type="checkbox"/> |
| <b>1</b> | MILESTONE<br>_____ | AMOUNT<br>\$ _____ | TARGET DATE<br>_____ | DONE<br><input type="checkbox"/> |

Climb from the bottom. Ideas: a starter cushion, one month of essentials, three months, six months.

MORE ROOM TO WRITE

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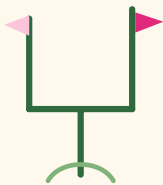
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PROTECT THE END ZONE

SAVINGS GOAL PLANNER



Every amount counts. Start where you are.

GOAL 1 · I'M SAVING FOR

A TARGET SAVINGS

The total you want to reach  
\$

C SAVINGS GAP

A – B (if B is more than A, enter \$0)  
\$

D MONTHS REMAINING

Months until your target date

E PAYCHECKS REMAINING

Count your actual pay dates

B CURRENT SAVINGS

What you have toward it today  
\$

TARGET DATE

When you'd like to reach it

MONTHLY PACE

$C \div D$   
\$

PER-PAYCHECK PACE

$C \div E$   
\$

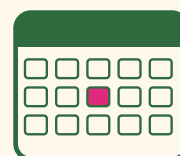
SAVINGS PROGRESS LOG

| DATE | DEPOSIT | WITHDRAWAL | NEW BALANCE | NOTE |
|------|---------|------------|-------------|------|
| 1    | \$      | \$         | \$          |      |
| 2    | \$      | \$         | \$          |      |
| 3    | \$      | \$         | \$          |      |
| 4    | \$      | \$         | \$          |      |
| 5    | \$      | \$         | \$          |      |
| 6    | \$      | \$         | \$          |      |
| 7    | \$      | \$         | \$          |      |
| 8    | \$      | \$         | \$          |      |
| 9    | \$      | \$         | \$          |      |

New balance = previous balance + deposit – withdrawal.

## PROTECT THE END ZONE

## SINKING FUNDS &amp; UPCOMING EXPENSES



| MONTH   | FUND 1 | FUND 2 | FUND 3 | FUND 4 |
|---------|--------|--------|--------|--------|
| Target  | \$     | \$     | \$     | \$     |
| Month 1 | \$     | \$     | \$     | \$     |
| Month 2 | \$     | \$     | \$     | \$     |
| Month 3 | \$     | \$     | \$     | \$     |
| Month 4 | \$     | \$     | \$     | \$     |
| Month 5 | \$     | \$     | \$     | \$     |
| Month 6 | \$     | \$     | \$     | \$     |
| SAVED   | \$     | \$     | \$     | \$     |

Saved = all deposits for that fund, minus anything you spent from it.

## UPCOMING EXPENSES

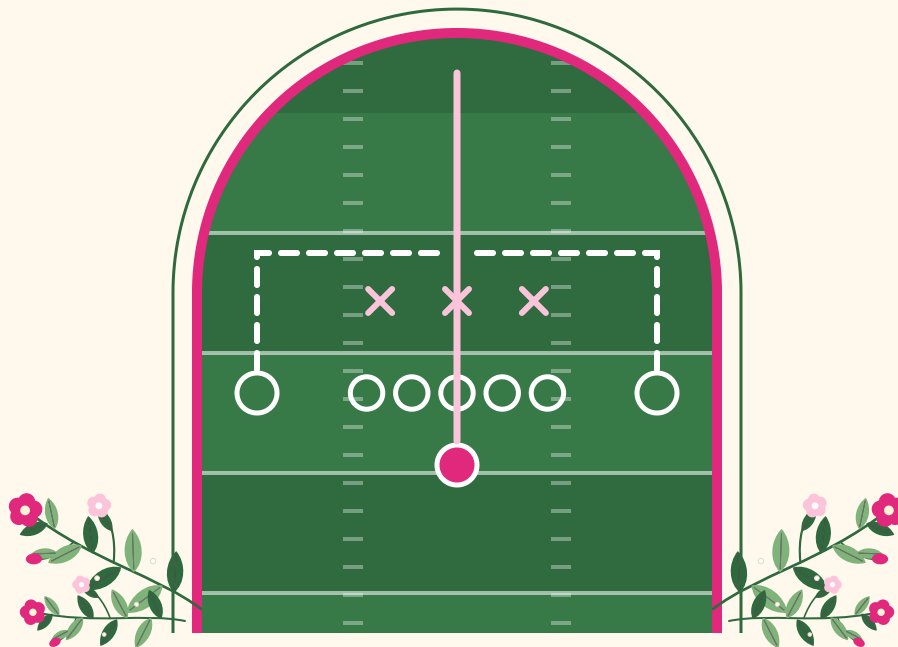
| EXPENSE | MONTH | ESTIMATED COST | SAVED SO FAR | STILL NEEDED |
|---------|-------|----------------|--------------|--------------|
| 1       |       | \$             | \$           | \$           |
| 2       |       | \$             | \$           | \$           |
| 3       |       | \$             | \$           | \$           |
| 4       |       | \$             | \$           | \$           |
| 5       |       | \$             | \$           | \$           |
| 6       |       | \$             | \$           | \$           |
| 7       |       | \$             | \$           | \$           |
| TOTALS  |       | \$             | \$           | \$           |

Still needed = estimated cost – saved so far.

MORE ROOM TO WRITE

# BUILD THE OFFENSE

*Career & Additional Income*



*“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters.”*

COLOSSIANS 3:23 • NIV

## IN THIS SECTION

- ◆ Pregame Devotional
- ◆ Career Vision & Skills
- ◆ Side Hustle Ideas & Pricing
- ◆ Two Ways to Grow
- ◆ Promotion & Salary Growth
- ◆ Business Tracker

## PREGAME DEVOTIONAL

## WORK WITH ALL YOUR HEART



“

*Whatever you do, work at it with all your heart, as working for the Lord, not for human masters.*

COLOSSIANS 3:23 • NIV

## IN CONTEXT

*Paul wrote these words to ordinary workers, including people with very little power over their circumstances. Their daily work mattered to God.*

## THE REFLECTION

Growing your income isn't about hustling until you're empty. For some women, it means asking for the raise they've earned. For others, it's a certification, a new role, or a small business idea.

For some, this season is about rest and stability, not more work. All of those are faithful choices. You don't need a side hustle to succeed.

*Where do I sense God inviting me to grow in my work?*

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*What does my current season honestly have room for?*

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**PRAY** *Lord, thank You for the work of my hands. Show me where to grow, give me courage to ask for what's fair, and protect my rest and my peace. Amen.*

## PRACTICAL NEXT STEP

Write down three skills people already ask you for help with.

☐ Done

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CHOOSE YOUR PATH

# TWO WAYS TO GROW



*Both are valid plays. Choose one, both, or neither this season.*

## GROW WHERE YOU ARE

Raise · promotion · new skills

MY NEXT CAREER STEP

\_\_\_\_\_

A SKILL TO BUILD

\_\_\_\_\_

WHO COULD ADVOCATE FOR ME

\_\_\_\_\_

## BUILD SOMETHING NEW

Side business · freelance

MY IDEA

\_\_\_\_\_

WHO WOULD PAY

\_\_\_\_\_

WHAT I'D CHARGE (\$)

\_\_\_\_\_

## MY 30-DAY ACTION PLAN

### WEEK 1 · EXPLORE

☐
☐

### WEEK 2 · PREPARE

☐
☐

### WEEK 3 · TAKE ACTION

☐
☐

### WEEK 4 · REVIEW

☐
☐

MORE ROOM TO WRITE

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

BUILD THE OFFENSE

CAREER VISION & SKILLS



MY CURRENT ROLE

Work that energizes me:

In 1 year, I'd like to...

MONTHLY TAKE-HOME PAY

\$

Work that drains me:

In 3 years...

In 5 years...

SKILLS & DEVELOPMENT

| SKILL | LEVEL 1–5 | HOW I’LL GROW IT | COST | BY WHEN |
|-------|-----------|------------------|------|---------|
| 1     |           |                  | \$   |         |
| 2     |           |                  | \$   |         |
| 3     |           |                  | \$   |         |
| 4     |           |                  | \$   |         |
| 5     |           |                  | \$   |         |
| 6     |           |                  | \$   |         |

MORE ROOM TO WRITE

## BUILD THE OFFENSE

## PROMOTION &amp; SALARY GROWTH



*Prepare like it's game day. Ask like you belong.*

## TARGET ROLE OR RAISE

## TARGET PAY

\$

- ☐ Researched typical pay for my role and area
- ☐ Gathered positive feedback
- ☐ Requested a meeting at a good time

- ☐ Listed my accomplishments with results
- ☐ Practiced my ask out loud
- ☐ Planned a follow-up date

Research pay using the U.S. Bureau of Labor Statistics Occupational Outlook Handbook, current job postings, and professional associations.

*My accomplishments (include numbers where you can):*

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*What I'll say when I ask:*

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*Their response:*

*My next step:*

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## MORE ROOM TO WRITE

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## BUILD THE OFFENSE

## SIDE HUSTLE IDEAS &amp; DEMAND

*Skills I have:*


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*Things I enjoy:*


---



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*Problems people pay to solve:*


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| IDEA | WHO IT HELPS | HOURS / WEEK | STARTUP COST | EXCITEMENT 1–5 |
|------|--------------|--------------|--------------|----------------|
| 1    |              |              | \$           |                |
| 2    |              |              | \$           |                |
| 3    |              |              | \$           |                |
| 4    |              |              | \$           |                |

## CHECK THE DEMAND

| PERSON I ASKED | WHAT THEY SAID | WOULD PAY?               | AT WHAT PRICE? |
|----------------|----------------|--------------------------|----------------|
| 1              |                | <input type="checkbox"/> | \$             |
| 2              |                | <input type="checkbox"/> | \$             |
| 3              |                | <input type="checkbox"/> | \$             |
| 4              |                | <input type="checkbox"/> | \$             |
| 5              |                | <input type="checkbox"/> | \$             |

Be cautious of opportunities that require recruiting others or buying lots of inventory before you've made a sale.

MORE ROOM TO WRITE

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## BUILD THE OFFENSE

## STARTUP COSTS &amp; PRICING



*Know your numbers before your first sale.*

| STARTUP ITEM               | COST      | NEED NOW?                |
|----------------------------|-----------|--------------------------|
| 1                          | \$        | <input type="checkbox"/> |
| 2                          | \$        | <input type="checkbox"/> |
| 3                          | \$        | <input type="checkbox"/> |
| 4                          | \$        | <input type="checkbox"/> |
| 5                          | \$        | <input type="checkbox"/> |
| 6                          | \$        | <input type="checkbox"/> |
| <b>TOTAL STARTUP COSTS</b> | <b>\$</b> |                          |

|                      |   |                     |   |                       |
|----------------------|---|---------------------|---|-----------------------|
| PRICE PER SALE<br>\$ | − | COST PER SALE<br>\$ | = | PROFIT PER SALE<br>\$ |
|----------------------|---|---------------------|---|-----------------------|

Cost per sale includes materials, packaging, shipping, and platform or payment fees for one sale.

|                           |   |                       |   |                          |
|---------------------------|---|-----------------------|---|--------------------------|
| TOTAL STARTUP COSTS<br>\$ | ÷ | PROFIT PER SALE<br>\$ | = | SALES TO BREAK EVEN<br># |
|---------------------------|---|-----------------------|---|--------------------------|

**EXAMPLE** Price \$25 – cost per sale \$10 = \$15 profit per sale. Startup costs of \$300 ÷ \$15 = 20 sales to break even. If each sale takes two hours, that's \$7.50 an hour.

## REVENUE VS. PROFIT

**Revenue** is everything customers pay you. **Profit = revenue – business expenses.** Profit is the number that helps your budget. Example: \$600 in sales – \$180 in supplies & fees = \$420 profit.

MORE ROOM TO WRITE

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## BUILD THE OFFENSE

## BUSINESS TRACKER



| DATE | DESCRIPTION | INCOME | EXPENSE | CATEGORY |
|------|-------------|--------|---------|----------|
| 1    |             | \$     | \$      |          |
| 2    |             | \$     | \$      |          |
| 3    |             | \$     | \$      |          |
| 4    |             | \$     | \$      |          |
| 5    |             | \$     | \$      |          |
| 6    |             | \$     | \$      |          |
| 7    |             | \$     | \$      |          |
| 8    |             | \$     | \$      |          |
| 9    |             | \$     | \$      |          |
| 10   |             | \$     | \$      |          |
| 11   |             | \$     | \$      |          |
| 12   |             | \$     | \$      |          |

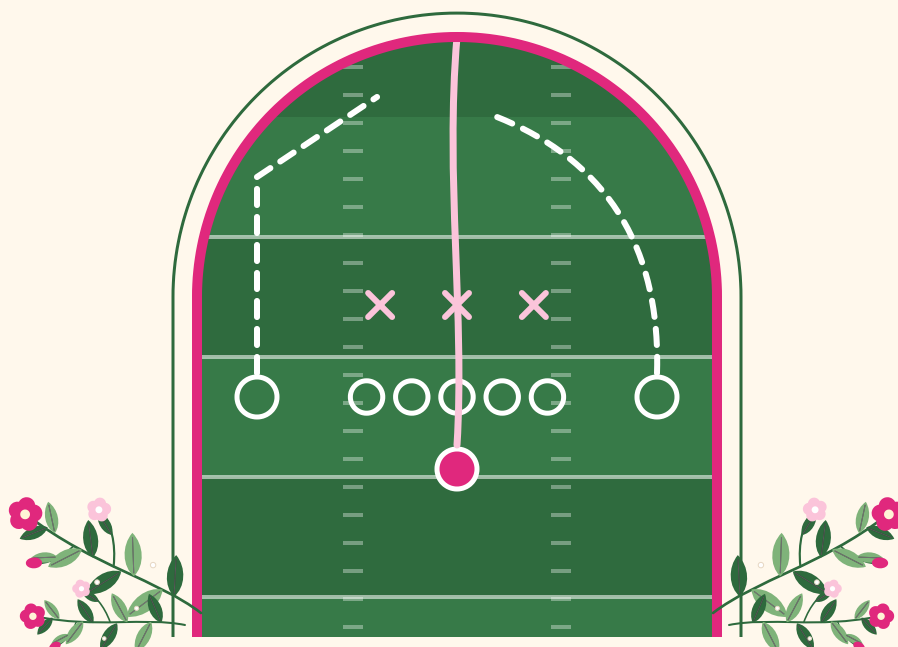
## MONTHLY PROFIT SUMMARY

| MONTH  | REVENUE | BUSINESS EXPENSES | PROFIT |
|--------|---------|-------------------|--------|
|        | \$      | \$                | \$     |
|        | \$      | \$                | \$     |
|        | \$      | \$                | \$     |
|        | \$      | \$                | \$     |
|        | \$      | \$                | \$     |
|        | \$      | \$                | \$     |
| TOTALS | \$      | \$                | \$     |

Business income may be taxable. Set some profit aside, keep receipts, and ask a tax professional how much is right for you.

# THE HUDDLE CONTINUES

*Accountability & Rhythm*



*“Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up.”*

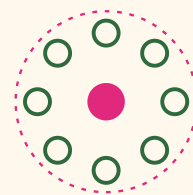
ECCLESIASTES 4:9–10 • NIV

## IN THIS SECTION

- ◆ Pregame Devotional
- ◆ Weekly Money Date Log
- ◆ Spending Reflection
- ◆ Accountability Partner
- ◆ Habit Tracker
- ◆ Prayer & Gratitude

## PREGAME DEVOTIONAL

## BETTER TOGETHER



“

*Two are better than one,  
because they have a good  
return for their labor: If  
either of them falls down,  
one can help the other up.  
But pity anyone who falls  
and has no one to help them  
up.*

ECCLESIASTES 4:9–10 •  
NIV

## IN CONTEXT

*The Teacher in Ecclesiastes observes how hard and lonely life can be. Companionship isn't a luxury; it's part of how we keep going.*

## THE REFLECTION

Many of us carry our numbers, our worries, and our mistakes completely alone. But falling down isn't the problem in this passage. Everyone falls. The problem is falling with no one there to help you up.

Accountability isn't someone checking your receipts. It's a teammate who knows your goals, prays with you, and reminds you why you started. Consistency, not intensity, changes a season.

*Who could I trust to walk with me in this?*

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*When I fall down with money, what helps me get back up?*

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## PRAY

*Lord, thank You that I don't have to do this alone. Bring the right people beside me, and make me that kind of friend to someone else. Amen.*

## PRACTICAL NEXT STEP

Ask one trusted person if they'd check in with you about your money goals once a month.

☐ Done

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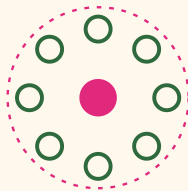
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HOW IT WORKS

ACCOUNTABILITY & MONEY DATES



YOUR WEEKLY MONEY DATE

- 01

Pick your time. Same day, same time. Twenty to thirty minutes.
- 02

Look at the numbers. Balances, this week’s spending, upcoming bills.
- 03

Move money on purpose. Transfer savings, schedule payments, adjust the plan.
- 04

Close in prayer. Thank God for one win; hand over one worry.

MY ACCOUNTABILITY PARTNER

| NAME | BEST WAY TO REACH | WE’LL CHECK IN |
|------|-------------------|----------------|
|      |                   |                |

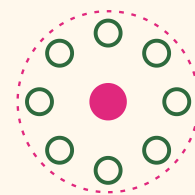
Questions I want them to ask me:

| DATE | WHAT WE TALKED ABOUT | MY NEXT STEP |
|------|----------------------|--------------|
| 1    |                      |              |
| 2    |                      |              |
| 3    |                      |              |
| 4    |                      |              |
| 5    |                      |              |

MORE ROOM TO WRITE

## THE HUDDLE CONTINUES

## WEEKLY MONEY DATE LOG

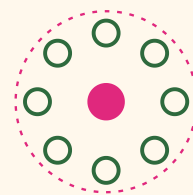


*Weeks 1–13. One line per money date.*

| WEEK OF | CHECKED IN               | TOP PRIORITY THIS WEEK | A WIN OR ADJUSTMENT | PRAYED                   |
|---------|--------------------------|------------------------|---------------------|--------------------------|
| 1       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 2       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 3       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 4       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 5       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 6       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 7       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 8       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 9       | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 10      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 11      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 12      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 13      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |

## THE HUDDLE CONTINUES

## WEEKLY MONEY DATE LOG

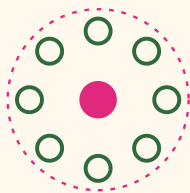


*Weeks 14–26. One line per money date.*

| WEEK OF | CHECKED IN               | TOP PRIORITY THIS WEEK | A WIN OR ADJUSTMENT | PRAYED                   |
|---------|--------------------------|------------------------|---------------------|--------------------------|
| 14      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 15      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 16      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 17      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 18      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 19      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 20      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 21      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 22      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 23      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 24      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 25      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |
| 26      | <input type="checkbox"/> |                        |                     | <input type="checkbox"/> |

THE HUDDLE CONTINUES

MONTHLY HABIT TRACKER



Color in a circle each day you keep the habit. Print a copy for each month.

MONTH

MY FOCUS HABIT

| HABIT | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       | 11                       | 12                       | 13                       | 14                       | 15                       | 16                       | 17                       | 18                       | 19                       | 20                       | 21                       | 22                       | 23                       | 24                       | 25                       | 26                       | 27                       | 28                       | 29                       | 30                       | 31                       |
|-------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
|       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
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|       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Ideas: tracked spending, no-spend day, packed lunch, checked balances, moved money to savings, prayed over finances.

MORE ROOM TO WRITE

THE HUDDLE CONTINUES

SPENDING REFLECTION & SURPRISES

| DATE | WHAT I BOUGHT | AMOUNT | HOW I FELT | NEXT TIME I'LL... |
|------|---------------|--------|------------|-------------------|
| 1    |               | \$     |            |                   |
| 2    |               | \$     |            |                   |
| 3    |               | \$     |            |                   |
| 4    |               | \$     |            |                   |
| 5    |               | \$     |            |                   |
| 6    |               | \$     |            |                   |

Patterns I'm noticing (times, moods, places, people):

WHEN THE UNEXPECTED HAPPENS

- ☐ Pause before reacting
- ☐ Use my emergency fund or buffer
- ☐ Adjust lifestyle spending this month
- ☐ Confirm the real amount and due date
- ☐ Ask about a payment plan
- ☐ Restart savings as soon as I can

| DATE | EXPENSE | AMOUNT | HOW I COVERED IT | WHAT I ADJUSTED |
|------|---------|--------|------------------|-----------------|
| 1    |         | \$     |                  |                 |
| 2    |         | \$     |                  |                 |
| 3    |         | \$     |                  |                 |
| 4    |         | \$     |                  |                 |
| 5    |         | \$     |                  |                 |

MORE ROOM TO WRITE

THE HUDDLE CONTINUES

PRAYER & GRATITUDE



Bring every need to God, and watch for His faithfulness.

“Rejoice always, pray continually, give thanks in all circumstances; for this is God’s will for you in Christ Jesus.”

1 THESSALONIANS 5:16–18 · NIV

| DATE | MY REQUEST | UPDATE / ANSWER |
|------|------------|-----------------|
| 1    |            |                 |
| 2    |            |                 |
| 3    |            |                 |
| 4    |            |                 |
| 5    |            |                 |
| 6    |            |                 |
| 7    |            |                 |
| 8    |            |                 |

GRATITUDE LIST

1

2

3

4

5

6

7

8

9

10

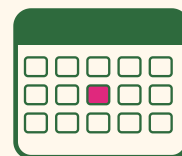
11

12

MORE ROOM TO WRITE

## THE SEASON

## YOUR SIX-MONTH SEASON



*Three pages a month. Six months. One steady season.*

Start with whatever month you're in, and write the month and year on each page. After month 3, pause for your **Halftime Review**. After month 6, head to **The Championship**.

This playbook is built for a six-month season, or a shorter one if that fits your life. Ready to run it again? Print the monthly pages for a new season.

*"There is a time for everything, and a season for every activity under the heavens."*

ECCLESIASTES 3:1 · NIV

01

**Monthly Game Plan**

Plan your A–G budget before the month begins, then fill in actual amounts at the end.

02

**Bills & Paydays**

List every bill with its due date and check it off. Assign each paycheck before it arrives.

03

**Spending & Check-In**

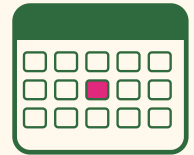
Log purchases, then celebrate wins, name setbacks, and set next month's focus.

**PLAYCALL**

Plan at the start, track in the middle, review at the end. If a month gets away from you, skip to the Check-In, note what happened, and start fresh.

## MONTH 01 · GAME PLAN

## MONTH 01 GAME PLAN



MONTH

YEAR

THIS MONTH'S FOCUS

*"Because of the LORD's great love we are not consumed, for his compassions never fail. They are new every morning; great is your faithfulness."*

LAMENTATIONS 3:22–23 · NIV

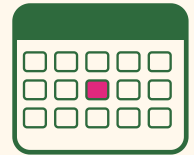
|          |                                                                                                         | PLANNED  | ACTUAL   |
|----------|---------------------------------------------------------------------------------------------------------|----------|----------|
| <b>A</b> | <b>Take-home income</b><br>Every paycheck this month, after taxes and deductions                        | \$ _____ | \$ _____ |
| <b>B</b> | <b>Essential expenses</b><br>Housing, utilities, food, transportation, insurance, minimum debt payments | \$ _____ | \$ _____ |
| <b>C</b> | <b>Lifestyle spending</b><br>Hair, makeup, personal care, clothing, entertainment                       | \$ _____ | \$ _____ |
| <b>D</b> | <b>Giving</b><br>Tithes, offerings, generosity                                                          | \$ _____ | \$ _____ |
| <b>E</b> | <b>Savings &amp; sinking funds</b><br>Emergency fund plus planned future expenses                       | \$ _____ | \$ _____ |
| <b>F</b> | <b>Extra debt payments</b><br>Only the amount above your minimums                                       | \$ _____ | \$ _____ |
| <b>G</b> | <b>Spending buffer</b><br>A small cushion for the unexpected                                            | \$ _____ | \$ _____ |

|                                       | PLANNED  | ACTUAL   |
|---------------------------------------|----------|----------|
| Total planned · B + C + D + E + F + G | \$ _____ | \$ _____ |
| Money remaining · A – total           | \$ _____ | \$ _____ |

MORE ROOM TO WRITE

MONTH 01 · BILLS &amp; PAYDAYS

# BILLS & PAYDAYS



*Check each bill off when it's paid.*

| BILL               | DUE DATE | AMOUNT    | PAY FROM CHECK # | PAID                     | CONFIRMATION # |
|--------------------|----------|-----------|------------------|--------------------------|----------------|
| 1                  |          | \$        |                  | <input type="checkbox"/> |                |
| 2                  |          | \$        |                  | <input type="checkbox"/> |                |
| 3                  |          | \$        |                  | <input type="checkbox"/> |                |
| 4                  |          | \$        |                  | <input type="checkbox"/> |                |
| 5                  |          | \$        |                  | <input type="checkbox"/> |                |
| 6                  |          | \$        |                  | <input type="checkbox"/> |                |
| 7                  |          | \$        |                  | <input type="checkbox"/> |                |
| 8                  |          | \$        |                  | <input type="checkbox"/> |                |
| 9                  |          | \$        |                  | <input type="checkbox"/> |                |
| 10                 |          | \$        |                  | <input type="checkbox"/> |                |
| 11                 |          | \$        |                  | <input type="checkbox"/> |                |
| 12                 |          | \$        |                  | <input type="checkbox"/> |                |
| 13                 |          | \$        |                  | <input type="checkbox"/> |                |
| <b>TOTAL BILLS</b> |          | <b>\$</b> |                  |                          |                |

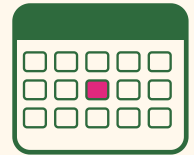
## MY PAYDAYS

| PAYCHECK 1                       | PAYCHECK 2                       | PAYCHECK 3                       | PAYCHECK 4                       |
|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         |
| <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     |
| <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      |
| <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ |

Left for plan = take-home – amount sent to bills. Use it for giving, savings, extra debt payments, and spending.

## MONTH 01 · SPENDING &amp; CHECK-IN

## SPENDING &amp; CHECK-IN



| DATE | WHERE | CATEGORY | AMOUNT | NEED / WANT                                           |
|------|-------|----------|--------|-------------------------------------------------------|
| 1    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 2    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 3    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 4    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 5    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 6    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 7    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 8    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 9    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 10   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |

## MONTHLY CHECK-IN

THIS MONTH FELT...



Rough



Hard



Okay



Good



Great

*Wins (big and small):*


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*Setbacks & adjustments:*


---



---

SAVED THIS  
MONTH  
\$

PAID TOWARD  
DEBT  
\$

TOTAL DEBT NOW  
\$

TOTAL SAVINGS  
NOW  
\$

*Prayer & gratitude:*


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*Next month, I'll focus on:*


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MORE ROOM TO WRITE

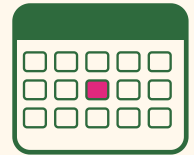
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## MONTH 02 · GAME PLAN

## MONTH 02 GAME PLAN



MONTH

YEAR

THIS MONTH'S FOCUS

*"Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight."*

PROVERBS 3:5-6 · NIV

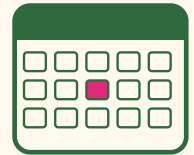
|          |                                                                                                         | PLANNED  | ACTUAL   |
|----------|---------------------------------------------------------------------------------------------------------|----------|----------|
| <b>A</b> | <b>Take-home income</b><br>Every paycheck this month, after taxes and deductions                        | \$ _____ | \$ _____ |
| <b>B</b> | <b>Essential expenses</b><br>Housing, utilities, food, transportation, insurance, minimum debt payments | \$ _____ | \$ _____ |
| <b>C</b> | <b>Lifestyle spending</b><br>Hair, makeup, personal care, clothing, entertainment                       | \$ _____ | \$ _____ |
| <b>D</b> | <b>Giving</b><br>Tithes, offerings, generosity                                                          | \$ _____ | \$ _____ |
| <b>E</b> | <b>Savings &amp; sinking funds</b><br>Emergency fund plus planned future expenses                       | \$ _____ | \$ _____ |
| <b>F</b> | <b>Extra debt payments</b><br>Only the amount above your minimums                                       | \$ _____ | \$ _____ |
| <b>G</b> | <b>Spending buffer</b><br>A small cushion for the unexpected                                            | \$ _____ | \$ _____ |

|                                       | PLANNED  | ACTUAL   |
|---------------------------------------|----------|----------|
| Total planned · B + C + D + E + F + G | \$ _____ | \$ _____ |
| Money remaining · A – total           | \$ _____ | \$ _____ |

MORE ROOM TO WRITE

## MONTH 02 · BILLS &amp; PAYDAYS

## BILLS &amp; PAYDAYS



*Check each bill off when it's paid.*

| BILL               | DUE DATE | AMOUNT    | PAY FROM CHECK # | PAID                     | CONFIRMATION # |
|--------------------|----------|-----------|------------------|--------------------------|----------------|
| 1                  |          | \$        |                  | <input type="checkbox"/> |                |
| 2                  |          | \$        |                  | <input type="checkbox"/> |                |
| 3                  |          | \$        |                  | <input type="checkbox"/> |                |
| 4                  |          | \$        |                  | <input type="checkbox"/> |                |
| 5                  |          | \$        |                  | <input type="checkbox"/> |                |
| 6                  |          | \$        |                  | <input type="checkbox"/> |                |
| 7                  |          | \$        |                  | <input type="checkbox"/> |                |
| 8                  |          | \$        |                  | <input type="checkbox"/> |                |
| 9                  |          | \$        |                  | <input type="checkbox"/> |                |
| 10                 |          | \$        |                  | <input type="checkbox"/> |                |
| 11                 |          | \$        |                  | <input type="checkbox"/> |                |
| 12                 |          | \$        |                  | <input type="checkbox"/> |                |
| 13                 |          | \$        |                  | <input type="checkbox"/> |                |
| <b>TOTAL BILLS</b> |          | <b>\$</b> |                  |                          |                |

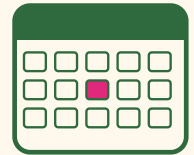
## MY PAYDAYS

| PAYCHECK 1                       | PAYCHECK 2                       | PAYCHECK 3                       | PAYCHECK 4                       |
|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         |
| <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     |
| <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      |
| <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ |

Left for plan = take-home – amount sent to bills. Use it for giving, savings, extra debt payments, and spending.

## MONTH 02 · SPENDING &amp; CHECK-IN

## SPENDING &amp; CHECK-IN



| DATE | WHERE | CATEGORY | AMOUNT | NEED / WANT                                           |
|------|-------|----------|--------|-------------------------------------------------------|
| 1    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 2    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 3    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 4    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 5    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 6    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 7    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 8    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 9    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 10   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |

## MONTHLY CHECK-IN

THIS MONTH FELT...



Rough



Hard



Okay



Good



Great

*Wins (big and small):*


---



---

*Setbacks & adjustments:*


---



---

SAVED THIS  
MONTH  
\$

PAID TOWARD  
DEBT  
\$

TOTAL DEBT NOW  
\$

TOTAL SAVINGS  
NOW  
\$

*Prayer & gratitude:*


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---

*Next month, I'll focus on:*


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MORE ROOM TO WRITE

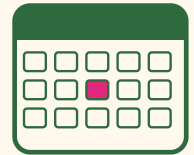
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## MONTH 03 • GAME PLAN

## MONTH 03 GAME PLAN



MONTH

YEAR

THIS MONTH'S FOCUS

*"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God."*

PHILIPPIANS 4:6 • NIV

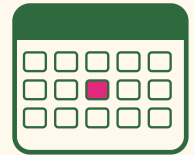
|          |                                                                                                         | PLANNED  | ACTUAL   |
|----------|---------------------------------------------------------------------------------------------------------|----------|----------|
| <b>A</b> | <b>Take-home income</b><br>Every paycheck this month, after taxes and deductions                        | \$ _____ | \$ _____ |
| <b>B</b> | <b>Essential expenses</b><br>Housing, utilities, food, transportation, insurance, minimum debt payments | \$ _____ | \$ _____ |
| <b>C</b> | <b>Lifestyle spending</b><br>Hair, makeup, personal care, clothing, entertainment                       | \$ _____ | \$ _____ |
| <b>D</b> | <b>Giving</b><br>Tithes, offerings, generosity                                                          | \$ _____ | \$ _____ |
| <b>E</b> | <b>Savings &amp; sinking funds</b><br>Emergency fund plus planned future expenses                       | \$ _____ | \$ _____ |
| <b>F</b> | <b>Extra debt payments</b><br>Only the amount above your minimums                                       | \$ _____ | \$ _____ |
| <b>G</b> | <b>Spending buffer</b><br>A small cushion for the unexpected                                            | \$ _____ | \$ _____ |

|                                       | PLANNED  | ACTUAL   |
|---------------------------------------|----------|----------|
| Total planned • B + C + D + E + F + G | \$ _____ | \$ _____ |
| Money remaining • A – total           | \$ _____ | \$ _____ |

MORE ROOM TO WRITE

MONTH 03 · BILLS &amp; PAYDAYS

# BILLS & PAYDAYS



*Check each bill off when it's paid.*

| BILL               | DUE DATE | AMOUNT    | PAY FROM CHECK # | PAID                     | CONFIRMATION # |
|--------------------|----------|-----------|------------------|--------------------------|----------------|
| 1                  |          | \$        |                  | <input type="checkbox"/> |                |
| 2                  |          | \$        |                  | <input type="checkbox"/> |                |
| 3                  |          | \$        |                  | <input type="checkbox"/> |                |
| 4                  |          | \$        |                  | <input type="checkbox"/> |                |
| 5                  |          | \$        |                  | <input type="checkbox"/> |                |
| 6                  |          | \$        |                  | <input type="checkbox"/> |                |
| 7                  |          | \$        |                  | <input type="checkbox"/> |                |
| 8                  |          | \$        |                  | <input type="checkbox"/> |                |
| 9                  |          | \$        |                  | <input type="checkbox"/> |                |
| 10                 |          | \$        |                  | <input type="checkbox"/> |                |
| 11                 |          | \$        |                  | <input type="checkbox"/> |                |
| 12                 |          | \$        |                  | <input type="checkbox"/> |                |
| 13                 |          | \$        |                  | <input type="checkbox"/> |                |
| <b>TOTAL BILLS</b> |          | <b>\$</b> |                  |                          |                |

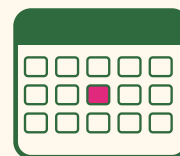
## MY PAYDAYS

| PAYCHECK 1                       | PAYCHECK 2                       | PAYCHECK 3                       | PAYCHECK 4                       |
|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         |
| <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     |
| <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      |
| <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ |

Left for plan = take-home – amount sent to bills. Use it for giving, savings, extra debt payments, and spending.

## MONTH 03 · SPENDING &amp; CHECK-IN

## SPENDING &amp; CHECK-IN



| DATE | WHERE | CATEGORY | AMOUNT | NEED / WANT                                           |
|------|-------|----------|--------|-------------------------------------------------------|
| 1    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 2    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 3    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 4    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 5    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 6    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 7    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 8    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 9    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 10   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |

## MONTHLY CHECK-IN

THIS MONTH FELT...



Rough



Hard



Okay



Good



Great

*Wins (big and small):*


---



---

*Setbacks & adjustments:*


---



---

SAVED THIS  
MONTH  
\$

PAID TOWARD  
DEBT  
\$

TOTAL DEBT NOW  
\$

TOTAL SAVINGS  
NOW  
\$

*Prayer & gratitude:*


---



---

*Next month, I'll focus on:*


---



---

MORE ROOM TO WRITE

---



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HALFTIME · MONTHS 1–3

# HALFTIME REVIEW



*Head to the locker room. Look at the tape. Adjust.*

*“Plans fail for lack of counsel, but with many advisers they succeed.”*

PROVERBS 15:22 · NIV

| THE NUMBERS                | START OF SEASON | HALFTIME | CHANGE |
|----------------------------|-----------------|----------|--------|
| Total debt                 | \$              | \$       | \$     |
| Total savings              | \$              | \$       | \$     |
| Emergency fund             | \$              | \$       | \$     |
| Overall credit utilization | %               | %        | %      |
| Monthly take-home income   | \$              | \$       | \$     |

Change = halftime – start. For debt and utilization, a negative change means the number went down.

30-DAY GOAL

90-DAY GOAL

6-MONTH GOAL

☐ Reached ☐ In progress ☐ Adjusting

☐ Reached ☐ In progress ☐ Adjusting

☐ Reached ☐ In progress ☐ Adjusting

*What worked:*

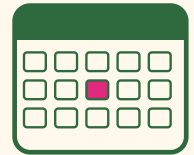
*What didn't:*

*Adjustments for the second half:*

MORE ROOM TO WRITE

## MONTH 04 • GAME PLAN

## MONTH 04 GAME PLAN



MONTH

YEAR

THIS MONTH'S FOCUS

*"Dishonest money dwindles away, but whoever gathers money little by little makes it grow."*

PROVERBS 13:11 • NIV

|          |                                                                                                         | PLANNED  | ACTUAL   |
|----------|---------------------------------------------------------------------------------------------------------|----------|----------|
| <b>A</b> | <b>Take-home income</b><br>Every paycheck this month, after taxes and deductions                        | \$ _____ | \$ _____ |
| <b>B</b> | <b>Essential expenses</b><br>Housing, utilities, food, transportation, insurance, minimum debt payments | \$ _____ | \$ _____ |
| <b>C</b> | <b>Lifestyle spending</b><br>Hair, makeup, personal care, clothing, entertainment                       | \$ _____ | \$ _____ |
| <b>D</b> | <b>Giving</b><br>Tithes, offerings, generosity                                                          | \$ _____ | \$ _____ |
| <b>E</b> | <b>Savings &amp; sinking funds</b><br>Emergency fund plus planned future expenses                       | \$ _____ | \$ _____ |
| <b>F</b> | <b>Extra debt payments</b><br>Only the amount above your minimums                                       | \$ _____ | \$ _____ |
| <b>G</b> | <b>Spending buffer</b><br>A small cushion for the unexpected                                            | \$ _____ | \$ _____ |

|                                       | PLANNED  | ACTUAL   |
|---------------------------------------|----------|----------|
| Total planned • B + C + D + E + F + G | \$ _____ | \$ _____ |
| Money remaining • A – total           | \$ _____ | \$ _____ |

MORE ROOM TO WRITE

---



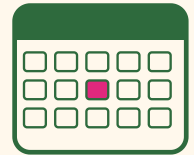
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MONTH 04 · BILLS &amp; PAYDAYS

# BILLS & PAYDAYS



*Check each bill off when it's paid.*

| BILL               | DUE DATE | AMOUNT    | PAY FROM CHECK # | PAID                     | CONFIRMATION # |
|--------------------|----------|-----------|------------------|--------------------------|----------------|
| 1                  |          | \$        |                  | <input type="checkbox"/> |                |
| 2                  |          | \$        |                  | <input type="checkbox"/> |                |
| 3                  |          | \$        |                  | <input type="checkbox"/> |                |
| 4                  |          | \$        |                  | <input type="checkbox"/> |                |
| 5                  |          | \$        |                  | <input type="checkbox"/> |                |
| 6                  |          | \$        |                  | <input type="checkbox"/> |                |
| 7                  |          | \$        |                  | <input type="checkbox"/> |                |
| 8                  |          | \$        |                  | <input type="checkbox"/> |                |
| 9                  |          | \$        |                  | <input type="checkbox"/> |                |
| 10                 |          | \$        |                  | <input type="checkbox"/> |                |
| 11                 |          | \$        |                  | <input type="checkbox"/> |                |
| 12                 |          | \$        |                  | <input type="checkbox"/> |                |
| 13                 |          | \$        |                  | <input type="checkbox"/> |                |
| <b>TOTAL BILLS</b> |          | <b>\$</b> |                  |                          |                |

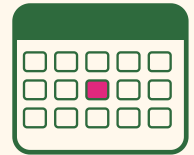
## MY PAYDAYS

| PAYCHECK 1                       | PAYCHECK 2                       | PAYCHECK 3                       | PAYCHECK 4                       |
|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         |
| <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     |
| <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      |
| <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ |

Left for plan = take-home – amount sent to bills. Use it for giving, savings, extra debt payments, and spending.

## MONTH 04 · SPENDING &amp; CHECK-IN

## SPENDING &amp; CHECK-IN



| DATE | WHERE | CATEGORY | AMOUNT | NEED / WANT                                           |
|------|-------|----------|--------|-------------------------------------------------------|
| 1    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 2    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 3    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 4    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 5    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 6    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 7    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 8    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 9    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 10   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |

## MONTHLY CHECK-IN

THIS MONTH FELT...



Rough



Hard



Okay



Good



Great

*Wins (big and small):*


---



---

*Setbacks & adjustments:*


---



---

SAVED THIS  
MONTH  
\$

PAID TOWARD  
DEBT  
\$

TOTAL DEBT NOW  
\$

TOTAL SAVINGS  
NOW  
\$

*Prayer & gratitude:*


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*Next month, I'll focus on:*


---



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MORE ROOM TO WRITE

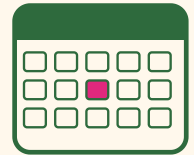
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## MONTH 05 • GAME PLAN

## MONTH 05 GAME PLAN



MONTH

YEAR

THIS MONTH'S FOCUS

*"For where your treasure is, there your heart will be also."*

MATTHEW 6:21 • NIV

|          |                                                                                                         | PLANNED  | ACTUAL   |
|----------|---------------------------------------------------------------------------------------------------------|----------|----------|
| <b>A</b> | <b>Take-home income</b><br>Every paycheck this month, after taxes and deductions                        | \$ _____ | \$ _____ |
| <b>B</b> | <b>Essential expenses</b><br>Housing, utilities, food, transportation, insurance, minimum debt payments | \$ _____ | \$ _____ |
| <b>C</b> | <b>Lifestyle spending</b><br>Hair, makeup, personal care, clothing, entertainment                       | \$ _____ | \$ _____ |
| <b>D</b> | <b>Giving</b><br>Tithes, offerings, generosity                                                          | \$ _____ | \$ _____ |
| <b>E</b> | <b>Savings &amp; sinking funds</b><br>Emergency fund plus planned future expenses                       | \$ _____ | \$ _____ |
| <b>F</b> | <b>Extra debt payments</b><br>Only the amount above your minimums                                       | \$ _____ | \$ _____ |
| <b>G</b> | <b>Spending buffer</b><br>A small cushion for the unexpected                                            | \$ _____ | \$ _____ |

|                                       | PLANNED  | ACTUAL   |
|---------------------------------------|----------|----------|
| Total planned • B + C + D + E + F + G | \$ _____ | \$ _____ |
| Money remaining • A – total           | \$ _____ | \$ _____ |

MORE ROOM TO WRITE

---



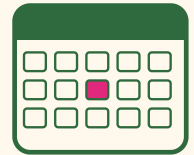
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MONTH 05 • BILLS &amp; PAYDAYS

# BILLS & PAYDAYS



*Check each bill off when it's paid.*

| BILL               | DUE DATE | AMOUNT    | PAY FROM CHECK # | PAID                     | CONFIRMATION # |
|--------------------|----------|-----------|------------------|--------------------------|----------------|
| 1                  |          | \$        |                  | <input type="checkbox"/> |                |
| 2                  |          | \$        |                  | <input type="checkbox"/> |                |
| 3                  |          | \$        |                  | <input type="checkbox"/> |                |
| 4                  |          | \$        |                  | <input type="checkbox"/> |                |
| 5                  |          | \$        |                  | <input type="checkbox"/> |                |
| 6                  |          | \$        |                  | <input type="checkbox"/> |                |
| 7                  |          | \$        |                  | <input type="checkbox"/> |                |
| 8                  |          | \$        |                  | <input type="checkbox"/> |                |
| 9                  |          | \$        |                  | <input type="checkbox"/> |                |
| 10                 |          | \$        |                  | <input type="checkbox"/> |                |
| 11                 |          | \$        |                  | <input type="checkbox"/> |                |
| 12                 |          | \$        |                  | <input type="checkbox"/> |                |
| 13                 |          | \$        |                  | <input type="checkbox"/> |                |
| <b>TOTAL BILLS</b> |          | <b>\$</b> |                  |                          |                |

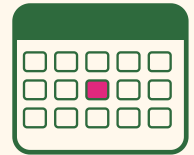
## MY PAYDAYS

| PAYCHECK 1                       | PAYCHECK 2                       | PAYCHECK 3                       | PAYCHECK 4                       |
|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         |
| <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     |
| <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      |
| <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ |

Left for plan = take-home – amount sent to bills. Use it for giving, savings, extra debt payments, and spending.

## MONTH 05 · SPENDING &amp; CHECK-IN

## SPENDING &amp; CHECK-IN



| DATE | WHERE | CATEGORY | AMOUNT | NEED / WANT                                           |
|------|-------|----------|--------|-------------------------------------------------------|
| 1    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 2    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 3    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 4    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 5    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 6    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 7    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 8    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 9    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 10   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |

## MONTHLY CHECK-IN

THIS MONTH FELT...



Rough



Hard



Okay



Good



Great

*Wins (big and small):*


---



---

*Setbacks & adjustments:*


---



---

SAVED THIS  
MONTH  
\$

PAID TOWARD  
DEBT  
\$

TOTAL DEBT NOW  
\$

TOTAL SAVINGS  
NOW  
\$

*Prayer & gratitude:*


---



---

*Next month, I'll focus on:*


---



---

MORE ROOM TO WRITE

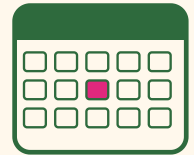
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## MONTH 06 • GAME PLAN

## MONTH 06 GAME PLAN



MONTH

YEAR

THIS MONTH'S FOCUS

*"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."*

LUKE 16:10 • NIV

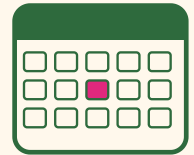
|          |                                                                                                         | PLANNED  | ACTUAL   |
|----------|---------------------------------------------------------------------------------------------------------|----------|----------|
| <b>A</b> | <b>Take-home income</b><br>Every paycheck this month, after taxes and deductions                        | \$ _____ | \$ _____ |
| <b>B</b> | <b>Essential expenses</b><br>Housing, utilities, food, transportation, insurance, minimum debt payments | \$ _____ | \$ _____ |
| <b>C</b> | <b>Lifestyle spending</b><br>Hair, makeup, personal care, clothing, entertainment                       | \$ _____ | \$ _____ |
| <b>D</b> | <b>Giving</b><br>Tithes, offerings, generosity                                                          | \$ _____ | \$ _____ |
| <b>E</b> | <b>Savings &amp; sinking funds</b><br>Emergency fund plus planned future expenses                       | \$ _____ | \$ _____ |
| <b>F</b> | <b>Extra debt payments</b><br>Only the amount above your minimums                                       | \$ _____ | \$ _____ |
| <b>G</b> | <b>Spending buffer</b><br>A small cushion for the unexpected                                            | \$ _____ | \$ _____ |

|                                       | PLANNED  | ACTUAL   |
|---------------------------------------|----------|----------|
| Total planned • B + C + D + E + F + G | \$ _____ | \$ _____ |
| Money remaining • A – total           | \$ _____ | \$ _____ |

MORE ROOM TO WRITE

MONTH 06 · BILLS &amp; PAYDAYS

# BILLS & PAYDAYS



*Check each bill off when it's paid.*

| BILL               | DUE DATE | AMOUNT    | PAY FROM CHECK # | PAID                     | CONFIRMATION # |
|--------------------|----------|-----------|------------------|--------------------------|----------------|
| 1                  |          | \$        |                  | <input type="checkbox"/> |                |
| 2                  |          | \$        |                  | <input type="checkbox"/> |                |
| 3                  |          | \$        |                  | <input type="checkbox"/> |                |
| 4                  |          | \$        |                  | <input type="checkbox"/> |                |
| 5                  |          | \$        |                  | <input type="checkbox"/> |                |
| 6                  |          | \$        |                  | <input type="checkbox"/> |                |
| 7                  |          | \$        |                  | <input type="checkbox"/> |                |
| 8                  |          | \$        |                  | <input type="checkbox"/> |                |
| 9                  |          | \$        |                  | <input type="checkbox"/> |                |
| 10                 |          | \$        |                  | <input type="checkbox"/> |                |
| 11                 |          | \$        |                  | <input type="checkbox"/> |                |
| 12                 |          | \$        |                  | <input type="checkbox"/> |                |
| 13                 |          | \$        |                  | <input type="checkbox"/> |                |
| <b>TOTAL BILLS</b> |          | <b>\$</b> |                  |                          |                |

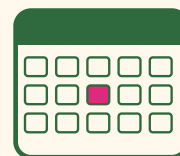
## MY PAYDAYS

| PAYCHECK 1                       | PAYCHECK 2                       | PAYCHECK 3                       | PAYCHECK 4                       |
|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         | <b>PAY DATE</b><br>_____         |
| <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     | <b>TAKE-HOME</b><br>\$ _____     |
| <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      | <b>TO BILLS</b><br>\$ _____      |
| <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ | <b>LEFT FOR PLAN</b><br>\$ _____ |

Left for plan = take-home – amount sent to bills. Use it for giving, savings, extra debt payments, and spending.

## MONTH 06 · SPENDING &amp; CHECK-IN

## SPENDING &amp; CHECK-IN



| DATE | WHERE | CATEGORY | AMOUNT | NEED / WANT                                           |
|------|-------|----------|--------|-------------------------------------------------------|
| 1    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 2    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 3    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 4    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 5    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 6    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 7    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 8    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 9    |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |
| 10   |       |          | \$     | <input type="checkbox"/> N <input type="checkbox"/> W |

## MONTHLY CHECK-IN

THIS MONTH FELT...



Rough



Hard



Okay



Good



Great

*Wins (big and small):*


---



---

*Setbacks & adjustments:*


---



---

SAVED THIS  
MONTH  
\$

PAID TOWARD  
DEBT  
\$

TOTAL DEBT NOW  
\$

TOTAL SAVINGS  
NOW  
\$

*Prayer & gratitude:*


---



---

*Next month, I'll focus on:*


---



---

MORE ROOM TO WRITE

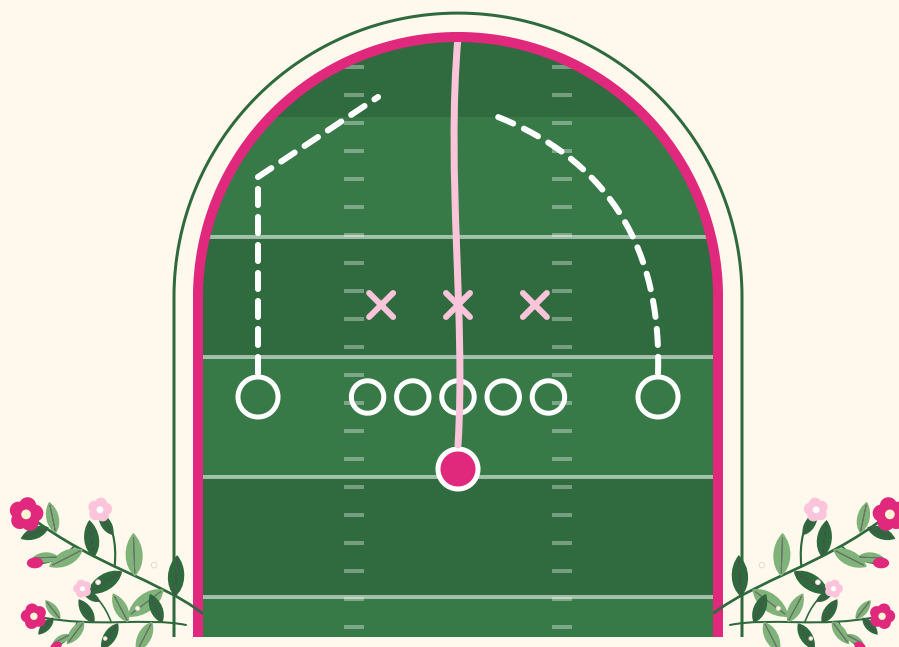
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# THE CHAMPIONSHIP

*Review, Celebrate & Reset*



*“Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.”*

GALATIANS 6:9 • NIV

## IN THIS SECTION

- ◆ Pregame Devotional
- ◆ Debt, Savings & Credit
- ◆ Wins Worth Celebrating
- ◆ Season Scoreboard
- ◆ Habits & Lessons
- ◆ Next Season & Letter to Me

## PREGAME DEVOTIONAL

## DON'T GIVE UP



“

*Let us not become  
weary in doing good, for  
at the proper time we  
will reap a harvest if we  
do not give up.*

GALATIANS 6:9 • NIV

## IN CONTEXT

*Paul encouraged believers to keep doing good even when results seemed slow. A harvest comes in its own time, and rarely looks like what we planted on day one.*

## THE REFLECTION

You made it to the Championship. Maybe your season looked like the plan. More likely it looked like real life: strong weeks, hard months, and a few plays you'd like to run again.

Success here isn't measured only by a score or a balance. It's also the knowledge you gained, the habits you kept, and the decisions you made with your eyes open.

*What am I most proud of from this season?*

---



---



---

*Where did I see God's faithfulness, even in the hard parts?*

---



---



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## PRAY

*Lord, thank You for walking with me through this season: every bill paid, every lesson learned, every time I got back up. Help me celebrate without comparing and keep going. Amen.*

## PRACTICAL NEXT STEP

Write down one win from this season that no spreadsheet would ever show.

☐ Done

## THE CHAMPIONSHIP • REVIEW

## SEASON SCOREBOARD



*Progress is more than a number. Count all of it.*

Use your Financial Starting Snapshot (Chapter 2) for the first column.

|                            | START OF SEASON | NOW | CHANGE (NOW - START) |
|----------------------------|-----------------|-----|----------------------|
| Total debt                 | \$              | \$  | \$                   |
| Total savings              | \$              | \$  | \$                   |
| Emergency fund             | \$              | \$  | \$                   |
| Monthly take-home income   | \$              | \$  | \$                   |
| Monthly margin (A – B – C) | \$              | \$  | \$                   |
| Overall credit utilization | %               | %   | %                    |

For debt and utilization, a negative change means the number went down.

## WINS BEYOND THE NUMBERS

- |                                                          |                                                            |
|----------------------------------------------------------|------------------------------------------------------------|
| <input type="checkbox"/> I know my numbers               | <input type="checkbox"/> I kept a regular money date       |
| <input type="checkbox"/> I built a budget I actually use | <input type="checkbox"/> I paid bills on time more often   |
| <input type="checkbox"/> I understand my credit report   | <input type="checkbox"/> I grew a skill or my income       |
| <input type="checkbox"/> I made a choice I'm proud of    | <input type="checkbox"/> I asked for help when I needed it |
| <input type="checkbox"/> I started (or grew) my savings  | <input type="checkbox"/> I gave generously in some way     |

MORE ROOM TO WRITE

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## THE CHAMPIONSHIP • REVIEW

## DEBT, SAVINGS &amp; CREDIT

| DEBT          | START BALANCE | END BALANCE | PAID DOWN | PAID OFF                 |
|---------------|---------------|-------------|-----------|--------------------------|
| 1             | \$            | \$          | \$        | <input type="checkbox"/> |
| 2             | \$            | \$          | \$        | <input type="checkbox"/> |
| 3             | \$            | \$          | \$        | <input type="checkbox"/> |
| 4             | \$            | \$          | \$        | <input type="checkbox"/> |
| 5             | \$            | \$          | \$        | <input type="checkbox"/> |
| 6             | \$            | \$          | \$        | <input type="checkbox"/> |
| <b>TOTALS</b> | <b>\$</b>     | <b>\$</b>   | <b>\$</b> |                          |

| SAVINGS GOAL / FUND | START     | NOW       | GROWTH    | REACHED                  |
|---------------------|-----------|-----------|-----------|--------------------------|
| 1                   | \$        | \$        | \$        | <input type="checkbox"/> |
| 2                   | \$        | \$        | \$        | <input type="checkbox"/> |
| 3                   | \$        | \$        | \$        | <input type="checkbox"/> |
| 4                   | \$        | \$        | \$        | <input type="checkbox"/> |
| <b>TOTALS</b>       | <b>\$</b> | <b>\$</b> | <b>\$</b> |                          |

Paid down = start – end. Growth = now – start.

## CREDIT MILESTONES

- ☐ Pulled my free credit reports
- ☐ Disputed any errors I found
- ☐ Learned how utilization works
- ☐ Made every minimum payment on time
- ☐ Set up payment reminders or autopay
- ☐ Avoided new debt I didn't plan for

Scores vary by model and bureau and move for many reasons. Let your habits be your measure.

## MORE ROOM TO WRITE

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## THE CHAMPIONSHIP • REVIEW

## HABITS, LESSONS &amp; NEXT STEPS

*Habits I established:*

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*Habits I'm still building:*

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*The biggest lessons I learned this season:*

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*Career and income progress:*

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*What I'm still working toward, and what I need to keep going:*

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**PLAYCALL**

If your progress looks different from someone else's, that's because your season was different. Compare your finish line to your own starting line.

MORE ROOM TO WRITE

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THE CHAMPIONSHIP • CELEBRATE

# WINS WORTH CELEBRATING



*Every kind of progress counts. Write them all down.*

## BIG WINS

Payoffs, milestones, raises

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## SMALL WINS

Habits, no-spend days, firsts

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## QUIET WINS

Courage, peace, honesty

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*How I'll celebrate (budget-friendly and meaningful):*

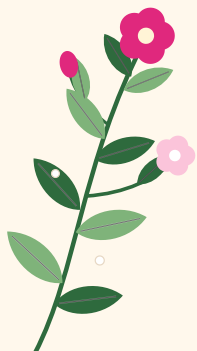
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*People I want to thank:*

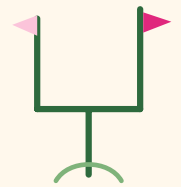
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THE CHAMPIONSHIP • RESET

# NEXT SEASON GOALS



*Same playbook. New season. Stronger you.*

## NEXT 30 DAYS

GOAL

---

FIRST STEP

CHECK-IN DATE

---

## NEXT 90 DAYS

GOAL

---

FIRST STEP

CHECK-IN DATE

---

## NEXT 6 MONTHS

GOAL

---

FIRST STEP

CHECK-IN DATE

---

## NEXT 12 MONTHS

GOAL

---

FIRST STEP

CHECK-IN DATE

---

*The one word I'm choosing for next season:*

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*Why I'm ready:*

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MORE ROOM TO WRITE

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## CLOSING DEVOTIONAL

# FINISH STRONG



*"...he who began a good work in you will carry it on to completion until the day of Christ Jesus."*

PHILIPPIANS 1:6 • NIV

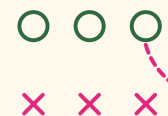
Whatever your scoreboard says, you are not the same woman who opened page one. You know more. You've practiced more. You've been brave in ways no one else may ever see. That's what becoming looks like.

**CLOSING PRAYER** *Lord, thank You for this season. I give You my next one: my plans, my numbers, my work, and my heart. Keep me faithful, generous, and hopeful. Finish the good work You started in me. Amen.*

*Dear woman I'm becoming,*

## OVERTIME

## EXTRA BILLS &amp; EXPENSES

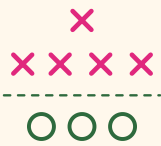


*For anything that didn't fit on earlier pages.*

| BILL / EXPENSE | DUE DATE | FIXED / VAR.                                          | MONTHLY \$ | NOTES |
|----------------|----------|-------------------------------------------------------|------------|-------|
| 1              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 2              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 3              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 4              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 5              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 6              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 7              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 8              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 9              |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 10             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 11             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 12             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 13             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 14             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 15             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 16             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 17             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 18             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 19             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 20             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 21             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |
| 22             |          | <input type="checkbox"/> F <input type="checkbox"/> V | \$         |       |

OVERTIME

EXTRA DEBTS



| CREDITOR | TYPE | BALANCE | APR | MINIMUM | DUE DATE | STATEMENT CLOSES |
|----------|------|---------|-----|---------|----------|------------------|
| 1        |      | \$      | %   | \$      |          |                  |
| 2        |      | \$      | %   | \$      |          |                  |
| 3        |      | \$      | %   | \$      |          |                  |
| 4        |      | \$      | %   | \$      |          |                  |
| 5        |      | \$      | %   | \$      |          |                  |
| 6        |      | \$      | %   | \$      |          |                  |
| 7        |      | \$      | %   | \$      |          |                  |
| 8        |      | \$      | %   | \$      |          |                  |
| 9        |      | \$      | %   | \$      |          |                  |
| 10       |      | \$      | %   | \$      |          |                  |
| 11       |      | \$      | %   | \$      |          |                  |
| 12       |      | \$      | %   | \$      |          |                  |
| 13       |      | \$      | %   | \$      |          |                  |
| 14       |      | \$      | %   | \$      |          |                  |
| TOTALS   |      | \$      |     | \$      |          |                  |

MORE ROOM TO WRITE

## NOTES & QUESTIONS



*Questions for your bank, creditors, or employer, prayer requests, and anything else.*

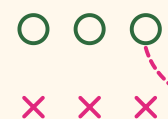
OVERTIME  
NOTES



Lined area for notes, consisting of multiple horizontal lines.

## BACK MATTER

## MONEY WORDS, MADE SIMPLE



*A plain-language glossary.*

**APR**

Annual percentage rate: the yearly cost of borrowing, including interest and some fees, shown as a percentage.

**BALANCE**

The amount you currently owe on a debt, or currently have in an account.

**BUDGET**

A plan, made ahead of time, for how your money will be spent, given, saved, and used to pay debts.

**COLLECTIONS**

When an unpaid debt is passed to a collection agency or department. It can appear on your credit report.

**CREDIT LIMIT**

The most you can borrow on a credit card or line of credit.

**CREDIT REPORT**

A record of your credit accounts and payment history, kept by Equifax, Experian, and TransUnion.

**CREDIT SCORE**

A number calculated from your credit report to estimate how likely you are to repay borrowed money.

**DEBT AVALANCHE**

A payoff method that targets the debt with the highest interest rate first.

**DEBT SNOWBALL**

A payoff method that targets the smallest balance first.

**DUE DATE**

The date your payment must be received to count as on time.

**EMERGENCY FUND**

Savings set aside for true surprises, like car repairs, medical bills, or lost income.

**FIXED EXPENSE**

An expense that stays about the same each month, like rent or a car payment.

**GROSS INCOME**

Your pay before taxes and deductions.

**HARD INQUIRY**

A credit check when you apply for new credit. It may affect your score for a time.

**INTEREST**

The cost of borrowing money, or what you earn on savings.

**MINIMUM PAYMENT**

The smallest amount you must pay by the due date to keep an account in good standing.

**PROFIT**

What's left after business expenses are subtracted from revenue.

**REVENUE**

All the money customers pay a business before any expenses.

**SINKING FUND**

Money saved a little at a time for a specific, expected future expense.

**SOFT INQUIRY**

A credit check that doesn't affect your score, such as checking your own report.

**STATEMENT CLOSING DATE**

The last day of a billing cycle. Your statement balance is calculated as of this date.

**TAKE-HOME PAY**

Your pay after taxes and deductions: what actually reaches your account.

**UTILIZATION**

The share of your available revolving credit you're using:  
 $\text{balance} \div \text{limit} \times 100$ .

**VARIABLE EXPENSE**

An expense that changes from month to month, like groceries or gas.

## BACK MATTER

## SCRIPTURE INDEX



*Every verse printed in this playbook, with page numbers.*

| REFERENCE (NIV)     | PAGE(S) |
|---------------------|---------|
| Proverbs 3:5–6      | 66      |
| Proverbs 13:11      | 73      |
| Proverbs 15:22      | 72      |
| Proverbs 16:3       | 11, 12  |
| Proverbs 16:9       | 7       |
| Proverbs 21:5       | 24, 25  |
| Proverbs 21:20      | 40, 41  |
| Proverbs 22:7       | 32, 33  |
| Ecclesiastes 3:1    | 62      |
| Ecclesiastes 4:9–10 | 54, 55  |

| REFERENCE (NIV)         | PAGE(S) |
|-------------------------|---------|
| Lamentations 3:22–23    | 63      |
| Matthew 6:21            | 76      |
| Luke 14:28              | 17, 18  |
| Luke 16:10              | 79      |
| Galatians 6:9           | 82, 83  |
| Philippians 1:6         | 4, 89   |
| Philippians 3:13–14     | 8, 10   |
| Philippians 4:6         | 69      |
| Colossians 3:23         | 46, 47  |
| 1 Thessalonians 5:16–18 | 61      |

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## *Woman I'm Becoming*

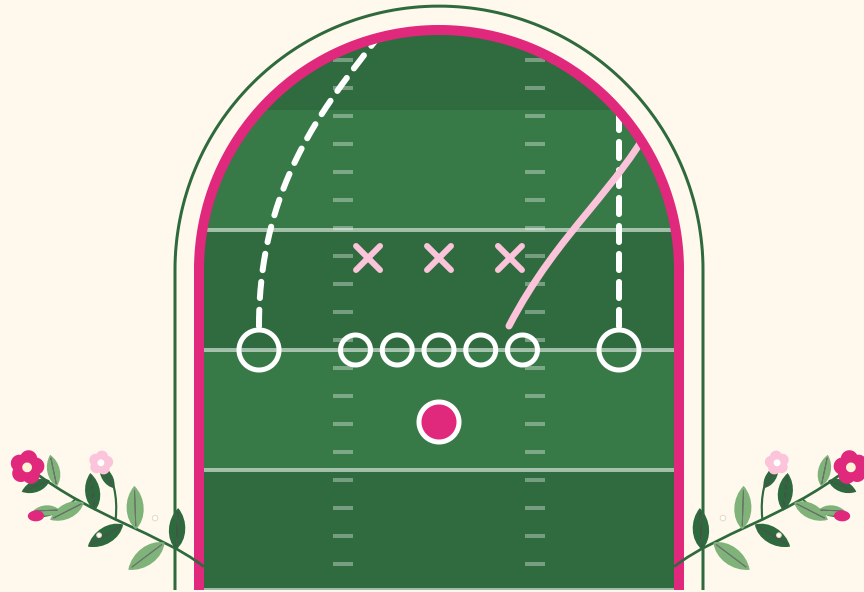
**WOMAN I'M BECOMING INC. • A NONPROFIT ORGANIZATION**

Woman I'm Becoming Inc. is a nonprofit organization devoted to encouraging women as they grow in faith, purpose, and everyday life. This playbook was created to help every woman begin where she is, build with intention, and take practical steps toward the financial future she's working toward.

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DESIGN COLLABORATION: BLOOMING LITTLE ONES

*Every woman can begin where she is,  
build with intention, and keep going.*



GIRL, LET'S GET OUT OF DEBT

# THE FINANCIAL PLAYBOOK

*Woman I'm Becoming*

WOMAN I'M BECOMING INC. · A NONPROFIT ORGANIZATION