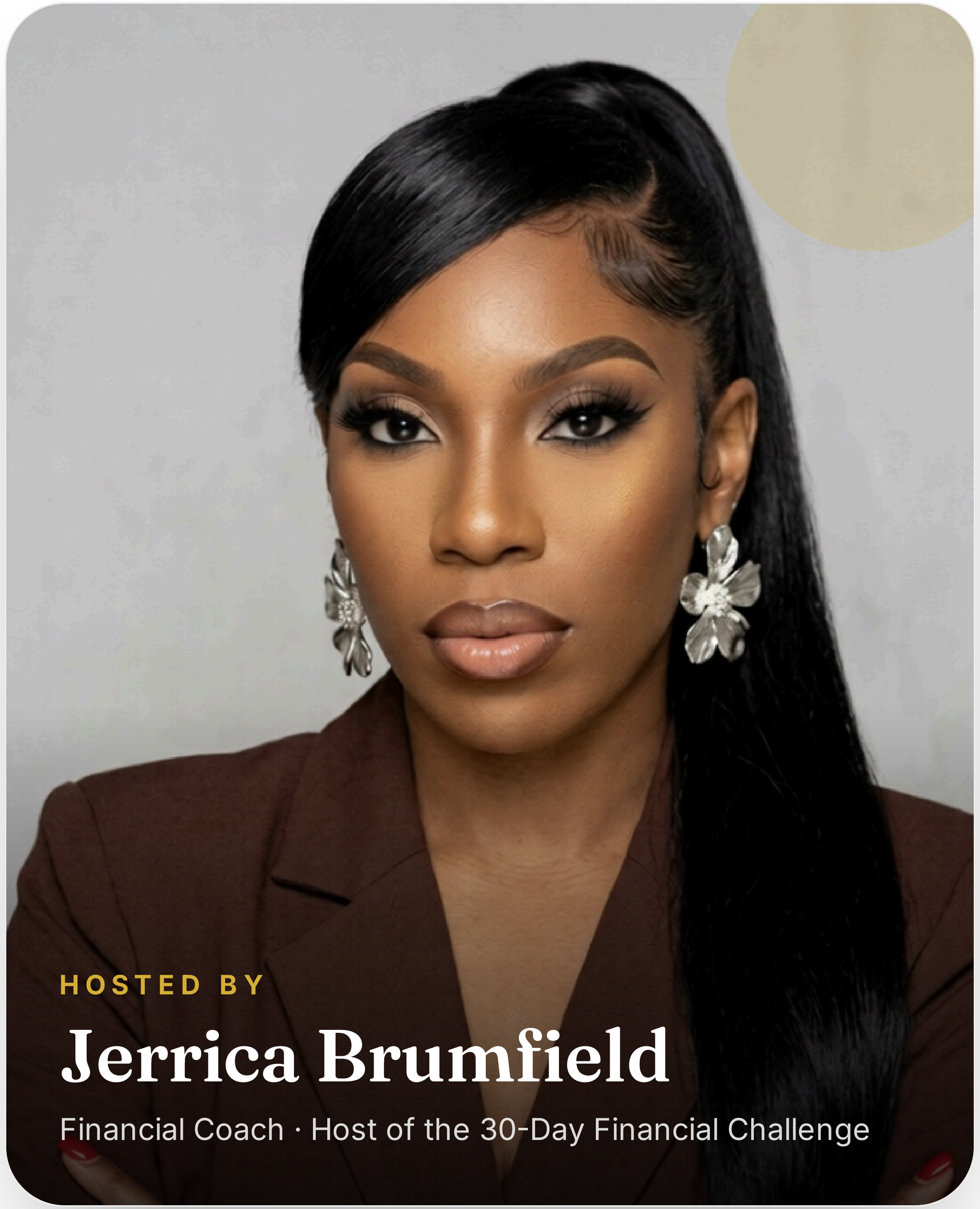
30-DAY FINANCIAL CHALLENGE

Financial Management, Spending Habits, Structure & Strategic Planning

Learning to manage money with wisdom, discipline, and a plan.



PROVERBS 21:5

“The plans of the diligent lead surely to abundance.”

- Tonight we are not just learning. We are working.

WELCOME

Welcome, Family

Drop one word in the chat that describes how your money has been feeling lately.

"Peaceful" "Confusing" "Tight" "Avoided"

"Out of control" "Improving"

> *There is no shame in awareness. We cannot change what we refuse to face.*

CLASS OBJECTIVES

What You Will Leave With

By the end of this class, participants will be able to:

01 Understand financial management as a decision-making system

02 Recognize personal spending patterns and triggers

03 Create structure for income, bills, savings, and debt

04 Develop a 30-day and 90-day strategic financial plan

05 Build a weekly routine for reviewing and adjusting their finances

TODAY'S ROAD MAP

Awareness to Action

1. Face the numbers
2. Study the habits
3. Build the structure
4. Create the strategy
5. Execute and adjust

> *The goal is progress, not perfection.*

FAITH FOUNDATION

Count the Cost

LUKE 14:28

Structure is not punishment.
Structure is wisdom.

1. Planning is an act of stewardship.
2. Facing the numbers is an act of courage.
3. Following the plan is an act of discipline.

> *We honor God by managing what He has placed in our hands.*

DEFINITION

What Is Financial Management?

Knowing what comes in, what goes out, what is due, what must be corrected, and what must be assigned.

Income → Giving → Bills → Spending → Saving → Debt → Goals

Financial management is not just paying bills. It is leading every part of your financial life.

YOU ARE THE MANAGER

Stop Acting Like a Passenger

You do not need more money to begin managing better. You need a clear plan for the money you already have.

- Decide where money goes
- Choose what gets paid first
- Name what must wait
- Identify what needs to change
- Clarify what you are building toward

ACTIVITY

• 2 MINUTES

Am I leading my money, following my money, or avoiding my money?

DECISION MANAGEMENT

Every Dollar Requires a Decision

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
Money comes in	A decision is made	Money is assigned	Action is taken	Results are reviewed

Financial pressure is not always caused by a lack of money. It can also come from delayed decisions, repeated habits, missing systems, and unclear priorities.

> *When money does not have an assignment, emotions will usually assign it.*

MANAGEMENT VS. STRATEGIC PLANNING

The System and the Direction

Financial Management

- Tracks today's money
- Pays current responsibilities
- Controls spending
- Organizes bills and debt
- Reviews results

Strategic Financial Planning

- Defines the future goal
- Sets priorities
- Prepares for upcoming needs
- Breaks goals into actions
- Adjusts when life changes

> *A budget manages this month. Strategic planning prepares you for the months ahead.*

VISION BEFORE NUMBERS

What Are You Managing Money For?

- Become current on bills
- Create an emergency fund
- Pay off debt
- Purchase a home
- Start a business
- Fund a ministry
- Care for family
- Prepare for retirement
- Create financial peace

ACTIVITY

• 3 MINUTES

I want to manage my money better because ________.

Over the next 12 months, I want my money to help me accomplish ________.

CURRENT POSITION → DESIRED POSITION

Know Where You Are Before Planning Where You Are Going

Where I Am Now

- Income
- Expenses
- Past due balances
- Debt
- Savings
- Spending habits
- Stress level

Where I Want to Be

- Desired income
- Bills paid on time
- Debt reduction goal
- Savings goal
- New spending habits
- Financial peace

THE PLAN

Your strategic plan is the bridge between where you are and where you want to be.

WORKSHEET

• 5 MINUTES

You Cannot Manage What You Refuse to Look At

Know your numbers · Money Snapshot

Monthly take-home income	$ ________
Average weekly income	$ ________
Total monthly bills	$ ________
Total minimum debt payments	$ ________
Total past due amount	$ ________
Current savings	$ ________
Estimated money left after essentials	$ ________

Complete the Money Snapshot in your worksheet.

YOUR SPENDING IS SPEAKING

Your Bank Statement Tells a Story

- Your spending reveals priorities.
- Repeated purchases reveal patterns.
- Avoidance creates pressure.
- Awareness creates power.

REFLECTION

• 3 MINUTES

What does my spending say about me right now?

SPENDING TRIGGERS

What Happens Before You Spend?

- Stress
- Boredom
- Celebration
- Comparison
- Social media
- Convenience
- Family pressure
- Feeling deprived
- Payday excitement

I am most likely to overspend when _________.

Before I make an emotional purchase, I will _________.

What Helps Money Grow and What Makes It Disappear

MONEY LIKES

+ Management
+ Discipline
+ Planning
+ Budgeting
+ Consistency
+ Multiplication

MONEY DISLIKES

- Wastefulness
- Avoidance
- Fear
- Ignorance
- Impulse spending
- No boundaries

PROVERBS 27:23

FIXED VS. VARIABLE

Know What Can and Cannot Move

Fixed Expenses

- Rent or mortgage
- Car payment
- Insurance
- Phone
- Subscriptions
- Minimum debt payments

Variable Expenses

- Groceries
- Gas
- Eating out
- Shopping
- Entertainment
- Beauty
- Unexpected spending

Circle three variable areas where money may be leaking.

SPENDING LEAK ACTIVITY

• 5 MINUTES

Where Is the Money Going?

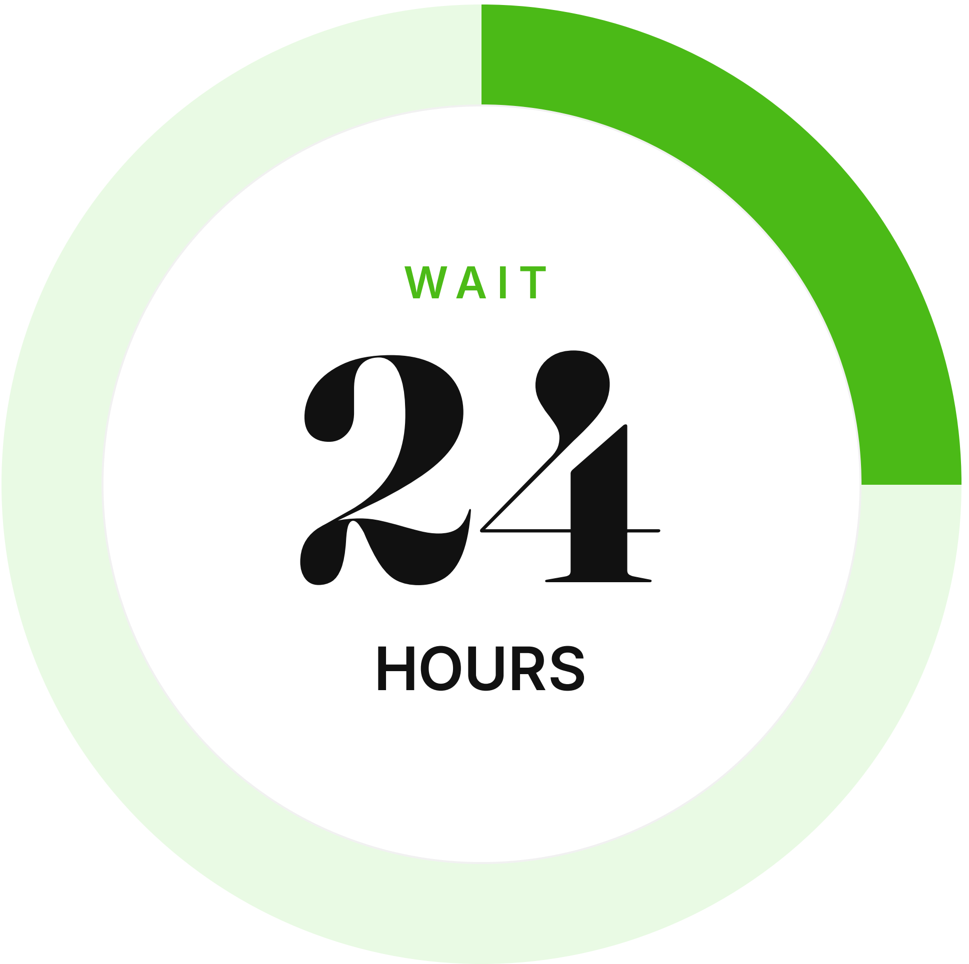
Review your last seven days of transactions and record at least five expenses.

Expense	Amount	Need or Want	Keep, Cut, or Reduce
____________	____________	____________	____________
____________	____________	____________	____________
____________	____________	____________	____________
____________	____________	____________	____________
____________	____________	____________	____________

What expense surprised you the most?

THE 24-HOUR RULE

Slow Down Before You Swipe



- Do I need this?
- Did I budget for this?
- Will this help or hurt my goal?
- Can this wait 24 hours?
- What will I have to delay if I buy it?

DECISION FILTER

Put Every Purchase Through the Filter

Is this a need, responsibility, investment, or impulse?

Does it support my current goal?

Is it included in my plan?

What will I delay if I spend this?

Can I afford the purchase and the responsibilities connected to it?

> *Being able to make the payment does not always mean you can afford the purchase.*

OPPORTUNITY COST

Every Yes Is Also a No

Opportunity cost is what you give up when you choose one option over another.

EXAMPLE

$150

spent eating out could have become:

- → A debt payment
- → Emergency savings
- → Business supplies
- → A utility payment
- → Progress toward a future goal

What did I recently say yes to?

What did I unknowingly say no to?

PERSONAL FINANCIAL POLICY

Decide Your Rules Before Temptation Comes

1. I will wait 24 hours before an unplanned purchase over $50.
2. I will check my account before spending.
3. I will not use bill money for entertainment.
4. I will save something from every source of income.
5. I will discuss major purchases with my accountability partner.

YOUR TURN

Write five personal money rules in your worksheet.

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________

BUDGETING MADE SIMPLE

Give Every Dollar an Assignment

A budget is a written plan for income and expenses that helps you prevent overspending, pay responsibilities on time, and make progress toward goals.

1. Giving
2. Essential bills
3. Variable needs
4. Savings
5. Debt repayment
6. Goals and personal spending

A budget tells your money where to go. A strategic plan explains why it is going there.

PRIORITIES BEFORE PAYMENTS

Everything Cannot Be First

1. Housing, food, utilities, transportation, insurance, and essential needs
2. Past due essentials and financial emergencies
3. Minimum debt payments and repayment agreements
4. Savings and future goals
5. Lifestyle and nonessential purchases

Write your top three financial priorities for the next 30 days.

TRACKER PREVIEW

Structure Starts With Knowing What Is Due

Bills and due dates

Bill Name	Due Date	Amount	Auto Pay?	Paid?	Notes
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________

Ignoring bills will not make them disappear. Order brings peace.

Action · Add every bill to your calendar and set a reminder three to five days before the due date.

TRACKER PREVIEW

Put Every Debt on Paper

Debt organization

Creditor	Total Owed	Past Due	Minimum Payment	Interest Rate	Priority
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________

Include personal debts and collection accounts.

Three-Step Process

1. List every debt
2. Determine urgency and consequences
3. Choose a repayment or resolution strategy

PAST DUE DOES NOT MEAN POWERLESS

Address It Before It Grows

1. Call the creditor or service provider
2. Explain the situation briefly
3. Ask for available hardship or payment options
4. Request a lower payment or waived fees when appropriate
5. Confirm the agreement in writing
6. Add the new due date to your calendar

Keep records of calls, emails, letters, confirmation numbers, and agreements.

FINANCIAL SWOT

• 5 MINUTES

Study Your Financial Life

Strengths

What am I already doing well?

1.
2.

Weaknesses

Where am I struggling?

1.
2.

Opportunities

What resources, skills, or income options are available?

1.
2.

Threats

What could interrupt my plan?

1.
2.

BUILD A 90-DAY STRATEGY

From Wishful Thinking to a Working Plan

MY 90-DAY GOAL	WHY IT MATTERS	AMOUNT NEEDED
DEADLINE	MONTHLY ACTION	WEEKLY ACTION
SPENDING HABIT TO CHANGE	INCOME ACTION TO TAKE	ACCOUNTABILITY PERSON

> *A goal without an amount, deadline, and action plan is only a desire.*

BREAK THE GOAL DOWN

Make the Goal Measurable

EXAMPLE

Save $1,200 in 90 days

MONTHLY TARGET

$400 monthly target

WEEKLY TARGET

About $100 weekly target

STRATEGY

Cut $40 in unnecessary spending and earn an additional $60 each week.

Break your goal into a monthly amount, weekly amount, and per-paycheck action.

SCENARIO PLANNING

Plan Before the Pressure Comes

CASE 1

Best Case

Income increases or expenses decrease

CASE 2

Expected Case

Income and expenses stay mostly the same

CASE 3

Challenging Case

Income decreases or an unexpected expense occurs

What expense could surprise you within the next 90 days?

What can you begin doing now to prepare?

FINANCIAL SYSTEMS

Do Not Depend on Memory

- 01 Automatic bill payments
- 02 Automatic savings transfers
- 03 Weekly money check-in
- 04 Bill due-date calendar
- 05 Separate bills and spending accounts
- 06 Low-balance alerts
- 07 Subscription review
- 08 Monthly financial meeting
- 09 Debt tracking sheet

> *Motivation may start the process, but systems help you remain consistent.*

WEEKLY MONEY ROUTINE

Give Each Day a Simple Job

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SUNDAY
Check accounts	Review upcoming bills	Track spending	Pay or schedule payments	Review wins and leaks	Plan the next week

Participants may choose different days. The goal is consistency, not a perfect schedule.

20-MINUTE MONEY MEETING

Meet With Your Money Before You Spend It

1 FIRST 5 MINUTES
Check every account balance

2 NEXT 5 MINUTES
Review bills and due dates

3 NEXT 5 MINUTES
Review last week's spending

4 FINAL 5 MINUTES
Plan spending, saving, and payments for the next week

My weekly money meeting day: __________

My weekly money meeting time: __________

THE FOUR MONEY QUESTIONS

Review, Reflect, and Adjust

01

What came in?

02

What went out?

03

What changed?

04

What needs to happen next?

> *A financial plan is not something you create once. Review it and adjust it as life changes.*

PROGRESS DASHBOARD

Financial Progress Has More Than One Measure

- ✓ Bills paid on time
- ✓ Past due balances reduced
- ✓ Debt paid down
- ✓ Savings increased
- ✓ Unnecessary expenses eliminated
- ✓ Income increased
- ✓ Financial conversations completed
- ✓ Weekly money meetings attended
- ✓ Emotional spending reduced

> *Small financial wins prove that your habits and structure are changing.*

REACTIVE VS. STRATEGIC

From Reaction to Strategy

Reactive

- Pays bills when reminders arrive
- Spends before checking accounts
- Waits for emergencies to make changes
- Avoids financial conversations
- Makes decisions under pressure
- Only focuses on today

Strategic

- Plans before money arrives
- Uses a bill calendar
- Prepares for irregular expenses
- Reviews spending weekly
- Makes decisions based on priorities
- Connects today's decisions to future goals

Which column describes you now? Which column will describe you after this challenge?

LIVE WORK SESSION

Let Us Work Right Now

• 10 MINUTES

- [ ] ACTION 1
  Record your income and essential numbers
- [ ] ACTION 2
  List five bills
- [ ] ACTION 3
  Identify three spending leaks
- [ ] ACTION 4
  Choose one expense to cut or reduce
- [ ] ACTION 5
  Choose one debt or bill to address first
- [ ] ACTION 6
  Write one money decision you will make before the next class

YOUR 30-DAY PLAN

Four Weeks of Focused Action

WEEK 1

Know the Numbers

List income, bills, debt, savings, and spending.

- [ ]
- [ ]
- [ ]

WEEK 2

Create Structure

Build the budget, bill calendar, and weekly money meeting.

- [ ]
- [ ]
- [ ]

WEEK 3

Change Spending Habits

Identify triggers, leaks, and unnecessary expenses.

- [ ]
- [ ]
- [ ]

WEEK 4

Execute the Strategy

Make a debt payment, build savings, contact a creditor, or increase income.

- [ ]
- [ ]
- [ ]

HOMEWORK

Faith Requires Action

Homework before the next class

- [ ] Complete the Money Snapshot.
- [ ] Review at least seven days of transactions.
- [ ] Break the goal into monthly and weekly actions.
- [ ] Schedule the weekly money meeting.
- [ ] Reduce one unnecessary expense.
- [ ] Prepare for one possible unexpected expense.
- [ ] Bring the completed 30-day plan to the next session.
- [ ] Complete the bill tracker and debt tracker.
- [ ] Choose one 90-day financial goal.
- [ ] Complete the financial SWOT analysis.
- [ ] Create five personal financial policies.
- [ ] Complete one income-producing action.
- [ ] Contact one creditor if an account is past due.

FAITH & ACTION

You Have Authority Over Money

DEUTERONOMY 8:18 JAMES 2:17

- Money should be a tool, not your master.
- Faith gives us courage to face the truth.
- Wisdom gives us a plan.
- Discipline helps us follow through.
- Accountability helps us remain consistent.

Pray over the plan, then work the plan.

CLOSING DECLARATION

I Am Becoming a Strategic Manager

01 *I will no longer allow pressure to manage my money.*

02 *I will plan before I spend.*

03 *I will face my numbers without fear.*

04 *I will make decisions that agree with my goals.*

05 *I will create structure, remain consistent, and adjust when necessary.*

06 *God has given me wisdom, ability, and authority to manage what is in my hands.*

CLOSING & COMMITMENT

Let Us Be More Intentional

You are not behind. You are becoming structured.

You are not powerless. You are learning to manage.

You are not alone. We are doing this together.

FINAL PROMPT

Drop one action in the chat that you will complete within the next 24 hours.