A Christian's Guide to Financial Peace

FROM BROKE TO BLESSED

Simple Biblical Steps to Take Control of Your Money

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A CHRISTIAN'S GUIDE TO FINANCIAL PEACE

INTRO: READ THIS FIRST

So, if you're like me, you know how it is...
You love God...
but you may feel completely lost when it comes to money.

You pray.
You believe.
You try to "have faith"...
But behind the scenes?
You're stressed.
Behind on bills.

Living paycheck to paycheck.
And wondering why it feels like nothing is changing.

If that's you—I need you to hear this:
You are not broken. You were just never taught.

Because the truth is...
Faith doesn't replace responsibility.
It fuels it.

God isn't asking you to ignore your finances.
He's calling you to take control of them.
This guide is going to help you do exactly that.

No complicated systems.
No overwhelming strategies.
Just simple, biblical, practical steps...
To move you from stressed... to stable...
From confused... to clear...
From broke... to blessed.

PART 1: WHY MOST CHRISTIANS STAY STUCK

Let's address the real issue first.
Most people don't have a money problem...
They have a clarity problem.

They don't know:

- How much they actually make
- Where their money is going
- What to fix first

And if we're being honest...

A lot of Christians hide behind "faith" instead of facing reality.

But Scripture is clear:

"For lack of knowledge, my people are destroyed." — Hosea 4:6

And also:

"The plans of the diligent lead surely to abundance." — Proverbs 21:5

Notice something?

God doesn't bless confusion.
He blesses clarity + action.

So before anything changes in your finances...
You need to get honest about where you are.

PART 2: STEP 1 — KNOW YOUR NUMBERS

You cannot fix what you refuse to face.
Let me ask you something...

Right now—without guessing—do you know:

- Your exact monthly income?
- Your exact monthly expenses?

Most people don't.
And that's the problem.

What To Do:

Write down:

1. Your Income
   - Paychecks
   - Side income
   - Anything coming in
2. Your Expenses
   - Rent / Mortgage
   - Bills
   - Food
   - Gas
   - Subscriptions
   - Random spending

Goal:
Not perfection. Just awareness. Because clarity creates control.

PART 3: STEP 2 — CUT THE BLEEDING

Now we fix the leaks.
Because most people aren't drowning from one big expense...
They're bleeding out from a thousand small ones.

Look for:

- Subscriptions you forgot about
- Eating out too often
- Impulse spending
- "Small" daily purchases adding up

Truth moment:

If you're being honest...
Some of your financial stress isn't because you don't make enough...
It's because money is leaving too freely.

Action:
Cut at least 3 unnecessary expenses TODAY. Not next week.
Not someday. **Today.**

PART 4: STEP 3 — BUILD A SIMPLE BUDGET

Let's keep this simple.
You don't need spreadsheets that stress you out.
You need a system you'll actually follow.

Basic Budget Structure:

- Needs (50–60%)
- Rent, food, bills, essentials
- Wants (10–20%)
- Eating out, entertainment
- Saving (10%)
- Emergency fund
- Giving (optional but powerful)
- Tithing / generosity

Key Principle:
Give every dollar an assignment.
If you don't tell your money where to go…
It will disappear on you.

PART 5: STEP 4 — GET OUT OF SURVIVAL MODE

Living paycheck to paycheck keeps you trapped.
You need margin.

First Goal:

Save $500–$1,000
Not $10,000. Not “one day”.
Just start small.

Why?
Because emergencies WILL happen.
And without savings...
Every problem becomes a crisis.

Real talk:
Peace doesn’t come from making more money.
It comes from having breathing room.

PART 6: STEP 5 — INCREASE YOUR INCOME

This is where things change.
Because there's only so much you can cut...
But there's no limit to what you can earn.

Let me be clear:

God doesn't just call you to survive...
He calls you to multiply.

Ways to start:

- Sell a skill (writing, editing, design)
- Freelance online
- Start a small digital product
- Flip items locally
- Offer a service (cleaning, yard work, etc.)

Mindset Shift:

Stop saying:
"I don't have enough..."
Start asking:
"How can I create more?"

PART 7: FAITH + MONEY ALIGNMENT

This is where it all comes together.
Because money isn't just practical…
It's spiritual.

God isn't against you having money.
He's against money having you.

Balance matters:

- Faith without action = stuck
- Action without faith = stress

But together?
That's where peace comes from.

Remember:

You are not your bank account.
God is your source—not your paycheck.
But He still expects you to steward what He gives you.

PART 8: YOUR 7-DAY RESET PLAN

Let's make this simple.

DAY 1:

Write down all income + expenses

DAY 2:

Cut 3 unnecessary expenses

DAY 3:

Create your simple budget

DAY 4:

Open a savings account (if needed)

DAY 5:

Save your first $50–$100

DAY 6:

Brainstorm 3 ways to increase income

DAY 7:

Take action on ONE income idea

FINAL WORD

Let me leave you with this...

You don't need to be perfect.

You just need to start.

Because most people stay stuck...

Not because they can't change...

But because they never take the first step.

YOU'RE DIFFERENT.

YOU'RE HERE.

YOU'RE READY.

FROM BROKE... TO BLESSED...

STARTS WITH ONE DECISION.

MAKE IT TODAY.

STAY CONNECTED

Find us on Facebook for more motivation and guidance on how to improve your finances while uplifting your spiritual walk as well.

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