



## MONEY ON MISSION PRACTICAL STEP GUIDE

### 1. GIVING

#### Step 1 – Pick a Percentage

Generosity becomes real when it becomes consistent.

Here's the challenge: Decide on a real percentage you will give off the top of your income for the next 90 days.

The key is not the number; it's the direction. Aim your heart first, then build the rest of the budget around that decision.

#### Step 2 – Choose the Mission

Giving isn't just FROM something; it's TO something.

For most of us, that primary lane will be SFC, your local church.

You may also feel called to compassion and poverty relief.

Pick one or two clear mission lanes where you can say: My money is on this mission on purpose.

Money is not the mission; money is ON the mission.

#### Step 3 – Automate the Obedience

Set up recurring giving to match the percentage God put on your heart.

That's not just convenient; it's discipleship.

**WHEN I GIVE, I AIM MY HEART.**

### 2. VISION

#### Step 1 – Ask the Scary Question

If money was not the ceiling, what kind of kingdom story would I want my life to tell over the next 5–10 years?

Not: What car would I drive? But: Who would be helped? Who would meet Jesus?

#### Step 2 – Write a Two-Sentence Kingdom Vision

**Sentence 1: Who you're becoming.**

- By God's grace, I am becoming a [insert character/role: faithful disciple, Spirit-filled creative, wise entrepreneur, present parent, etc.] who...

## **Sentence 2: Who you are impacting and how generosity is involved.**

- ...uses my time, gifts, and finances to [describe impact: help people meet Jesus, fight addiction, support single moms, fund missions, etc.].

### **Step 3 – Use the Vision as a Filter**

For the next 30 days, before any significant money decision, ask: “Does this move me toward that vision or away from it?”

**PROVISION FOLLOWS VISION, NOT JUST HUSTLE.**

## **3. BUDGET**

### **Step 1 – Face the Numbers**

- Sit down with your last 30 days of bank and credit card transactions.
- Sort them into rough categories: Giving, Saving, Housing, Food, etc.
- Ask: What story is this telling? Does this look like a disciple of Jesus, or just a stressed-out American?

### **Step 2 – Create a Zero-Based 30-Day Plan**

Zero-based means every dollar that comes in already has an assignment before the month begins:  
Income – Plan = 0

1. Give – pick a real percentage.
2. Save – small emergency fund or specific savings goal.
3. Live – rent/mortgage, utilities, food, transportation, insurance.
4. Attack Debt – minimums plus extra on one targeted debt.
5. Enjoy – honest, planned fun and rest.

Write it out or use an app: This is where my money is going ON PURPOSE for the next 30 days.

### **Step 3 – Talk About It With Someone Safe**

If you're married, engaged, or have roommates, schedule a NO SHAME money conversation.

- Rules: No blaming, no shaming, tell the truth, and agree on one change, not twenty.

If you're single, ask a trusted, wise, Jesus-following friend or leader: Will you look at this with me and tell me if it makes sense?

### **Step 4 – Stick With It for 30 Days**

Don't overcomplicate it:

- One month.
- One plan.
- Adjust as you go, but DON'T QUIT just because it feels new.

**IF I DON'T TELL MY MONEY WHERE TO GO, IT WILL TELL ME WHERE I CAN'T GO.**

## 4. MARGIN

### Step 1 – Name Your First Margin Goal

Instead of thinking “fully funded emergency fund” and getting overwhelmed, start with:

- My first goal is 1,000 dollars in an emergency cushion.
- Aim toward one month of expenses, then three, then maybe six, over time. But start with a clear, small, real goal.

### Step 2 – Create Margin by Trimming, Not Just Earning

- Ask: What can I cut, cancel, or chill on for a season so I can breathe later?
- Examples: Subscriptions you forgot you had, eating out frequency, upgrades you don't need yet (phone, car, gear), impulse Amazon buys.
- Say: For the next 90 days, every dollar I free up goes straight to margin, not more lifestyle.

### Step 3 – Use a Pause and Pray Rule

- Decide: If something costs more than \$\_\_\_\_\_ (pick a number that fits your world), I won't buy it the same day I think of it.
- Instead: Pause 24 hours.
- Pray: Lord, is this wise right now?
- Check it against your budget and your vision.

### Step 4 – Tie Margin to Mission

- Decide ahead of time: My margin is not just for emergencies; it's for opportunities.
- When you build margin, pray: God, You know something I don't. When that moment comes, I want to be ready.
- Write this somewhere: My margin is not just for my safety; it's for God's strategy.

**MARGIN TODAY IS MERCY FOR TOMORROW.**

## 5. DEBT

### Step 1 – List Every Debt

- Sit down and list every debt you owe: credit cards, student loans, car loans, personal loans, medical bills on payment plans, mortgage.
- Write: Name of debt, total balance, minimum payment, and interest rate (if you know it; if not, find it). This is your enemy board. You can't fight what you won't face.

### Step 2 – Pick a Payoff Strategy (Snowball or Avalanche)

1. Snowball (smallest to largest balance): Line debts up from smallest balance to largest.
  - Pay minimums on all of them.
  - Throw every extra dollar at the smallest one until it's gone, then roll that payment onto the next one, and so on.
2. Avalanche (highest interest first): Line debts up by highest interest rate to lowest.
  - Pay minimums on all of them.
  - Destroy the highest-interest one first, then roll that payment down the list.

### **Step 3 – Attack With Intensity for a Season**

Debt payoff is a season, not a life sentence.

Key mindset: Every extra dollar is a little piece of freedom.

Instead of: I'm broke and stuck, start thinking: I'm in a focused freedom season.

### **Step 4 – Bring Community Into It**

- Share your plan with a friend, a small group leader, and/or a mentor.

- Ask them: Can you check in on me in 30 days? Can we celebrate every time I pay off a debt?

- Start a debt-free squad for a few months: Share wins, share ideas for saving, and pray for each other's needs.

**DEBT IS A BAD MASTER, SO I'M NOT LETTING IT BE MY BOSS.**

## **6. INVESTMENTS**

### **Step 1 – Get the Order Right**

If you're still building from earlier messages:

- Start with: 1. Giving, 2. Basic emergency savings, 3. Budget, and 4. A focused debt plan.

Then, as margin slowly appears, start intentionally planting some of that into long-term investments.

### **Step 2 – Start Simple and Long-Term**

For most people, the win is consistent, long-term investing in diversified vehicles (like retirement accounts and broad-based funds, guided by wise counsel).

Principles:

- Automate it: Set it up to happen every paycheck or month.

- Don't obsess over daily numbers.

- Avoid "too good to be true" promises.

### **Step 3 – Tie Your Investing to Your Kingdom Vision**

- Ask: How can investing today help me live that vision later?

- If your vision is to support missions: I want my future investments to produce income I can give away each year.

- If your vision is to build businesses that employ people: I'm investing now so I can launch something later with less fear.

- I'm investing today so I can be more free to \_\_\_\_\_ for God's kingdom tomorrow.

### **Step 4 – Learn Slowly, Ask for Help**

Read one solid, biblically grounded book or take one short course on money and investing.

Ask one financially wise, spiritually mature person: Can you walk me through a beginner's plan?

**I DON'T JUST SPEND MONEY, I PLANT IT.**

## 7. MAJOR PURCHASES

### 1. Pray – “Lord, Is This for This Season?”

- First move is not: Run the numbers. It's: Run to God.
- Ask: God, is this the right thing, is this the right time, and is this the right size? Sometimes you'll sense peace and clarity: Yes, just be wise. Other times you'll sense a check: Not yet, or Not this.

### 2. Pause – Build in a Holy Delay

- Decide ahead of time: For any major purchase (you pick the threshold: house, car, wedding budget, big credit-based choice), I will not decide in the same week the idea first hits.
- If a deal expires today or never, often the deal is not from God, or it will come around again. Urgency is a salesperson's friend, not usually your friend.

### 3. Plan – What Does This Do to My Margin and Mission?

Ask questions like:

- What will this monthly payment really do to my budget?
- If income dropped, how painful would this be?
- Does this still allow me to be generous?
- Does this still allow me to obey if God shifts my direction?

### 4. People – Get Wise Counsel

- Bring in one or two people who love Jesus, handle money wisely, and have nothing to gain from your decision.
- Show them the numbers, the contract terms, and your current financial picture.
- Ask: If you were me, would you do this right now, and what would you be nervous about?
- Be willing to hear: I'd wait, or I'd go smaller.

**BEFORE I BUY BIG, I ASK ABOUT PURPOSE, NOT JUST PRICE.**

## 8. OVERFLOW

### Step 1 – Audit Your MORE

- Take 10 quiet minutes this week and ask: Where has God already given me more than I strictly need?
- Look at: Money, time, skills, and space (home, car, influence).
- Write down: These are my “extra” lanes right now.

Then ask: How could even a piece of this move from me to mission?

### Step 2 – Pick One Ongoing Overflow Channel

Instead of random, once-a-year generosity, choose one regular channel where overflow can consistently run.

Examples: A recurring gift to your church or a specific ministry; sponsoring a child; supporting recovery or justice work; hosting a weekly meal; ride-sharing people to church; mentoring someone.

Commit: For the next six months, this is my overflow lane.

### **Step 3 – Practice Spontaneous Yes**

- This week, make a simple agreement with God: If You clearly put someone in front of me with a need that I can actually meet, my default answer is YES.
- Write a short personal confession: God, if You can get it through me, You can get it to me.

**GOD DOESN'T JUST BLESS ME; HE BLESSES THROUGH ME.**