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# THE “RATCHET” PEOPLE’S GUIDE TO FINANCIAL WELLNESS INTRODUCTION

We all want a life filled with enough money for the basics, some additional cash for the occasional splurge, and some left over so that we don’t feel bad about buying things or going places that may be a bit of a stretch. What we learn to recognize as we get older is that to have those things, we needed to have made good choices in the past. There is no escaping it. You’ve probably known a moment or two when you were about to purchase something and felt unsure if you could because the little voice in the back of your mind was telling you, “You know you shouldn’t have taken care of everyone’s hookah the other night when you were out…”. What we hope to do with this book and the application we’ve created is to lower the frequency of you having those kinds of conversations in the future. We know that if you start with 5 minutes a day of focused time with us that you’ll transform your future into a better version of who you are today.

**What This Book Will Do for You**

I have a simple goal – create new habits for you that will increase your awareness of how other factors in your life affect how you earn and spend money daily. I can literally guarantee lifelong changes that will transform you from the person that is struggling across all a bunch of areas to someone that knows how to get things back in line when they have spent out of control. If I can get you to stop for a second, take a couple of moments to gather yourself, and take appropriate action.

Most books in this area talk down to you as if you can’t do math and don’t know that you have more going out than coming in! This is more than budgeting. We are dedicated to:

* **Health:** one of the leading causes of financial trouble is ill health. You cannot build a future if you are physically and mentally unwell.
* **Mental Peace:** increasing your awareness of how your relationships with yourself and others impacts how you spend.
* **Relationships:** your significant other (or one that’s on the shortlist), your children, and your immediate family will impact how you spend money.
* **Future Thinking:** show you how to think about the impact of today’s decisions on yourself, your kids, and others that mean a lot to you.
* **Skills:** the things you can do to generate income must always be fine-tuned and focused on, given how our world works.
* **Housing:** where you can afford to live now and where need to live to have the best future possible, are critical considerations you must plan around.
* **Transportation:** what you use to get around, and your ability to get to the job or side-gigs you use to create income, is a factor that must be maintained.

## **HEALTH**

## **“Baby, if you aint got ya health, you ain’t got anything”**

## **My Grandma**

## Now, the biggest thing that we must consider and what we really got to work on and focus on and followed priorities. Our health is paramount to everything that we do. We must be healthy. To be healthy, we must practice good habits. This is gonna require a change for a lot of people. First things first we must go and get some sleep. Sleep is the foundation of everything somehow some way you gotta figure out how to get at least six good hours of sleep. For some of us, we can't get six. Maybe it's five, but you try to get closer to six optimally you get 7 to 8.

## Unfortunately, we can't get that kind of time sometime so maybe grab a nap during the day. But you must get your sleep studies have already shown, that people that don't get sleep develop debilitating diseases that hurt them in the long run. some of the roots of high blood pressure, diabetes, and later in your life dementia are linked to the inability to get sleep. For my fellas, that means you might have to get that CPAP or get that mask. It ain't sexy, but it'll keep you alive. The reason why your health in getting sleep is so important is that the medications that you must take to keep yourself alive become more expensive over time. One of the things that we always got to watch out for, and we're very much aware for is that they prescribe more and more medicines for all the things that ail us. To get out of that, you must be healthy.

## After you sleep, you've gotta eat better. Our eating habits and the things that we really grab and put into our bodies affects our health. For us, it's even more important because we in this stress-full climate are very susceptible to eating things that aren't good for us. Those things include all our fast food and convenience items. Now those things are always around us depending upon where we live in the communities that we live in, but we must strive to figure out how to get more healthy food choices into our body. If you eat fast food all the time, you're sure enough go to develop something down the road that's going to cost you a lot of money and put you behind the eight ball. So, try to find some healthier foods if you must go to a food co-op just to get some fresh vegetables start mixing them in their collards carrots all the stuff you see on Instagram, and everybody tells you that you need to eat more of that's trying to find it as best you can.

## This is gonna help you with the next few things that you're gonna must do in your life to get yourself in a better position to have higher skills, and better job you gotta be healthy. You gotta be awake. You're aware so that you can do the things that you going to need to do and spend the time and focus on the things that are going to really move you out of your situation. Next, we really must focus on where we live. That's one of the key things that you gotta work on. So, along the way, we'll have to figure out how to gradually get you out of the spot where you're living to a healthier spot that has better food choices that then you can educate your children where the other people around you better. Those things are all cornerstones of what we're gonna build out and help you plan in this app. Once you get that and you've got your sleep and your health together, you're moving better and you're eating better then along the way you're gonna be working on yourself and your mental outlook. One of the simplest things to do is just move more.

You must move more! I don’t mean doing HIIT, running marathons, powerlifting, or anything like that. The biggest thing to figure out is learning what you love to do. If it’s a dance class with step aerobics or walking, just start doing THAT. Once you’ve gotten into a groove with that, you just need to progressively make it more challenging. Doing small challenges like this are wins that you’ll stack on top of the new mindset you’re developing to BECOMING something different and a better version of yourself. These small things that help your physical health will start creating a new mindset about yourself that leads to mentally being at peace with who you are.

## **MENTAL PEACE**

## You gotta love you. Nobody else is going to love you the way you love you and take care of yourself. So, what you're gonna must do is really focus on dealing with some of those issues that makes you think that you can't get someplace, makes you think that you are unworthy of love, that makes you think that you can't get that better job, makes you think that you're not smart enough. All those things, we're going to put to the side because those are the things that are going to eventually hold you back and keep you from ultimately getting and living the life that you imagine, that you dream about and that you really want for yourself, for your kids, for those around you. Next, we'll work on how you have relationships with others. You know we'll send you reminders. We'll talk and give you some pointers and give you things to work on so that you can figure out like, who's supposed to be in your life. One of the most important things for men and women are always consider is the spouse they pick relationships they have with people because we draw so much value from having those relationships with others because that's just a part of life, period. You cannot get away from having and being in relation with other people on this planet. There's no way around it. You can't be a monk Herman a nun. You're gonna be involved with someone but learning how to make better choices in this area will help you make better financial decisions that affects your future. With these things in mind as we go forth, we're going to change it and we're going to make things better for you and it's going to help you in the long run and get you to where you want to be.

## Always remember what you are facing has been overcome by many others who look just like you. I have a friend that went through one of the toughest military training programs on the planet. He would tell me all kinds of stories about what they had to do. However, the one thing that always stood out to me what the story of something one of the training officers said to him during a horrible day filled with scraping sand and long runs, “Remember, lesser men than you have completed this training…”.

## It was at that point that he made a decisions that he was gonna finish no matter what. All you must do is make DECISION and keep moving forward. Don’t beat yourself up about what you did before—or even worse, what you knew you should not do but did anyway.

## Instead, do the things in this book, FOCUS on making today right and taking care of tomorrow when it comes.

## **RELATIONSHIPS**

## **“They say that love is more important than money. Have you ever tried paying your bills with a hug?”**

Relationships in your life are some of the cornerstone key and key things that'll give you stress that'll hurt you and make you make bad financial decisions. First, we're gonna work on their relationship with yourself. One of the worst things you could ever do is get into a bad relationship.

I'm gonna get a little graphic in this part, but sometimes things like this must be said. A bad relationship will mess up your money worse than anything. One of the things that we're gonna concentrate on is first how you have a good relationship with yourself so that you don't get into bad relationships with others. I don't know how else to say it, but it happens.

Sometimes some bad D&^K or that “Baddie” that you had to have will mess up your money, your credit, the way you think and how you act. So, what we must do is first get ourselves right with ourselves. Once you do that, it's a lot easier to figure out who you don't need in your life. And then make sure you attract the people that should be in your life.

Those are key things that we must do that directly affect how we spend our money, how we save our money, what we spend our money on, who we spend our money on, and where we put our value. Because oftentimes it derails us, period. Sometimes when our relationships are not going well, we go out and spend and do things to make ourselves feel better.

That could be a new car, that could be a purse, a coat, a whole bunch of drinks out with your friends. You're trying to do that to solve and fill up this emotional hole that's missing. What we do here is we keep track of those bad days and show you how they could be affecting your money. I think a pimp named Slickback said it best, “…and even worse, it can mess up your money. It’s an awful disease…”

This book is gonna help spot the signs early so that you can avoid getting “WHIPPED” with that “thang” and putting your money and energy in the wrong places.

**YOUR SKILLS**

## **“Work to become, not to acquire”**

You must know how to solve problems in today’s world., Yes, there will always be jobs that are task driven. However, to create the life that you want to have, that is less resistant to the craziness that grows each day, you must know how to solve problems. Problem solvers get paid, PERIOD. The days of a single job, company, or career path that sets you up for life are mostly over. Instead, it’s necessary to look to the future to determine what skills are going to be needed *and* aligned with your strengths and attitudes.

You need to invest in yourself. As the demands of the future increase, you need to put more emphasis on being employable, developing ideas that you can turn into a business, using the technology and capabilities available. That doesn’t mean everyone can be a computer scientist. However, it does mean you must learn and get exposed to the latest and greatest that technology has to offer in a series of jobs. You must constantly investment in your ability to solve problems because the money you want to keep your pockets counting on you to do so.

One of the most effective ways to make it happen for yourself is to leverage your existing job to help train you for something that you can do for others on your own. Back in the day, if you were an accountant, you did taxes on the side. Now, you have software that will do the work of your friend that was an accountant.

In today’s world, that same person who is an accountant needs to show that friend how to set up their business properly to maximize their ability to write off expenses to minimize the tax payment that is required. With the increased use of software, that same accountant needs to learn how to solve additional problems that their friend has to deal with.

The result of all this is that you must be vigilant in learning new things so that you are ready for the next job or new career track that you need to consider. The introduction of AI is decimating the programming field. Now, the ability to relay what you would like to see built, to a computer that can create the code, will turn that former accountant into a new SaaS creator that has made a tax widget for gig workers to keep up with their expenses for their ride share business. We will discuss how to do that in this book and the application will help remind you to stay focused on building that future path for yourself.

**BE. DO. HAVE…**

**“The beginning is always today.”**

### **CHAPTER 2: THE MINGUS DIFFERENCE**

Let me walk you through my Mingus method. Traditional budgeting just tells you what you already know—you ain't making enough to cover what you spend. That's not helpful.

What we're doing different is helping you figure out when you need to start making more, how to make more, and most importantly, how your feelings, relationships, work stress, and family situations trigger you to spend money in ways that hurt your long-term future.

This whole approach considers how you're feeling about yourself and what's going on in your life. We're not just looking at whether your income is greater than your expenses. We're putting together a plan that helps you and all those people who depend on you, while still positioning you to win long term.

Because just telling you “Don’t spend money at Starbucks" doesn't work. It's not helping you deal with all the other influences that throw you off balance and leave you feeling overwhelmed or out of your league.

Why This Method Works

I developed this because I went through a tough spot where everything I depended on went away. I still had bills coming up, plus I had to take care of my aging mother and grandmother as an only child. I had to put something together that actually worked.

That experience taught me you've got to think further out and consider what you do today, because you're going to need money down the road. Those safety nets that families used to depend on aren't going to be there, and people are going to be looking to you for help. You've got to take care of yourself so you can help them when the time comes.

The Five Pillars

Here's what we focus on:

**Health** (physical and mental)

**Daily relationships** (work, friends, social interactions)

**Family relationships** (parents, siblings, extended family)

**Housing situation** (this drives stress through the roof)

**Spiritual foundation** (your life philosophy and what keeps you going)

All of these carry weight in what happens to you daily. Having a plan takes away some of the stress—not the hard work you'll still need to do, but at least you'll have something to start with.

How It Works: A Simple Example

Start your day with five minutes to breathe, stretch, pray, read your Bible—whatever aligns with your life philosophy. This sets the tone for a successful day. Stack these types of days up more frequently, and you'll feel more in control.

Your mental outlook matters. Every day, remind yourself that you've been through stuff before and you'll get through whatever's in front of you now. Then get your body moving—nothing crazy, just an hour of physical activity. This lowers stress, gives you accomplishment, and keeps you healthy.

Here's the money connection: stress costs you cash. Say you develop type 2 diabetes because of poor health habits. Without insurance, that's all out-of-pocket. With insurance, you're still looking at $100-150 monthly in co-pays. Over a year, that adds up. Then it affects other systems—heart issues, cholesterol problems—more money out of your pocket.

When you're feeling run down, your relationships suffer because you're putting pressure on people to make you feel better. When they can't do it all the time, it causes friction and arguments, raising your stress even more. Then you spend money trying to feel good—going out drinking, smoking hookah, whatever—which doesn't help the original problem and costs even more money.

The Spiritual Foundation

I'm not a preacher, but I can tell you this: you need a spiritual cornerstone for everything you're going to do. You have to get that aligned and buttoned down, because once you do, you have a foundation to build on. You know other people who look like you and went through similar issues were able to overcome them.

Having that spiritual foundation gets you through times when the work feels overwhelming. Your life philosophy—whether it's the Bible, Quran, whatever—gets you back to square one and says, "take a step, do this, now do this." That's what gets you back on track when you feel like you're losing momentum.

Things never get easier as you move up in your job, have kids, get married. They don't get easier—you just get better at handling hard things because you have that spiritual foundation.

The Process

This is where you put in the work. Start doing these small things and they compound quickly. You'll look up and be ten times better than you were the year before. The process is the key—going through this process is going to free you up and show you how to succeed for the rest of your life.

**FINAL NOTE** - **Questions to Ask Yourself:**

1. **Can You Identify Your Triggers**: Think about the last 3 times you spent money impulsively or on something you later regretted. What was happening in your life emotionally or relationally in the hours or days before each purchase?
2. **How Do You Assess Your Five Pillars**: Rate each pillar (health, daily relationships, family relationships, housing, spiritual foundation) on a scale of 1-10. Which pillar is your weakest link, and what's one small action you could take this week to strengthen it?
3. **Have You Considered Your Stress Costs**: Look at your spending from the last month. How much money did you spend on things that were really about managing stress, emotions, or relationship friction (eating out when overwhelmed, retail therapy, entertainment to escape, etc.)?
4. **Do You Have a Morning Foundation**: What would your ideal 15-30 minute morning routine look like based on your spiritual foundation and physical needs? What's preventing you from starting this tomorrow?
5. **Can You Describe Your Support System**: Who are the people depending on you now or who might need your help in the future? How would your current financial trajectory affect your ability to help them?
6. **Have You Ever Examined Your Health-Money Connection**: What health issues run in your family, and what would the financial impact be if you developed them? What preventive actions could you take now that would save money later?
7. **Do You Have An Unshakeable "Why"**: Beyond just having more money, what deeper purpose or legacy do you want your financial decisions to serve? How does this connect to your spiritual foundation and the people you care about?

# CHAPTER 3: BE FAITH FILLED

The number one thing we all must do is ground ourselves in something bigger than us. The Bible, our faith, and spiritual philosophies should be the cornerstone of everything you do and every decision you make in life.

Now, doing this doesn't make you pious or better than others—that certainly doesn't line up with any religious literature we encounter. What it does do is give you grounding to help you make better decisions for the people around you, for yourself, and for those your choices affect.

I'm not a preacher, and I'm not even a deacon. But what I do know is that consistently reading through God's word gives you a bigger picture of what you're working toward. In the stories and lessons of these books, there's always somebody who's gone through something, dealt with challenges, gone from rags to riches and back to rags again—and all of them knew there was a greater power at work that would help them if they called on it.

Your job is to figure out what that is and start to, as the book says, "meditate on these things."

## The Power of Constant Communication

Recently, I watched Katt Williams interview with Theo Von. Two people who on the surface couldn't be more different, but both talked deeply about their relationships with God. Katt made some very insightful comments that really stuck with me. Despite what people might think about him, he's very grounded in knowing that what has sustained him, gotten him out of trouble, helped make him wealthy, and given him the ability to influence and help others—all of it came from God.

The biggest thing that came out of what he said, something Theo couldn't refute, was this: **What you get from having a spiritual connection is that you don't have to depend on just you.**

If you keep this constant communication going, if you make this the basis of how you make all your decisions—especially financial ones—you'll discover that you don't have to depend solely on yourself. You just need to depend on doing and obeying the instructions you're given, because you're so connected to what He wants you to do that it's not going to fail.

It may not happen exactly when you want it or according to your plan, but it's going to happen.

### A Personal Example: The MINGUS Journey

For me personally, what I thought might happen in five years took ten. What I thought might take ten took twenty. Things that I thought would happen quickly took much longer—and that includes this tool I've built.

I started working on MINGUS almost eight years ago. In those eight years, I stopped and started, stopped and started, stopped and started. But I kept praying about it: "I know you gave me this idea. Just tell me what I need to do to make it happen."

Quite literally, in the past year, the stuff I'd been working on for the previous eight years—with the help of how technology evolved—I built in weeks what had taken me months and months before. That's the power of having that spiritual connection that allows you to find whatever God has put in your heart and mind. That's going to be the vehicle that transforms you into the person who can do the things so you can have the things and help the people around you.

## Your Values: Your Financial Compass

One of the next big things you must focus on is figuring out what your values are. These values will be your signposts—your compass that always tells you which way you need to go. When you're off course or out of alignment, you can turn back to your values, and they'll tell you where you need to be heading.

Your values need to be aligned with:

* How you spend your time
* Who you spend your time with
* What you spend your time on
* What you spend your money on
* How you devote your mindset and mind space

Those valuable things include being spiritually grounded, making wise financial decisions (which comes from discernment and wisdom), and taking risks with courage.

### When Logic Doesn't Make Sense

One of the biggest things you'll learn as you go through this process of transforming your life into what God tells you it's supposed to be is this: **The logic isn't always going to make sense.**

There will be many times when you've prayed and talked to God about something, and you just have to step out on faith. It's a beautiful thing when you start stepping out and realize, "OK, I can make this happen. Oh man, I can see the next step."

The metaphysicians and people who believe in universal manifestation tell you that action plus decision equals the universe opening up to you. Well, for me, that universe is God saying, "I told you to go do this—now do it." And then you just go do it.

**Case in point:** When I was in college studying engineering, I had to take computer science classes. I took one class that I had to drop, came back, and got a D+. Then I had another one and did slightly better. Fast forward through that very difficult time period—the thing I never felt comfortable doing became the cornerstone that launched me into graduate school and put me on the path where I could take care of my family.

It's amazing how that difficulty, the thing I kept working at until I finally understood it, became the foundation for everything that followed. These things happen when they're aligned with your values of always looking to improve, always being curious, and trying to learn.

**The things most valuable to you that will do you the most good in life always line up with a bigger force and biblical teachings in one form or another.**

### MINGUS Integration: Values-Based Spending

This is where the MINGUS app becomes crucial in your financial journey. The app helps you align your spending with your stated values by tracking not just where your money goes, but whether those expenditures support what you say matters most to you. When you see the data showing your money flowing toward your true priorities, you'll know you're on the right path.

## Overcoming the Obstacle: You're Worthy

One of the biggest obstacles many people face in this spiritual and financial transformation is **thinking too little of themselves.** Because you think, "I don't know, I'm not that smart," you make yourself small. You start thinking you're not deserving of the things you really want to gain, learn, or receive.

Some people take it the opposite way and think they should get everything just because. But often, the narcissism that comes with that approach means they may get some things, but they don't get the things they truly value and want.

### The Biblical Truth About Your Worth

The Bible talks about this in many places: **You're worthy of it because He created you to align with Him so you can fulfill your purpose and get all the things you ever wanted through Him.**

Here's what gets lost on a lot of people—when they talk about the Bible, everybody focuses on Jesus as the example. Sure, He's an example of God manifesting Himself, but He's not your everyday human being. All the other regular people in the Bible—Moses, David, Joshua—they were just regular folks who weren't conceived the way Jesus was.

So using perfection as your comparison point becomes one of the biggest obstacles. Instead, once you realize, like Paul did, how flawed he really was and that even in those flaws he was able to do great things, that applies to you too.

**Once you really cement this thought in your mind—"I don't have to be perfect, I just have to be obedient and take one step at a time"—everything changes.**

Once you get out of this notion of perfection that the world tries to tell you ("if you're not perfect, then you can't do it"), everything opens up. You're not a perfect being. We're all flawed. We all make mistakes. But you can bounce back from them.

That guilt and feeling of "Well, I did this wrong, there's no way it can work out for me" is wrong. It can and it will if you follow the principles in the Bible and think about how to steward your life, especially your finances.

## The Changing World: Why This Matters Now

The world is changing in a way that makes being out of alignment dangerous. If you're not spiritually and financially grounded, it will be easier for everything you want to be taken from you—your money, your family, your friends. You could end up on your own because all the safety nets you're depending on (healthcare, social security, etc.) won't be there in 20 years.

It's going to be every person for themselves. All of these realities require that you think longer and deeper right now. You can't just make snap decisions for today without knowing they're going to turn into something worse for you down the road.

### MINGUS: Building Long-Term Mindset

One of the beauties of the MINGUS app is that it starts to help you form that long-term mindset. We're always sticking out into the future, always looking at the important dates you put in there. So you know: "Hey, if I don't get my stuff together, taking that trip with my girls is going to be really hard because right now I'm behind $500." Or "If I don't really get this under control and steward this money well, I'm not going to be able to pay for my kid's football camp in eight weeks."

That mindset change is the start. Once you start thinking about the near-term things, the longer-term things become clearer too. You'll think: "I've really got to figure this out and become a better person because I need to make more money. I'm going to have to take care of my mom in 10-20 years because she's by herself and never remarried. I'll have to handle her healthcare and housing."

So you think: "Wow, I've got to really work hard and ask for that vision and clarity on where I should be and what I should be working on." The likelihood of both of us ending up struggling gets reduced when you think about it and work on it each day.

The MINGUS app helps you think about this much more than you ever did before, so you get out of the mindlessness of just worrying about the latest trend. Instead of spending 90% of your time on that stuff, you spend 5% of your time on trends and the other 95% thinking about the next steps you need to create the life you've always wanted.

## Action Steps: Implementing Faith-Filled Financial Planning

### 1. Establish Your Spiritual Foundation

* **Daily Practice:** Set aside 15-20 minutes each morning for prayer, meditation, or reading scripture
* **Decision Framework:** Before any major financial decision, ask yourself: "Does this align with my spiritual values?"
* **Communication:** Maintain constant dialogue with God about your financial goals and challenges

### 2. Define Your Core Values

* **Values Assessment:** Write down your top 5 values and how they should influence your money decisions
* **Alignment Check:** Review your last month's spending—does it reflect your stated values?
* **Regular Review:** Reassess your values quarterly to ensure they still guide your decisions

### 3. Overcome Worthiness Obstacles

* **Daily Affirmation:** Remind yourself: "I am worthy of financial success because God created me for a purpose"
* **Perfection Release:** When you make financial mistakes, practice forgiveness and focus on the next right step
* **Biblical Study:** Read stories of flawed biblical figures who achieved great things (David, Moses, Paul)

### 4. Use MINGUS for Long-Term Vision

* **Important Dates:** Input all significant future financial needs (family trips, education costs, care for aging parents)
* **Progress Tracking:** Check weekly how your current decisions impact your future goals
* **Value Alignment:** Use the app's spending categories to ensure your money flows toward your stated priorities

### 5. Prepare for the Changing World

* **Self-Reliance Planning:** Assume less governmental/institutional support and plan accordingly
* **Skill Development:** Invest in abilities that will make you more valuable and self-sufficient
* **Community Building:** Strengthen relationships with like-minded, spiritually grounded people who share your values

Remember: This isn't about being perfect—it's about being obedient to your calling and taking one faithful step at a time. Let your spiritual foundation guide your financial decisions, and watch how God opens doors you never imagined possible.

**Questions to Ask Yourself: Chapter 3 - Be Faith Filled**

1. **Do Your Money Decisions Reflect Your Spiritual Foundation**: Look at your last 10 purchases over $150. Before each one, did you pray about it, consider how it aligned with your values, or ask for wisdom? What does this pattern tell you about whether your faith truly guides your financial choices?
2. **Can You Identify Your Values-Spending Gap**: Write down your top 5 spiritual/life values, then review your bank statement from last month. What percentage of your discretionary spending actually supported these values versus went to things that conflicted with them or were just mindless purchases?
3. **Have You Been Making Yourself Too Small**: Think about a financial goal or opportunity you've avoided pursuing. What story have you been telling yourself about why you don't deserve it or aren't capable of achieving it? How might this limiting belief be keeping you from fulfilling your God-given purpose?
4. **Do You Have Constant Communication or Sporadic Prayer**: When was the last time you specifically asked God for guidance about a money decision and then waited for an answer before acting? How often do you include your financial life in your regular prayer or meditation time?
5. **Are You Planning for Independence or Dependence**: Given that safety nets may not exist in 20 years, what specific skills, relationships, or financial reserves are you building now? What would need to change in your current spending and saving if you knew you'd have to care for aging parents while supporting your own family?
6. **Can You Accept Imperfect Obedience Over Perfect Planning**: Describe a time when logic told you not to take a financial step, but your spiritual guidance said to move forward anyway. What happened? If you've never taken such a step, what might be holding you back from acting on faith-based financial guidance?
7. **Does Your Money Flow Toward Your Calling**: If someone analyzed your spending patterns without knowing you personally, would they be able to identify your spiritual values and life purpose? What would your bank statement say about what you truly believe matters most in life?