

# Ten Day Challenge to Financial Freedom

by Tracy J. Brown

The Book of Daniel...

**SATAN'S MEETING:** (Read even if you're busy)

Satan called a worldwide convention of demons.

In his opening address he said,

'We can't keep Christians from going to church.'

'We can't keep them from reading their Bibles and knowing the truth.'

'We can't even keep them from forming an intimate relationship with their savior.'

'Once they gain that connection with Jesus, our power over them is broken.'

'So let them go to their churches; let them have their covered dish dinners, BUT steal their time, so they don't have time to develop a relationship with Jesus Christ..'

'This is what I want you to do to aid the devil:

'Distract them from gaining hold of their Savior and maintaining that vital connection throughout their day!'

'How shall we do this?' his demons shouted.

'Keep them busy in the non-essentials of life and invent innumerable schemes to occupy their minds,' he answered.

'Tempt them to spend, spend, spend, and borrow, borrow, borrow.'

'Persuade the wives to go to work for long hours and the husbands to work 6-7 days each week, 10-12 hours a day, so they can afford their empty lifestyles.'

'Keep them from spending time with their children.'

'As their families fragment, soon, their homes will offer no escape from the pressures of work!'

'Over-stimulate their minds so that they cannot hear that still, small voice.'

'Entice them to play the radio or cassette player whenever they drive.' To keep the TV, VCR, CDs and their PCs going constantly in their home and see to it that every store and restaurant in the world plays non-biblical music constantly.'

'This will jam their minds and break that union with Christ.'

'Keep them busy, busy, busy!'

'It will work!'

'It will work!'

It was quite a plan!

## MY 10 Day Action Report

**I MUST FOCUS ON FAITH , FAMILY, FITNESS, FINANCES AND FUTURE FOR 10 DAYS TO START THE JOURNEY TO FINANCIAL FREEDOM.**

*To days failures does not determines tomorrow's Success- by Tracy J. Brown  
The past does not equal the future.- Tony Robbins.*

### Short Term Goals and Start Dates

Faith \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Family \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Fitness \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Finances \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Future \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

### Long Term Goals and Start Dates

Faith \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Family \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Fitness \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Finances \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Future \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

## MY TEAMMATES



### **Urban Awareness USA**

We are excited that you have decided to take this Journey to True Financial Freedom.

Like any journey, sometimes you'll take two steps forward and one back. Don't be discouraged! Understand that God can and will reward those who are Faithful.

Its hard to estimate how long the journey will take you. There are many variables. The key is to faithfully complete each step and trust the Lord to bless your efforts.

Don't forget to celebrate when you complete a step. You've made progress! At every step of the way you'll enjoy greater financial freedom. Take time to thank the Lord for His help.



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## My Journey to Financial Freedom      Reflection/Application Questions

The preparations of the heart in man, and the answer of the tongue, is from the LORD.  
Proverb 16:1 KJV

**First Action towards your journey to financial freedom is defining ones Life Purpose.**

### Seven Principles In Pursuit Of Your Purpose

1. **PURPOSE**- One must determine his or her true purpose. “ *No Meaning, No Mission* “How?

There are two very important questions we must ask ourselves.

A.

B.

2. **PASSION** – Ones passion is developed by having a clear vision of purpose. *Habakkuk 2:2 “Then the Lord answered me and said: write the vision and make it plan on tablets.*
3. **PEOPLE** – The people in your life will be your biggest a\_\_\_\_\_ or your biggest I\_\_\_\_\_.
4. **PROFITABLE** – Your approach to profiting off people or things can not be driven by \_\_\_\_\_. *Mark 8:36 For what shall it profit a man, if he shall gain the whole world, and lose his own soul?*
5. **PROFESSIONALS** – One must strive not to \_\_\_\_\_ but to \_\_\_\_\_ on a level of professionalism that set them a part from the Masses. How?
6. **PARTNERSHIPS** – Your partnerships will take you farther than your Independent OWNERSHIP.
7. **PROVIDENTIAL PLANNING**- As one who experienced the life of those who have and those who have not. I have come to realize without Christ none of my plans are valid.

***One of my life scriptures is PSALMS 127:1 “except the Lord***

***builds a house they labor in vain who build it."***

## **Second Action towards your journey to financial freedom is defining ones Life Goals.**

Commit to the LORD whatever you do, and he will establish your plans.  
Proverb 16:3 NIV

### **THERE ARE TWO (2) TYPES OF GOALS:**

- 1. SHORT TERM GOALS**
- 2. LONG TERM GOALS**

***What are your short-term goals?:*** Tithe weekly, pay self first, pay bills bi-weekly, serve in ministry weekly. \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

***What are your long term goals?:*** New career, Education, \_\_\_\_\_

*A goal doesn't change whether it is a mental thought or a written statement. It becomes much clearer and more realistic; however, when you take the time to write it down.*

*Four Key Areas of Goal Setting=**Spiritual, Physical, Emotional and Financial.***

### Setting Family and Financial Goals

- Talk about goals as a family / Be Specific / Agree on top goals
- Write down family members goals/ rank them in order of importance
- Figure out how much it will cost to reach your goals
- Save \$1000 for emergencies and 3 months living expenses.

***There are a number of items you will want to do as soon as is practical.***

Execute a current will

Evaluate your career and income potential

If you have children, begin teaching them God's way of handling money

Acquire basic insurance, depending on your needs, age, and financial ability(auto, health, life, disability, and long-term care)

If you employer matches your retirement fund contributions, begin saving for retirement now as long as you can continue making consistent progress on the journey.

Start giving to the work of the Lord - giving should be a regular part of our Christian lifestyle.

Make a list of all your assets and liabilities to get a clear picture of your net worth. [Use a personal financial statement.](#)

### **Third Action towards your journey to financial freedom is developing ones Foundational Principles and beliefs about money.**

Do not **conform** to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will. [Romans 12:2 NIV](#)

You must understand God's Economy versus Man's Economy. Next, there are a few thoughts and scriptures to enhance your chances to complete your Faith walk to financial Freedom.

#### MAN'S ECONOMY VESUS GOD'S ECONOMY

(Man's) Striving to be rich as possible

(God's) Proverb 30:8-9-

(Man's) Get Rich quick

(God's) Psalms 127:1-2 -

(Man's) In Business the money is the bottom line

(God's) Proverb 22:1

(Man's) God Wants you to be wealthy

(God's) Ecclesiastes 5:18-20

(Man's) If you don't have cash use credit

(God's) Proverb 22:7

(Man') I must give my kids what I did not have

(God's) Ecclesiastes 7:11-12

(Man's) He who has the most toys wins

(God's) Ecclesiastes 5:15

As we search deeper into God's word and have the desire to live by his word we can truly have faith that the bible is the basis for change and hope in Man's Economy. We as Christians should share the same belief

systems about stewardship.

### **1. From God's word knowing that ... God Is Owner of All.**

"Behold, the heaven and the heaven of heavens is the Lord's thy God, the earth also, with all that therein is."-*Deuteronomy 10: 14*

The passage teach us that \_\_\_\_\_ is the owner of all our possessions.

#### ***Practical suggestions to help recognize God's Ownership***

●Establish the habit of acknowledging the Lord's ownership every time you purchase an item.

●Be careful in the use of personal pronouns;" MY, MINE ,and OURS"  
substitute "the LORD'S"

●Next 30 days meditate on 1 Chronicles 29:11-12.

1 Chronicles 29: 11-12 TLB

*"Everything in the heaven and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honor come from you alone, and you are the Ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength."*

#### **God Also Controls All**

The King's heart is in the hand of the Lord, as the rivers of water: he turneth it whithersoever he will-*Proverbs 21: 1*

*What does this passage tell you about the Lord's control of people?*

If God Controls All, Why does he allow difficult circumstances?

Three ways God uses difficult circumstances for good in the life of a Godly person.

●To accomplish His intentions. This was illustrated in the life of Joseph-  
*Genesis 45: 5, 8.*

●To develop our character. "God can't use you to the maximum until he or she has been to the maximum"

●To discipline His children- For those whom the Lord loves He disciplines...He disciplines us for our good, that we may share His holiness.  
-*Hebrew 12: 6, 10.*

***During difficult situations God will supply your needs.***

O fear the Lord, ye his saints: for there is no want to them that fear him.-*Psalm 34: 9*

But my God shall supply all your needs according to his riches in glory by Christ Jesus. Philippians 4: 19

What Is Required of You as a Christian? To be A \_\_\_\_\_.

Moreover it is required in stewards, that a man be found faithful.-  
*1Corinthians 4: 2*

**God wants us to be faithful in all areas.**

Unfortunately, most Christians have been taught only how to handle 10 percent of their income God's way- the area of giving.

Most have learned to handle the other 90% from the world's perspective.

The bible states "My people are destroyed for lack of knowledge."-*Hosea 4: 6*

**God's financial principles will help one to get out of debt, save for the future, and offer more time to God.**

**Fourth Action towards your journey to financial freedom is by evaluating your debt and a payoff Strategy.**

**Develop a plan to pay off debts and satisfy outstanding debt.**



"The borrower is servant to the lender." -Proverbs 22:7 NIV



**"Keep out of debt and owe no man anything." -Romans 13:8**

What happen if we misuse our credit?

One will end up with C\_\_\_\_\_Shackles and\_\_\_\_\_ Slavery.

### **Steps to rebuild credit...**

1. Consumer Credit
2. Get a credit report
3. Repayment terms
4. Negotiate to pay in full
5. Always a contact person
6. Always go to court
7. Rapid debt reduction

*Free credit repair manual; .[www.urbanawarenessusa.org](http://www.urbanawarenessusa.org)*

### **Establishing A Spending Plan(Budget)**

- A. Reviewing the Plan
- B. Is our spending plan working?
- C. Are all family members able to follow it?
- D. Which costs always seem to be over the planned amount?
- E. Are we getting closer to reaching our goals?

**Fifth Action towards your journey to financial freedom is begin saving for major purchases.**

"The wise man saves for the future, but the foolish man spends whatever he gets." -Proverbs 21:20

Begin saving for major purchases (home, auto, etc.)

Begin saving for retirement

Begin saving for children's education

If you want to start your own business, begin saving for it

**Sixth Action towards your journey to financial freedom is wise home purchasing and investing.**

"Steady plodding brings prosperity." -Proverbs 21:5

Buy affordable home

Begin prepaying home mortgage/protecting your investment

Begin investing wisely

"Savings are put into risky investments that turn sour...The man who speculates is soon back to where he began - with nothing." -Ecclesiastes 5:13-15 TLB

**Seventh Action and Final Destination to financial freedom.**

"Well done, good and faithful servant!" -Matthew 25:21 NIV

Home mortgage paid off

Children's education funded / My retirement is funded

Confirm estate plan is in order

I am free to be more generous with my time and money.



## **The Eternal Prospective to Financial Freedom**

Our failure to view our present lives through the lens of eternity is one of the biggest hinderances to seeing our lives and our assets in their true light.

But **seek ye first** the kingdom of God, and his righteousness; and all these things be added unto you. [Matthew 6:33 KJV](#)

### **SEEK YE FIRST THE KINGDOM OF GOD. HOW?**

**Remember that God loves you and want you to know Him.**

"For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life-John 3:16.

**Know how one is separated from God.**

for all have sinned and fall short of the glory of God- Romans 3:23

**God's only provision to bridge the gap is JESUS CHRIST.**

Jesus said to him, "I am the way, and the truth, and the life; no one comes to the Father but through Me.- John 14:6

**We must know this relationship is a gift from God.**

For by grace you have been saved through faith; and that not of yourselves, it is the gift of God;- Ephesians 2:8-9.

**"WITHOUT A RELATIONSHIP WITH CHRIST YOUR INVESTMENT LABOR WILL BE IN VAIN"**

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