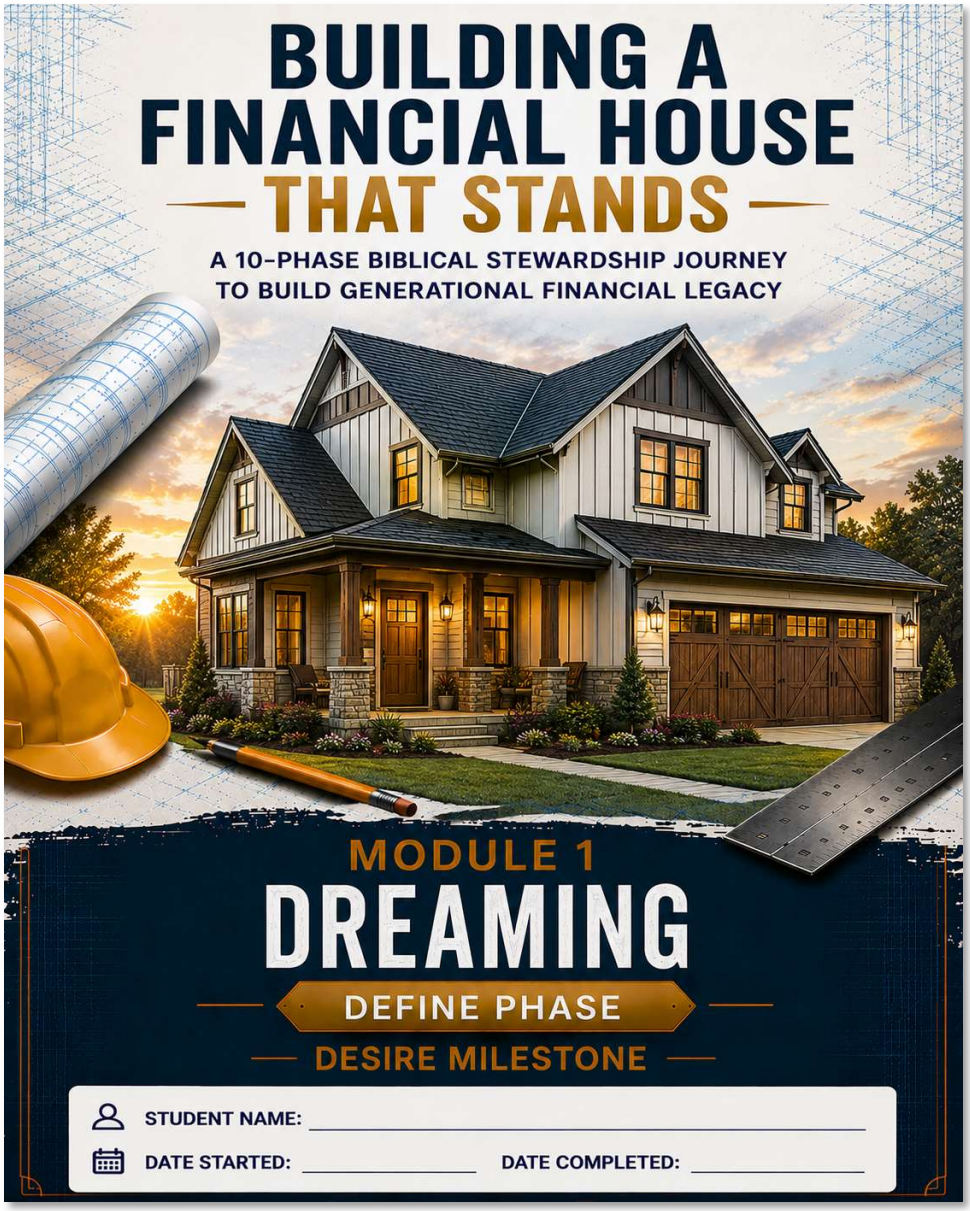
Building a Financial House That Stands™

Student Workbook



eLearn Life Skills
Your Life Skills Lifeline

Building a Financial House That Stands™

Module 1: Dreaming
Student Workbook

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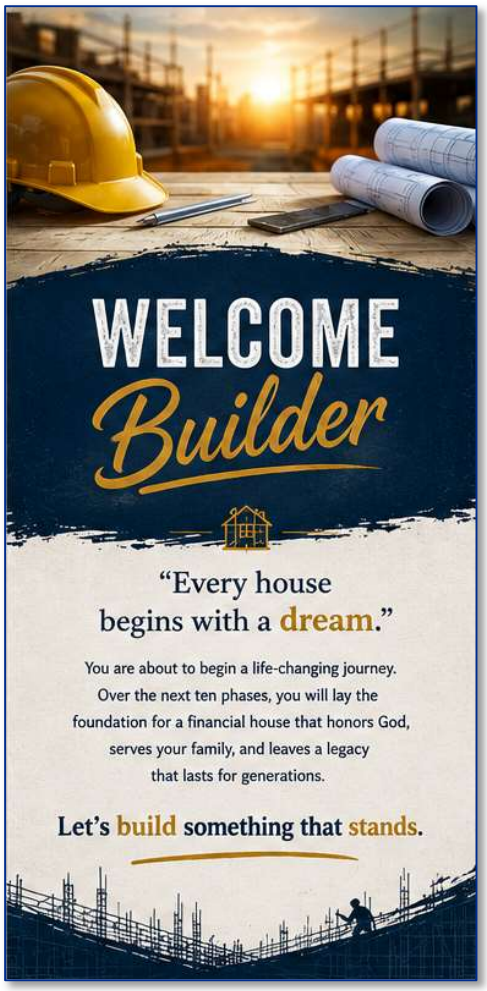
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Table of Contents

DISCLAIMER 3
Welcome Builder 5
How to Use This Workbook 6
Construction Journey 7
Module 1: Dreaming 9
Memory Verse Study 10
Financial House Self-Assessment 12
Lesson 1: The Dream Before the Build 15
Lesson 2: Two Builders, Two Outcomes 18
Lesson 3: You Don't Have a Money Problem 22
Lesson 4: God's Design for Prosperity 26
Lesson 5: The Purpose of This Course 30
Lesson 6: Counting the Cost of Change 34
Lesson 7: Commitment and Reflection 38
Congratulations Builder! 42
Module 1 Review Dreaming: Building the Vision 42
Dreamer Milestone 45
Dreamer Certificate of Completion 46

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Welcome Builder

Welcome to the first phase of your financial house construction journey.

Every successful building project begins with a vision. Before a foundation is poured, before walls are framed, and before a roof is installed, someone imagines what could be. In the same way, every financial transformation begins with a dream.

Most people do not set out to struggle financially. Yet many find themselves facing the same challenges year after year—living paycheck to paycheck, carrying overwhelming debt, lacking savings, feeling financial pressure, and wondering how to create lasting change.

The good news is that financial success is not reserved for a select few. Just as a strong house can be built by following proven construction principles, a strong financial future can be built by following proven biblical principles, practical systems, and consistent stewardship.

Throughout this course, you will learn how to build a financial house that stands. You will discover how to establish a vision for your future, develop sound financial habits, eliminate unnecessary debt, manage cash flow effectively, and create systems that support long-term financial stability.

This workbook is designed to help you move beyond information and into implementation. It will serve as your personal construction guide as you work through each lesson, complete practical exercises, reflect on important principles, and develop an actionable plan for financial transformation.

The goal is not simply to learn more about money. The goal is to become a faithful steward of the resources God has entrusted to you and to build a financial house that can withstand life's storms.

Welcome to the journey. It's time to build.

Builder Commitment

I commit to approaching this course with an open mind, an honest assessment of my current situation, and a willingness to apply what I learn.

I understand that lasting financial change requires knowledge, action, consistency, and stewardship.

I commit to building intentionally.

Signature: _____

Date: _____

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How to Use This Workbook

This workbook is designed to help you move beyond learning and into application.

Each lesson follows a proven construction process that will help you build a stronger financial foundation one step at a time. As you progress through the course, you will encounter several recurring sections. Each serves a specific purpose in your financial construction journey.

🔨 Builder's Toolbox

The Builder's Toolbox introduces a practical tool, concept, worksheet, or exercise that will help you strengthen your financial foundation.

Just as builders use specialized tools to complete construction projects, you will use these resources to develop financial skills, create structure, and implement positive financial habits.

📐 Builder's Blueprint

The Builder's Blueprint highlights the key biblical or financial principle being taught in the lesson.

These principles serve as the construction plans for your financial house. Understanding them will help you make wise decisions and build according to proven principles rather than emotion or circumstance.

🔍 Site Inspection

The Site Inspection helps you evaluate your current financial condition honestly.

Builders regularly inspect construction sites to identify issues before they become larger problems. Likewise, these assessments help you identify strengths, weaknesses, opportunities for improvement, and areas requiring greater attention.

Be honest with yourself. The purpose is awareness, not perfection.

🚧 Build Assignment

The Build Assignment provides a practical action step designed to help you apply what you have learned.

Knowledge alone rarely produces transformation. Growth occurs when principles are put into practice consistently over time.

Each assignment moves you one step closer to building a financial house that stands.

A Final Word

Building a strong financial house does not happen overnight.

Just as a home is constructed one phase at a time, financial transformation occurs through consistent application of sound principles, wise stewardship, and disciplined action.

For best results, complete each section before moving to the next lesson.

Stay committed to the process. Build intentionally.

Build patiently. Build faithfully.

And together, we will build a financial house that stands.

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Construction Journey

Your Financial House Roadmap

Every successful construction project follows a sequence.

Builders do not begin with roofing before a foundation is poured. They do not install drywall before framing is complete. Each phase builds upon the work completed in the previous phase.

The same principle applies to financial transformation.

This course is designed as a step-by-step construction journey that combines biblical principles, practical financial systems, and proven process-improvement concepts to help you build a financial house that stands.

As you progress through the course, you will move through ten construction phases. Each phase introduces a key biblical principle and a practical financial application that builds upon the previous module.



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Module	Construction Phase	Biblical Principle	Practical Focus
1	Dreaming	Desire	Course Introduction & Self-Evaluation
2	Blueprinting	Vision	Defining Your Financial Future
3	Clearing the Lot	Thinking	Removing Limiting Beliefs
4	Setting Stakes	Stewardship	Ownership & Responsibility
5	Pouring the Foundation	Meditation	Building Core Financial Habits
6	Framing	Seedtime & Harvest	Creating Financial Structure
7	Roofing	Spiritual Warfare	Protecting the House
8	Roughing In Plumbing & Electrical	Prayer	Establishing Financial Systems
9	Insulating & Drywalling	Faith	Strengthening Financial Stability
10	Finishing Interior & Exterior	Confession	Completing the Build

The Goal

By the end of this journey, you will have developed:

✓ A clear financial vision

✓ Practical budgeting skills

✓ Effective cash-flow management systems

✓ Debt elimination strategies

✓ Biblical stewardship habits

✓ Long-term financial structure

✓ Greater financial peace and confidence

Most importantly, you will possess a repeatable process for making wise financial decisions and building a stronger financial future.

Builder Commitment

Every strong house is built one phase at a time. Likewise, every strong financial future is built one decision at a time. Commit to the process. Trust the principles. Build intentionally.

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Module 1: Dreaming

Desire: You were created for more than just getting by.

Module Snapshot

Module	Home Construction Stage	Six Sigma Phase	Biblical Principle	Practical Application
1	Dreaming	Define	Desire	Course Overview / Self-Evaluation

Primary Outcome

Students will evaluate their current financial foundation and commit to building according to biblical principles, practical systems, and intentional action.

Module Objective

- Understand the Financial House framework.
- Recognize two approaches for building financial structure.
- Understand biblical prosperity.
- Identify areas requiring improved stewardship.
- Understand the importance of integrating accountability tools.
- Commit to the financial transformation process.



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Scripture References

- Matthew 7:24-27
- Proverbs 10:22
- Proverbs 11:25
- Psalm 118:25
- Luke 16:10
- Proverbs 11:3
- Hebrews 11:1

Lesson Timing

Note: Some screens include a significant amount of text. Students may pause the video to read, reflect, and complete workbook prompts. This is expected and supports deeper learning.

Lesson	Video Length
1	2:12
2	2:31
3	2:23
4	4:42
5	1:48
6	1:26
7	1:24

Tool Introduction

- Whack-A-Debt is introduced in Module 7: Roofing.
- Cash Flow Director is introduced in Module 8: Roughing In Plumbing & Electrical.
- Both tools are sold separately, with a discounted bundle planned for students who purchase the course.
- Students are not required to use these specific tools, but they are highly recommended as accountability and implementation resources.

Memory Verse Study

Matthew 7:24 (KJV)

"Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock."

Why This Verse Matters

The entire Building a Financial House That Stands™ course is built upon the principle found in this verse.

Jesus teaches that wisdom is not measured by what we know.

Wisdom is measured by what we do.

Many people hear good financial advice. Many people read books, attend seminars, watch videos, and collect information. Yet information alone does not create transformation.

The wise builder hears truth and acts upon it.

This workbook is designed to help you become a wise builder by moving beyond information and into implementation.

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Builder's Blueprint

Application Creates Transformation

Knowledge without action produces little change. The wise builder applies what he learns.

Every lesson in this course is designed to help you take practical action toward building a stronger financial foundation.

Observation

What words, phrases, or ideas stand out most to you in this verse?

Interpretation

What do you believe Jesus is teaching in this passage?

Application

How can you apply this principle to your financial life today?

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Financial House Self-Assessment

Before You Build

Before a builder begins construction, a site inspection is performed to evaluate the current condition of the property. Likewise, before you begin building a stronger financial future, it is important to evaluate the current condition of your financial house. This assessment is not intended to judge you. It is intended to provide awareness.

Answer each question honestly based on your current situation.

Rating Scale

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

Financial Foundation

___ I consistently live within my means.

___ I know exactly where my money goes each month.

___ I have a written spending plan or budget.

___ I regularly review my financial progress.

___ I feel in control of my finances.

Subtotal: _____

Emergency Preparedness

___ I have money set aside for emergencies.

___ Unexpected expenses do not create major financial stress.

___ I could handle a moderate financial setback.

___ I have a plan for financial emergencies.

___ I am actively building financial reserves.

Subtotal: _____

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Debt Management

___ My debt is manageable.

___ I pay all obligations on time.

___ I have a plan to eliminate debt.

___ Debt does not create significant stress.

___ My financial decisions are not controlled by debt.

Subtotal: _____

Stewardship

___ I view money as a resource entrusted to me by God.

___ I practice generosity consistently.

___ I seek God's wisdom in financial decisions.

___ I manage resources responsibly.

___ I am intentional with financial choices.

Subtotal: _____

Future Planning

___ I have clear financial goals.

___ I have a written plan for the future.

___ I regularly work toward long-term objectives.

___ I know what financial success looks like for me.

___ I am building toward a meaningful financial legacy.

Subtotal: _____

Scoring

Add all category subtotals.

Total Score: _____

Assessment Results

100–125
Strong Foundation

75–99
Building Momentum

50–74
Needs Structural Improvement

25–49
Foundation Requires Attention

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🔍 Site Inspection

My greatest financial strength is:

My greatest financial challenge is:

The area that requires the most immediate attention is:

Builder Commitment

As I begin this course, I commit to honestly evaluating my financial condition and taking the necessary steps to build a stronger financial house.

Signature: _____

Date: _____

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Lesson 1: The Dream Before the Build

Lesson Objective

To help students recognize the importance of vision and desire as the starting point for financial transformation and to identify the future they want to build.

📐 Builder's Blueprint

Before a builder pours concrete, frames walls, or installs a roof, something happens first. A vision is formed.

Every successful construction project begins with a picture of what could be. The same is true for financial transformation. People rarely change until they become dissatisfied with their current situation and develop a desire for something better.



Many people live with financial stress, debt, confusion, and uncertainty. Yet lasting change begins when they decide they no longer want to remain where they are.

God often uses desire as the starting point for transformation. Desire creates motivation. Vision creates direction. Action creates progress.

This course is designed to help you move from where you are today to where God desires you to be financially.

Before construction begins, the dream must come first.

🔑 Key Takeaways

✓ Every successful build begins with a vision.

✓ Financial transformation starts with desire.

✓ Dissatisfaction can become the catalyst for positive change.

✓ Vision provides direction and motivation.

✓ Wise builders take action toward the future they desire.

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🔨 Builder's Toolbox

Financial Dream Statement

Imagine your financial life five years from today.

- Describe what success looks like.
- What would your finances look like?
- How would you feel?
- What would be different?



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🔍 Site Inspection

Dream Discovery Assessment

Select all outcomes that you desire to achieve.

Financial Peace

☐ Less stress

☐ Greater confidence

☐ Improved stability

☐ Better decision-making

Debt Freedom

☐ Eliminate consumer debt

☐ Reduce financial obligations

☐ Increase monthly cash flow

☐ Build financial flexibility

Family Impact

☐ Greater security

☐ Better opportunities

☐ Stronger family relationships

☐ Financial legacy

Kingdom Impact

☐ Greater generosity

☐ Support ministry opportunities

☐ Help others

☐ Advance God's purposes

🏗 Build Assignment

My Financial House Vision

Complete the statement below.

My financial house will provide:

_____

_____

_____

The most important reason I want financial change is:

_____

_____

_____

Builder's Prayer

Lord, thank You for the opportunity to build a stronger financial future. Help me see beyond my current circumstances and develop a vision that aligns with Your purpose for my life. Give me wisdom, discipline, and perseverance as I begin this journey. Help me build intentionally and faithfully. Amen.

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Lesson 2: Two Builders, Two Outcomes

Lesson Objective

To help students understand that financial success is determined not by what they know, but by what they consistently apply.

📐 Builder's Blueprint

In Matthew 7:24–27, Jesus describes two builders.

Both builders heard the same truth.

Both builders desired a house.

Both builders invested time and effort into construction.

Yet only one house survived the storm.

The difference was not knowledge.

The difference was application.



Many people know they should budget, save, reduce debt, and spend wisely. Yet knowledge alone rarely creates change. Information without implementation produces little transformation.

A blueprint sitting on a table does not build a house. Likewise, financial books do not create financial peace, budget templates do not create margin, and good intentions do not eliminate debt. Systems create results.

The wise builder acts on what he learns. Throughout this course, you will be challenged to move beyond information and into action.

🔑 Key Takeaways

- ✓ Information alone does not create change.
- ✓ Application creates results.
- ✓ Systems outperform intentions.
- ✓ Consistency builds stability.
- ✓ Wise builders implement what they learn.

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🔨 Builder's Toolbox

Knowing vs. Doing Exercise

Review each statement and place a checkmark beside those you already know are important.

- ☐ Budgeting
- ☐ Saving Money
- ☐ Debt Elimination
- ☐ Spending Wisely
- ☐ Emergency Funds
- ☐ Financial Planning
- ☐ Generosity
- ☐ Stewardship

Now circle the area you are applying most consistently.

Finally, place a star beside the area where you need the greatest improvement.

Reflection

What does this exercise reveal about the gap between what you know and what you do?

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🔍 Site Inspection

Financial Application Assessment

Rate yourself using the following scale:

1 = Rarely

2 = Sometimes

3 = Often

4 = Consistently

Statement	Rating
I follow a spending plan.	____
I track my expenses.	____
I save consistently.	____
I avoid unnecessary debt.	____
I review my finances regularly.	____
I make intentional financial decisions.	____

Assessment Reflection

Which area received your lowest score?

Which area received your highest score?

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Build Assignment

My First Improvement Action

Identify one financial habit that would produce the greatest improvement in your financial life if practiced consistently.

My chosen habit:

Why this habit matters:

My first action step:

Target completion date:

Builder's Prayer

Lord, help me become a doer of truth and not merely a hearer. Give me wisdom to apply what I learn and discipline to follow through consistently. Help me build a strong financial foundation that will withstand life's storms. Amen.

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Lesson 3: You Don't Have a Money Problem

Lesson Objective

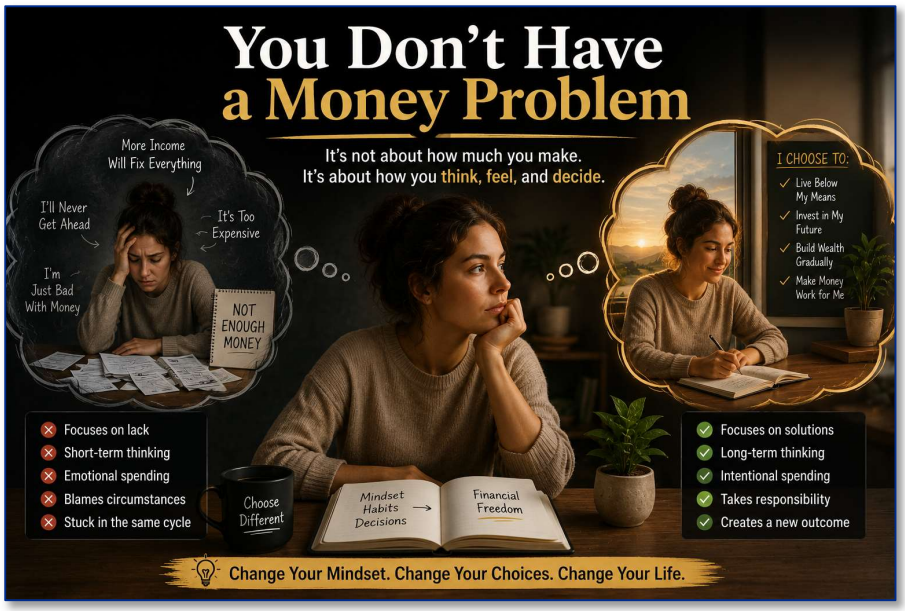
To help students understand that lasting financial success is achieved through intentional management, structured systems, and consistent stewardship rather than simply earning more money.

📐 Builder's Blueprint

Many people believe they have a money problem. In reality, many people have a management problem.

Money may be flowing into the household, but it is not being directed intentionally. As a result, financial opportunities are missed, resources are wasted, and stress continues to increase.

Throughout my professional career, I worked extensively with process improvement methodologies, including Six Sigma. Organizations use these systems to identify problems, reduce waste, improve efficiency, and create predictable results.



One of the most powerful improvement frameworks is DMAIC:

- ✓ **D**efine
- ✓ **M**easure
- ✓ **A**nalyze
- ✓ **I**mprove
- ✓ **C**ontrol

Businesses use DMAIC to improve quality, productivity, customer satisfaction, and profitability.

This course adapts those same principles to personal finance.

Financial transformation occurs when we:

- Clearly **define** financial problems
- **Measure** financial activity
- **Analyze** spending habits
- **Improve** financial behaviors
- **Control** financial systems over time

Financial success rarely happens accidentally. It happens through intentional management.

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🔑 Key Takeaways

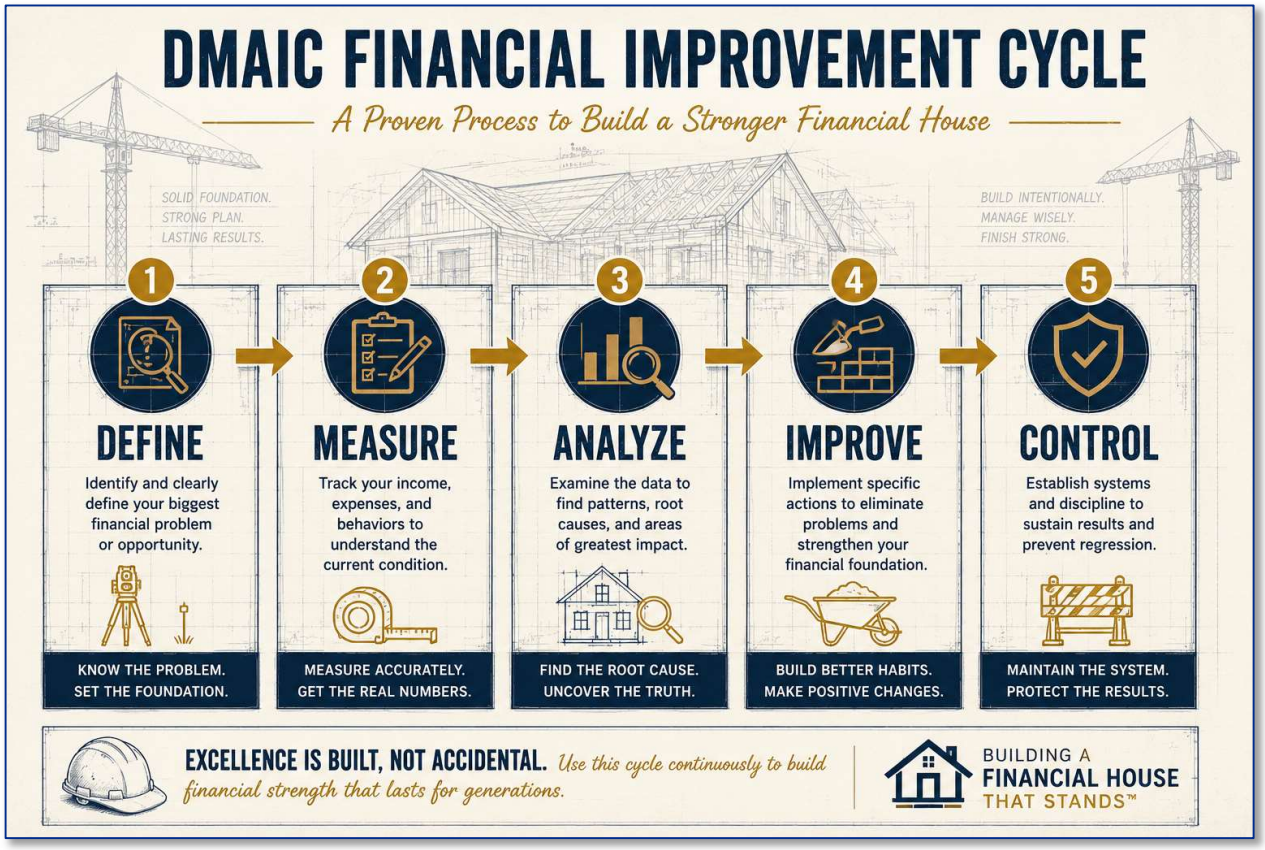
✓ Financial success is a management issue before it becomes a money issue.

✓ Systems create predictable results.

✓ Awareness creates improvement opportunities.

✓ Small financial leaks can create significant long-term damage.

✓ Financial transformation requires structure and accountability.



Builder's Insight

Financial success rarely happens by accident. Just as builders follow a construction plan and businesses follow improvement systems, successful households follow proven financial processes. Throughout this course, you will repeatedly use the DMAIC framework to identify problems, create solutions, and build lasting financial stability.

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🔨 Builder's Toolbox

DMAIC Financial Assessment

Review each phase of DMAIC and identify where you currently need the most improvement.

Phase	Description	Needs Improvement
Define	Clearly identify financial problems	☐
Measure	Track income and spending	☐
Analyze	Identify spending patterns	☐
Improve	Change financial behaviors	☐
Control	Maintain consistent systems	☐

Reflection

Which phase requires the most attention right now?

🔍 Site Inspection

Financial Leak Inspection

Just as a leaking pipe can waste thousands of gallons of water, unmanaged spending can silently drain financial strength.

Identify potential financial leaks in your household.

- ☐ Unplanned purchases
- ☐ Subscription services
- ☐ Dining out
- ☐ Convenience spending
- ☐ Impulse purchases
- ☐ Late fees
- ☐ Credit card interest
- ☐ Unused memberships
- ☐ Other:

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Site Inspection Notes

What financial leak concerns you most?

Build Assignment

Define Your Biggest Financial Challenge

Every improvement project begins by clearly defining the problem.

The financial challenge I most need to address is:

Why is this challenge important?

The first action I will take is:

Builder's Prayer

Lord, help me become a faithful steward of the resources You have entrusted to me. Give me wisdom to identify financial leaks, discipline to improve my habits, and consistency to manage my finances according to Your principles. Teach me to build systems that honor You and strengthen my financial house. Amen.

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Lesson 4: God's Design for Prosperity

Lesson Objective

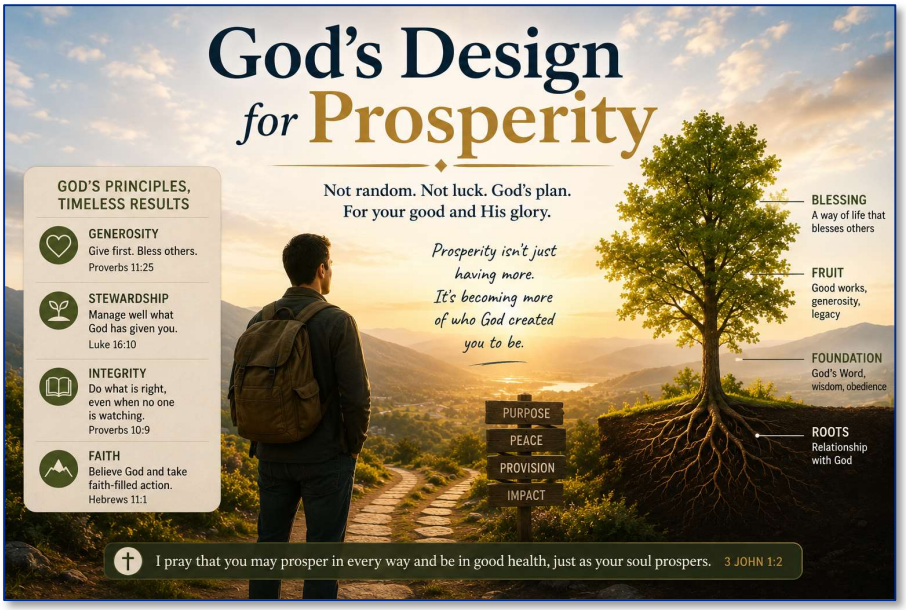
To help students understand God's perspective on prosperity and recognize that biblical prosperity involves faithful stewardship, wise management, generosity, and purpose.

📐 Builder's Blueprint

Many people have conflicting beliefs about prosperity.

Some believe God wants His people to struggle financially. Others view prosperity as merely the accumulation of money and possessions. Biblical prosperity is neither of these extremes.

Throughout Scripture, God reveals Himself as a provider who desires His people to steward resources wisely, meet their needs, bless others, and advance His purposes.



Prosperity is not simply measured by what you possess. It is measured by how faithfully you manage what God has entrusted to you.

Financial success without stewardship often creates stress and instability. Stewardship combined with wisdom creates lasting strength.

God's design includes:

- ✓ Responsibility
- ✓ Stewardship
- ✓ Generosity
- ✓ Wisdom
- ✓ Faithfulness

As you build your financial house, remember that prosperity is not the destination. Faithful stewardship is.

🔑 Key Takeaways

✓ God is the ultimate source of provision.

✓ Prosperity begins with stewardship.

✓ Financial resources should be managed intentionally.

✓ Generosity is a biblical principle.

✓ Faithfulness produces long-term impact.

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🔨 Builder's Toolbox

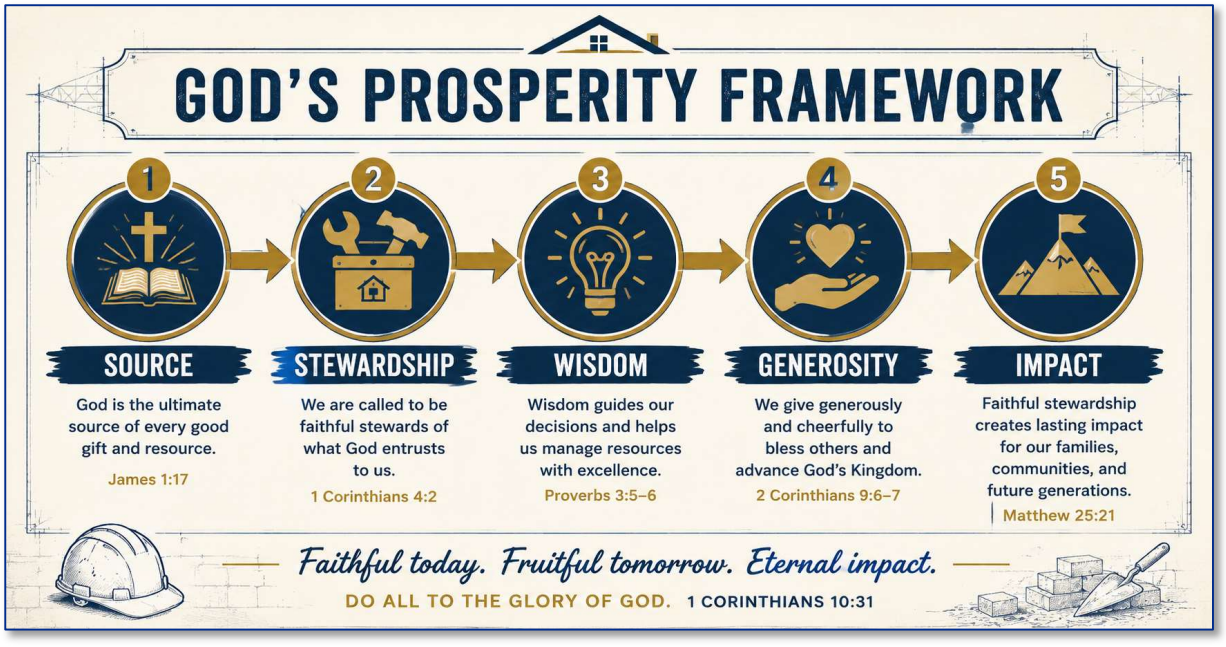
Prosperity Beliefs Assessment

Read each statement and indicate whether you agree or disagree.

Statement	Agree	Disagree
God cares about how I manage money.	☐	☐
Stewardship is more important than income level.	☐	☐
Prosperity includes more than money.	☐	☐
Generosity is part of God's financial design.	☐	☐
Wise management honors God.	☐	☐

Reflection

Which statement challenged your thinking the most?



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🔍 Site Inspection

Stewardship Evaluation

Rate yourself using the following scale:

1 = Needs Significant Improvement

2 = Improving

3 = Consistent

4 = Strong

5 = Excellent

Area	Rating
Spending Decisions	____
Saving Habits	____
Debt Management	____
Giving & Generosity	____
Financial Planning	____
Accountability	____

Site Inspection Notes

Which area needs the most improvement?

Which area is currently your strongest?

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Build Assignment

Stewardship Action Plan

Identify one stewardship habit you would like to strengthen over the next 30 days.

My stewardship goal:

Why this goal matters:

The first action I will take:

Target completion date:

Builder's Prayer

Lord, thank You for being my source and provider. Help me view prosperity through the lens of stewardship rather than ownership. Give me wisdom to manage resources faithfully, generosity to bless others, and discipline to honor You with every financial decision. Teach me to build a financial house that reflects Your principles and purposes. Amen.

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Lesson 5: The Purpose of This Course

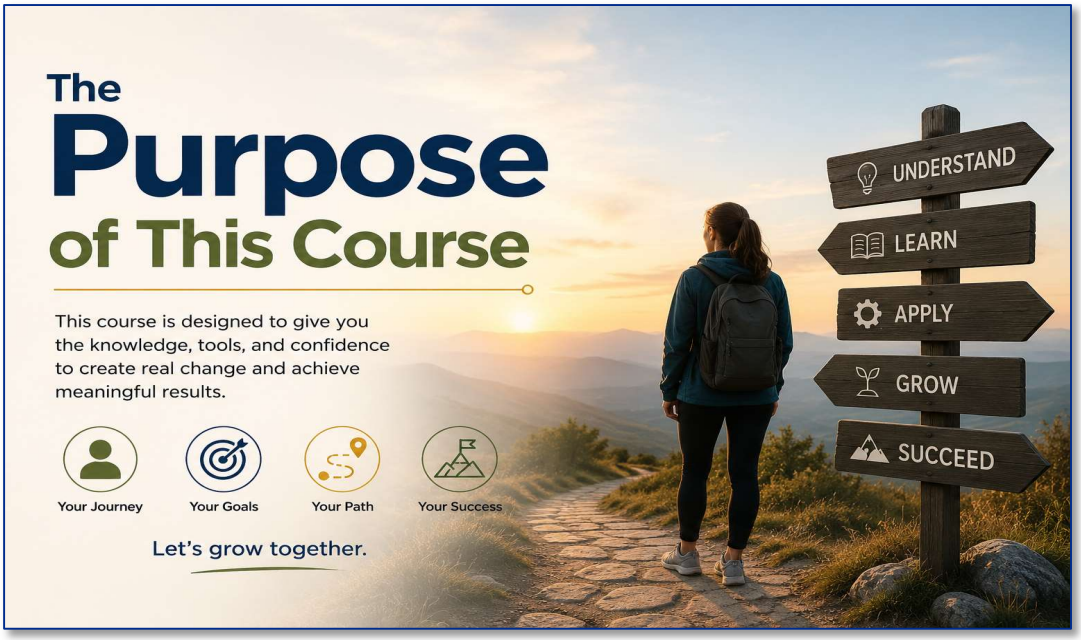
Lesson Objective

To help students understand the purpose, structure, and expected outcomes of the course and to establish clear expectations for the financial transformation journey ahead.

📐 Builder's Blueprint

Every successful construction project begins with a plan.

Builders do not arrive at a job site and start randomly pouring concrete, framing walls, or installing roofing materials. They follow a proven process designed to produce a predictable result. This course is built upon that same principle.



Building a Financial House That Stands™ is more than a financial education course. It is a step-by-step construction process designed to help you build a stronger financial future using biblical principles, practical systems, and disciplined stewardship.

Throughout this journey, you will learn how to:

- ✓ Develop a clear financial vision
- ✓ Understand biblical stewardship
- ✓ Create practical financial systems
- ✓ Manage cash flow effectively
- ✓ Eliminate debt strategically
- ✓ Build financial stability
- ✓ Increase financial confidence
- ✓ Create a lasting legacy

The goal is not simply to gain information. The goal is transformation. Transformation occurs when knowledge becomes action and action becomes habit.

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🔑 Key Takeaways

✓ Successful builders follow a proven process.

✓ Financial transformation requires structure.

✓ Systems create predictable results.

✓ The course is designed for implementation, not information alone.

✓ Consistent action produces long-term change.



🔨 Builder's Toolbox

Financial Blueprint Worksheet

Imagine that you successfully complete this course.

One year from now:

What do you hope will be different financially?

What financial problem do you most want to solve?

What financial goal do you most want to achieve?

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🔍 Site Inspection

Course Readiness Assessment

Rate yourself using the following scale:

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

Statement	Rating
I am ready to make financial changes.	____
I am willing to learn new habits.	____
I am committed to completing the course.	____
I am willing to apply what I learn.	____
I am ready to build intentionally.	____

Assessment Reflection

Which area requires the most commitment?

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Build Assignment

Priority Ranking Exercise

Rank the following areas in order of importance.

_____ Debt Elimination

_____ Emergency Savings

_____ Cash Flow Management

_____ Generosity

_____ Financial Stability

_____ Long-Term Wealth Building

Action Commitment

The area I will focus on first is:

The reason it is my top priority is:

What is your greatest expectation for this journey?

Builder's Prayer

Lord, thank You for the opportunity to learn and grow. Help me approach this course with humility, discipline, and a willingness to apply what I learn. Give me wisdom to build intentionally and faithfully. Help me remain committed to the process and trust You as I build a stronger financial future. Amen.

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Lesson 6: Counting the Cost of Change

Lesson Objective

To help students understand that meaningful financial transformation requires commitment, discipline, and a willingness to change existing habits and behaviors.

📐 Builder's Blueprint

Every successful construction project requires a commitment before construction begins.

Builders understand that a strong foundation takes time, effort, resources, and patience. They recognize that shortcuts may save time in the beginning, but often create costly problems later.

Financial transformation works the same way.

Many people desire financial peace, debt freedom, and stability, but fewer are willing to make the changes necessary to achieve them.

Change often requires:

- ✓ New habits
- ✓ New priorities
- ✓ New disciplines
- ✓ New decisions



The reality is that every financial decision carries a cost. Some decisions create future freedom. Other decisions create future burdens. Before you can build a stronger financial house, you must decide whether you are willing to make the investments required to create lasting change.

The good news is that the rewards of faithful stewardship are worth the effort.

🔑 Key Takeaways

✓ Change requires commitment.

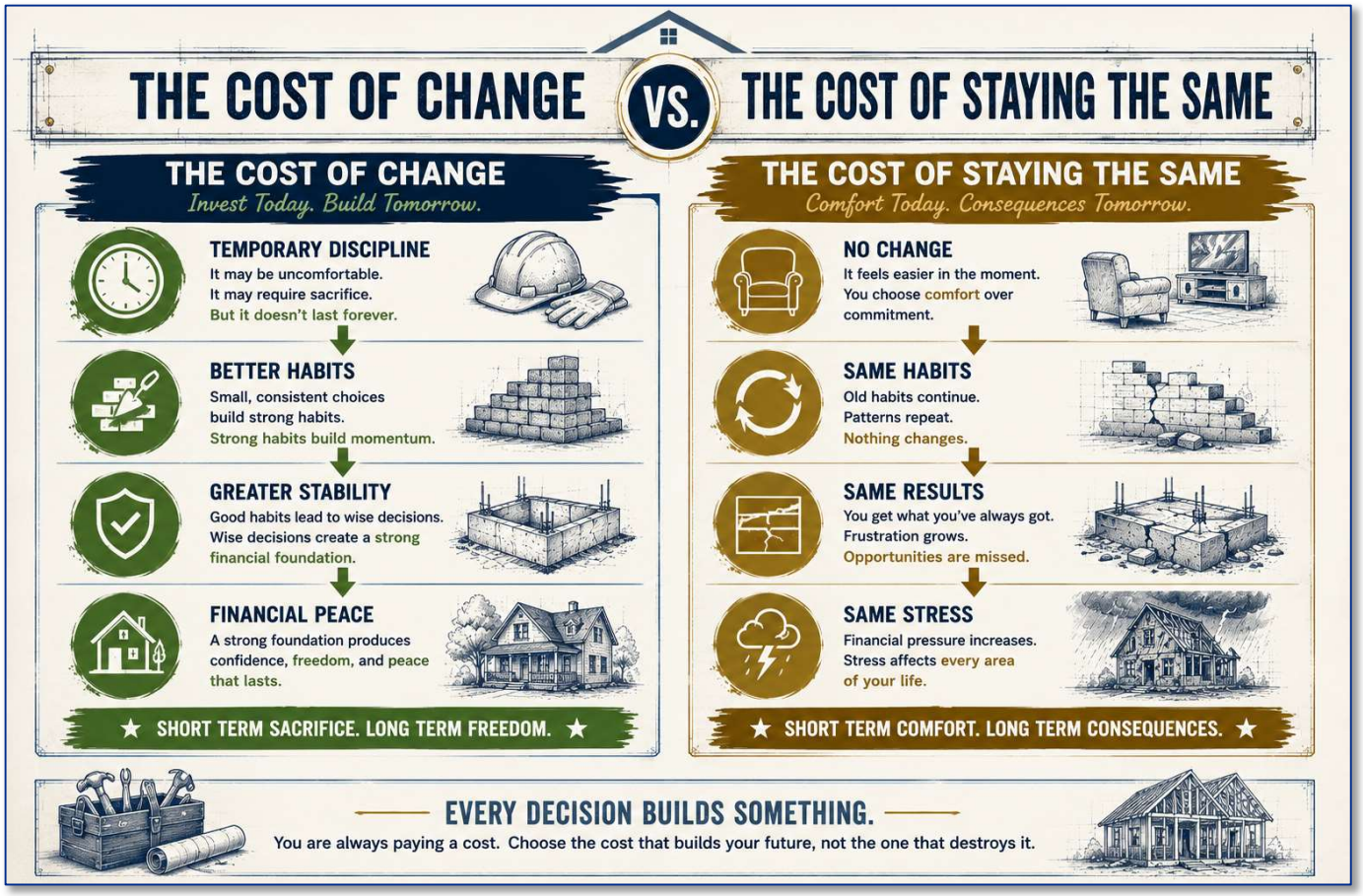
✓ Discipline creates freedom.

✓ Today's decisions shape tomorrow's outcomes.

✓ Short-term sacrifice often produces long-term benefits.

✓ Strong foundations require intentional effort.

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🔨 Builder's Toolbox

Financial Readiness Assessment

On a scale of 1–10, rate your readiness to make meaningful financial changes.

1 = Not Ready

10 = Fully Committed

My Readiness Score: _____

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Reflection

Why did you choose this score?

What would increase your commitment level?

🔍 Site Inspection

Habit Inventory

List the habits that are helping your financial progress.

Habits Helping Me

1.
2.
3.
4.
5.

Habits Hurting Me

1.
2.
3.
4.
5.

Site Inspection Notes

Which habit creates the greatest financial challenge?

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Build Assignment

Change Commitment Plan

Identify one habit you are committed to changing.

The habit I will change:

Why this habit needs to change:

The replacement habit I will develop:

My first action step:

Start Date:

Builder's Prayer

Lord, help me develop the discipline and commitment necessary to build wisely. Give me the courage to change habits that weaken my financial foundation and the perseverance to continue building even when progress seems slow. Help me remain faithful to the process and trust the results to You. Amen.

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Lesson 7: Commitment and Reflection

Lesson Objective

To help students reflect on what they have learned, evaluate their personal growth, and make a formal commitment to continue building their financial house intentionally and faithfully.

📐 Builder's Blueprint

Every successful construction project reaches a moment when the builder must make a decision.

Will I continue? Will I stay committed to the plan? Will I finish what I started? The same question applies to financial transformation.

Over the past several lessons, you have examined your current financial condition, clarified your vision, evaluated your habits, explored biblical stewardship, and identified areas that require change.

Now comes the most important decision.

Will you commit to the process?



Financial houses are not built in a single day.

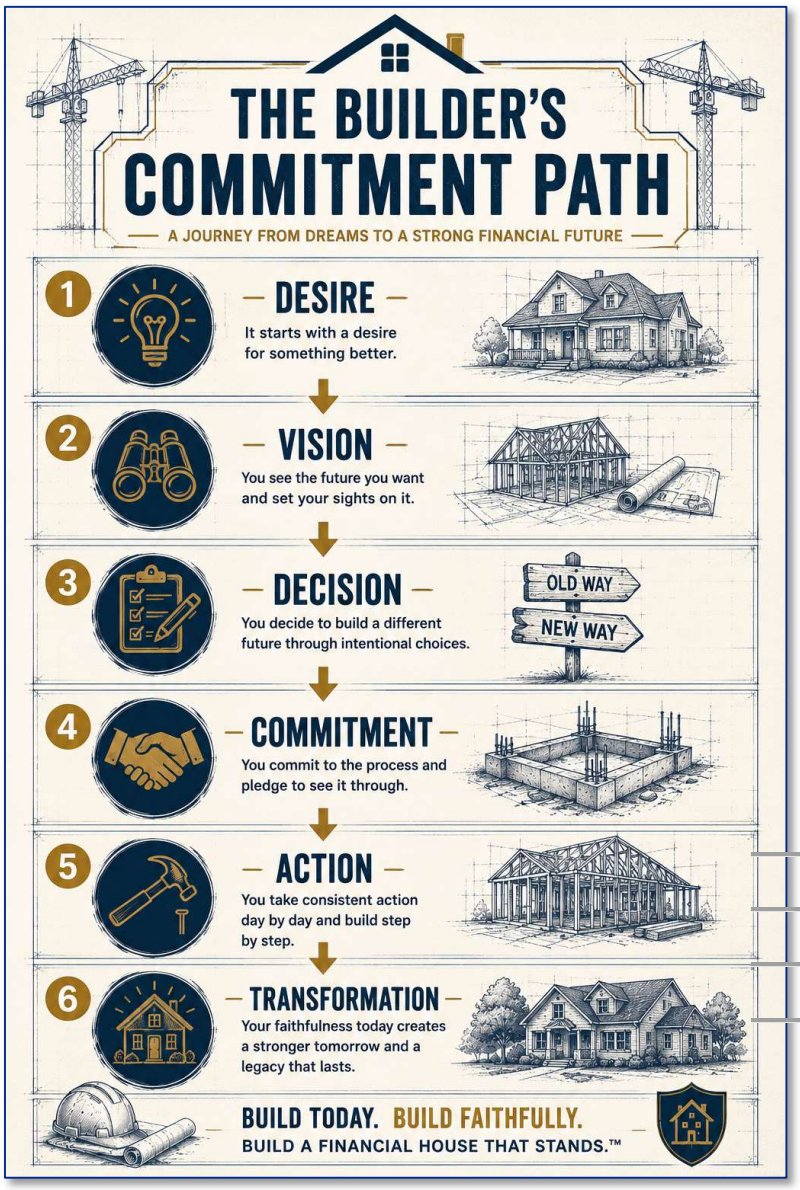
Debt is not eliminated overnight.

Wealth is not created instantly.

Financial peace is built one decision at a time.

One habit at a time. One lesson at a time. One act of stewardship at a time. The students who experience the greatest transformation are not necessarily the most talented or the most knowledgeable. They are the ones who remain committed. The Dreaming phase is complete. The building process is about to begin.

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🔑 Key Takeaways

✓ Desire starts the journey.

✓ Commitment sustains the journey.

✓ Financial transformation is a process.

✓ Small actions create significant results over time.

✓ Consistency is more important than perfection.

🔨 Builder's Toolbox

Builder Commitment Statement

Complete the following statement.

The primary reason I want financial transformation is:

The most important benefit I hope to experience is:

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🔍 Site Inspection

Module 1 Reflection

What lesson impacted you most?

What belief changed the most during this module?

What area of your financial life needs the greatest improvement?

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Build Assignment

Dreamer Commitment Experience

Read each statement carefully and place your initials beside each commitment.

_____ I commit to learning.

_____ I commit to applying what I learn.

_____ I commit to practicing stewardship.

_____ I commit to developing better financial habits.

_____ I commit to building intentionally.

_____ I commit to completing this course.

_____ I commit to trusting the process.

Personal Commitment

I commit to building a stronger financial future through biblical stewardship, practical systems, and consistent action.

Signature: _____

Date: _____

Builder's Prayer

Lord, thank You for the lessons I have learned throughout this module. Help me remain faithful to the process of building a stronger financial future. Give me wisdom to make sound decisions, discipline to follow through consistently, and courage to continue growing. Help me honor You through faithful stewardship and intentional living. As I move into the next phase of construction, strengthen my commitment and guide my steps. Amen.

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Congratulations Builder!

You have successfully completed Module 1: Dreaming. You have clarified your vision. You have evaluated your foundation. You have identified areas for improvement. You have committed to the journey. Now it is time to move from dreaming to planning.

Module 2 awaits.

Module 1 Review

Dreaming: Building the Vision

Congratulations! You have completed the first phase of your financial house construction journey.

Before builders begin pouring foundations or framing walls, they must first develop a vision for what they intend to build.

Likewise, before meaningful financial transformation can occur, you must first develop a clear picture of the future you want to create.

Throughout this module, you have taken the first critical steps toward building a financial house that stands.

What You Learned

Lesson 1

The Dream Before the Build

You discovered that every successful build begins with a vision and that desire often becomes the catalyst for transformation.

Lesson 2

Two Builders, Two Outcomes

You learned that knowledge alone does not create results. Transformation occurs when truth is applied consistently.

Lesson 3

You Don't Have a Money Problem

You explored the importance of management, systems, and process improvement using the DMAIC framework.

Lesson 4

God's Design for Prosperity

You learned that biblical prosperity begins with stewardship, wisdom, generosity, and faithful management.

Lesson 5

The Purpose of This Course

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You discovered how the Financial House Construction Process provides a roadmap for long-term transformation.

Lesson 6

Counting the Cost of Change

You examined the commitment and discipline required to create lasting financial change.

Lesson 7

Commitment and Reflection

You evaluated your progress and made a personal commitment to continue building intentionally.

Key Principles from Module 1

✓ Vision precedes construction.

✓ Desire creates motivation.

✓ Application creates transformation.

✓ Systems create predictable results.

✓ Stewardship is God's design.

✓ Commitment sustains progress.

✓ Financial houses are built one decision at a time.

Builder Self-Evaluation

Rate your current level of confidence.

Area	Rating (1–10)
Financial Vision	_____
Stewardship Understanding	_____
Commitment Level	_____
Financial Awareness	_____
Confidence About the Future	_____

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Most Valuable Lesson

The lesson that impacted me most was:

Why?

Greatest Insight

The most important thing I learned during Module 1 is:

My Biggest Opportunity

The area that requires the most improvement is:

Builder Declaration

After completing Module 1, I understand that financial transformation is a process built upon vision, stewardship, discipline, and consistent action.

I am committed to continuing the journey.

Signature: _____

Date: _____

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Dreamer Milestone



The Dreamer milestone represents the completion of the vision phase of construction.

- Dreamers see possibilities before they become reality.
- Dreamers refuse to accept that their current circumstances define their future.
- Dreamers believe that change is possible.
- Dreamers choose to build intentionally.

As a Dreamer, you have accepted responsibility for your future and committed to the process of financial transformation. That decision alone places you ahead of many who never take the first step.

Builder Declaration

- Today I choose to build intentionally.
- I choose vision over confusion.
- I choose stewardship over neglect.
- I choose discipline over excuses.
- I choose growth over complacency.
- I choose faith over fear.
- I choose to build a financial house that stands.

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Dreamer Certificate of Completion



Celebrating Your First Milestone

Every successful construction project is completed one phase at a time.

Before foundations are poured, before walls are framed, and before roofs are installed, a builder must first develop a vision for what will be built. That is exactly what you have accomplished.

By completing Module 1: Dreaming, you have taken the first and most important step toward building a financial house that stands.

You have:

- ✓ Evaluated your current financial condition
- ✓ Clarified your vision for the future
- ✓ Examined your financial beliefs and habits
- ✓ Learned foundational stewardship principles
- ✓ Identified opportunities for improvement
- ✓ Committed to intentional financial growth
- ✓ Earned the Dreamer Badge

These accomplishments deserve recognition.

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Why This Certificate Matters

The Dreamer Certificate represents more than completion of a course module.

It represents a commitment to transformation.

It signifies your decision to stop drifting financially and begin building intentionally.

It reflects your willingness to pursue stewardship, discipline, wisdom, and growth.

Most importantly, it marks the beginning of a journey that has the potential to impact not only your life, but also your family, future generations, and the Kingdom of God.

- Every great achievement begins with a vision.
- Every strong house begins with a plan.
- Every lasting legacy begins with a decision.
- Today, you have made that decision.

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