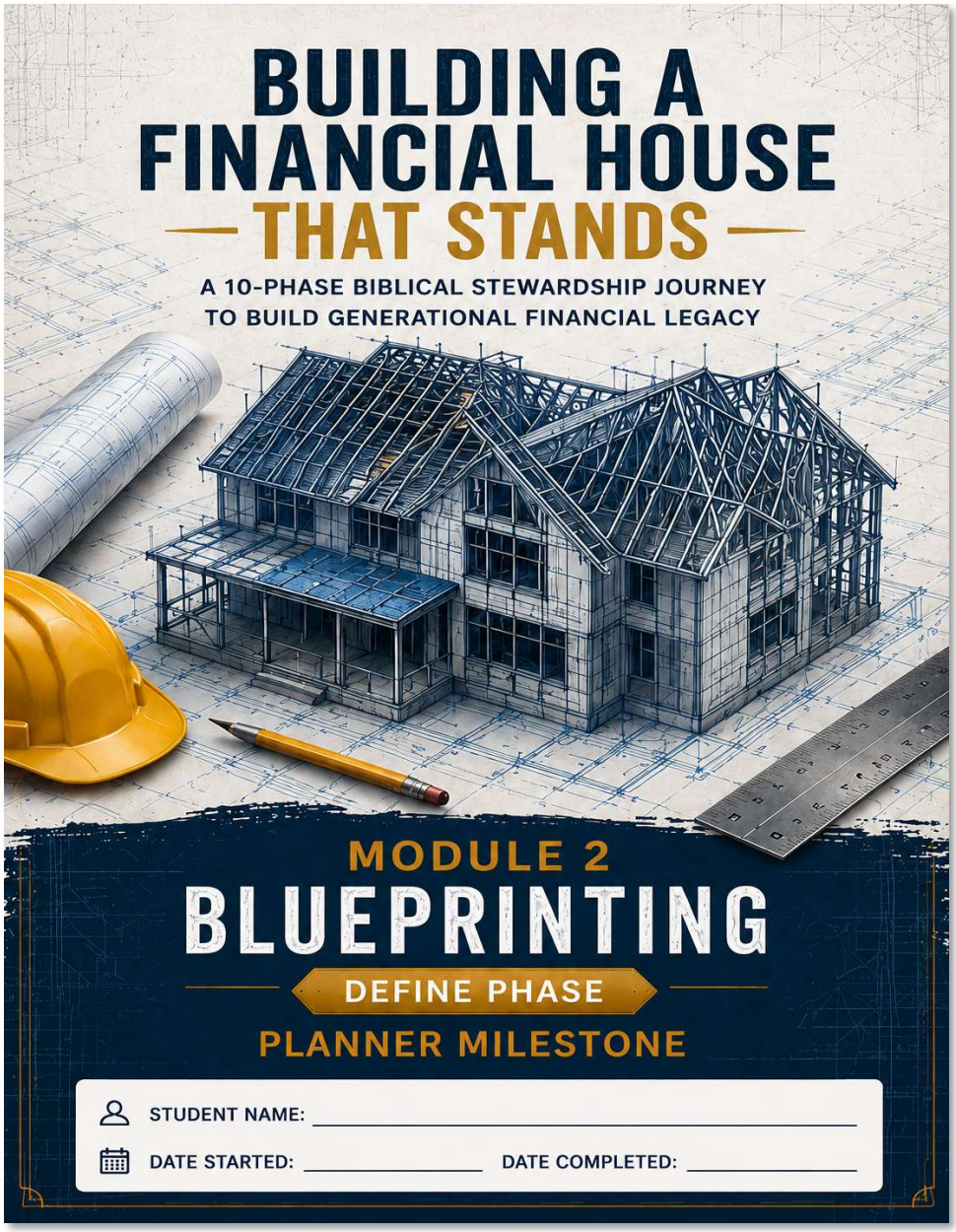
Building a Financial House That Stands™

Student Workbook





Building a Financial House That Stands™

Module 2: Blueprinting
Student Workbook

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Module 2: Blueprinting Your Financial House

Vision: Designing the Future Before You Build

Welcome to Module 2

Before a builder orders materials, clears the lot, or pours concrete, two critical activities must occur:

1. The land must be surveyed.
2. The blueprint must be created.

This stage often feels slow and unproductive because visible construction has not yet started. However, experienced builders understand that mistakes made during planning create expensive problems later.

The same principle applies spiritually and financially.

Many people attempt to fix financial problems emotionally and impulsively:

- Starting random budgets
- Making inconsistent debt payments
- Cutting expenses temporarily
- Taking on additional jobs without a plan
- Borrowing to solve cash-flow shortages

Yet without proper vision, measurement, and planning, they often remain trapped in cycles of frustration.

This module teaches students how to slow down long enough to:

- Define their financial reality
- Clarify their desired future
- Gather accurate financial data
- Analyze current financial behaviors
- Create intentional financial goals
- Develop a practical roadmap for change



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This module also introduces the first phases of the Six Sigma DMAIC improvement process:

- Define
- Measure
- Analyze

Corporations use DMAIC to solve operational problems, eliminate waste, improve efficiency, and create predictable results. This course adapts those same principles to personal finance.

Module Snapshot

Module	Home Construction Stage	Six Sigma Phase	Biblical Principle	Practical Application
2	Blueprinting	Define	Vision	Vision Board and S.M.A.R.T Goals

What Happens During This Phase?

During the Blueprinting Phase, you will:

- Define your desired financial future.
- Identify your values and priorities.
- Establish financial goals.
- Create a written vision statement.
- Develop a visual representation of your future.
- Build motivation that will sustain long-term change.

Lesson Timing

Lesson	Video Length
1	1:59
2	2:29
3	6:10
4	3:18
5	3:00
6	1:19

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Lesson 1
The Surveying Phase - What Am I Really Working With?

Lesson Objective
To understand the importance of accurately assessing your current financial condition before attempting to create financial change.

📐 Builder's Blueprint



Before construction begins, surveyors carefully examine the property. They identify boundaries, elevations, drainage concerns, hidden obstacles, and existing conditions. Builders rely on accurate measurements because assumptions lead to costly mistakes.

Financial transformation begins the same way. Many people know they feel financial pressure, but they have never measured the true condition of their finances. They estimate their income, expenses, debt, and spending habits rather than examining the facts.

Just as surveyors gather accurate information before construction begins, wise financial builders honestly assess their current financial reality before attempting improvement.

"Which of you, intending to build a tower, does not sit down first and count the cost?" — Luke 14:28

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🔑 Key Takeaways

- Reality is the starting point of transformation.
- Assumptions often create financial blind spots.
- Accurate measurements lead to better decisions.
- Financial health improves when facts replace estimates.
- You cannot improve what you refuse to measure.

🔨 Builder's Toolbox

Financial Reality Survey

For each statement, mark the answer that best describes you.

Statement	Yes	No
I know exactly how much income enters my household each month.	☐	☐
I know exactly how much I spend each month.	☐	☐
I know the balance of every debt I owe.	☐	☐
I regularly review bank statements.	☐	☐
I know where most of my money goes.	☐	☐
I can identify my largest financial stressor.	☐	☐

Survey Results

Total Yes Responses: _____

☐ 5–6 = Strong Awareness

☐ 3–4 = Moderate Awareness

☐ 0–2 = Limited Awareness

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🔍 Site Inspection

Financial Blind Spot Assessment

Check any areas where uncertainty exists.

☐ Income ☐ Spending ☐ Debt ☐ Savings

☐ Retirement ☐ Giving ☐ Cash Flow ☐ Financial Goals

Inspection Notes

What area of your finances is least clear to you today?

Build Assignment

This week gather the following information:

- ☐ Last month's bank statement
- ☐ Most recent pay stub
- ☐ Current debt balances
- ☐ Savings balances
- ☐ Monthly bills
- ☐ Subscription services

Builder's Prayer

Lord, give me the courage to examine my financial life honestly. Help me replace assumptions with truth and grant me wisdom to accurately assess my current situation. Amen.

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Lesson 2
The Define Phase: Defining the Real Financial Problem

Lesson Objective
To identify the root causes behind financial struggles rather than focusing only on symptoms.

📐 Builder's Blueprint

Many people believe their financial problems are caused solely by low income, inflation, debt, or unexpected expenses. While these issues create pressure, they are often symptoms rather than root causes.

Six Sigma teaches that lasting improvement begins when the real problem is clearly defined. Financial transformation requires the same discipline. Builders cannot design solutions until they understand the true problem.

Undefined problems produce undefined solutions.

"Where there is no vision, the people perish." — Proverbs 29:18



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🔑 Key Takeaways

- Symptoms are not always the real problem.
- Root causes must be identified.
- Financial stress often results from disorganization.
- Clear definitions lead to effective solutions.
- Awareness creates opportunity for change.

🔨 Builder's Toolbox

The Five Whys Exercise

The Five Whys is a simple root cause analysis technique used to identify the underlying cause of a problem rather than just treating its symptoms. The process involves asking the question "Why?" repeatedly—typically five times—each answer leading to the next question until the true root cause is revealed. By digging deeper beyond the obvious issue, teams can address the fundamental reason a problem occurred and implement solutions that prevent it from happening again. The Five Whys is widely used in continuous improvement and Six Sigma projects because it is easy to apply and highly effective at uncovering process weaknesses.

Five Whys Example: Why Am I Always Short on Money at the End of the Month?

Problem: I run out of money before the end of the month.

Why #1: Why do I run out of money?

Because I spend more than I planned.

Why #2: Why do I spend more than I planned?

Because I frequently make unplanned purchases.

Why #3: Why do I make unplanned purchases?

Because I do not track my spending throughout the month.

Why #4: Why don't I track my spending?

Because I do not have a budget system that I review regularly.

Why #5: Why don't I review my budget regularly?

Because I have never established a weekly routine for managing my finances.

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Root Cause:
The real problem is not overspending. The root cause is the lack of a consistent financial management system and routine.

Corrective Action:
Create a zero-based budget, track spending weekly, and schedule a 15-minute budget review every week.

Root Cause Analysis

Check every issue that currently contributes to financial stress.

☐ Lack of planning	☐ Emotional spending	☐ Poor organization	☐ Excessive debt
☐ Lack of savings	☐ Impulse purchases	☐ Insufficient income	☐ Lack of accountability
☐ Failure to track expenses		☐ Other: _____	

The Five Whys Exercise

Choose your largest financial challenge and ask yourself **Why** at least five times.

Problem:

Why does this problem exist?

Root Cause Identified:

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🔍 Site Inspection

Financial Pressure Ranking

Rank each item from 1–5 (5 = Greatest Pressure)

Area	Score
Debt	____
Spending	____
Income	____
Savings	____
Planning	____
Organization	____

Build Assignment

Identify one root cause you will address first.

Root Cause:

Corrective Action:

Completion Date:

Builder's Prayer

Father, reveal the real issues affecting my financial life. Give me wisdom to address causes instead of symptoms and courage to make necessary changes. Amen.

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Lesson 3
Writing the Vision and Drawing the Blueprint

Lesson Objective
To create a clear financial vision statement and begin developing a personal financial blueprint.

📐 Builder's Blueprint
Every successful construction project begins with a blueprint. Likewise, every successful financial transformation begins with a vision.

A vision statement describes the future you are intentionally building. It provides purpose, direction, and motivation. A vision board strengthens that vision by creating a visual representation of your goals.

Vision helps you see beyond today's circumstances and focus on tomorrow's possibilities.

"Write the vision and make it plain..." — Habakkuk 2:2



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🔑 Key Takeaways

- Vision provides direction.
- Vision creates focus.
- Vision improves decision-making.
- Vision increases motivation.
- Vision guides long-term planning.

🔨 Builder's Toolbox

My Financial Values

Select your five highest priorities.

- ☐ Faith
- ☐ Family
- ☐ Stewardship
- ☐ Freedom
- ☐ Generosity
- ☐ Security
- ☐ Legacy
- ☐ Home Ownership
- ☐ Business Growth
- ☐ Retirement

My Top Five:

_____

_____

_____

_____

_____

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My Vision Statement Builder

In five to ten years I want to:

I will manage money by:

My financial legacy will be:

My Vision Statement

Write your complete Vision Statement.

🔍 Site Inspection

Vision Quality Check

- ☐ Future focused
- ☐ Positive language
- ☐ Clearly written
- ☐ Personally meaningful
- ☐ Aligns with biblical values

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Build Assignment

Create your vision board.

Include:

- ☐ Debt-Free Goal
- ☐ Savings Goal
- ☐ Giving Goal
- ☐ Family Goal
- ☐ Home Goal
- ☐ Scripture Verse

Builder's Prayer

Lord, help me see the future You desire for me. Give me wisdom, clarity, and faith to pursue the vision You place in my heart. Amen.

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Lesson 4
SMART Goals: Converting Vision into Action Plans

Lesson Objective

To transform vision into measurable goals using the SMART Goal framework.

📐 Builder's Blueprint

Vision provides direction, but goals provide measurements. Builders place exact dimensions on blueprints before construction begins. Likewise, financial goals convert dreams into executable plans.

SMART goals are:

- Specific
- Measurable
- Achievable
- Relevant
- Time-Bound

Goals transform wishes into action plans.



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🔑 Key Takeaways

- Goals create accountability.
- Goals make progress measurable.
- Goals convert vision into action.
- Goals establish deadlines.
- Goals improve focus.

🔨 Builder's Toolbox

Complete the worksheet below.

SMART Goal Worksheet (Goal #1)	Financial Goal Timeline
Specific:	**30-Day Goal:**
Measurable:	**90-Day Goal:**
Achievable:	**1-Year Goal:**
Relevant:	**3-Year Goal:**
Time-Bound:	**Long-Term Goal:**

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🔍 Site Inspection

SMART Goal Evaluation

Rate each item.

Question	Yes	No
Is the goal specific?	☐	☐
Is the goal measurable?	☐	☐
Is the goal realistic?	☐	☐
Does it support my vision?	☐	☐
Does it have a deadline?	☐	☐

🏗 Build Assignment

Select one SMART goal to begin immediately.

Goal:

_____

First Step:

_____

Deadline:

_____

_____

Builder's Prayer

Father, help me move beyond wishing and into action. Give me discipline to pursue my goals and perseverance to finish what I begin. Amen.

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Lesson 5
The Define Phase: Gathering Financial Data

Lesson Objective
To gather the financial information required to accurately evaluate financial health.

📐 Builder's Blueprint

Before builders create construction plans, they collect measurements, engineering reports, and site information.

Likewise, financial builders must gather accurate financial records before creating budgets, debt plans, or savings strategies.

Accurate information removes financial blindness.



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🔑 Key Takeaways

- Data improves decision-making.
- Accurate records reveal patterns.
- Financial organization reduces stress.
- Good information produces good plans.
- Facts replace assumptions.

🔨 Builder's Toolbox

Financial Document Inventory

Income Documents

- ☐ Pay Stubs
- ☐ Tax Returns
- ☐ Business Income
- ☐ Side Income Records

Banking Documents

- ☐ Bank Statements
- ☐ Savings Statements
- ☐ Cash App History
- ☐ PayPal History
- ☐ Venmo History

Debt Documents

- ☐ Credit Cards
- ☐ Auto Loans
- ☐ Student Loans
- ☐ Mortgage
- ☐ Medical Debt
- ☐ Collection Accounts

Expense Documents

- ☐ Utilities
- ☐ Insurance
- ☐ Cell Phone
- ☐ Internet
- ☐ Grocery Expenses
- ☐ Fuel Costs

Asset Documents

- ☐ Retirement Accounts
- ☐ Investments
- ☐ Savings
- ☐ Home Value
- ☐ Vehicle Values

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🔍 Site Inspection

Data Collection Score

Count completed items.

0–10 = Getting Started

11–20 = Good Progress

21+ = Ready for Analysis

Score: _____

🏗️ Build Assignment

Gather every missing document before beginning Module 3.

Missing Items:

Builder's Prayer

Lord, help me become a faithful steward. Give me diligence to organize my financial information and wisdom to use it wisely. Amen.

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Lesson 6
Preparing to Clear the Lot

Lesson Objective

To prepare mentally and practically for the next phase of financial transformation.

📐 Builder's Blueprint

Construction cannot begin until obstacles are removed. Builders clear debris, remove old structures, and prepare stable ground before laying a foundation.

The same process occurs financially. Future lessons will focus on eliminating clutter, organizing spending, creating structure, and systematically eliminating debt.

Today marks the completion of the Blueprinting Phase and preparation for Clearing the Lot.



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🔑 Key Takeaways

- Progress requires preparation.
- Obstacles must be removed.
- Financial systems create order.
- Change requires intentional action.
- Strong foundations produce lasting results.

🔨 Builder's Toolbox

Financial Obstacle Identification

Check every obstacle that currently exists.

☐ Disorganization

☐ Debt

☐ Impulse Spending

☐ No Budget

☐ Lack of Savings

☐ Financial Fear

☐ Procrastination

☐ Inconsistent Tracking

☐ Lack of Financial Goals

☐ Other: _____

Obstacle Removal Plan

My Greatest Obstacle:

Why it exists:

First action I will take:

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🔍 Site Inspection

Readiness Assessment

Rate yourself from 1–5

Area	Rating
Motivation	____
Commitment	____
Organization	____
Confidence	____
Readiness	____

🏗 Build Assignment

Write your commitment statement.

I commit to actively participating in the next phase of building my financial house by:

_____

_____

Signature: _____

Date: _____

Builder's Prayer

Lord, thank You for helping me establish a financial blueprint. Prepare my heart and mind for the work ahead. Give me strength, discipline, and wisdom as I continue building a financial house that stands. Amen.

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Blue Printing Milestone



Congratulations, Builder!

You have completed **Module 2: Blueprinting**, one of the most important stages in building a financial house that stands.

Before a single shovel touches the ground, every successful builder creates a blueprint. A blueprint transforms dreams into direction, ideas into action, and possibilities into a practical plan. In the same way, you have learned that lasting financial success is not built on good intentions alone—it begins with a clear vision supported by careful planning.

Throughout this module, you surveyed your financial landscape, identified the real problems behind your financial challenges, clarified the future God is calling you to build, established meaningful goals, and gathered the information needed to make wise financial decisions. Rather than reacting emotionally to financial pressure, you have begun thinking strategically and intentionally.

More importantly, you have embraced the biblical principle of **Vision**. Scripture reminds us:

"Where there is no vision, the people perish."
— Proverbs 29:18 (KJV)

Vision provides direction. Direction produces wise decisions. Wise decisions, repeated consistently, produce lasting financial transformation.

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As you continue this construction journey, remember that every strong financial house follows a well-designed plan. Your blueprint will become the guide that keeps you focused when challenges arise and will remind you of the future you are building for yourself, your family, and God's Kingdom.

You Have Successfully Demonstrated Your Ability To:

✓ Honestly assess your current financial condition.

✓ Replace assumptions with accurate financial information.

✓ Identify the root causes behind financial problems.

✓ Develop a compelling financial vision.

✓ Convert vision into clear, measurable goals.

✓ Create a practical roadmap for long-term financial success.

✓ Commit to building intentionally rather than reacting emotionally.

Blueprint Milestone Declaration

I choose to build with vision instead of impulse. My future will not be determined by my circumstances, but by the biblical principles, wise decisions, and intentional plans that guide my life.

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