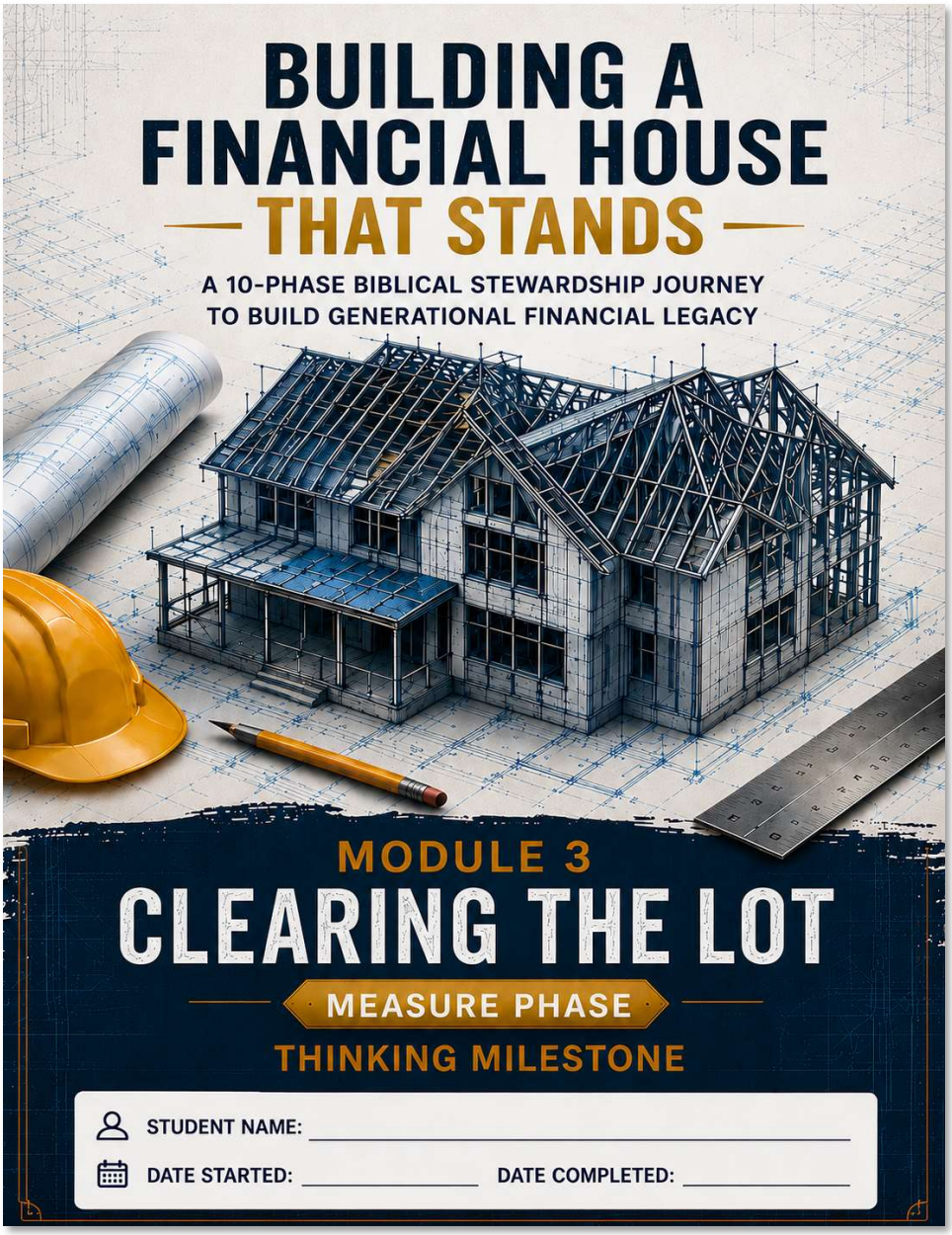
Building a Financial House That Stands™

Student Workbook





Building a Financial House That Stands™

Module 3: Clearing the Lot
Student Workbook

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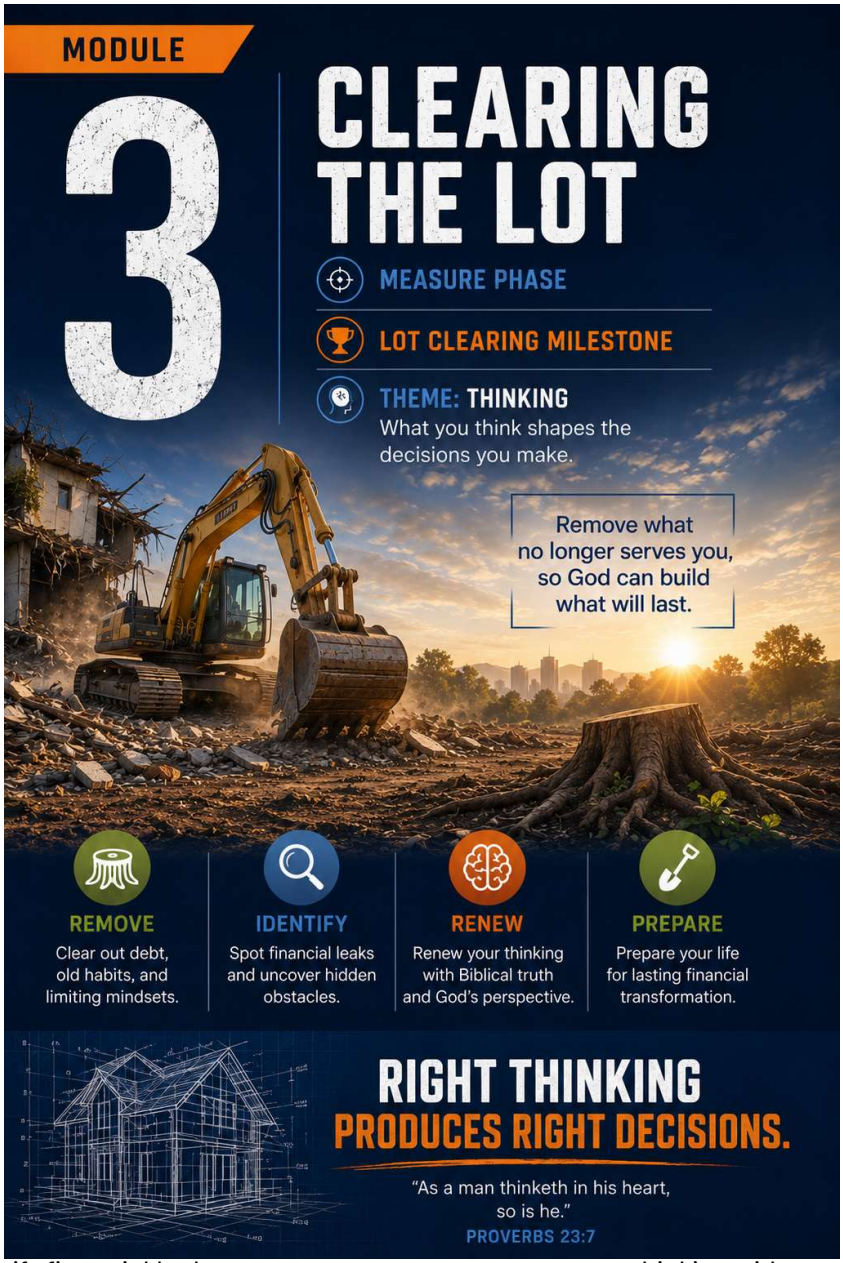
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Module 3: Clearing the Lot

Module Snapshot

Module	Home Construction Stage	Six Sigma Phase	Biblical Principle	Practical Application
3	Clearing the Lot	Measure	Thinking	Root Cause Analysis

Welcome to Module 3



Congratulations on completing the first two phases of your financial construction journey.

In Module 1, you established your vision for the future and identified why building a solid financial house matters.

In Module 2, you gathered the information needed to understand your current financial condition. You collected documents, measured your financial position, and assembled the blueprint that will guide every future decision.

Now the real transformation begins.

Before a builder pours concrete or erects walls, the construction site must be cleared. Trees are removed. Old foundations are demolished. Hidden obstacles are exposed. The land is prepared for something entirely new.

God works the same way in our financial lives.

Many financial struggles are not caused simply by a lack of income. They are sustained by unhealthy beliefs, destructive habits, emotional decision-making, and patterns that have gone unquestioned for years.

During this module, you'll begin removing the "mental debris" that has quietly influenced your financial decisions. You'll learn how to identify financial leaks, uncover root causes, renew your thinking with biblical truth, and prepare your life for lasting financial transformation.

This module may be the most challenging one in the course—but it is also one of the most rewarding.

A strong financial house always begins with a properly prepared foundation.

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Module Learning Objectives

By the end of this module, you will be able to:

✓ Recognize unhealthy financial thought patterns.

✓ Identify beliefs that produce destructive financial behaviors.

✓ Apply biblical principles to renew your thinking.

✓ Analyze your financial data objectively.

✓ Identify financial leaks and their root causes.

✓ Prepare your finances for rebuilding using biblical stewardship principles.

Lesson Timing

Lesson	Video Length
1	3:13
2	2:56
3	3:03
4	2:43
5	5:34
6	2:23

How to Use This Workbook

This workbook is designed to help you actively participate in the learning process rather than simply watch the lessons.

As you progress through each lesson:

- Complete the guided notes while watching the videos.
- Answer the reflection questions honestly.
- Complete every workbook activity before moving to the next lesson.
- Look up and meditate on each Scripture.
- Pray for wisdom before making financial decisions.
- Apply one practical action before beginning the next lesson.

Remember...

- ✓ Information creates awareness.
- ✓ Application creates transformation.

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Construction Phase

Phase 3 - Clearing the Lot

Before construction begins, builders remove everything that would weaken the structure. Old buildings are demolished. Trees are uprooted. Debris is removed.

Hidden problems beneath the surface are exposed.

Only then can the foundation be safely built.

Your financial life follows the same principle.

Before God rebuilds your financial systems, He first renews your thinking.



Six Sigma Connection

DMAIC Phase - Analyze

Successful organizations do not solve problems by guessing. They investigate. They collect facts. They identify patterns. They search for root causes before implementing solutions.

This module applies the same proven process to your personal finances.

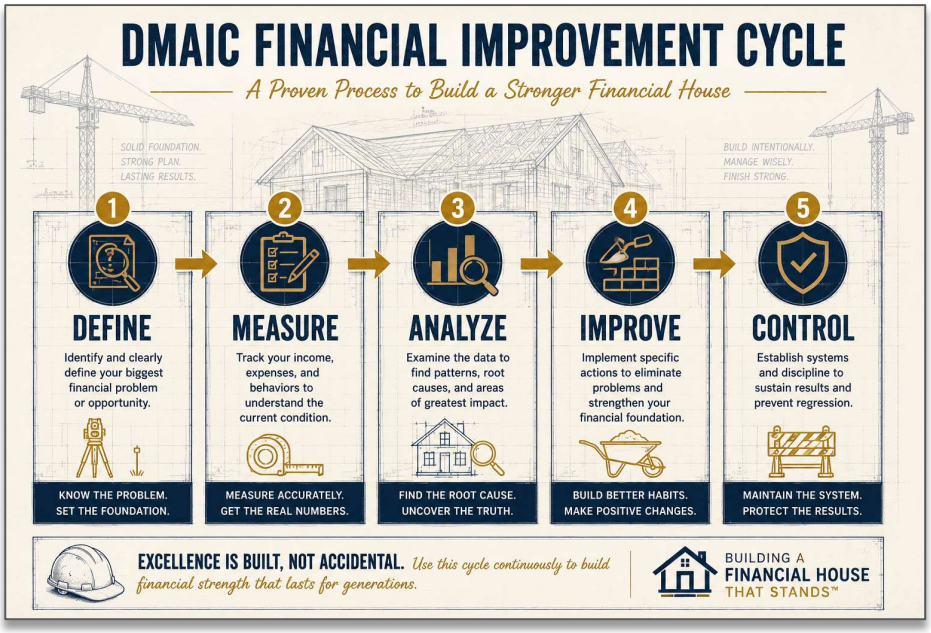
Rather than asking...

"How do I get more money?"

you'll begin asking...

"Why am I experiencing these financial results?"

Lasting improvement begins with accurate diagnosis.



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Biblical Foundation

Theme Scripture

Romans 12:2

"Do not be conformed to this world, but be transformed by the renewing of your mind..."

True financial transformation begins inside before it appears outside. God changes our thinking before He changes our circumstances.

Memory Verse Study

Romans 12:2

Write the verse in your own words.

What does this verse teach about financial stewardship?

What old financial belief do I need God to change?

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📐 Builder's Blueprint

Big Idea

Before God rebuilds your finances, He first rebuilds your thinking.

Financial peace is not created by larger paychecks.

It is created by renewed thinking, biblical wisdom, disciplined stewardship, and intentional financial systems.

This module prepares the ground for everything that follows.

Before You Begin

Rate yourself from **1 (Rarely)** to **5 (Consistently)**.

Statement	1	2	3	4	5
I understand where every dollar goes each month.	☐	☐	☐	☐	☐
I regularly analyze my spending habits.	☐	☐	☐	☐	☐
I make financial decisions based on biblical principles.	☐	☐	☐	☐	☐
I identify root causes instead of treating symptoms.	☐	☐	☐	☐	☐
I intentionally renew my thinking through Scripture.	☐	☐	☐	☐	☐
I recognize emotional spending triggers.	☐	☐	☐	☐	☐
I believe God can transform both my thinking and my finances.	☐	☐	☐	☐	☐

Reflection

What do you hope God changes most during this module?

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Lesson 1
Why the Lot Must Be Cleared First

Lesson Objective

Understand why lasting financial transformation begins by removing unhealthy thinking before building new financial systems.

📐 Builder's Blueprint

A wise builder never builds on unstable ground. Likewise, God renews our thinking before He rebuilds our finances.

Every strong financial house begins by clearing the lot. Before God can establish new financial habits and systems in your life, the old mental and spiritual obstacles must be removed. Many financial struggles are rooted not in a lack of income, but in unhealthy beliefs, destructive thought patterns, and long-held assumptions about money. God's process of transformation begins by renewing your mind so your thinking aligns with His wisdom. As you identify and remove these mental barriers, you prepare a stable foundation upon which biblical stewardship, sound financial practices, and lasting prosperity can be built. Clearing the lot may be uncomfortable, but it is an essential first step toward building a financial house that stands.



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🔑 Key Takeaways

Lasting financial transformation begins by renewing your thinking before rebuilding your financial systems. Just as a builder clears the land before laying a foundation, God prepares your heart and mind before establishing habits that lead to long-term financial stability.

🔨 Builder's Toolbox

Demolition Checklist

Before God builds something new, what needs to be removed?

Check every item that applies to you personally.

☐ Fear of not having enough
☐ Emotional spending
☐ Believing God is not concerned about finances
☐ Living paycheck to paycheck
☐ Comparing myself to others
☐ Waiting for circumstances to change before changing my habits
☐ Believing debt is normal
☐ Poor financial discipline
☐ Lack of financial planning

☐ Other:

🔍 Site Inspection

Personal Reflection

Which one of these areas has had the greatest influence on your financial decisions?

Why?

Builder's Prayer

Lord, help me identify the thinking that has kept me from becoming the steward You created me to be. Give me the courage to remove unhealthy beliefs so You can build something stronger in their place. Amen.

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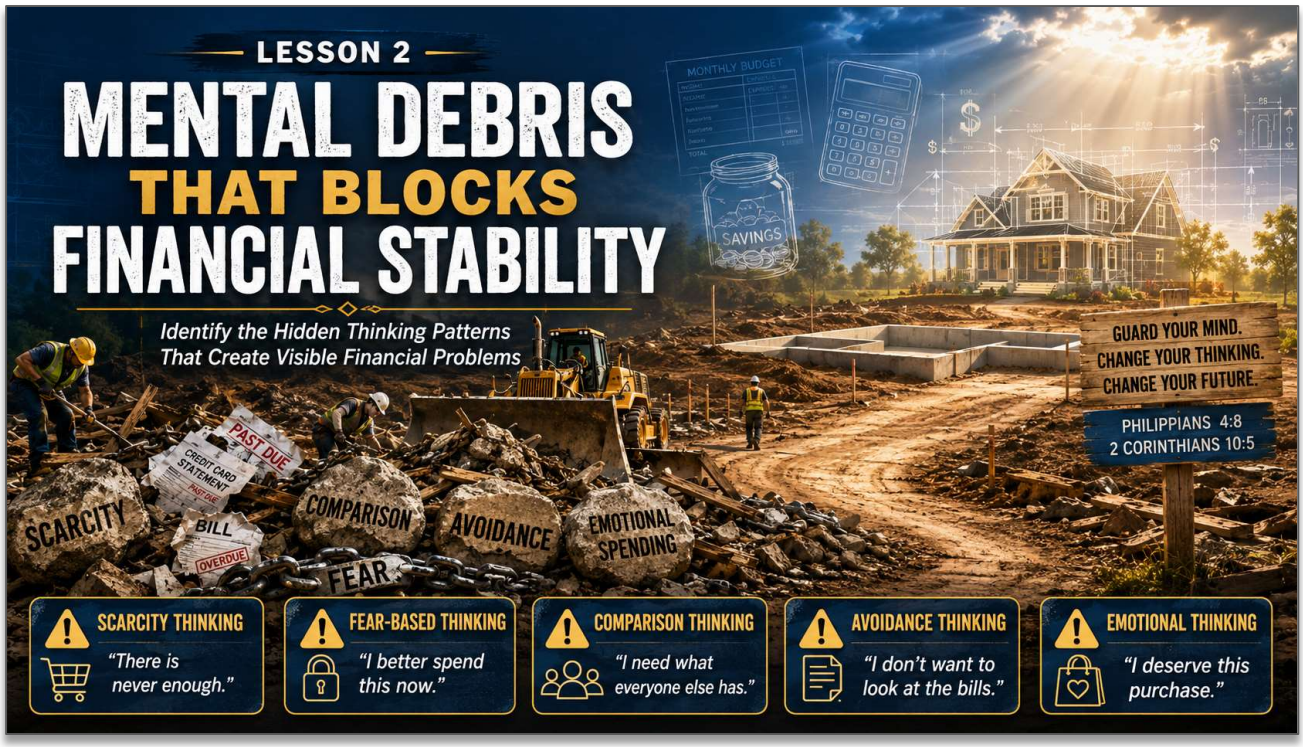
Lesson 2
Mental Debris That Blocks Financial Stability

Lesson Objective

Recognize the unhealthy thought patterns that quietly influence financial behavior.

📐 Builder's Blueprint

In this lesson, we begin identifying the hidden mental debris that often prevents lasting financial stability. While financial struggles may appear to be caused by a lack of money, they are frequently rooted in unhealthy patterns of thinking that quietly influence our daily decisions. Scripture teaches that our thoughts shape our behaviors, and repeated behaviors ultimately determine our outcomes. By examining common mindsets such as scarcity, fear, comparison, avoidance, and emotional spending, students learn how destructive thinking can lead to debt, stress, and financial instability.



God calls us to renew our minds by replacing destructive beliefs with His truth. Drawing from Philippians 4:8 and 2 Corinthians 10:5, this lesson challenges students to honestly evaluate the thoughts that have governed their financial decisions and to bring those thoughts into alignment with God's Word. Just as a builder must remove debris before laying a solid foundation, we must clear away unhealthy thinking before we can build a financial house that stands on biblical principles.

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Key Scripture

Philippians 4:8

Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things.

🔑 Key Takeaways

The beliefs you repeatedly accept become the behaviors you consistently practice. Identifying and removing unhealthy financial thought patterns creates room for:

- biblical wisdom
- disciplined stewardship
- lasting financial peace

🔨 Builder's Toolbox

Financial Thought Inventory

Read each statement.

Place a ✓ beside those you have believed at some point.

Statement	✓
I'll never get ahead financially.	☐
Everyone has debt.	☐
I deserve this purchase.	☐
I'll worry about it later.	☐
I don't make enough to save.	☐
Rich people are greedy.	☐
Budgeting takes away freedom.	☐
Money always disappears anyway.	☐

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Digging Deeper

Choose **one** statement from your Financial Thought Inventory above.

Where did this belief come from?

☐ Parents ☐ Culture ☐ Fear

☐ Friends ☐ Past mistakes ☐ Social media

☐ Other

Explain.

🔍 Site Inspection

Scripture Replacement

Replace the unhealthy belief with a biblical truth.

Old Belief Write Your Unhealthy Belief.	God's Truth Find a Scripture That Speaks to the Situation.

Builder's Prayer

Heavenly Father,

Thank You for revealing the thoughts and beliefs that have quietly shaped my financial decisions. Give me the courage to honestly identify the mental debris that has kept me from experiencing the stability You desire for my life. Help me reject fear, scarcity, comparison, and every mindset that conflicts with Your truth.

Renew my mind through Your Word, and teach me to take every thought captive in obedience to Christ. Replace unhealthy patterns with wisdom, faith, and disciplined stewardship. As I clear away the old, prepare my heart to build a financial house that is firmly established on Your principles and brings glory to You.

In Jesus' name, Amen.

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Lesson 3
Beginning the Analyze Phase

Lesson Objective

Learn how honest evaluation creates the foundation for financial improvement.

Builder's Blueprint

You cannot improve what you refuse to examine.

Every strong financial house must be built on truth, not assumptions. The Measure Phase is where you stop guessing about your financial situation and begin carefully examining the facts. Just as a skilled builder inspects a construction site before pouring a foundation, a wise steward evaluates every aspect of their financial life before making changes. God calls us to know the condition of what He has entrusted to us, and clarity always comes before correction. This lesson teaches that lasting financial improvement begins with honest measurement and analysis—not guilt or condemnation, but a commitment to understand your current reality. By carefully reviewing your income, expenses, debt, savings, spending habits, and financial records, you uncover the patterns that have shaped your financial life. Awareness becomes the first step toward lasting transformation because you cannot improve what you have never taken the time to examine.



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Key Scripture

Proverbs 27:23

"Be diligent to know the state of your flocks..."

🔑 Key Takeaways

You cannot improve what you refuse to examine.

Honest analysis replaces assumptions with facts, revealing the root causes of financial challenges and preparing you to make wise, informed decisions.

🔨 Builder's Toolbox

Financial Detective

Instead of judging yourself, become an investigator.

Complete the table below.

Observation	What surprised me?
Income	
Spending	
Debt	
Savings	
Giving	
Subscriptions	

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Pattern Recognition

Circle every pattern you discovered.

- ○ Spending increases at the end of the month
- ○ Frequent impulse purchases
- ○ Eating out too often
- ○ Subscription services rarely used
- ○ Convenience spending
- ○ Recurring bank fees
- ○ Credit card dependence
- ○ Lack of savings
- ○ No written spending plan
- ○ Other

🔍 Site Inspection

Awareness → Understanding → Action

Complete the chain.

Something I discovered

↓

↓

Possible root cause

↓

↓

One action I will take

↓

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Reflection

What discovery from your financial analysis surprised you the most?

Weekly Action Plan

Before beginning Lesson 4, complete these assignments.

- ☐ Review one month of bank statements.
- ☐ Highlight unnecessary spending.
- ☐ List five financial leaks.
- ☐ Pray through Romans 12:2 each day.
- ☐ Memorize Proverbs 27:23.
- ☐ Ask God to reveal one financial habit that needs to change.

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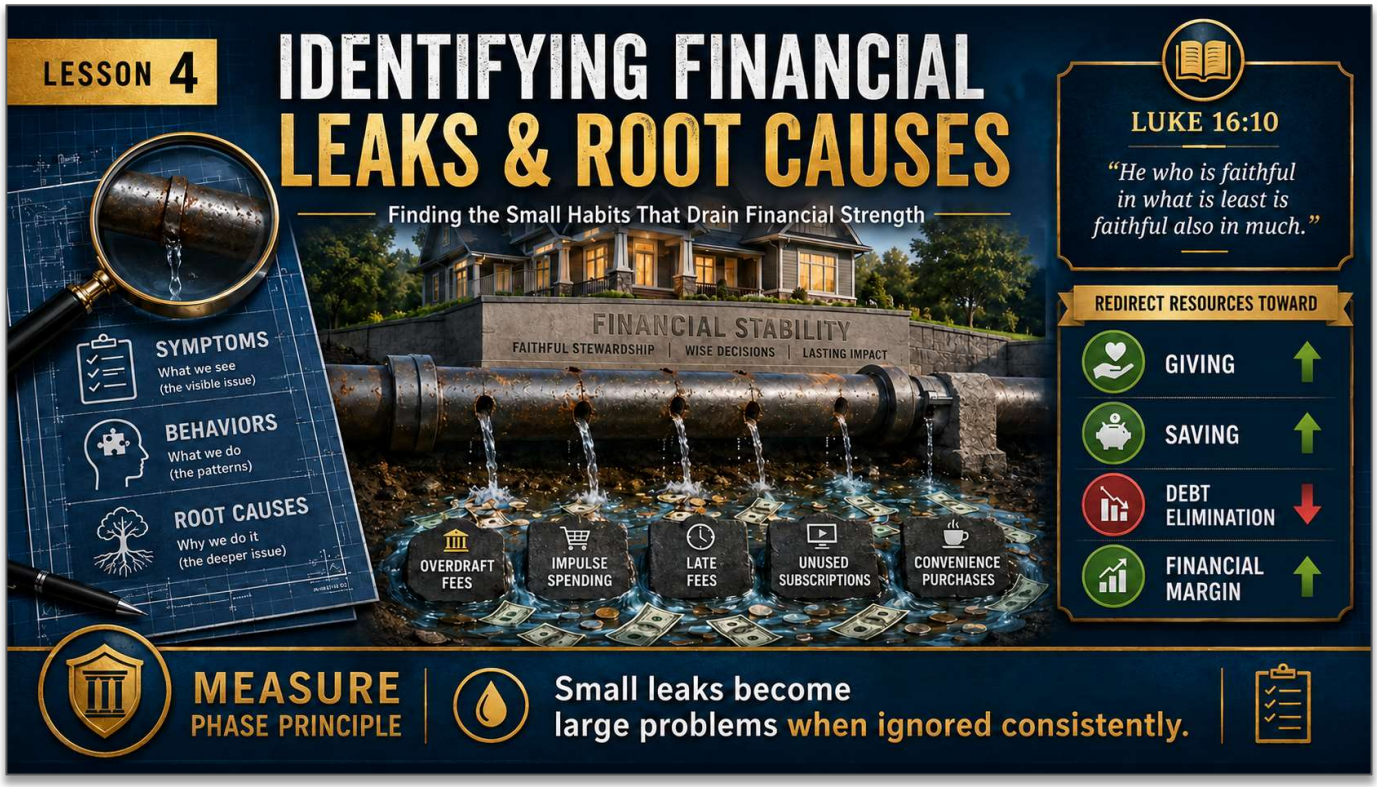
Lesson 4
Identifying Financial Leaks and Root Causes

Lesson Objective

Learn how to identify the root causes of financial instability so you can eliminate waste, strengthen stewardship, and build healthier financial habits.

📐 Builder's Blueprint

Wise builders repair the source of a problem—not just the visible damage. Likewise, faithful stewards address the behaviors behind financial problems instead of merely treating the symptoms.



Key Scripture

Luke 16:10

"He who is faithful in what is least is faithful also in much."

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🔑 Key Takeaways

Small, repeated financial habits often create the greatest long-term challenges. By identifying root causes instead of merely treating symptoms, you can redirect wasted resources toward giving, saving, debt elimination, and building a stronger financial future.

🔨 Builder's Toolbox

Financial Leak Audit

Review your bank and credit card statements from the past 30 days.

Estimate how much money is being lost in each category.

Financial Leak	Monthly Cost
Dining Out	_____
Impulse Purchases	_____
Subscription Services	_____
Convenience Purchases	_____
Late Fees	_____
ATM Fees	_____
Interest Charges	_____
Other	_____

Estimated Total Monthly Leaks

$_____

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Root Cause Analysis

The Five Whys

Choose one recurring financial problem.

Problem Statement

Why #1?

Why #2?

Why #3?

Why #4?

Why #5?

Root Cause

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🔍 Site Inspection

Reflection

What surprised you most during your Five Whys exercise?

Builder's Prayer

Father, give me the wisdom to see beyond my financial symptoms and identify the behaviors that need to change. Help me become faithful in the small things so I may faithfully manage the greater blessings You entrust to me. Amen.

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Lesson 5
Renewing the Mind for Financial Stewardship

Lesson Objective

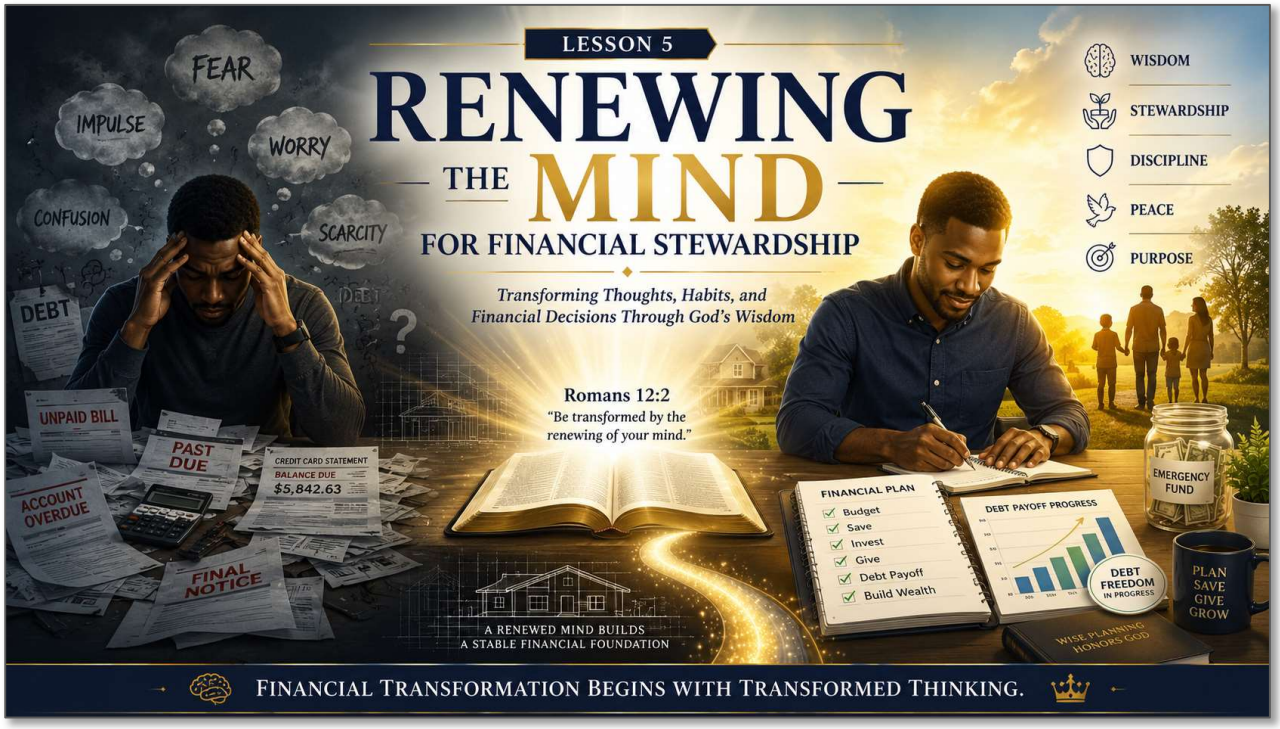
Learn how replacing unhealthy financial beliefs with biblical truth transforms both your thinking and your financial decisions.

📐 Builder's Blueprint

Lasting financial freedom begins when God's truth replaces fear, emotion, and unhealthy financial beliefs.

Every strong financial house begins with a solid foundation, and that foundation is a renewed mind. This lesson teaches that lasting financial transformation is not achieved by better budgeting alone, but by allowing God's Word to reshape the way we think about money, stewardship, and His provision. As our thoughts align with biblical truth, our decisions, habits, and financial outcomes begin to change as well.

The blueprint for renewing your financial thinking follows five practical construction steps: identify beliefs that contradict Scripture, replace them with God's truth, meditate on His promises daily, consistently confess biblical truth, and take actions that agree with those renewed beliefs. Over time, these intentional practices replace fear and financial confusion with wisdom, discipline, peace, and faithful stewardship. Just as a house cannot remain strong without a solid foundation, long-term financial stability cannot exist without a mind continually renewed by God's truth.



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Key Scripture

Romans 12:2

And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.

🔑 Key Takeaways

Financial freedom is sustained by transformed thinking. As you replace unhealthy beliefs with God's truth and align your actions with biblical principles, your decisions, habits, and financial outcomes begin to reflect faithful stewardship.

🔨 Builder's Toolbox

Mind Renewal Planner

Old Financial Belief	Biblical Truth

Scripture Meditation Plan

Scripture	How does it apply to my finances?
Romans 12:2	
Proverbs 3:9–10	
Philippians 4:19	
Proverbs 21:5	
Luke 16:10	

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Biblical Financial Confessions

Write three personal confessions based on Scripture.

Confession #1

Confession #2

Confession #3

Faith in Action

Choose one action that demonstrates renewed thinking this week.

- ☐ Create my budget
- ☐ Begin debt elimination
- ☐ Start an emergency fund
- ☐ Cancel unnecessary subscriptions
- ☐ Review spending daily
- ☐ Increase intentional giving
- ☐ Other

🔍 Site Inspection

Reflection

Which truth from God's Word challenged your thinking the most?

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Builder's Prayer

Lord, renew my mind through Your Word. Replace fear with faith, confusion with wisdom, and unhealthy habits with faithful stewardship. Help me live according to Your truth each day. Amen.

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Lesson 6
Preparing the Ground for Reconstruction

Lesson Objective

Recognize that careful preparation creates the foundation for the financial systems you will begin building in the next module.

📐 Builder's Blueprint

Strong financial systems can only be built upon a prepared heart, renewed mind, and disciplined stewardship.

Every strong house requires more than clearing away debris—it requires preparing the ground for new construction. This lesson emphasizes that the work completed in the "Clearing the Lot" phase has not been about guilt or condemnation, but about creating a stable foundation for lasting financial transformation. Before practical tools like budgeting, debt elimination, and savings systems can produce lasting results, unhealthy beliefs, destructive behaviors, and weak financial systems must first be identified and replaced.

As you move into the next phase of your financial journey, remember that true transformation is both spiritual and practical. God desires to do a "new thing" in your financial life, but lasting change begins only after the old patterns have been removed. By rebuilding your thinking, strengthening your stewardship habits, and intentionally designing new financial systems, you are preparing the ground for a financial house that will stand firm for years to come.



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Key Scripture

Isaiah 43:19

Behold, I will do a new thing; now it shall spring forth; shall ye not know it? I will even make a way in the wilderness, and rivers in the desert.

🔑 Key Takeaways

Preparation determines the strength of what follows. By clearing away destructive thinking, analyzing your financial patterns, and committing to biblical stewardship, you have prepared the ground for rebuilding a financial house that stands.

🔨 Builder's Toolbox

Site Ready for Construction?

Evaluate your readiness for Module 4.

Statement	Yes	Needs Work
I understand my spending habits.	☐	☐
I know where my money is going.	☐	☐
I have identified unnecessary spending.	☐	☐
I recognize unhealthy financial beliefs.	☐	☐
I have selected Scriptures to renew my thinking.	☐	☐
I understand my financial leaks.	☐	☐
I know my primary root causes.	☐	☐
I am ready to begin building new financial systems.	☐	☐

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My Financial Reconstruction Plan

One habit I will stop

One habit I will begin

One financial system I am excited to build

One prayer request

🔍 Site Inspection

Reflection

How has your perspective on money changed since beginning this module?

Builder's Prayer

Father, thank You for revealing the areas of my life that needed attention. Continue preparing my heart and mind as I begin rebuilding my financial house according to Your wisdom. Give me the discipline to apply what I have learned and the faith to trust You throughout the process. In Jesus' name, Amen.

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Clearing the Lot Milestone



Congratulations, Builder!

You have completed **Module 3: Clearing the Lot**, one of the most transformative stages in building a financial house that stands.

Every successful construction project begins with preparation. Before foundations are poured or walls are framed, builders remove old structures, clear away debris, eliminate obstacles, and prepare the ground for new construction. Building on unstable or cluttered ground invites costly problems later.

The same principle applies to your financial life.

Throughout this module, you learned that lasting financial transformation requires more than creating a budget or paying off debt. It requires identifying and removing the attitudes, habits, and patterns that have quietly hindered your progress. You examined the root causes behind financial behaviors, challenged limiting beliefs, replaced destructive thinking with biblical truth, and began preparing your heart and mind for the work ahead.

More importantly, you embraced the biblical principle of **Renewing Your Mind**. Scripture reminds us:

> *"And be not conformed to this world: but be ye transformed by the renewing of your mind..."*
> **— Romans 12:2 (KJV)**

Every lasting transformation begins internally before it becomes visible externally. As your thinking changes, your decisions begin to change. As your decisions change, your financial habits begin to change. Over time, those habits produce a completely different future.

You are no longer simply dreaming about a better financial life or planning for one—you are actively removing the obstacles that stand between where you are and where God is leading you.

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You Have Successfully Demonstrated Your Ability To:

✓ Identify financial habits that hinder long-term success.

✓ Recognize limiting beliefs that influence financial decisions.

✓ Distinguish root causes from financial symptoms.

✓ Replace destructive thinking with biblical truth.

✓ Evaluate financial behaviors honestly and objectively.

✓ Commit to removing obstacles before building new financial systems.

✓ Prepare your life for the next phase of financial transformation.

Clearing the Lot Milestone Declaration

Today I choose to clear away everything that prevents me from building the future God has prepared for me. I reject fear, excuses, and unhealthy financial habits. I embrace renewed thinking, biblical wisdom, and intentional stewardship. As I remove old patterns and build new ones, I am preparing a firm foundation for a financial house that stands.

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