



Course 1, Session 6 Student Notes: Wisdom and Planning

Building Something That Lasts

Big Idea: Vision without a plan is just a wish. God honors diligent, counseled, cost-counted work.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby. Take about 30 minutes, and end in prayer. This is the closing session of Course 1, so it is also the capstone. By the end you will draft a one-page plan that pulls the whole foundation together, so come ready to build, not just to read.

Open in Prayer

Before you begin, pray this simple prayer, or your own: "Father, You are the God of order and not confusion. As I study, give me wisdom to plan, courage to build, and the steadiness to finish what You start in me. Amen."

The Scripture for This Session

Read these slowly, out loud if you can:

- **Luke 14:28**, "For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?"
- **Proverbs 15:22**, "Without counsel purposes are disappointed: but in the multitude of counsellors they are established."
- **Proverbs 21:5**, "The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want."
- **Nehemiah 1 to 6** (Nehemiah rebuilds the wall, which we study below; focus on 1:4 to 11, 2:1 to 18, 4:1 to 18, and 6:15 to 16).

Reflect: Think of one thing you started with real excitement and never finished. Looking back, was the problem the vision, or was it that you never counted the cost and made a plan?

The Big Picture

Picture a tower with only the bottom third built, then abandoned. The scaffolding is still up, the mortar has gone hard, and the whole town walks past it and shakes its head. That half-built tower is not really a picture of a tower at all. It is a monument to someone who did not count the cost. Jesus pointed straight at this in Luke 14:28. He said the person who intends to build first sits down and counts, to see whether there is enough to finish. Notice He did not say the spiritual person skips the math and simply trusts. He said the wise person gets quiet and counts.

Last session we learned that provision was meant to flow through us and not just to us, that the open hand is the prosperous hand. We have now laid the whole foundation of Course 1. Work is worship. Business is value creation. We are stewards and not owners. Integrity is the real currency. Generosity is a design principle. A foundation exists for one reason, to hold up a building. So in this session we answer the final foundational question: how do I actually build a thing that lasts, on purpose, with God at the center and a plan in my hand? We will look at four truths about wise planning, then watch a man named Nehemiah rebuild a ruined wall that everyone else had given up on.

Principle 1: Prayer and Planning Are Partners, Not Opposites.

There is a quiet lie that has crippled a lot of sincere believers, the idea that making a plan is somehow less spiritual than simply trusting God. People say, "I do not need a plan, I am just going to trust the Lord," and it sounds humble. But look again at what Jesus actually said. The wise builder sits down first and counts the cost. Faith and planning are not rivals. They are teammates. The same God who tells you to walk by faith is the God who tells you to count the cost, and He sees no contradiction between the two, because real faith is not the absence of a plan. It is trusting God with a plan He helped you make.

There is a ditch on both sides of this road, and you can fall into either one. On one side is the person who plans forever and never builds, who hides from the risk of obedience behind one more spreadsheet, one more course, one more year of getting ready. That is not wisdom, it is fear wearing a business suit. On the other side is the person who calls a lack of preparation "faith," charges at the wall with no resources and no counsel, and then blames God when it collapses. Wisdom walks the road between those ditches: pray as if it all depends on God, and plan as if He has handed you real work to do, because He has.

Reflect: Which ditch is more tempting for you, endless planning that never builds, or charging ahead with no plan and calling it faith? What would the middle road look like this month?

Notes:

Principle 2: Count the Cost Before You Build.

Write this line down, because it will save you years and dollars. A vision without a plan is just a wish, and God is not in the business of wishes. Luke 14:28 is not a gentle suggestion, it is a picture of basic wisdom. Before you build, you sit down and count: what will this actually take? How much time, how much money, how much energy, how long before it can stand on its own? Counting the cost is not unbelief. It is the honest math that keeps your tower from becoming a monument to your good intentions.

Proverbs 21:5 puts both outcomes in a single sentence. The thoughts of the diligent tend only to plenteousness, but everyone who is hasty moves only to want. The diligent person, the one who thinks it through and counts, moves toward plenty. The hasty person, the one who skips the counting and just launches loud, moves toward lack. Diligence is not the opposite of faith. Diligence is what faith looks like with its sleeves rolled up. So before your next big move, count the runway. Count the resources. Count the risk. Then build with your eyes open.

Reflect: What is one thing you are planning to build or launch right now? Have you honestly counted the cost of it, the time, the money, and the risk, or are you hoping it works out?

Notes:

Principle 3: You Were Never Meant to Build Alone.

Here is the second pillar of this session, and it will spare you a great deal of pain. Proverbs 15:22 says, “Without counsel purposes are disappointed: but in the multitude of counsellors they are established.” Read it slowly. Without counsel, plans fall apart. With many counselors, they get established, they stand up and hold. God did not design you to be the smartest person in your own life. He scattered the wisdom you need across other people on purpose, so that you would have to go and get it, so that humility would be built right into your success.

The proud person builds alone and falls alone. The wise person surrounds himself with people who will tell him the truth: mentors who have built before, advisers who can see the blind spot he cannot, even critics who, if you can bear to listen, will hand you the very flaw that would have sunk you. This is not weakness. Going and getting counsel is one of the strongest, most disciplined things a builder ever does. If you do not have those people in your life yet, then finding them is not optional. It is your first assignment. Start praying for them, and start looking, this week.

Reflect: Who are the wise counselors in your life right now? If the honest answer is that you do not really have any, what is one step you could take this week to begin finding them?

Notes:

Principle 4: Expect Opposition, and Plan to Outlast It.

Now the part nobody wants to hear but everybody needs. If you build something real, you will face opposition. Count on it the same way you count the cost. The moment Nehemiah started building, the enemies showed up, and they came in a predictable order: first they laughed, then they plotted, then they threatened. That is the standard sequence, and it has not changed in twenty-five hundred years. When you start to build something good, expect mockery first, then resistance, then real pressure to quit.

Here is the sobering truth. Most half-built towers were not stopped by a lack of money. They were stopped by a lack of resolve when the opposition came. So plan for it now, before you are tired and discouraged. Decide in advance that you are going to be the kind of builder who keeps working with one hand and guards the work with the other, and who does not climb down off the wall to argue with the people who only want you to stop. The opposition is not a sign you are off track. Very often it is a sign you are building something worth attacking. Steady hands and a clear plan will outlast it.

Reflect: When opposition or discouragement has hit your work before, how did you respond? What could you decide now, in advance, so that the next wave of pressure does not talk you into quitting?

Notes:

The Story: Nehemiah Rebuilds the Wall (Nehemiah 1 to 6)

Set the scene first. Jerusalem's wall had lain in rubble for well over a century. In the ancient world, a city without a wall was a city without safety, dignity, or a future, open to every raider and every insult. Plenty of people had seen those ruins and felt sad about them. Nehemiah was different, not because he felt more, but because he did something, and the way he did it is a master class in faith-filled planning. Watch six moves.

First, he prayed before he planned. When Nehemiah heard the wall was broken down, he "sat down and wept, and mourned certain days, and fasted, and prayed before the God of heaven" (1:4). He did not grab a hammer or launch a campaign that afternoon. He took the burden to God first and let it become a calling instead of just a feeling. Second, he planned before he asked. Nehemiah was cupbearer to King Artaxerxes, a trusted but dangerous position. When the king noticed his sadness and asked what he wanted, Nehemiah prayed in the split second before he answered, and then gave a specific, detailed request: how long he would be gone, letters for safe passage, and timber from the king's forest (2:4 to 8). He had thought it through in advance.

Third, he assessed quietly before he announced. Once in Jerusalem, Nehemiah went out by night and inspected the ruined wall himself before he said a word to anyone about his plan (2:11 to 16). He gathered the facts before he cast the vision. Fourth, he delegated the work. He organized the rebuilding family by family, section by section, so that everyone had a clear piece and no one carried it all (chapter 3). Fifth, he handled

opposition and risk. When enemies mocked, plotted, and threatened, he set half the people to guard while the other half built, and he kept the work going (chapter 4). Sixth, he finished. The wall that had been rubble for a hundred years was rebuilt in fifty-two days, and even the enemies “perceived that this work was wrought of our God” (6:15 to 16).

Here is what the room must feel. Nehemiah had a regular job and no construction background, yet he did what generations of qualified people had failed to do, because faith and planning worked together in him instead of against each other. He prayed and he counted. He trusted God and he made a specific plan. He expected opposition and he prepared for it. He is proof that the people God remembers are not the ones with the most beautiful vision. They are the ones who counted the cost, gathered the counsel, weathered the opposition, and finished the wall.

Reflect: Of Nehemiah's six moves, pray, plan, assess, delegate, handle opposition, and finish, which one do you tend to skip? What would it look like to add that missing move to the thing you are building now?

Notes:

Put It Into Practice

1. Draft your one-page Kingdom Business Plan. This is the capstone of everything we have built. On a single page, write out these pieces in plain words: your Purpose (why you build), the Problem you solve and who you serve, how you make money, how you give (your generosity percentage from last session), and your next three concrete moves. Do not aim for perfect. Aim for one honest page you could actually act on.

Purpose (why I build):

The problem I solve, and who I serve:

How I make money, and how I give:

My next three moves:

2. This week's assignment. Take one of those three next moves and actually do it, count its cost first, then take the step. Also, name one wise counselor you will reach out to this week, and reach out. Write one sentence about what it felt like to move from wishing to planning.

What it felt like to move from a wish to a plan:

Go Deeper (Optional)

- **Read:** *EntreLeadership* by Dave Ramsey.
 - **Listen:** the *Faith Driven Entrepreneur* podcast, especially the planning and launch episodes.
 - **Study:** Proverbs 15:22; Proverbs 21:5; Luke 14:28 to 30; Nehemiah 1 to 6 (start with 1:4 to 11, 2:1 to 18, 4:1 to 18, 6:15 to 16).
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Close in Prayer

“Father, You are the God of order, the God who prepares good works beforehand for me to walk in. Forgive me for the times I called my lack of preparation faith, and for the times I hid from obedience behind endless planning. Teach me to pray and to plan, to count the cost and to gather the counsel, and to keep building when the opposition comes. Make me like Nehemiah, steady on the wall, faithful to the finish. Take the foundation You have laid in me over this whole course and let it hold up something that lasts, for Your glory and Your mission. In Jesus’ name, Amen.”

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