



Course 5 Workbook

Money and Stewardship Systems. Build the numbers, the margin, the tax discipline, and the giving engine.

Session 1, Know Your Numbers

Most money trouble is an attention problem, not a math problem.

The three numbers I will check every week (income, expenses, cash on hand):

Where my numbers have drifted because I was not looking:

The simple place I will track them (sheet, app, notebook):

Session 2, Count the Cost

Plan the cost before you commit, or you start what you cannot finish.

My next big expense or project, with its full cost counted:

Whether I actually have enough to finish it:

My simple budget for the next 90 days:

Session 3, Profit and Margin

Take a fixed percentage off the top, every time, before life spends it.

My current profit margin, honestly calculated:

The fixed percentage I will set aside off the top every time:

Where that reserve will be held so I do not touch it:

Session 4, Render to Caesar

Pay every honest tax, and use every lawful exemption.

The taxes I genuinely owe and my plan to pay them on time:

The lawful exemptions and deductions I am not yet using:

My system for keeping receipts and records:

Session 5, The Generosity Engine

Give first, off the top, as worship. Leftovers giving rarely happens.

My giving percentage, set in advance, off the top:

The storehouse my giving supports:

The first gift I will make before I feel ready:

Session 6, Multiply Wisely

Keep money firmly in the servant's seat, never the master's.

Any bad debt I am carrying and my plan to escape it:

One wise, intentional way I will multiply what I have:

How I will keep money a servant and not a master:



Capstone: Money and Stewardship Systems

Pull this course together in one sentence you could say out loud.

What I will put into practice from Money and Stewardship Systems, in one sentence:
