

BIBLICAL PATH TO FREEDOM

WORKBOOK

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BIBLICAL PATH TO FREEDOM MAP

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The Solomon Reset

****This isn't a budget template.****

This is a clarity map to help you see which financial path you've been walking — and what the biblical path to financial freedom actually looks like.

Most Christians are walking one path while hoping for the results of another. This map helps you see the difference.

****Instructions:****

Go through each section honestly. Check what describes your current reality. Then see which path you're actually on.

****No shame. Just direction.****

PART 1: IDENTIFYING YOUR CURRENT PATH

Which statements describe your current financial life?

****Modern Financial Path Indicators:****

- [] I use credit cards regularly and carry balances

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- [] I have car payments, personal loans, or other consumer debt
- [] My lifestyle expenses match (or exceed) my income
- [] I feel pressure to "keep up" with others financially
- [] I believe debt is normal and unavoidable
- [] I'm waiting for more income to solve my money problems
- [] Financial decisions feel urgent and stressful
- [] I borrow money when unexpected expenses arise
- [] I justify purchases with "everyone does this"
- [] I feel trapped by monthly payments

****Count:**** _____ / 10

****Biblical Financial Path Indicators:****

- [] I avoid debt whenever possible
- [] I live below my income level to create margin
- [] I make financial decisions based on principles, not pressure
- [] I'm content with less than what culture says I "need"

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- [] I prioritize long-term stability over short-term comfort
- [] I'm building savings even while paying off debt
- [] Financial decisions are made with patience and clarity
- [] I can be generous without financial stress
- [] I operate differently than most people around me
- [] I'm building something that will last

Count: _____ / 10

What this reveals:

If Modern Path = 7+: You're deeply entrenched in the modern financial system

If Modern Path = 4-6: You're operating in a mixed system (most dangerous)

If Modern Path = 0-3: You're transitioning toward the biblical path

If Biblical Path = 7+: You're firmly on the biblical path

If Biblical Path = 4-6: You're making progress but not consistent yet

If Biblical Path = 0-3: You're just beginning to understand the difference

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PART 2: THE TWO PATHS SIDE-BY-SIDE

PATH ONE: The Modern Financial System

Core Beliefs:

- Debt is normal and necessary
- Credit builds wealth through leverage
- Speed matters more than stability
- Consumption shows success
- More income solves problems

Typical Outcomes:

- Constant financial pressure
- Debt that never fully goes away
- Working hard but staying in place
- Stress that bleeds into every area of life
- Cycle repeats for decades

Where it leads:

- **Bondage with better marketing**

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PATH TWO: The Biblical Financial System

****Core Principles:****

- Debt is bondage (Proverbs 22:7)
- Patience builds sustainable wealth
- Contentment is wisdom
- Margin creates freedom
- Operating differently produces different results

****Typical Outcomes:****

- Actual financial freedom over time
- Decisions made from peace, not panic
- Generosity without stress
- Stability that survives crisis
- Foundation for generational impact

****Where it leads:****

- ****True financial freedom****

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PART 3: WHY MOST CHRISTIANS STAY TRAPPED

The Mixed Path Problem

Check all that apply to you:

- [] I pray for financial breakthrough while using credit cards
- [] I tithe but carry consumer debt
- [] I ask God for provision while making impulsive purchases
- [] I want biblical results but follow cultural financial norms
- [] I believe God will provide but don't change spending habits
- [] I feel guilty about debt but keep creating more
- [] I read Proverbs but operate like the world financially

Count: _____ / 7

If you checked 3+, you're on a mixed path.

The truth: No path to freedom fails more consistently than a mixed path.

You can't walk the modern financial path and expect biblical financial results.

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PART 4: WHAT THE BIBLICAL PATH ACTUALLY REQUIRES

Honest Assessment

For each principle, rate yourself: **1 (not at all) to 5 (completely)**

| Biblical Financial Principle | Rating (1-5) |

|-----|-----|

| **Avoid debt** — I actively avoid borrowing | _____ |

| **Live below means** — I spend less than I earn | _____ |

| **Build margin** — I have space between income and expenses | _____ |

| **Practice patience** — I can delay gratification | _____ |

| **Be content** — I don't need to match others | _____ |

| **Operate differently** — I'm willing to look foolish to culture | _____ |

| **Think long-term** — I prioritize future stability over present comfort | _____ |

| **Trust the process** — I can sustain discipline over years | _____ |

Total Score: _____ / 40

* *Interpretation:*

- **32-40:** You're operating from biblical principles

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- **24-31:** You understand the principles but struggle with consistency
- **16-23:** You're aware but not yet committed
- **8-15:** You're just beginning to see the path

PART 5: THE COST OF EACH PATH

What the Modern Path Costs You

Over 10 years, if you stay on the modern financial path:

Financial Costs:

- Interest paid on debt: \$_____
- Opportunity cost (what that money could have built): \$_____
- Emergency borrowing costs: \$_____

Non-Financial Costs:

- Constant stress and anxiety

- Strained relationships

- Limited generosity

- Delayed life goals

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- No margin for crisis

- Financial bondage

What the Biblical Path Costs You

To walk the biblical path, you'll sacrifice:

- [] Keeping up with peers financially

- [] Instant gratification

- [] Cultural approval of your lifestyle

- [] The illusion that debt is normal

- [] Quick fixes and shortcuts

- [] Looking successful before you are

****But you'll gain:****

- Actual freedom

- Peace in decisions

- Margin for generosity

- Stability through crisis

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- Something that lasts

PART 6: THE DECISION POINT

Where are you right now?

Circle one:

1. **Still on the modern path** — I see the difference but haven't changed yet
2. **Mixed path** — I'm trying to follow both systems at once
3. **Transitioning** — I'm moving toward the biblical path but inconsistently
4. **Committed** — I've chosen the biblical path and I'm walking it

What needs to change for you to fully commit to the biblical path?

List 3 specific changes:

1. _____
2. _____
3. _____

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PART 7: NEXT STEPS

If you're ready to walk the biblical path:

Week 1: Stop creating new debt (cut up credit cards if needed)

Week 2: List all current debt and monthly obligations

Week 3: Identify one area where you're living beyond your means

Week 4: Make one decision that prioritizes long-term stability over short-term comfort

The Truth About This Path

The biblical path to financial freedom:

- Takes longer than the modern path promises
- Requires discipline the modern path doesn't demand
- Produces results the modern path can't deliver

You can't walk both paths.

Which one are you choosing?

REFLECTION QUESTIONS

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1. What keeps pulling me back to the modern financial path?

2. What would my financial life look like in 5 years if I stayed on my current path?

3. What would it look like in 5 years if I fully committed to the biblical path?

4. What's the first step I need to take this week?

The Solomon Reset continues with Article 4:

Why Rushing Out of Debt Destroys Wealth Building

**"You can't walk one path and expect another path's destination."*

— The Solomon Reset

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