



FINANCIAL RULES REALITY CHECK

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FINANCIAL RULES REALITY CHECK

The Solomon Reset — Article 2

This isn't about shame.

This is about seeing clearly which financial rules you've been following — and what system they actually belong to.

Most Christians inherit financial rules without ever questioning where they came from or where they lead. This worksheet helps you identify the rules you've been operating from.

Instructions:

Be honest. This is for your eyes only.

PART 1: THE RULES YOU WERE TAUGHT

Check every financial rule you were taught growing up or learned as an adult:

- Build credit as early as possible
- Everyone has a car payment — it's normal
- Use credit cards for rewards and convenience
- Student loans are "good debt" / an investment
- A mortgage is just part of adulthood

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- [] Debt is a tool, not inherently bad
- [] You need to spend money to make money
- [] Finance big purchases to preserve cash flow
- [] Keep up with your income level (lifestyle matches salary)
- [] Good credit score = financial success
- [] Borrowing for emergencies is responsible planning
- [] If you can afford the monthly payment, you can afford it

Count how many you checked: _____

If you checked 5+, you've been operating from the modern financial system.

PART 2: THE RULES YOU'RE CURRENTLY FOLLOWING

Check every financial behavior you're actively doing right now:

- [] I carry credit card balances month-to-month
- [] I have a car payment
- [] I have student loan debt
- [] I have a mortgage
- [] I use credit cards regularly (even if paid off monthly)
- [] I finance purchases to avoid paying cash
- [] My lifestyle has expanded as my income increased
- [] I'm living paycheck to paycheck despite decent income
- [] I have debt I consider "normal" or "acceptable"
- [] I would need to borrow for a \$1000 emergency
- [] I prioritize monthly payments over total cost
- [] I maintain debt while trying to invest/save

Count how many you checked: _____

If you checked 4+, you're actively participating in the system that keeps Christians broke.

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PART 3: WHERE DID THESE RULES COME FROM?

For each rule you're following, who taught it to you?

Check all that apply:

- Parents or family
- School or college
- Banks or lenders
- Financial advisors
- Church or Christian community
- Friends or coworkers
- General culture ("everyone does it")
- I don't remember — it just seemed normal

Did you ever test these rules against Scripture?

- Yes — I specifically looked for biblical guidance on these decisions
- No — I assumed they were fine because they seemed responsible
- Partially — I prayed about it but didn't study what the Bible says

PART 4: WHAT THESE RULES HAVE PRODUCED

Be brutally honest: What outcomes have these financial rules produced in your life?

Check all that apply:

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- [] Constant financial stress
- [] Paycheck to paycheck living
- [] Credit card debt that won't go away
- [] Feeling trapped by monthly payments
- [] Inability to be generous when I want to be
- [] Can't save for emergencies
- [] Arguments with spouse about money
- [] Anxiety about unexpected expenses
- [] Working harder but not getting ahead
- [] Feeling like I'm doing everything right but still broke

Count how many you checked: _____

This is what the system produces. Not because you're failing. Because the rules lead here.

PART 5: THE SYSTEM BEHIND THE RULES

Who benefits from the financial rules you've been following?

Think about where your money actually goes:

I make monthly payments to:

- Banks (credit cards): \$_____
- Auto lenders: \$_____
- Student loan servicers: \$_____
- Mortgage company: \$_____
- Other debt: \$_____

Total monthly debt payments: \$_____

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Now answer this:

If you had zero debt payments, what would that monthly total amount to over:

- 1 year: \$ _____ x 12 = \$ _____
- 5 years: \$ _____ x 60 = \$ _____
- 10 years: \$ _____ x 120 = \$ _____

That's how much the system extracts from you for following its rules.

PART 6: THE BIBLICAL ALTERNATIVE

The Bible has different financial rules. Check if you've ever heard these taught:

- [] "The borrower is slave to the lender" (Proverbs 22:7)
- [] Debt is described as bondage, not a neutral tool
- [] Biblical wealth came from margin, not leverage
- [] Contentment is presented as financial wisdom
- [] Owe no one anything except love (Romans 13:8)
- [] The Bible warns against following what "seems right" (Proverbs 14:12)
- [] Solomon's wealth came from wisdom about foundations, not tactics

Count how many you've heard taught: _____

If you checked 2 or fewer, you've been discipled in a different financial system than the Bible teaches.

PART 7: THE CRITICAL QUESTION

Based on what you've identified in this worksheet:

Which financial system have you actually been following?

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- The modern financial system (credit, debt, financing, lifestyle inflation)
- The biblical financial system (margin, contentment, freedom from bondage)
- A mix (trying to operate in both, which creates internal conflict)

If you're honest, most Christians will check "modern system" or "mix."

And here's what that means:

You're not failing at the Christian life. You're succeeding at a different system — one that was never designed to produce stability.

PART 8: WHAT CHANGES IF YOU SHIFT SYSTEMS?

Imagine operating from completely different financial rules:

What if you:

- Never had monthly debt payments
- Didn't need credit for emergencies
- Could be generous without stress
- Felt actual financial margin
- Weren't enslaved to lenders

Write what that would feel like:

What would you do with the money currently going to debt payments?

What's stopping you from making that shift?

WHAT THIS REVEALS

If you completed this honestly, you just saw something most Christians never see:

You've been following financial rules from a system that wasn't designed for your benefit.

Those rules produce predictable outcomes:

- Debt
- Stress
- Bondage
- The feeling of "never enough"

And the Bible warned about exactly this pattern.

The question now isn't "*Why am I broke?*"

The question is: "*Am I ready to follow different rules?*"

Next Step:

The next article in The Solomon Reset reveals the two complete financial systems — and shows you exactly how they produce such different results.

HOW TO USE THIS WORKSHEET

Don't share it unless you choose to.

This is your private clarity.

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Come back to it in 30 days.

See if anything has shifted.

Remember:

Following the wrong rules doesn't make you a bad Christian. It makes you someone who inherited a system without questioning it.

And systems can be changed.

The Solomon Reset continues with Article 3:

Two Financial Systems That Produce Very Different Results

"The rules you follow determine the system you're in. And the system you're in determines the outcome you get."

— The Solomon Reset

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