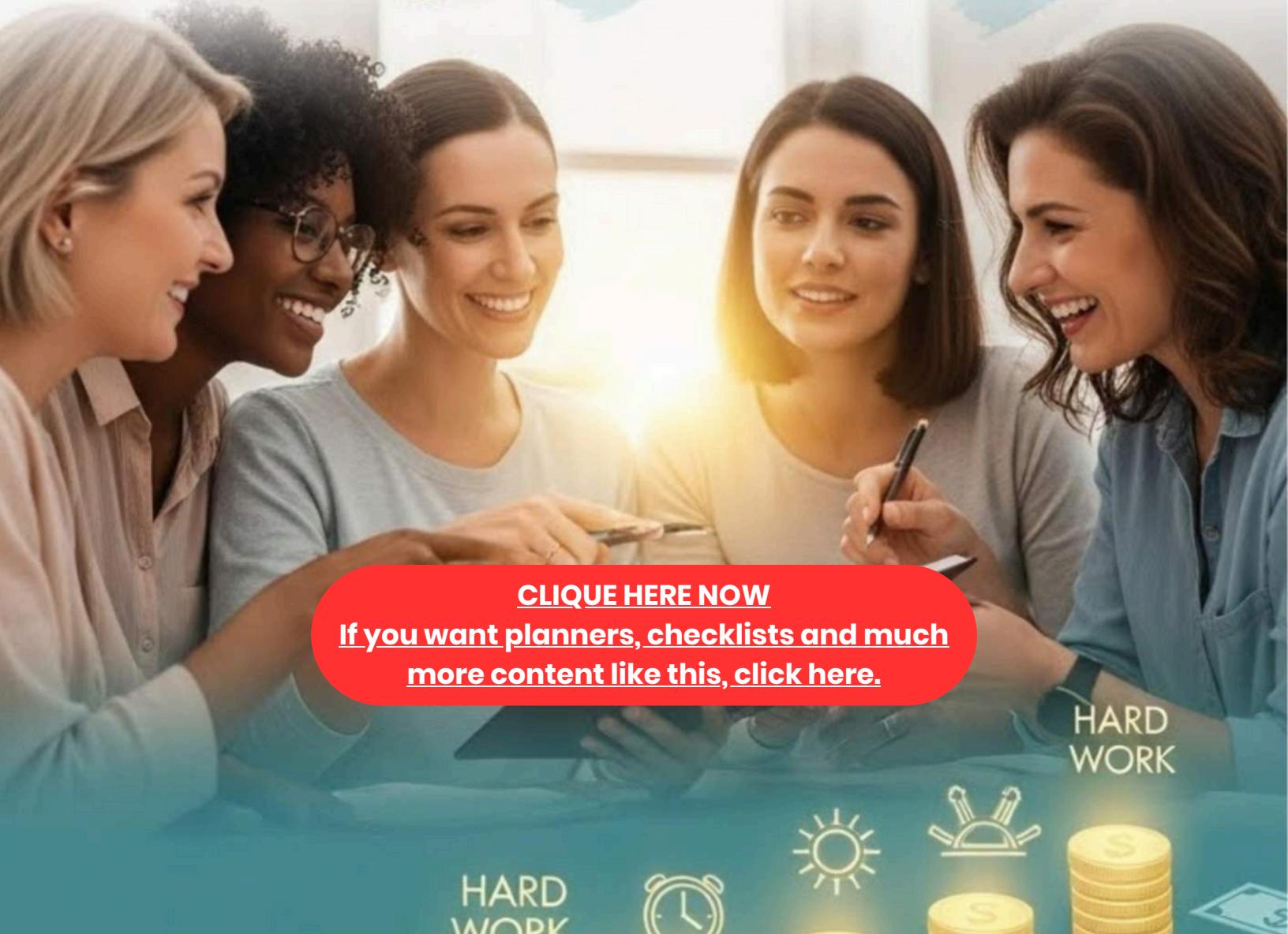


Why Hard Work KEEPS LEADING BACK TO Debt



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HARD
WORK

HARD
WORK



EFFORT VS DIRECTION MAP

The Solomon Reset — Article 2

This is not about judging your effort.

This is about seeing whether your effort is aligned with the right direction.

Most people confuse the two. They assume that if they're working hard, they must be heading in the right direction. But effort and direction are two completely different things — and only one of them determines where you end up.

This map helps you see which one is driving your financial outcomes.

Instructions:

Answer each question honestly. This is for your eyes only.

PART 1: MEASURING YOUR EFFORT

How hard are you working financially?

Check all that apply:

- I work long hours or multiple jobs
- I've cut back on personal spending significantly
- I budget carefully and track my money
- I've sacrificed things I wanted to stay financially stable
- I rarely spend money on myself
- I'm always thinking about money and how to make it work
- I feel like I'm doing everything I can

EFFORT VS DIRECTION MAP

If you checked 3+ boxes, your effort is high. That's not the problem.

PART 2: MEASURING YOUR DIRECTION

Where is your financial path actually leading?

Answer these yes/no questions:

1. When your income goes up, do your expenses usually go up too?

Yes No

2. Do you use credit (cards, financing, loans) regularly to manage normal life?

Yes No

3. Do you feel like you're always "catching up" financially, even in good months?

Yes No

4. Would an unexpected \$500 expense cause significant stress or require debt?

Yes No

5. Do you feel pressure to maintain a certain lifestyle — even when it's tight?

Yes No

6. Have you been in roughly the same financial position for 2+ years, despite working hard?

Yes No

If you answered "Yes" to 4+ questions, your direction is the issue — not your effort.

EFFORT VS DIRECTION MAP

PART 3: THE GAP BETWEEN EFFORT AND RESULTS

If you're working hard but not seeing progress, something is misaligned.

Write your answer:

I've been working hard financially for _____ years.

During that time, my financial situation has: Improved significantly Improved slightly Stayed roughly the same Gotten worse

If your effort is high but your situation hasn't improved, that's not a character issue.
That's a direction issue.

PART 4: WHAT YOU'VE BEEN TAUGHT

The financial advice you've followed so far

List 3-5 pieces of financial advice you've actually tried to follow:

Where did that advice come from?

Check all that apply:

- Parents or family
- Financial experts or books
- Church or faith community
- Friends or coworkers
- General culture ("everyone does this")
- Banks, lenders, or financial institutions

EFFORT VS DIRECTION MAP

Did that advice assume you should:

- [] Use credit strategically
- [] Finance major purchases (car, home, education)
- [] Build credit as early as possible
- [] Invest while carrying debt
- [] Maintain a certain lifestyle standard

If you checked 3+, you've been following the modern financial system's path — not a biblical one.

PART 5: EFFORT WITHOUT DIRECTION

What happens when you work hard on the wrong path?

Think about your financial life over the past 2-3 years.

Complete this sentence:

Even though I've worked hard, I keep ending up _____

Examples of what people write:

- "...back in debt"
- "...stressed about money"
- "...in the same financial place"
- "...without savings"
- "...one emergency away from crisis"

If your answer describes a repeating outcome, that's your current direction — not your effort level.

EFFORT VS DIRECTION MAP

PART 6: CHARACTER VS DIRECTION

This is the most important distinction in this entire map.

Answer these two questions separately:

Question 1: Are you a responsible person?

(Honest, hardworking, values-driven, trying to do the right thing)

Yes No

Question 2: Are you on the right financial path?

(Leading toward stability, not stress; freedom, not pressure)

Yes No

If you answered YES to #1 and NO to #2:

You just identified the problem.

It's not who you are. It's the system you're operating within.

And that means something critical:

If the path is the problem, you don't need to become a different person. You need to walk a different path.

EFFORT VS DIRECTION MAP

PART 7: THE PATH YOU DIDN'T CHOOSE

Most people inherit their financial path. They don't choose it.

Answer honestly:

Did you consciously choose the financial path you're currently on?

Or did you just follow what seemed normal, responsible, and expected?

Examples of inherited financial beliefs:

- "You need credit to build wealth"
- "Everyone has a car payment"
- "Debt is a tool"
- "You have to spend money to make money"
- "Financing is smarter than paying cash"

Write down any beliefs you realize you inherited without questioning:

PART 8: WHAT WOULD CHANGE IF YOU SHIFTED DIRECTION?

Imagine for a moment you could operate from a completely different financial system.

One that didn't require:

- Constant credit use
- Lifestyle inflation
- Debt as a normal tool
- Keeping up with others

EFFORT VS DIRECTION MAP

What would feel different in your life?

What would you stop doing?

What would you start doing?

WHAT THIS MAP REVEALS

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

Effort isn't the problem. Direction is.

You're not failing because you're lazy, undisciplined, or broken. You're struggling because you're walking a path that produces stress as its natural outcome.

And the moment you see that — really see it — everything changes.

Because now the question isn't "*Why am I failing?*"

The question is: "*Which path actually leads somewhere different?*"

Next Step:

The next article in The Solomon Reset reveals the two financial systems — and shows you how to identify which one you've been following.

EFFORT VS DIRECTION MAP

HOW TO USE THIS MAP

Keep it.

Come back to it in 30 days. In 90 days. See if anything has shifted.

Don't share it unless you choose to.

This is your clarity, not anyone else's business.

Remember:

Good people can walk bad paths. That's not a character judgment. It's a directional observation.

And direction can be changed.

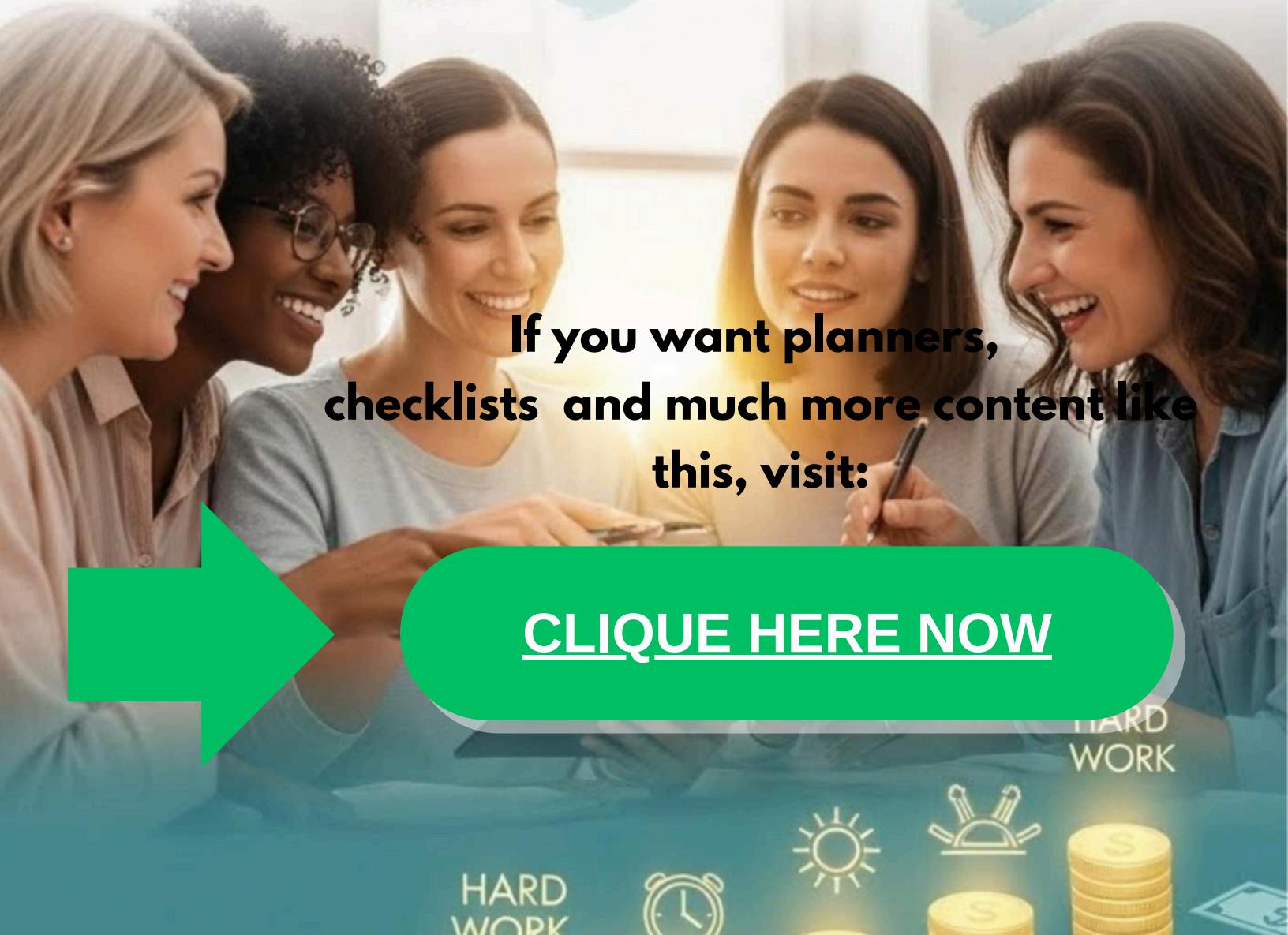
The Solomon Reset continues with Article 3:

Two Financial Systems That Produce Very Different Results

"Good values don't correct a wrong path. You have to change the path itself."

— Biblical Wisdom Applied to Money

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