

30 DAYS TO
Taming
YOUR
Finances

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Day 1

Write the Vision

*Write the vision and make it plain on tablets,
that he may run who reads it.*

HABAKKUK 2:2 NKJV

Unlike the late Dr. Martin Luther King Jr., you may be thinking, “I don’t have a dream.” The truth of the matter is that everybody has a dream or a vision. For whatever reason that only you know, you may be too afraid to allow yourself to dream of what you’d like to see in your financial world. I can guarantee you that if you don’t write it down, the chances of it coming to pass are slim to none.

Your overall financial vision, as God’s child, should be to be an excellent manager of the money God entrusts to you. Your *goals*, versus your *vision*, are the long-term and short-term achievements you plan to accomplish in order to make your vision come to pass. Your goals should emanate from the heart of God rather than from your own fleshly nature or desires. So, before you etch your vision and goals in stone, don’t forget to submit them to God. Invest some time in prayer alone and with

another person whom you know to be sensitive to God's voice. "Commit to the LORD whatever you do, and your plans will succeed" (PROVERBS 16:3).

Don't make the mistake of putting forth your money and efforts only to find that you are climbing the wrong ladder to success. I am frequently reminded of the story of godly King Jehoshaphat, who invested hard work and capital into a shipbuilding venture that never got off the ground.

Near the end of his life, King Jehoshaphat of Judah made an alliance with King Ahaziah of Israel, who was a very wicked man. Together they built a fleet of trading ships at the port of Ezion-geber. Then Eliezer son of Dodavahu from Mareshah prophesied against Jehoshaphat. He said, "Because you have allied yourself with King Ahaziah, the LORD will destroy your work." So the ships met with disaster and never put out to sea (2 CHRONICLES 20:35-37 NLT).

Whether written or not, plans are guaranteed to fail if they do not line up with the will of God. " 'Destruction is certain for my rebellious children,' says the LORD. 'You make plans that are contrary to my will. You weave a web of plans that are not from my Spirit, thus piling up your sins' " (ISAIAH 30:1 NLT).

Once you get the green light from God, write down your overall vision and your goals. Written goals give energy. The more you read them, the more energized

you become toward them. You need to divide your goals into two categories: short-term and long-term. The short-term goals represent what you'd like to achieve within the next three years. Long-term goals would be your desires for the period four to ten years from now. Prioritize each one according to their importance to you and indicate a specific date by which you plan to accomplish the goal. A goal without a due date is just a wish.

I have an acquaintance who asserts that she really wants to write a book. "I wrote three chapters about ten years ago," she moans. "I'll finish it someday." "Someday" is the date by which everybody plans to get in shape, pay off credit cards, apologize for bad behavior, and a host of other positive projects or dreaded necessities. Someday is no day. Every goal must have a milestone date by which something will happen that gets you closer to the end result. There is a line in the popular hymn "Yield Not to Temptation" that says, "Each victory will help you some other to win." These interim victories keep you motivated to keep going forward.

Here is a list of possible short-term and long-term goals to get you started:

Short-Term Goals:

I will save three months of living expenses
by _____.

I will quit my job and start a business
by _____.

I will eliminate all credit card debt by _____.

I will take a dream vacation to _____
by _____.

I will move into my own apartment
by _____.

I will complete my college degree by _____.

Long-Term Goals:

I will save \$_____ for my child's college education by _____.

I will purchase a home by _____.

I will invest at least \$_____ into my retirement fund by _____.

Even if you miss your targeted due date, the consciousness of a deadline will give momentum to your effort. Just keep moving forward. You don't have to think of a zillion goals right now. Just start with one. Succeeding at one thing can ignite your hope. Write or type it in large letters. Start with the words, "By the grace of God, I will _____ by _____." Be emphatic. "I will" is more energizing than "I'm going to try" or "I hope to." To stay accountable and true to your goals, prudently share them with someone who has demonstrated his support. Give him a copy and permission to monitor your progress.

Again, I want to caution you that before you put your goals in stone, it is important to ask yourself, "Do these goals represent my vision or someone else's?" "Do I really want to go back and get that college degree, even though I am making good money, or am I just



pacifying my nagging spouse's desire for more social status?" If your goals are not God-inspired and ones that you can pursue with all your might, your motivation may wane and you may find yourself resenting the inevitable struggles—as well as the person who pushed you into them—when things get tough along the way. There are endless stories of people who went to college and majored in subjects in which they had little interest but did so to pacify pushy parents. In many cases, they are in unfulfilling, high-paying jobs and feel trapped because of their upscale lifestyles and corresponding financial obligations. Do the soul-searching before you even start.

You must be personally excited about the benefits of reaching the goal. Jesus was “willing to die a shameful death on the cross because of the joy he knew would be his afterward. Now he is seated in the place of highest honor beside God's throne in heaven” (HEBREWS 12:2 NLT). When Jesus died on the cross, He had achieved His vision. He said, “It is finished” (JOHN 19:30). Mission accomplished.