

The Daniel Fast for Financial Breakthrough

Five Actions to Complete Now

During the earlier days in the program, you began gathering your financial information and you learned the Six Pots system. Now it's time to pull all the information together into a workable plan. Follow these five steps, praying and declaring God's goodness and victory as you work, and begin this important step toward your financial breakthrough.

- 1. How much do you owe?** Make a list of the debts, using the sheet included with this Action Plan. You want to list every single balance, including credit card debts, student loans, back taxes, personal loans from friends or family members . . . every debt you can think of. List them on the sheet provided (page 2).
- 2. Determine your Everyday Living Monthly Expenses.** Again, use the worksheet included with this Action Plan. First, look back over the last three or four months to assess spending patterns. Try to capture what you've actually been spending. Remember, you're gathering facts so that you can use this information for your journey toward your financial breakthrough and your economic freedom!
- 3. Fund your Rainy Day Pot.** One of the most important first steps to take in relieving fear and stress about money is to have some set aside for a cushion. When you start using the Six Pot System all the time, you'll always have a cushion and won't have to worry if an unexpected bill comes up. Plus, if you experience a financial impact such as a job loss or illness . . . you'll be prepared. But for now, you want to start building, bit-by-bit some reserved. The first target is \$1,000. But if you already have \$1,000 in your Rainy Day account, then increase your goal to \$2,000. Determine now that you will fund your Rainy Day Pot as soon as you can.
- 4. Go on a treasure hunt!** People are often very surprised at the amount of unaccounted money they spend every month! Remember, using our Six Pot system, you will plan for "fun and entertainment." So you won't be going without. Instead, you're creating boundaries and then living within them so you can reach your desired destination – to be financially fit and debt free.

So start looking around to find hidden money. Are there things you can sell? Can you stop subscriptions? Can you reduce the number of times you eat out or stop for a coffee drink?

As you review your numbers, look for the hidden treasures that will advance you on your journey toward your financial breakthrough.
- 5. Assign percentages to your Six Pots . . . and begin!** Now it's time to start the program. Get everything in order and start working on the numbers . . . and then decide. How much of each paycheck will go toward each of your Six Pots? Make this decision prayerfully and in agreement with your spouse.
- 6. Lay hands on the sick and they will recover!** After you've decided on your Six Pot plan . . . lay hands on the papers and pray over your finances. This is also an opportunity to consecrate your financial well-being and your journey to the Lord by taking communion and submitting yourself to the Lord in the area of your financial stewardship.

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Your Personal Information Gathering Worksheets

Net Income (per months and after taxes):

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Total Net Income per month: \$ _____

Housing (mortgage, rent, homeowners dues)

Mortgage*: _____ \$ _____

Rent: _____ \$ _____

Homeowners: _____ \$ _____

Total Housing Payments: \$ _____

* If your mortgage payment does not include taxes and escrow, then be sure to add them separately.

Consumer Loan Payments (car payments, furniture or electronic payments, student loans, etc.)

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Total Consumer Loan Payments: \$ _____

Credit Card Payments

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Name: _____ \$ _____

Total Credit Card Payments: \$ _____

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Monthly Living Expenses

Food: _____ \$ _____

Utilities:

 Electric: _____ \$ _____

 Heating: _____ \$ _____

 Water/Sewer/Garbage: _____ \$ _____

 Cable: _____ \$ _____

 Telephone: _____ \$ _____

Auto/Gas: _____ \$ _____

Transportation: _____ \$ _____

Child Care: _____ \$ _____

Medical: _____ \$ _____

Health & Beauty: _____ \$ _____

Clothing: _____ \$ _____

Total Monthly Living Expenses: \$ _____

Insurance Payments (if not paid monthly, add this amount to the Rainy Day Pot projection)

Auto 1: _____ \$ _____

Auto 2: _____ \$ _____

Home: _____ \$ _____

Health: _____ \$ _____

Life: _____ \$ _____

Total Insurance Payments: \$ _____

Estimates for the Rainy Day Pot

Auto Repair: _____ \$ _____

Home Repair: _____ \$ _____

Garden Expense: _____ \$ _____

Taxes (if self-employed): _____ \$ _____

Total Monthly Estimate for the Rainy Day Pot: \$ _____

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Six Pot Worksheet

INCOME

The Big Pot (100% of all household income) \$ _____

EXPENSES

Giving Pot (_____ %) \$ _____ \$ _____

Investment Pot (_____ %) \$ _____ \$ _____

Enjoyment Pot (_____ %) \$ _____ \$ _____

Personal Growth Pot (_____ %) \$ _____ \$ _____

Rainy Day Pot (_____ %) \$ _____

Total Monthly Estimate for the Rainy Day Pot: \$ _____

Additional Rainy Day Deposit: \$ _____

Total: \$ _____

Everyday Living Pot (_____ %) \$ _____

Total Housing Payments: \$ _____

Total Consumer Loan Payments: \$ _____

Total Credit Card Payments: \$ _____

Total Monthly Living Expenses: \$ _____

Total: \$ _____

SIX POT TOTAL: \$ _____

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Your Personal Treasure Hunt

| | Found Money | Amount |
|------------------------------|-------------|--------|
| 1 | | \$ |
| 2 | | \$ |
| 3 | | \$ |
| 4 | | \$ |
| 5 | | \$ |
| 6 | | \$ |
| 7 | | \$ |
| 8 | | \$ |
| 9 | | \$ |
| 10 | | \$ |
| 11 | | \$ |
| 12 | | \$ |
| 13 | | \$ |
| 14 | | \$ |
| 15 | | \$ |
| 16 | | \$ |
| 17 | | \$ |
| 18 | | \$ |
| 19 | | \$ |
| Total of Found Money: | | \$ |

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Debt! Be Paid in the Name of Jesus!

Use this worksheet to list all of your outstanding loans.

| Lender | Purpose of Debt | Balance | Avg. Monthly Payment |
|--------|-----------------|---------|----------------------|
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