

FINANCIAL TRAJECTORIES



There are several factors which can determine your financial freedom trajectory:

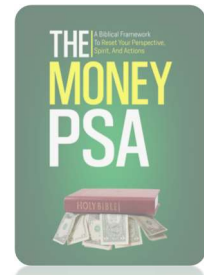
- Were you already in debt when you become financially literate? Or, did your awareness come prior to making any long-term, financial decisions?
- Are you a high- or low-income earner?
- Are you a YOLO or frugal spender?
- Are you married or single?
- Do you have children (or other dependents)?

Take our [Lifestyle Trajectories Quiz](#). Then, return to this document with your score.

[Without grace] If you are a married with children low-income earner with student loan debt, your path to financial freedom may seem more daunting than a single, high-income earner with a car loan and credit card debt. [Before inserting God's grace] You will likely need to consider significant lifestyle changes that impact others in your household to enhance your financial outlook. You have less spending categories to adjust before the family begins to "feel" like they are at a deficit.

On the other hand, a single, high-income earner could sell an expensive vehicle (in exchange for more affordable transportation), stop purchasing new clothes for a few months and become debt free without too many life interruptions. The speed of progress and results seen in these two scenarios will likely differ.

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Score	Trajectory	Commentary
0-3	Adverse	You may be experiencing some difficult financial times, but God can redeem any situation. Recommendation: Intentionally work your way through The Money PSA concepts, find an accountability partner, and set realistic goals.
4-6	Manageable	Your current financial circumstances may seem challenging, but there is hope. A healthy injection of biblical, financial literacy and/or practical financial management tools can set you on the right track. Recommendation: Begin tracking your spending and then schedule your 60-minute budgeting session for additional insights.
7-8	Favorable	With several lifestyle attributes working for your benefit, a few small adjustments could set you up for significant, purpose-driven kingdom contributions. Recommendation: We'd be happy to suggest a few opportunities for you. Schedule your 15-minute budgeting session for additional insights.
9	Affluent	You have been richly blessed. With biblical, financial principles as your guide, you are poised to enjoy many years of purpose-driven kingdom contributions. Recommendation: Plan (or review) your long-term goals, ensuring they have incorporated God's purpose for your life. Share your plans with others to garner support and keep making a difference!

Making more advantageous lifestyle and spending choices and watching your debts melt away over time is a process, a necessary step in reaching ultimate financial freedom. It builds discipline and awareness. Discipline to follow a spending plan and to defer certain purchases is a necessary muscle and delayed gratification won't harm you. Begin to lean more on God as your provider. You will become aware that he rewards obedience and adherence to His word, both necessary traits to sustaining lifelong financial freedom.

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<https://www.hersequoiaconsulting.com>