YOUR WHEEL NAMED IT:

FINANCES

You took the Scorecard, and the wheel did what wheels do — it told the truth. Your **Finances** gear came back lowest. That is not a verdict. That is a work order. The lag gear is not where you are worst as a person — it is where the next honest hour of work buys you the most, because it is the one dragging the other seven.

Finances is **the Fuel** — your money and resources. Not the destination, the tank. Fuel exists so the mission can move. *"Well done, good and faithful servant! You were faithful with a few things; I will put you in charge of many things."* MATTHEW 25:21 (BSB)

THE READ

Here is what thirty-five years of business taught me about money trouble: it is almost never a math problem. The math is fourth-grade stuff. It is an *avoidance* problem. The statements do not get opened. The number does not get looked at. The spouse conversation does not happen. And avoidance has a compounding rate too — it just runs the wrong direction.

Your bank statement is the piston crown of your life: pull the head and it testifies to what the machine has actually been fed, no matter what the owner says about the maintenance. That is not condemnation — that is GOOD news, because a machine that can be read can be tuned. The servants in Matthew 25 were not graded on the size of the issue. Two talents got the same "well done" as five. The grade was on what they did with what they were issued — and the one who got condemned was not the one who lost money. It was the one too afraid to look at it, who buried it and called that safe.

~~"Is this smart?"~~ → **"IS THIS CALLED?"**

Smart optimizes the tank. Called points the vehicle. Get the second question right and the first one gets dramatically easier — because half the leaks in a budget are purchases trying to buy what money does not sell.

THE 30-DAY MOVE

OPEN THE HOOD

1. **Pull last month's statements and get three numbers, to the dollar:** what came IN, what went OUT, and what you GAVE — with the date on the giving transaction. If the giving came last, out of leftovers, that is finding number one. First is a position, not an amount.
2. **Kill one recurring expense this week** — a subscription or habit that serves nobody you love and nothing you are called to. Its funeral funds the giving or the saving.
3. **Fifteen minutes, once a week, same day:** the money meeting — you and your spouse if you are married, you and the ledger if you are not. Four meetings in thirty days.

THE NEXT RUNG

WHEN YOU WANT MORE THAN A NUDGE

The Build Sheets ($47 at shiftinggearscoaching.com) runs your Treasure through a full audit-build-track funnel — plus Time and Talent, the other two accounts you steward. On the Resources page: our money coach **Money Like Mike**, and the Ramsey shelf for the debt-first road. And **The 50-Week Drive** gives Finances five structured weeks inside the year that rebuilds all eight.