

THE 8 F WORDS

Find the one gear that's holding the other seven back.

**FAITH • FOCUS • FITNESS • FAMILY
FRIENDSHIP • FIELD • FINANCES • FUTURE**

8 gears. 40 statements. 20 minutes to your lag gear.

COMPLIMENTARY EDITION • THE DIAGNOSTIC HALF OF THE SHIFTING GEARS SYSTEM

"Moreover, it is required of stewards that they be found faithful." 1 CORINTHIANS 4:2 (BSB)

PLEASE GIVE THIS AWAY

This edition is complimentary, and it is meant to travel. Forward the file. Print it. Hand it to a friend. Run it with your small group or your team — unchanged, in full, and at no charge. That permission is deliberate: a scorecard that sits in one person's downloads folder has done almost nothing. A scorecard worked through by two people who then ask each other about it has done nearly everything.

What you may not do is sell it, repackage it, strip the branding, or present the material as your own. For church, team, classroom, and coaching licenses — which include the full system and a facilitator guide — find us at shiftinggearscoaching.com.

SCRIPTURE

Unless otherwise noted, Scripture quotations are from the Berean Standard Bible (BSB), which is dedicated to the public domain. References are given so you can read every passage in full context in the translation you prefer.

A WORD ON SCOPE

This is a discipleship and life-systems tool. It is not medical, psychological, legal, tax, or financial advice, and it is not a substitute for your physician, licensed counselor, attorney, accountant, or pastor. If you are in crisis, reach out to a qualified professional and to your local church family today. Wise stewardship includes knowing when to hand the wrench to someone with more training than you have.

HOW TO USE THIS

Twenty minutes of honesty is worth more than a year of intention.

You're holding the diagnostic half of a larger system. It's complete on its own and it will do real work for you — Part One installs the vocabulary, Part Two gives you the number. What you do about the number is the rest of the ladder.

1 · READ PART ONE IN ONE SITTING

About twenty minutes. Don't fill anything in yet. It installs the words the whole system runs on — Owner, steward, gear, lag — and explains why your weakest area, not your strongest, sets the ceiling on everything else.

2 · TAKE THE SCORECARD IN ONE SITTING

Forty statements, eight gears, scored 1–10. Score yourself as you actually are this month — not as you were at your best, and not as you intend to be by Christmas.

3 · PLOT YOUR WHEEL

Eight averages, one page. The shape tells you more than the total does, and there are only four common shapes. Yours will be one of them.

4 · NAME YOUR LAG GEAR OUT LOUD TO ONE PERSON

This is the step everybody skips, and the step that does the work. A number you never said out loud is a number you'll explain away by Thursday.

Two rules that make this work. First: write in it — print these pages or fill them on screen, but don't read passively. A blank scorecard is a book you didn't read. Second: score low when you're unsure. Every inflated score buys a few seconds of comfort and costs you the entire diagnosis. The point isn't to feel good on the last page. The point is to know where to start.

“But be doers of the word, and not hearers only, deceiving yourselves.”

JAMES 1:22 (BSB)

Prefer to do this on your phone? The same 40 statements, same scale, same results — with your wheel drawn for you and your history saved for the 90-day re-score — live at shiftinggearscoaching.com. Paper or screen, it's the same instrument.

1 • THE OWNER AND THE OPERATOR

“The earth is the LORD’s, and the fullness thereof, the world and all who dwell therein.”

PSALM 24:1 (BSB)

There are two ways to hold your life, and only two.

The first is ownership. If you own it, it’s yours to spend, waste, hoard, or gamble — and every outcome, every failure, every unpaid bill and unhealed relationship lands squarely and permanently on you. Owners can’t rest, because there’s no one above them to carry what they can’t.

The second is stewardship. A steward holds real authority over assets he didn’t create and doesn’t own. He decides, signs, hires, plants, and harvests. Joseph ran Potiphar’s whole household and later Egypt itself — and owned neither. The steward carries genuine responsibility and none of the ultimate weight. He reports. He doesn’t shoulder the universe.

Scripture is relentless about which one you are. The earth is the Lord’s. Your body was bought at a price. Your children are a heritage from the Lord — entrusted, not manufactured. Even your breath is on loan.

You are not the owner of your life. You are the operator of someone else’s. That’s not a demotion — it’s the removal of a weight you were never built to carry. You’re accountable for faithfulness, not omniscience. That’s a load a human being can carry for forty years without breaking.

Why this is the most practical page in the book: the instant ownership shifts, everything downstream changes. Money stops being yours to spend and becomes His to allocate — giving becomes a transfer between His accounts. Your body stops being yours to indulge or punish and becomes equipment you were issued. Work stops being your identity and becomes your assignment — success is faithfulness; results are His department. Failure stops being proof you’re not enough and becomes data: correctable, covered.

And the promotion mechanism is fixed: the one who is faithful with little is put in charge of much. The talents parable isn’t about the amounts — two talents got the same “well done” as five. The behavior earns the bigger assignment. Most people are waiting for a bigger assignment before they’ll run a real system. That’s precisely backward. The bigger assignment is issued to people already running a real system on something small.

“Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.”

MATTHEW 25:21 (BSB)

2 • WHY “BALANCE” IS THE WRONG WORD

People come to a tool like this looking for balance. Balance is a seductive word and a poor model, because it implies eight equal weights held motionless on a beam. Life doesn't hold still. A newborn arrives. A parent gets sick. A product launches. A season of grief lands. Any model that demands equal daily attention to eight areas breaks by week three and takes your confidence with it.

The better model is a transmission. A transmission doesn't give every gear equal use — it gives every gear its right use, in the right season, under load. First gear does the brutal work of getting a heavy thing moving. Overdrive covers distance. The transmission is healthy not when all gears turn equally, but when every gear engages when called on — and none of them is stripped, seized, or forgotten.

A founder in launch month runs heavy in Field. A father of a newborn runs heavy in Family. Neither is out of balance. Both are out of balance only if the other seven gears rust shut in the meantime.

Balance is not equal time. Balance is nothing seized shut.

WHY GOALS KEEP FAILING YOU

Goals are outputs, and you don't control outputs. You can set a goal to lose thirty pounds, reconcile with your brother, or triple revenue. You can't execute any of those. You can only execute the behaviors upstream of them. This is the single most expensive mistake in personal development: installing goals where systems were needed, then reading the failure as a moral defect. It wasn't a moral defect. It was a missing mechanism.

“I want to be closer to God” is a goal. “The phone stays in the other room until I've read one chapter and prayed, six days a week” is a system. “We should communicate better” is a goal. “Thursday, 8 p.m., ninety minutes, phones in the drawer” is a system. Notice the systems never mention the outcome. That's not an oversight. The outcome is the Owner's business. The system is yours.

“Commit your works to the LORD, and your plans will be achieved.”

PROVERBS 16:3 (BSB)

Every area of life without a forcing function eventually decays to the level of your mood. Business has forcing functions built in — payroll, customers, the bank. Your marriage doesn't send an invoice. Your prayer life doesn't have a board meeting. Your body doesn't file a complaint — until one day it does, and by then the repair is expensive. What this system does is install forcing functions in the seven areas that don't have them naturally — so that less is demanded of your willpower, which was always the weakest part in the machine.

3 • THE EIGHT GEARS

Eight areas — not because eight is magic, but because these eight cover the whole of a life without overlapping into mush. Every gear starts with F, so the whole framework can be recited from memory.

#	GEAR	WHAT IT STEWARDS	CAR PART	ANCHOR
1	FAITH	Your walk with God	The Engine	Matthew 6:33
2	FOCUS	Your mind and inner life	The Steering	Romans 12:2
3	FITNESS	Your body and your rest	The Chassis	1 Corinthians 6:19–20
4	FAMILY	Your marriage and household	The Passengers	Joshua 24:15
5	FRIENDSHIP	Your circle and your church	The Mirrors	Proverbs 27:17
6	FIELD	Your work and your calling	The Gear You Drive In	Colossians 3:23
7	FINANCES	Your money and resources	The Fuel	Matthew 25:14–30
8	FUTURE	Your time, talent, and legacy	The Headlights	2 Timothy 2:2

Faith is the input gear — the hub of the wheel and a scored gear at once. Everything downstream draws from it; a well-run life aimed at the wrong destination is just an efficient way to arrive somewhere you didn't want to be. **Focus and Fitness are the power gears** — a clear mind and a working body convert conviction into action; rest and Sabbath live in Fitness, because drivers who never brake, crash. **Family and Friendship are the load-bearing gears** — they carry what you can't carry alone, and they're the first quietly sacrificed in a hard Field season. That sacrifice always gets billed later, with interest. **Field and Finances are the output gears** — they fund everything else, and they're the two most likely to strip the whole transmission when they run without the others engaged. **Future is the overdrive gear** — where surplus compounds into something that outlives you.

THE LAG GEAR GOVERNS THE WHOLE MACHINE

Your life does not perform at the level of your strongest gear. It performs at the level of your weakest one. Gears are coupled — a stripped gear doesn't stay in its own compartment; it sends metal shavings through the entire transmission. The entrepreneur with the huge exit and the wrecked marriage isn't "winning at work, losing at home." He's losing, and the scoreboard hasn't caught up yet.

For your next 90 days: you'll be tempted to work on the gear you're already best at — the wins come faster and you get to feel competent. Resist it. Moving a 3 to a 6 changes your life more than moving an 8 to a 9, because the 3 is currently taxing all seven of the others.

4 • THE LANGUAGE ENGINE

The heartbeat of the whole system is the sentence swap. Change your language, change your life.

Every choice you make is a tick — up or down. Sometimes a long way up or down, but mostly a tick. Discipline is choosing the up-ticks far more often than not, and those choices, over long stretches of time, add up like compounding interest. And the cheapest tick available to you, anywhere, any moment, is a sentence: catch the old one, write it down, trade it, say the new one out loud. *“Death and life are in the power of the tongue.”* [PROVERBS 18:21](#)

Every gear has its signature shift — you’ll meet yours on the results page:

GEAR	THE OLD SENTENCE	THE TRADE
Faith	“I know what it says”	“I do what it says”
Focus	“I have to”	“I get to”
Fitness	“I’m falling apart”	“I’m rebuilding the vehicle my assignment rides in”
Family	“I love them”	“I’m loving them”
Friendship	“I’ve got this”	“Who sees what I can’t?”
Field	“I make a living”	“I’m on a mission”
Finances	“Is this smart?”	“Is this called?”
Future	“What did I get?”	“What did I give?”

Now turn the page and find out which one is yours.

Scoring rules, one more time: answer fast — your first instinct is more accurate than your third; the third has had time to build a defense. Score the behavior, not the intention — “I value this deeply” is a low score if the behavior is absent. And when you finish, hand the scorecard to your spouse or closest friend and ask them to change any number they think is wrong. Their edits are the most valuable data in this document.

THE SCORECARD

“Be diligent to know the state of your flocks, and pay attention to your herds.”

PROVERBS 27:23 (BSB)

Forty statements. Eight gears. Score each statement **1 to 10** for the last thirty days as they actually happened — not your best month ever, and not the person you intend to become by October.

1 — NOT TRUE OF ME

5 — SOMEWHAT

10 — TRUE OF ME

Each gear totals out of **50**. Divide by five for the gear’s **average** — that’s the number you’ll plot and read. The whole scorecard totals out of **400**. A high total is not the goal. An accurate total is the goal.

Score the whole thing in one sitting. Then turn to the map.

Doing this with a spouse or a group? Score alone first, compare after. The instant one of you can see the other’s numbers, both of you start scoring for an audience.

1 FAITH

YOUR WALK WITH GOD • THE ENGINE

#	STATEMENT — SCORE THE LAST 30 DAYS	SCORE 1-10
1	I have a clear sense of the purpose God created me for.	
2	My time with God — prayer, Scripture, reflection — actually happens.	
3	I live by my stated values even when it costs me something.	
4	I have peace in the hard seasons, not just the easy ones.	
5	I am further along in my faith than I was a year ago.	
GEAR 1 — FAITH TOTAL / 50 • AVERAGE (÷5)		

ONE SENTENCE: WHAT'S THE REAL STORY IN THIS GEAR RIGHT NOW?

ANCHOR: MATTHEW 6:33 — READ IT BEFORE YOU MOVE ON.

2 FOCUS

YOUR MIND AND INNER LIFE • THE STEERING

#	STATEMENT — SCORE THE LAST 30 DAYS	SCORE 1-10
6	I manage my self-talk instead of letting it manage me.	
7	I believe I can change, and my calendar shows it.	
8	I treat failure as feedback and get back on the bike quickly.	
9	I feed my mind on purpose — what I read, watch, and listen to is chosen.	
10	I take full responsibility for my results, with no “because.”	
GEAR 2 — FOCUS TOTAL / 50 • AVERAGE (÷5)		

ONE SENTENCE: WHAT’S THE REAL STORY IN THIS GEAR RIGHT NOW?

ANCHOR: ROMANS 12:2 — READ IT BEFORE YOU MOVE ON.

3 FITNESS

YOUR BODY AND YOUR REST • THE CHASSIS

#	STATEMENT — SCORE THE LAST 30 DAYS	SCORE 1-10
11	My energy holds up through the whole day.	
12	I train my body regularly and I am proud of my condition.	
13	I eat and sleep in a way that serves the work I am called to.	
14	I am proactive about my health rather than reacting to problems.	
15	I build in real rest, instead of running until I collapse.	
GEAR 3 — FITNESS TOTAL / 50 • AVERAGE (÷5)		

ONE SENTENCE: WHAT'S THE REAL STORY IN THIS GEAR RIGHT NOW?

ANCHOR: 1 CORINTHIANS 6:19-20 — READ IT BEFORE YOU MOVE ON.

4 FAMILY

YOUR MARRIAGE AND HOUSEHOLD • THE PASSENGERS

#	STATEMENT — SCORE THE LAST 30 DAYS	SCORE 1-10
16	My marriage or closest relationship feels connected and secure.	
17	We talk openly and honestly, without blame.	
18	I am fully present with my family, not just in the room with them.	
19	Nothing important is left unresolved or unsaid in my house.	
20	I am modeling the character I want my family to carry forward.	
GEAR 4 — FAMILY TOTAL / 50 • AVERAGE (÷5)		

ONE SENTENCE: WHAT'S THE REAL STORY IN THIS GEAR RIGHT NOW?

ANCHOR: JOSHUA 24:15 — READ IT BEFORE YOU MOVE ON.

5 FRIENDSHIP

YOUR CIRCLE AND YOUR CHURCH • THE MIRRORS

#	STATEMENT — SCORE THE LAST 30 DAYS	SCORE 1-10
21	I have friendships that sharpen me, not just entertain me.	
22	At least one person in my life can tell me the hard truth.	
23	I am planted in a church or community, not just attending one.	
24	I make time for people instead of giving them what is left over.	
25	My circle reflects who I am becoming, not only who I have been.	
GEAR 5 — FRIENDSHIP TOTAL / 50 • AVERAGE (÷5)		

ONE SENTENCE: WHAT'S THE REAL STORY IN THIS GEAR RIGHT NOW?

ANCHOR: PROVERBS 27:17 — READ IT BEFORE YOU MOVE ON.

6 FIELD

YOUR WORK AND YOUR CALLING • THE GEAR YOU DRIVE IN

#	STATEMENT — SCORE THE LAST 30 DAYS	SCORE 1-10
26	My work uses the strengths I was actually built with.	
27	What I do makes a real difference to real people.	
28	There is a clear road ahead of me and I am on it.	
29	I work as though I am working for God, not for a paycheck.	
30	I am building toward the legacy I want, not just the next quarter.	
GEAR 6 — FIELD TOTAL / 50 • AVERAGE (÷5)		

ONE SENTENCE: WHAT'S THE REAL STORY IN THIS GEAR RIGHT NOW?

ANCHOR: COLOSSIANS 3:23 — READ IT BEFORE YOU MOVE ON.

7 FINANCES

YOUR MONEY AND RESOURCES • THE FUEL

#	STATEMENT — SCORE THE LAST 30 DAYS	SCORE 1-10
31	I have enough for what I need, with margin beyond it.	
32	I manage, budget, and invest with clarity instead of avoidance.	
33	My financial future feels secure and is actually growing.	
34	Money is not a source of chronic stress in my house.	
35	I give generously and on purpose, not out of what is left.	
GEAR 7 — FINANCES TOTAL / 50 • AVERAGE (÷5)		

ONE SENTENCE: WHAT'S THE REAL STORY IN THIS GEAR RIGHT NOW?

ANCHOR: MATTHEW 25:14-30 — READ IT BEFORE YOU MOVE ON.

8 FUTURE

YOUR TIME, TALENT, AND LEGACY • THE HEADLIGHTS

#	STATEMENT — SCORE THE LAST 30 DAYS	SCORE 1-10
36	I know where I want to be in five years and I am driving toward it.	
37	My calendar reflects my priorities, not just my obligations.	
38	I am developing my talents rather than coasting on them.	
39	I am pouring into someone who will carry this further than I will.	
40	If my life ended this year, what I have built would keep going.	
GEAR 8 — FUTURE TOTAL / 50 • AVERAGE (÷5)		

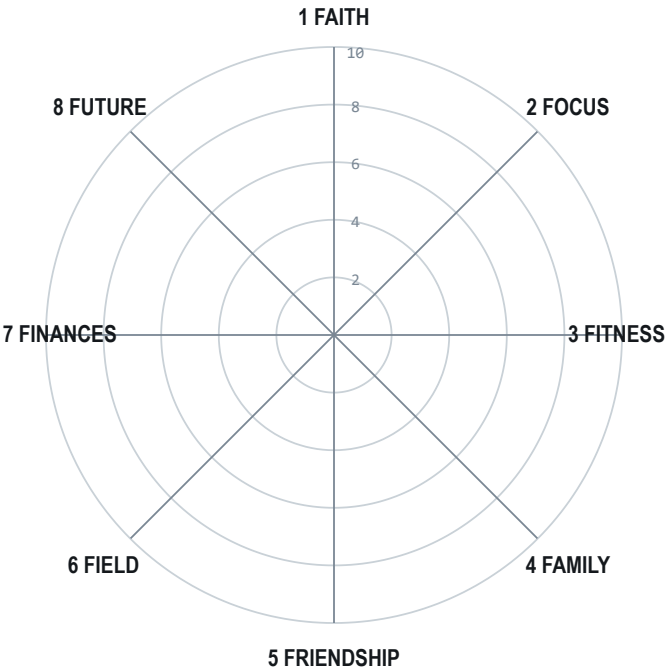
ONE SENTENCE: WHAT'S THE REAL STORY IN THIS GEAR RIGHT NOW?

ANCHOR: 2 TIMOTHY 2:2 — READ IT BEFORE YOU MOVE ON.

YOUR WHEEL

Carry your eight averages into the table, then plot each one on the wheel and connect the dots. The shape matters more than the size.

GEAR	AVERAGE /10	GEAR	AVERAGE /10
1 • FAITH		5 • FRIENDSHIP	
2 • FOCUS		6 • FIELD	
3 • FITNESS		7 • FINANCES	
4 • FAMILY		8 • FUTURE	
TOTAL / 400		DATE SCORED	



Each ring is two points of average. Plot each gear’s average on its spoke, connect the eight dots, shade the inside, date it. You’ll plot it again at day 90 — or let the app draw it for you at shiftinggearscoaching.com, where your history stacks automatically.

READING THE RESULTS

READING ONE: THE SHAPE

Look at your wheel, not your total. Almost every wheel is one of four shapes, and each has a characteristic future. Check them in this order — the first that fits is yours.

SHAPE	WHAT IT LOOKS LIKE	WHERE IT ENDS UP
The Wheel	All eight averages within about two points of each other.	The goal. Not exciting to look at — and it compounds extraordinarily over ten years. Now raise the whole wheel together.
The Dish	One gear collapsed well below the pack — the low spot in an otherwise workable wheel.	That gear is quietly taxing the other seven right now. The good news: one clearly-named problem is the most fixable diagnosis on this page.
The Spike	One gear towering above the rest, which sit far below it.	The classic high performer’s wheel — usually Field or Finances up top. The spike keeps paying until one of the starved gears fails expensively.
The Split	Your gears run in two distinct bands — a strong set and a weak set.	Either a devout inner life with a practical life quietly falling apart, or a capable outer life building an impressive, empty structure. The weak band names the work.

MY SHAPE IS: _____

READING TWO: THE LAG GEAR AND ITS ZONE

Your lowest-average gear is your **lag gear**. It’s setting the ceiling for the other seven, and it’s where your next ninety days belong. Find its zone by its average:

ZONE	AVERAGE	WHAT IT MEANS	WHAT IT NEEDS
Stripped	1–3	The gear isn’t turning. It’s actively draining the others.	A rebuild. Start small, go slow, get outside help.
Slipping	4–6	Engages in good conditions, slips under load.	A system. You have the desire; you’re missing the mechanism.
Engaged	7–8	It works. Not yet automatic or protected.	Accountability and a floor. Protect it before you optimize it.

Driving	9–10	Faithful and consistent, including under load.	Multiplication. This gear now owes something to someone else.
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YOUR LAG GEAR, NAMED

MY LAG GEAR IS: _____ AVERAGE: _____

THE FOUR QUESTIONS

Straight from the coaching wheel — the pick, the present state, the gap, the desired future. Answer in ink.

1 • What's the current state of this area of your life?

2 • What's missing or not working for you here?

3 • What would you like to create in this area?

YOUR GEAR HAS A SENTENCE. HERE'S THE TRADE.

Find your lag gear in the table on page 7 and write its shift here — the old sentence struck out, the new one said out loud, every day, for thirty days:

Old: _____ → NEW: _____

THE NINETY-DAY COMMITMENT

For the next ninety days, I will steward this one gear as though the Owner were coming for the account on day ninety-one. I will build the system before I chase the outcome, and I will let one person watch me do it.

The person who gets to ask me about it:

Signed / date:

WHAT HAPPENS NEXT

You now know more about the operating state of your life than most people learn in a decade. That knowledge has a short shelf life — it converts into change only if you do one thing before you close this file.

Do this first, right now, while the number is still uncomfortable: text one person your lag gear and your average. Not a plan — just the number. Ask them to bring it up again in two weeks. That single message is the difference between a scorecard and a change, and it costs you nothing but the eleven seconds of not wanting to send it.

THEN, THREE WAYS TO KEEP GOING

WHAT IT IS	WHO IT'S FOR
The online assessment complimentary · shiftinggearscoaching.com	The same 40 statements with your wheel drawn for you, your shape and lag gear named, your gear's signature shift served up — and your history saved, so the 90-day re-score takes twenty minutes and shows you the change.
The Build Sheets \$47 · Time, Talent & Treasure	The three accounts you steward, each run through a full audit-build-track funnel on three working pages. The factory record of what you were issued.
The 50-Week Drive \$97/month · the flagship year	One fifteen-minute session a week. Five weeks per gear, four Pit Stops, ending with your Cornerstone. For those who want the rhythm installed for good, not just understood.

The deeper shelf — **The Shifting Gears Playbook**, the book on Amazon, coaching, and the live events — lives at shiftinggearscoaching.com. Start with your lag gear. The ladder will meet you there.

Did this help? Then give it away. Send this file to one person who needs to see their wheel. The fastest way to keep what you've found is to walk somebody else through it. *"As good stewards of the manifold grace of God, each of you should use whatever gift he has received to serve one another."*

1 PETER 4:10 (BSB)

SCORE HONEST. NAME THE GEAR. TRADE THE SENTENCE. RIDE ON.

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