



FREE

LILIANEFINANCES
STEWARDSHIP WELL, LIVE FREE!

THE
**8-PART
MONEY PLAYBOOK**

God-Centered Principles for Financial Freedom

Means • Budget • Debt • Save • Spend • Invest • Enjoy • Give

*"For I know the plans I have for you," declares the Lord,
'plans to prosper you and not to harm you.' — Jeremiah 29:11*

A Note Before You Begin

Money is one of the most talked-about topics in the Bible — appearing over 2,300 times. God is not silent about finances. He has given us timeless principles, not just for getting by, but for thriving, being generous, and advancing His kingdom.

This playbook weaves together proven financial strategies with the wisdom of Scripture. Every part is designed to help you become a faithful steward of what God has entrusted to you — because how we handle money is ultimately a matter of discipleship.

Read one part a day. Apply it before moving on. Pray over each section. Real transformation happens at the intersection of knowledge, action, and faith.

#	FOCUS	TOPIC	SCRIPTURE
1	<i>Mindset</i>	Live Below Your Means	<i>Prov 21:20</i>
2	<i>Structure</i>	How to Budget	<i>Luke 14:28</i>
3	<i>Freedom</i>	How to Get Out of Debt	<i>Prov 22:7</i>
4	<i>Habit</i>	How to Save Effectively	<i>Prov 6:6-8</i>
5	<i>Discipline</i>	How to Spend Appropriately	<i>1 Tim 6:17</i>
6	<i>Growth</i>	How to Invest	<i>Matt 25:14-30</i>
7	<i>Balance</i>	How to Enjoy Your Money	<i>Eccl 5:19</i>
8	<i>Purpose</i>	How to Give	<i>2 Cor 9:7</i>



PART ONE

Live Below Your Means

The Foundation of Every Fortune

"The people who look rich are broke. The people who ARE rich — you would never know it."

SCRIPTURE

"A wise man saves the best foods and olive oil for his future, but a foolish man devours all he has."

— Proverbs 21:20

The Core Truth

Society tells you success looks like a new car, designer clothes, and a house that stretches your budget. But real wealth — and faithful stewardship — is built quietly, below the surface, by people who spend less than they earn, consistently, over time.

Living below your means is not about deprivation. It is about intention. It is the daily decision to let your future self — and God's purposes for your money — win.

The 4 Rules

1
Resist Lifestyle Inflation

Every raise is a test. Will you upgrade your lifestyle or upgrade your future? Keep expenses flat when income rises. Bank the difference. This single habit separates the wealthy from the high-earners who remain broke.

2
Drive the Car That Works

Your vehicle is a tool, not a trophy. The average car payment exceeds \$700 per month. That is \$8,400 a year not growing for your family's future. Choose function and wisdom over appearance.

3**Close the Gap**

Wealth is not built by earning more — it is built by keeping more. Even \$200 per month invested consistently over 30 years becomes life-changing money for you and your legacy.

4**Save Raises Before You See Them**

When income increases, automate your savings first. You cannot miss money you never saw. Let discipline work before desire awakens.

BIBLICAL PERSPECTIVE**Stewardship, Not Ownership**

The Bible teaches that everything belongs to God — we are managers, not owners (Psalm 24:1). Living below your means is an act of worship. It says: 'God, I trust your plan more than I trust my comfort.' A faithful steward does not consume everything entrusted to them — they multiply it.

TRUTH BOMB

*"Wealth is not about how much you make. It is about how much you **KEEP.**"*

YOUR ACTION STEPS

- > Write your current income and total monthly expenses side by side
- > Identify your top 3 unnecessary lifestyle upgrades eating your future
- > Calculate the gap — this number is your wealth-building power
- > Pray and commit: 'Lord, help me be faithful with what You have given me'

PART TWO



How to Budget

Give Every Dollar a Purpose

"You do not have a money problem. You have a 'where did my money GO' problem."

SCRIPTURE

"Suppose one of you wants to build a tower. Will you not first sit down and estimate the cost to see if you have enough money to complete it?"

— Luke 14:28

Why Budgets Fail

Most people fail at budgeting because they make it complicated or too restrictive. Forty-seven spending categories. Zero room for life. That is not a budget — that is a prison. And nobody stays in prison willingly.

The best budget is the one you will actually follow. Simple. Flexible. Intentional. Just like the wise builder in Luke 14, we count the cost before we build.

The 50/30/20 Rule

50%	NEEDS	Rent, food, utilities, transport, minimum debt payments
30%	WANTS	Dining, entertainment, shopping, hobbies, fun — YES, fun is allowed
20%	SAVE & GIVE	Emergency fund, investments, debt payoff, tithes and offerings — NON-NEGOTIABLE

BIBLICAL PERSPECTIVE

The Faithful Builder Plans Ahead

Jesus praised the servant who planned wisely. A budget is simply a plan for your money before the month begins. It is your declaration: 'I will be intentional with what God has given me.' When we budget, we honor the giver by managing the gift wisely.

TRUTH BOMB

*"A budget is not a punishment. It is permission to spend **WITHOUT** guilt."*

YOUR ACTION STEPS

- > Calculate your monthly take-home income
- > Multiply by 0.50, 0.30, and 0.20 — write each number down
- > Compare actual spending to these numbers — find the biggest gap
- > Include giving in your 20% — honor God with the firstfruits of every paycheck



PART THREE

How to Get Out of Debt

Break Free From Financial Bondage

"Debt is not just a financial problem. It is a freedom problem. And God created you to be free."

SCRIPTURE

*"The rich rule over the poor, and the borrower is a slave to the lender."
— Proverbs 22:7*

The Debt Trap

Debt is the most common obstacle standing between people and financial freedom. It steals your income every month, robs your future of options, and keeps you chained to choices you made in the past. The good news? Every chain can be broken — with a plan and the right mindset.

The Debt Freedom Blueprint

1**Stop the Bleeding First**

No new debt. Cut up the cards if you must. Remove saved card numbers from online stores. You cannot dig your way out of a hole while still digging. Make a firm decision: the debt cycle ends here.

2**List Every Single Debt**

Write down every debt — student loans, credit cards, car payments, personal loans. Include the balance, minimum payment, and interest rate for each. You cannot fight an enemy you refuse to face.

3**The Debt Snowball Method**

Pay minimums on all debts. Throw every extra dollar at the SMALLEST balance first. When it is gone, roll that payment to the next. The psychological wins build momentum — and momentum builds freedom.

4

The Debt Avalanche (Alternative)

Pay minimums on all debts. Direct all extra money to the HIGHEST interest rate debt first. This saves the most money mathematically. Choose whichever method you will actually stick to — the best method is the one you complete.

5

Celebrate Every Win

Every debt you pay off is a victory worth marking. Tell someone. Thank God for it. Reward yourself modestly. Celebrating milestones fuels the discipline to keep going.

SNOWBALL	AVALANCHE
Smallest balance first <i>Best for motivation and momentum</i>	Highest interest rate first <i>Best for saving the most money</i>

BIBLICAL PERSPECTIVE

Freedom Is God's Design

God did not design you for bondage. Proverbs 22:7 describes the borrower as a slave — but slavery was never God's plan for His people. Getting out of debt is not just a financial goal; it is a spiritual one. Every debt you eliminate frees up more of your income for God's purposes, your family, and your future.

TRUTH BOMB

"The borrower is a slave to the lender. But God created you to be FREE."

YOUR ACTION STEPS

- > List ALL debts with balance, interest rate, and minimum payment TODAY
- > Choose Snowball or Avalanche — write your debt payoff order
- > Find \$100-\$200/month to redirect toward your first debt target
- > Pray over your debt list and declare: 'I am becoming debt-free by God's grace'



PART FOUR

How to Save Effectively

Systems Beat Willpower Every Time

"Saving money has nothing to do with willpower. It has everything to do with SYSTEMS."

SCRIPTURE

"Go to the ant, you sluggard; consider its ways and be wise! It stores its provisions in summer and gathers its food at harvest."

— Proverbs 6:6-8

The Ant Principle

The ant has no commander, no overseer, no boss — yet it saves consistently. It does not wait for perfect conditions. It does not wait until it feels motivated. It simply operates on a system: save during the good times to prepare for the hard times.

The 4 Saving Principles

1

Pay Yourself First

The moment your salary arrives — move your savings immediately. Before rent. Before groceries. Before anything. What goes to savings first never gets spent.

2

Automate Everything

Set up an automatic transfer on payday. What your eyes do not see, your hands will not spend. Automation removes the daily decision — and decisions are where discipline breaks down.

3

Save With a Purpose

Do not just 'save.' Save for your emergency fund. Save for a vacation. Save for a down payment. Named money gets kept. Nameless money gets spent. Each savings goal should have a name and a target.

4

Start Embarrassingly Small

\$20 a week is \$1,040 a year. \$50 a month at 10% average return becomes over \$100,000 in 30 years. Do not wait until you can save big. Start now and scale later. The habit matters more than the amount.

BIBLICAL PERSPECTIVE

Saving Is Biblical Wisdom

Joseph saved grain for seven years to prepare Egypt for a coming famine — and saved an entire nation (Genesis 41). Saving is not a lack of faith; it is wisdom in action. Proverbs 21:20 honors the one who has reserves. Building an emergency fund is building a testimony of faithfulness.

TRUTH BOMB

"The ant does not wait for motivation. It operates on a SYSTEM. Be the ant."

YOUR ACTION STEPS

- > Open a dedicated savings account today if you do not have one
- > Set up an auto-transfer for payday — even \$25 to start
- > Name your savings goals: Emergency Fund, Family Vacation, Home Down Payment
- > Pray and commit your savings plan to God — He honors faithful stewards



PART FIVE

How to Spend Appropriately

Spend on Purpose, Not by Accident

"The problem is not that you are spending money. The problem is you are spending it on things that do not even make you happy."

SCRIPTURE

"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth... but to put their hope in God, who richly provides us with everything for our enjoyment."

— 1 Timothy 6:17

The Guilt Cycle

You buy it. You feel a 5-minute high. Then guilt hits. Then the credit card statement hits harder. You promise next month will be different. But it never is — because the problem is not the purchase. It is the absence of intention.

The 4 Spending Rules

1

Ask Before You Buy

Three questions every time: Do I NEED this? Do I LOVE this? Or am I just BORED? Bored spending is the number one budget killer. If the answer is boredom — close the tab and go pray or take a walk.

2

The 24-Hour Rule

For any purchase over \$50 — wait 24 hours. Sleep on it. If you still want it tomorrow, it is probably worth it. Most of the time, you will forget you wanted it at all. Time creates clarity.

3

Spend Heavily on What Matters, Cut Ruthlessly on What Does Not

If family dinners bring you joy — keep them. Cancel the gym you never visit. Align your spending with your actual values, not what social media says your life should look like.

4

Every Purchase Is a Trade

That \$200 purchase is also 4-6 hours of your working life. Ask yourself: Is this worth that many hours? Thinking in time — not just dollars — transforms every purchasing decision.

BIBLICAL PERSPECTIVE**God Wants You to Enjoy — Wisely**

1 Timothy 6:17 is a remarkable verse — God 'richly provides us with everything for our enjoyment.' God is not anti-pleasure. He is anti-idolatry. The warning is against putting your HOPE in wealth. Spend freely on what brings genuine joy and genuine connection. Spend nothing on what only feeds comparison, pride, or emptiness.

TRUTH BOMB

"Spending appropriately does not mean spending less. It means spending on PURPOSE."

YOUR ACTION STEPS

- > Audit last month's bank statement — highlight every purchase that brought zero joy
- > Apply the 24-hour rule to your next 5 non-essential purchases
- > List your top 3 spending values — realign your budget to match them
- > Before every significant purchase, ask: 'Is this honoring God with His money?'

PART SIX



How to Invest

Multiply What God Has Entrusted to You

"Every day you are NOT investing, someone else is getting richer with the money you are leaving on the table."

SCRIPTURE

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.'"

— Matthew 25:23

The Parable of the Talents

In Matthew 25, the master gave his servants money to steward while he was away. Two invested and multiplied it. One buried it out of fear and returned nothing. The master praised the multipliers. God's design for resources is multiplication — not burial.

The 4-Step Investment Blueprint

1

Build Your Emergency Fund First

3 to 6 months of living expenses. Saved. Untouched. In a high-yield savings account. This is your financial foundation. Never invest money you cannot afford to lose.

2

Maximize Tax-Advantaged Accounts

If your employer offers a 401(k) match — that is free money. Take every cent. Then contribute to a Roth IRA (\$7,000/year). Tax-free growth is one of the greatest legal wealth-building tools available to you.

3

Invest in Index Funds

Not individual stocks. Not cryptocurrency. Not your cousin's business idea. A simple S&P 500 index fund gives you ownership in 500 of America's greatest companies — diversified, low fees, and proven over decades.

4

Be Consistent, Not Perfect

\$50 per month invested at 10% average return grows to over \$100,000 in 30 years. You do not need to be smart. You need to be consistent. Time in the market always beats timing the market.

\$50/mo	\$100/mo	\$250/mo	\$500/mo
\$102K in 30 years	\$204K in 30 years	\$510K in 30 years	\$1.02M in 30 years

** Based on 10% average annual return, compounded monthly*

BIBLICAL PERSPECTIVE

Faithful Multiplication Is Worship

The servant who buried his talent was called 'wicked and lazy.' God expects His people to multiply what He entrusts to them. Investing is not greed — it is stewardship. When you grow your resources wisely, you increase your capacity to give, serve, and advance God's kingdom. A growing portfolio is a growing platform for generosity.

TRUTH BOMB

"Time in the market always beats timing the market. Plant the seed. Trust the harvest."

YOUR ACTION STEPS

- > Open a brokerage account this week (Fidelity, Vanguard, or Schwab)
- > Enroll in your employer's 401(k) and contribute enough to get the full match
- > Set up a monthly auto-invest into an S&P 500 index fund

-> Pray and dedicate your investment account: 'Lord, I am multiplying what You gave me'



PART SEVEN

How to Enjoy Your Money

You Earned It. God Approves. Live It.

"What is the point of building wealth if you are too afraid to spend a single dollar enjoying it?"

SCRIPTURE

"Moreover, when God gives someone wealth and possessions, and the ability to enjoy them — to accept their lot and be happy in their toil — this is a gift of God."

— Ecclesiastes 5:19

The New Kind of Broke

There is a dangerous trap in the personal finance world. People become so disciplined at saving that they become emotionally broke. They feel guilty ordering the steak. Guilty booking the trip. Guilty enjoying what they worked hard for. But Scripture makes it clear: the ability to enjoy your labor is a gift from God — not something to feel ashamed of.

The 4 Rules of Guilt-Free Enjoyment

1
Build a Fun Fund

Create a guilt-free account just for enjoyment. Vacations, dinners, concerts — whatever fills your soul. When spending comes from this account, you spend freely. Zero guilt. It is already budgeted for joy.

2
Spend on Experiences Over Things

Research consistently shows experiences make us happier longer than material purchases. The trip you took five years ago — you still talk about it. That impulse buy from last month? Already forgotten.

3

Spend on People You Love

Money spent creating memories with family and friends has the highest return on happiness of anything you will ever buy. Shared experiences are God's design for community and joy.

4

Reward Your Discipline

Hit your savings goal? Celebrate it. Paid off a debt? Mark it with something meaningful. You have earned the right to enjoy — so enjoy it without apology. Celebration reinforces the discipline to continue.

BIBLICAL PERSPECTIVE**God Invented Joy**

Ecclesiastes 5:19 is one of the most overlooked verses in personal finance. The ability to enjoy your work and your wealth is explicitly called a 'gift of God.' Jesus turned water into wine at a party (John 2). He attended celebrations. He fed thousands. God is not a cosmic accountant frowning at your vacation — He is a Father who delights in His children's joy. Enjoy. Guilt-free.

TRUTH BOMB

"The goal was never to die with the most money. The goal is to live a life so full that money was just the tool — not the trophy."

YOUR ACTION STEPS

- > Open a dedicated Fun Fund savings account this week
- > Book one experience you have been putting off — do it guilt-free
- > Plan one meaningful memory with people you love this month
- > Thank God specifically for the ability to enjoy His provision

PART EIGHT



How to Give

The Wealth Habit That Changes Everything

"The most financially blessed people in the world all share one habit nobody talks about. They give — generously, consistently, and first."

SCRIPTURE

"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

— 2 Corinthians 9:7

The Generosity Paradox

You have probably told yourself: 'I will give when I have more.' But here is what nobody told you — waiting until you are rich to give is exactly why some people never feel rich enough. Generosity is not the result of wealth. For many, it is the pathway to it.

The 4 Principles of Biblical Giving

1

Give With a Percentage, Not an Amount

You do not need to give \$1,000. Give 1%. Give 5%. Give 10% — the biblical tithe. As your income grows, your giving grows with it. Start where you are. The percentage scales with your blessing.

2

Give First, Not Last

Just like saving, giving FIRST rewires your relationship with money. It breaks the grip that money has over your heart. A person free from the grip of money makes better decisions in every area of life.

3

Give Intentionally and Joyfully

Find a cause, church, or person that genuinely moves you. Cheerful giving — as 2 Corinthians 9:7 commands — is not about the amount. It is about the heart posture. Give because you love, not because you must.

4

Give Quietly and Build Character

Matthew 6:3 says do not let your left hand know what your right hand is doing. The most powerful giving is the kind nobody sees. It builds the character that every lasting legacy is built upon.

THE MALACHI 3:10 CHALLENGE

"Bring the whole tithe into the storehouse... and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

— Malachi 3:10

God invites you to test Him in this one area. Try tithing for 90 days and watch what happens.

BIBLICAL PERSPECTIVE

Giving Is the Ultimate Overflow

Luke 6:38 says: 'Give, and it will be given to you. A good measure, pressed down, shaken together and running over.' This is not a prosperity gospel — it is a kingdom principle. Generosity reflects abundance. It declares: 'I trust God more than I trust my bank account.' And that declaration — lived out consistently — changes everything.

TRUTH BOMB

"You will never out-give God. Generosity is the ultimate act of financial faith."

YOUR ACTION STEPS

- > Decide your giving percentage today — even 1% is a powerful act of faith
- > Set up a recurring tithe or gift to your church or chosen ministry
- > Find one person or cause to bless secretly this week
- > Pray: 'Lord, use my finances for Your glory. Everything I have is Yours.'

YOU NOW HOLD THE COMPLETE
8-PART MONEY PLAYBOOK

The only question now is:
Will you be faithful with it?

"Well done, good and faithful servant." — Matthew 25:23

1 Means	2 Budget	3 Debt	4 Save	5 Spend	6 Invest	7 Enjoy	8 Give
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PART NINE

**Conclusion***Knowledge Without Action Changes Nothing*

“You now hold more financial wisdom than most people ever encounter in a lifetime. The only question that matters now is whether you will be faithful with it.”

SCRIPTURE

“Therefore, to one who knows the right thing to do and does not do it, to him it is sin.”

— James 4:17

Eight Parts. One Steward.

You started this playbook in one place. Eight parts later, you are holding a complete framework: how to live below your means, build a budget that breathes, break free from debt, save without relying on willpower, spend with intention instead of guilt, invest what God has entrusted to you, enjoy His provision without shame, and give as the ultimate act of financial faith.

None of these eight parts work in isolation. A budget without giving becomes hoarding. Investing without enjoying becomes anxiety dressed up as discipline. Living below your means without ever getting out of debt is treading water. The power of this playbook is the whole system, practiced together, over time.

And here is the truth no one tells you at the start: transformation is rarely dramatic. It is not one decision that changes everything. It is the accumulation of small, faithful decisions — made on ordinary Tuesdays, with ordinary paychecks — that eventually becomes a testimony.

Where Most People Stop — And Why You Will Not

Most people who read a financial guide feel inspired for about 48 hours. Then life happens, and the principles quietly fade back into good intentions. The difference between knowledge and transformation has never been information. It has always been obedience — and obedience requires a next step, not just a finished page.

That is exactly why this playbook does not end here.

TRUTH BOMB

“God did not give you these principles so you could feel informed. He gave them to you so you could be transformed.”

YOUR ACTION STEPS

- Re-read the Part that convicted you most — that is usually the one God wants you to act on first
- Choose ONE action step from this playbook to implement in the next 48 hours
- Share this playbook with one person who needs encouragement in their financial journey
- Pray this simple prayer: 'Lord, make me a faithful steward of everything You have entrusted to me.'

ABOUT THE AUTHOR

The Story Behind Liliane Finances



Liliane Meteumba is the founder of Liliane Finances and the voice behind The 8-Part Christian Money Playbook — a rooted framework helping people steward their finances with both biblical wisdom and practical strategy.

Her own financial journey did not begin with credentials or a finance degree. It began with confusion, a handful of costly mistakes, and a season of learning the U.S. financial system from the ground up — the hard way, through trial, error, and ultimately, faithful stewardship.

That journey became her calling. Today, Liliane equips individuals and families to see money not as a source of anxiety or pride, but as a tool entrusted to them by God — to be managed wisely, multiplied faithfully, enjoyed gratefully, and given generously.

Through Liliane Finances, she offers digital playbooks, coaching, and tools — including TRUSTED: The Steward's Playbook to Abundance, The Steward Sheet Pro, and The American Money Playbook — each designed to turn biblical financial principles into a clear, repeatable system anyone can follow.

Her approach is direct, practical, and rooted in Scripture: no shame, no prosperity-gospel promises — just timeless principles applied with discipline and grace.

“Money was never meant to be a source of fear or pride. It is a tool God places in our hands so we can practice faithfulness in something small — before He entrusts us with something greater.”

— Liliane Meteumba

CONTINUE THE JOURNEY

Your Next Step with Liliane Finances

This free playbook gave you the framework. These resources help you go deeper, get personalized, and stay accountable to the system you just learned.



Your First \$10,000 Invested

A complete beginner investing playbook — brokerage accounts, index funds, and your first portfolio.

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TRUSTED: The Steward's Playbook to Abundance

A complete biblical stewardship workbook — go deeper into every principle in this playbook with full chapters, reflection questions, and a legacy declaration.

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The Steward Sheet Pro

A full financial command center spreadsheet — budget, debt payoff, net worth tracking, and a FIRE dashboard, all in one tool.

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The American Dream Money Playbook

A 90-day, 40-play system for navigating the U.S. financial system from the ground up — ideal if you are building credit and financial literacy from scratch.

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Money Confidence Scorecard (Free)

A 10-minute scorecard that shows you exactly where to focus next on your stewardship journey.

tally.so/r/wbR7Mg



1:1 Stewardship Coaching

Six personalized sessions — your real numbers, your real questions, your real plan, grounded in biblical stewardship.

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Steward Well. Live Free.

"Well done, good and faithful servant." — Matthew 25:23