

CREDENCIAL

Wealth Wisdom Journey

A Pilgrim's Record of Work, Money, and a Life Well Lived

Name _____

Began the journey _____ Age _____

How to use this credencial. Pilgrims on the Way of St. James carry a credencial and collect a stamp at each stop along the road. This is yours for the twenty-eight lessons of *Wealth Wisdom*. Read a chapter, work its lesson in the Companion Workbook, and take your One Step. When the 30-day check-in shows you did it, color in that lesson's stamp and write the date. Use colored pencils, crayons or markers, any colors you like. Take one lesson a week; the whole road is about half a year. Walk it alone, with your spouse, or with a group.

Stage I · Build the Person



No. 1 · Self-Reliance

Date _____



No. 2 · Industry and Diligence

Date _____



No. 3 · Time: Use Today Well

Date _____



No. 4 · Perseverance and Consistency

Date _____



No. 5 · Productive Leisure

Date _____

Stage II · Create Value and Earn



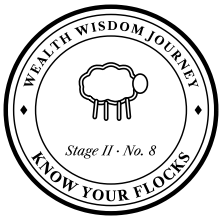
No. 6 · Work and Earning

Date _____



No. 7 · Skills and Vocation

Date _____



No. 8 · Attention to Business

Date _____



No. 9 · Delegation Without Abdication

Date _____



No. 10 · Prudence: Prevent Small Problems

Date _____

Stage III · Control Spending



No. 11 · Frugality Without Miserliness

Date _____



No. 12 · Living Within Your Income

Date _____



No. 13 · Small Expenses, Large Consequences

Date _____



No. 14 · Needs Versus Wants

Date _____



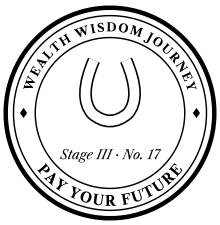
No. 15 · The Bargain Trap

Date _____



No. 16 · Pride, Desire, and Lifestyle Inflation

Date _____



No. 17 · Saving: Pay Your Future

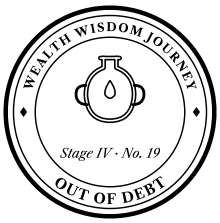
Date _____

Stage IV · Debt, Risk, and Preservation



No. 18 · Debt, Freedom, and Integrity

Date _____



No. 19 · Getting Out of Debt

Date _____



No. 20 · Financial Risk According to Your Means

Date _____



No. 21 · Preserving What You Earn

Date _____



No. 22 · Prepare Before the Storm

Date _____



No. 23 · Preparing for Old Age

Date _____



No. 24 · The Value and Purpose of Money

Date _____

Stage V · Wealth with Wisdom



No. 25 · Dependence Upon God

Date _____



No. 26 · Generosity and Compassion

Date _____



No. 27 · Learning From Experience and Advice

Date _____



No. 28 · From Knowledge to Conduct

Date _____

The End of the Road



Journey Complete

Date _____

MY COMMITMENT

With God's help, I will keep putting these principles to work, and I will pass them on to someone who needs them.

Signed _____ Date _____

I will pass this on to _____

"If ye know these things, happy are ye if ye do them."
JOHN 13:17

Wealth Wisdom: Timeless Principles for Work, Money, and a Life Well Lived · The Companion Workbook · by Ray "Tex" Lang · Pastor Tex Press
Free calculators and tools at wealthwisdomjourney.com