



GRACE

Over

GOLD

**A Financial Mindfulness Journal for the
Woman Who Chooses Stewardship Over Stress**

Ladies Kingdom Stewardship Club



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Designed and Published in the US.



This Journal Belongs To:

Bible Verse that Supports your Vision:

Four horizontal lines for writing a Bible verse, set against a light pink rectangular background.



PEACE SIS,

Welcome to your Ladies Kingdom Stewardship Journal! First and foremost, I'd like to really take some time to thank you for joining us on this journey. THANK YOU for trusting us and the work we are doing—and will do—TOGETHER.

This journal is a space for you to breathe, reflect, and realign. I have NOT done the research on this, but I am pretty certain that managing money is 20% numbers but 80% mindset. Once we understand that, we can switch from making ends meet to stewarding our money in the overflow... Leading it. Commanding it with clarity, confidence, and Kingdom purpose.

This journal is more than pages and prompts; it's your personal check-in with God and yourself. It's where your prayers, your growth, your mindset shifts, and your financial wins come together in one place. Some weeks you'll feel like you're on fire... Other weeks, it might feel messy or slow. That's okay. Keep showing up. Your faithfulness will bear fruit.

You are not alone. We're walking this thing out together—sisterhood, stewardship, and all. If after going through the journal you still feel a bit overwhelmed, read the afterword for more resources. But for now, let this journal be your mirror, your altar, and your reminder that you're not just making better money moves; you're building a legacy.

Let's do this with God, Grace, and Grit.

With You in Purpose,
Shanayah Renois-Thompson, MAT
The Ladies Kingdom Stewardship Club



Table of Contents

Activities Hub

Financial activities to complete by yourself, with your spouse, or as a family.

Pages

1-7

Weekly Reflections

A 52-week financial companion to help you reflect on your progress and plan for improvements.

Pages

8-60

Financial Affirmations

Affirm LIFE over your finances!

Pages

61-71

Answered Prayers & Breakthroughs

GIVE GOD THE GLORY when He hears you!

Pages

72-84



Financial Activities Hub

Choose from the following activities to perform by yourself, with your spouse, or as a family. You can skip this portion altogether, although it is cute and purposeful.



Financial Activities Hub

Choose from the following activities to perform by yourself, with your spouse, or as a family. You can skip this portion altogether, although I thought it was cute and purposeful.

A Letter to my Future Self

“For the vision is yet for an appointed time, but at the end it shall speak, and not lie: though it tarry, wait for it; because it will surely come, it will not tarry.”

—Habakkuk 2:3 (KJV)

What do you want to look back on and smile about?

Consider the following prompts to inform your letter:

- What are you currently grateful for?
- What do you hope your finances look like 12 months from now?
- What habits will you be proud you stuck with?
- What blessings are you believing God for?
- What limiting belief about money or self-worth are you surrendering today so that your future self can walk in full freedom?

Space for your letter included in the next two pages

A Letter to my Future Self

“For the vision is yet for an appointed time, but at the end it shall speak, and not lie: though it tarry, wait for it; because it will surely come, it will not tarry.”

—Habakkuk 2:3

What do you want to look back on and smile?

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no text or other markings on the paper.

A Letter to my Future Self

“For the vision is yet for an appointed time, but at the end it shall speak, and not lie: though it tarry, wait for it; because it will surely come, it will not tarry.”

—Habakkuk 2:3

What do you want to look back on and smile?

[illegible]



Financial Activities Hub

Choose from the following activities to perform by yourself, with your spouse, or as a family. You can skip this portion altogether, although I thought it was cute and purposeful.

Financial Vision Boards

“Where there is no vision, the people perish...”
—Proverbs 29:18 (KJV)

What does financial freedom look like for me?
(Make sure this aligns with your family).

How-To:

- Cut out images or words from magazines or online
- Or use Canva, Pinterest, or an app (like Visuapp) to create a digital one
- Focus on: debt freedom, home ownership, giving goals, family dreams, vacation plans, etc.



Financial Activities Hub

Choose from the following activities to perform by yourself, with your spouse, or as a family. You can skip this portion altogether, although I thought it was cute and purposeful.

Stewardship Soundtrack

“The LORD is my Shepherd; I shall not want.”
—Psalm 23:1 (KJV)

What songs encourage me when I am feeling financially overwhelmed?

Create a playlist with songs you can listen to when you need more faith in your financial life. You want songs that remind you that our Loving Father is Provider, no matter what you're facing. Think songs like Jireh, Made a Way, Intentional, Bless Me (Prayer of Jabez), Praise Him in Advance, Thank You for It All, He Has His Hands on You, Never Would Have Made It, You Are My Strength, Chainbreaker, etc. If you're new to Gospel, this is a good starting point (but remember: the activity is to create your own!)



Financial Activities Hub

Choose from the following activities to perform by yourself, with your spouse, or as a family. You can skip this portion altogether, although I thought it was cute and purposeful.

Family Giving Box/Tazadakah Box

“The liberal soul shall be made fat: and he that watereth shall be watered also himself.”
—Proverbs 11:25 (KJV)

How can I/my family lend a helping hand to the less fortunate consistently?

Start a family or solo giving jar where loose change, spare bills, or designated amounts go weekly. Take a handful of change to hand out every time you step out.

You can get a box from Dollar Tree for your family or recycle any old box you have. Include a label: “Our Kingdom Seeds” or “Tazadakah”, which means Righteousness or Justice (in a charitable way) in the Hebrew. If you’d like to be fancy, you can get a “Tzedakah Box” from Amazon (just be mindful of the size, because some of them can be really small. And don’t forget: no using credit *wink*).



Weekly Kingdom Reflections

Track your financial progress all year long. Don't worry—the weeks are undated, so you can start whenever you need!

This section is broken down into 52 one-page weekly reflections, where you get to explore the ways in which Heaven invaded your finances that week, and where the Lord is pruning your habits. Don't forget to give praise and thanks!



Kingdom Reflections - Week 1

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 2

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 3

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 4

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 5

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 6

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 7

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 8

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 9

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 10

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 11

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 12

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 13

Date:

Scripture of the Week:

What Went Well This Week:

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Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 14

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 15

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 16

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 17

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 18

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 19

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 20

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 21

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 22

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 23

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 24

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 25

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 26

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 27

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 28

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 29

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 30

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 31

Date:

Scripture of the Week:

What Went Well This Week:

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Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 32

Date:

Scripture of the Week:

What Went Well This Week:

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Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 33

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 34

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 35

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 36

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 37

Date:

Scripture of the Week:

What Went Well This Week:

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Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 38

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 39

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 40

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 41

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 42

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 43

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 44

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 45

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 46

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 47

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 48

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 49

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 50

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 51

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Kingdom Reflections - Week 52

Date:

Scripture of the Week:

What Went Well This Week:

Where God is Refining Me This Week:

Mindset/Money Shift I Experienced:

PRAISE BREAK | Gratitude Section:



Affirmations & Scriptures

Write truths that align with the Word. Say them aloud.
Rewrite them as needed. Add whatever picture you
decide in the provided frame.

Examples:

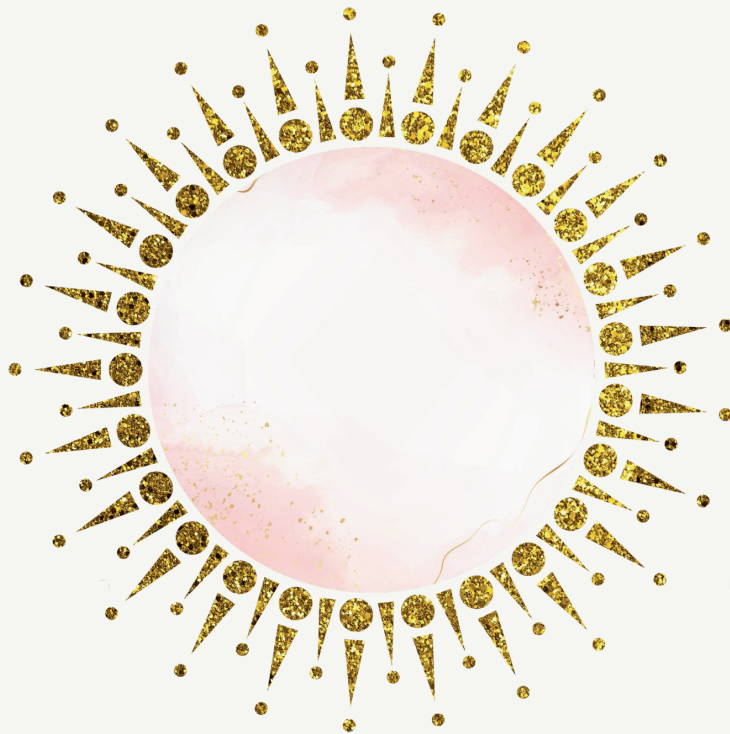
- I am a wise and faithful steward. - 1 Cor. 4:2 (KJV)
- God provides all my needs according to His riches in glory... - Phil. 4:19 (KJV)
- I do not operate in fear; I plan, save, and give by faith. - 1 Tim. 1:7 (KJV)
- My arms are strong, and I stretch them out to those in need. - Proverbs 31:20 (KJV)
- In Your Presence is fullness of joy, and my joy overflows. - Psalm 16:11 (KJV)



Speak Life Over Your Finances

“Death and life are in the power of the tongue: and they that love it shall eat the fruit thereof.”

—Proverbs 18:21



Affirmation & Scripture:

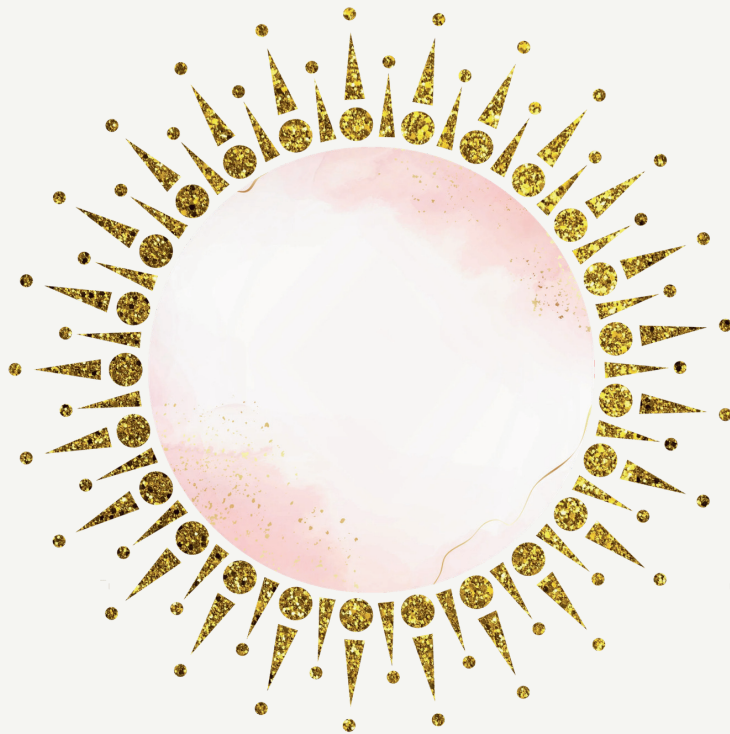
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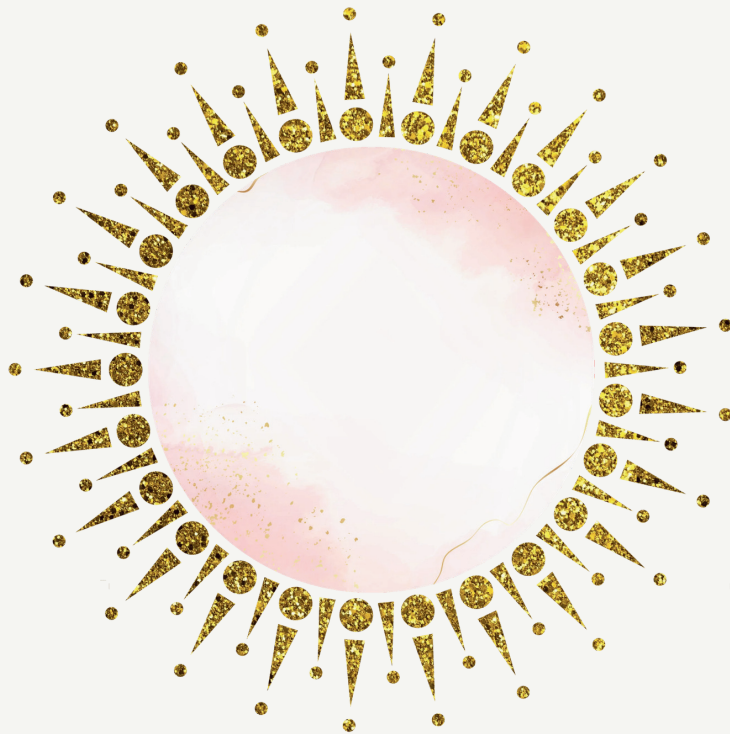
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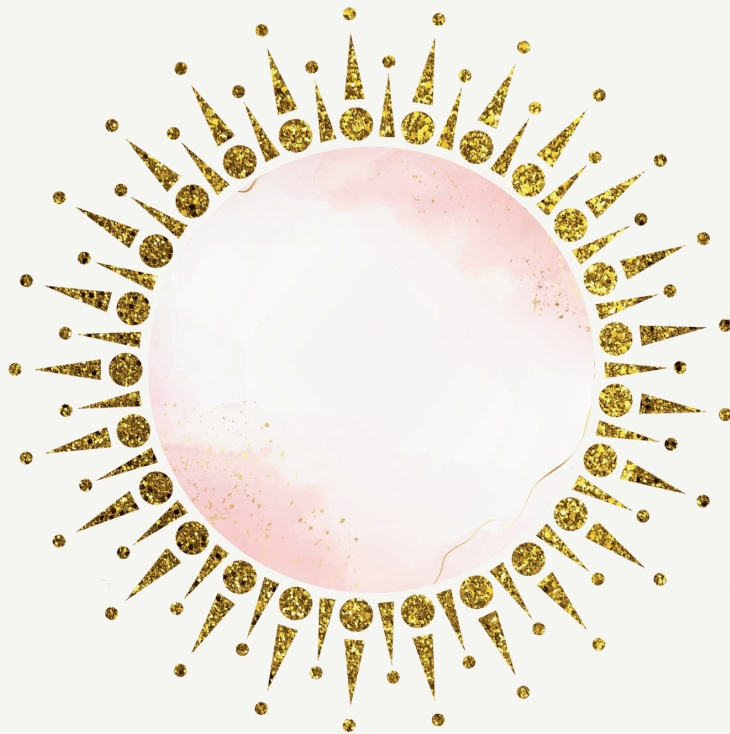
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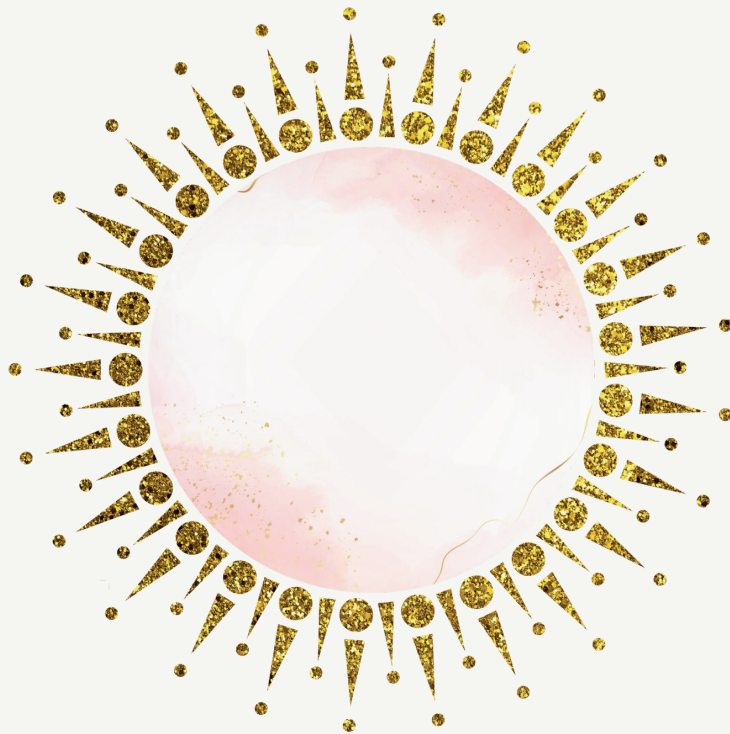
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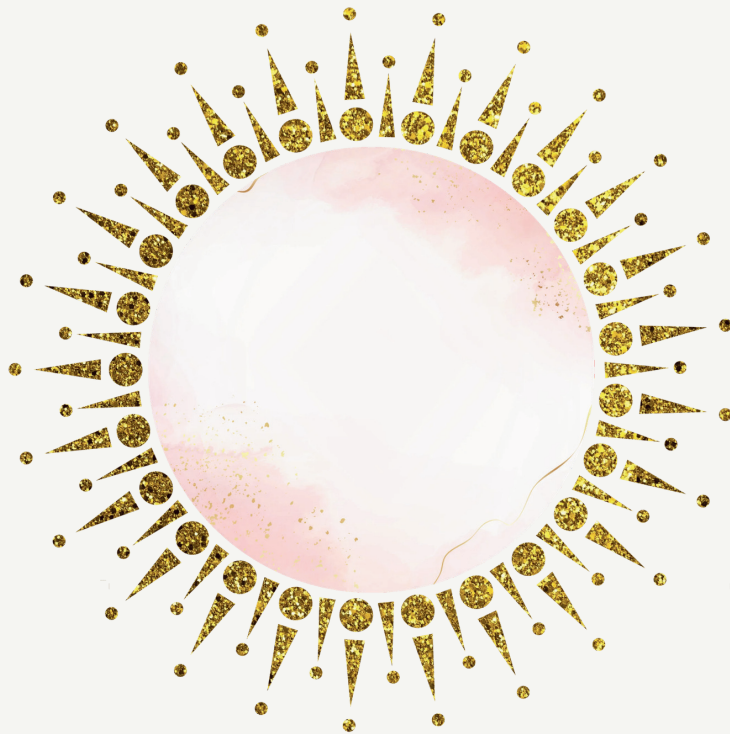
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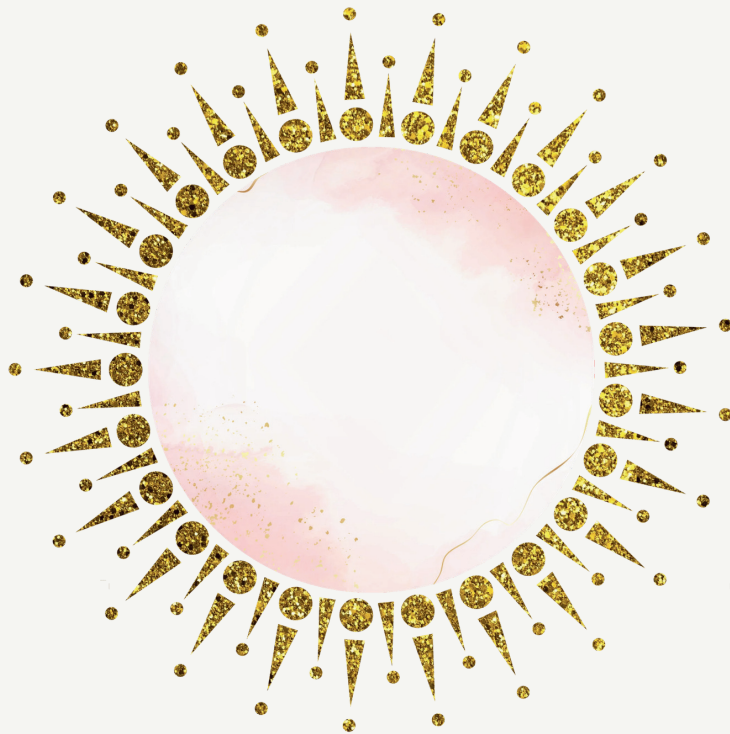
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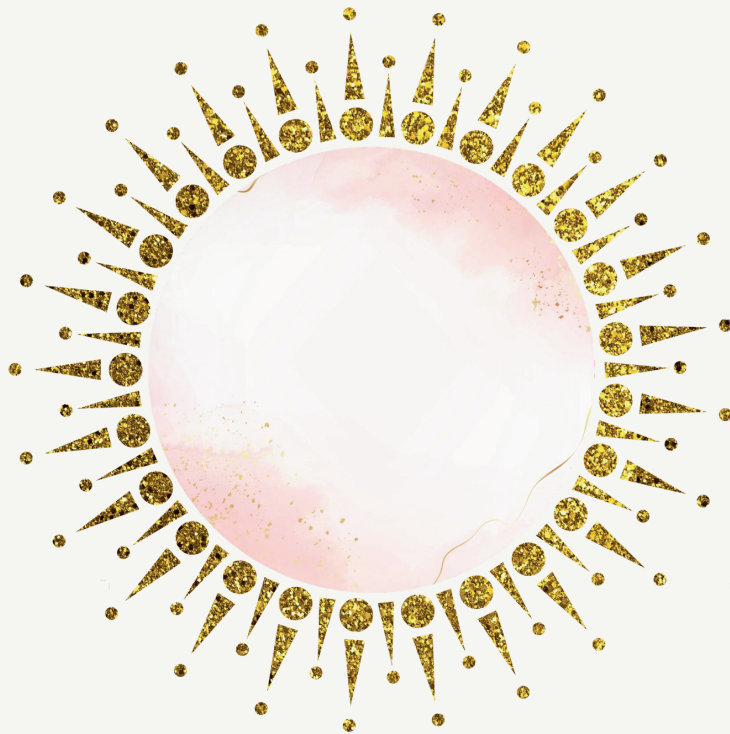
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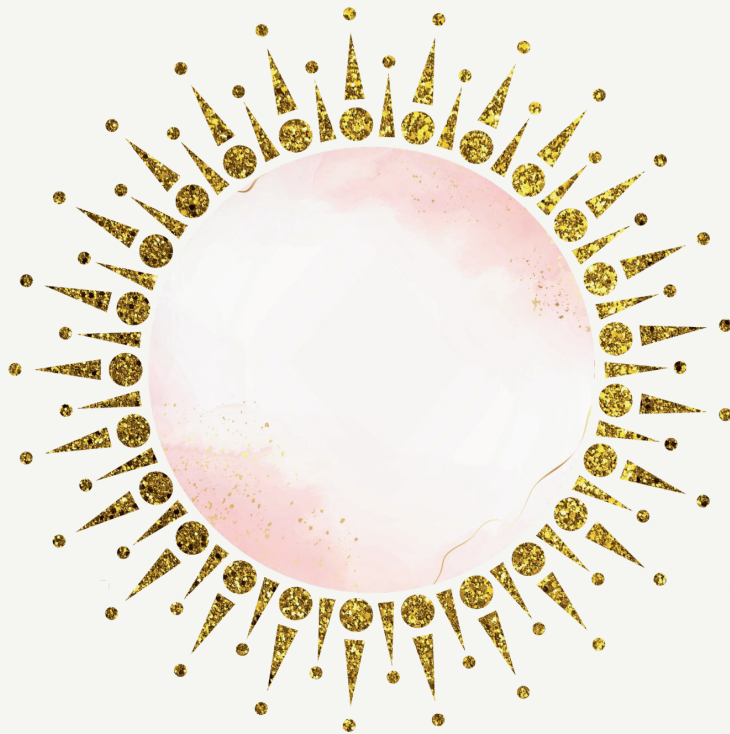
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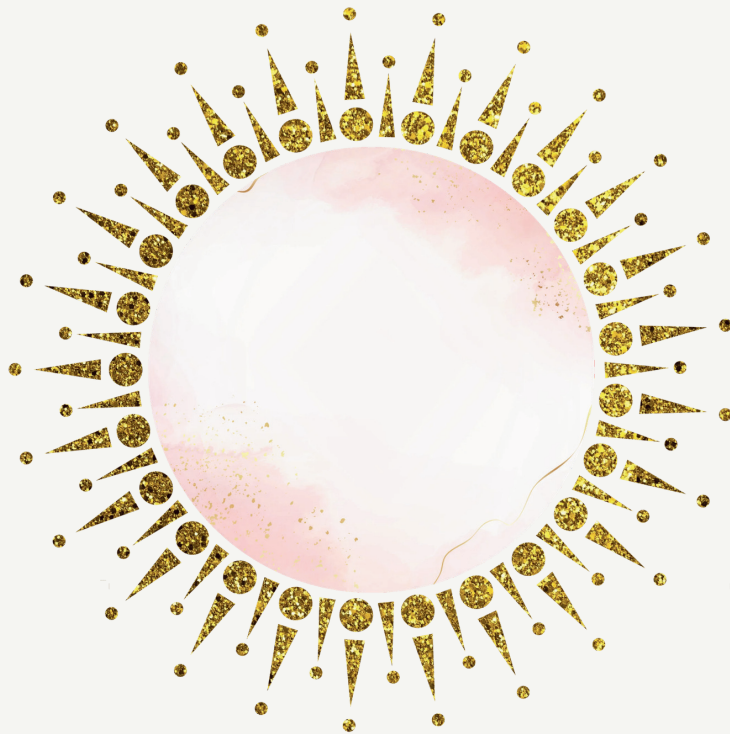
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Affirmation & Scripture:

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Won't He Do It?

This is our answered prayers section of the journal. We know that God rewards those who diligently seek Him, and we would be amiss to pray to Him and then not take a moment to acknowledge when He comes through! Acknowledge Him, because He humbled Himself to acknowledge you.

“Who is like unto the LORD our God, Who dwelleth on high, Who humbleth Himself to behold the things that are in heaven, and in the earth!” —Psalm 113:5-6 (KJV)



Answered Prayers

Heb 11:6 But without faith it is impossible to please Him: for he that cometh to God must believe that He is, and that He is a Rewarder of them that diligently seek Him.

Date: _____

Prayer:

Breakthrough:



How this answered prayer increased my faith:



Answered Prayers

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How this answered prayer increased my faith:



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Breakthrough:



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How this answered prayer increased my faith:



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Prayer:

Breakthrough:



How this answered prayer increased my faith:



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Date: _____

Prayer:

Breakthrough:



How this answered prayer increased my faith:



Aligned with Wisdom, Worship, and the Word!

You did it, Sis!

Our Heavenly Father was on the journey with you the whole time through Christ and the Holy Spirit. Look at all this wonderful, dedicated work that you accomplished!

It took discipline, resilience, and grace! May every seed sown, every affirmation declared (and believed), and every answered prayer be a testimony of God's mighty hands on your life!

We pray that this journal brought you the healing, peace, and comfort that you needed as you navigated through life's bright days and storms. We invite you to not stop here! If you wish to continue allowing us to guide you on this journey, do not forget to grab your Financial Mindfulness Workbook [here](#). We also have more [financial](#) and [business](#) resources should you require more accountability in stewarding the gifts you already have! Just visit www.chaayah.com/lksc.

And remember, keep building, keep believing, and keep budgeting with all authority!

With Love & Purpose,
Shanayah Renois-Thompson, MAT
Ladies Kingdom Stewardship Club

