

Faith, Finances & the Future: Reflection Sheet

Use this guided reflection to pause, pray, and plan as you step into the next season with confidence.

Step 1: Look Back with Gratitude

Take a few minutes to reflect on this past year.

- What financial or faith-based goals did I make progress on?
- Where did I see God's provision or unexpected blessings?
- What challenges stretched my faith or taught me something new?
- What am I most thankful for as I close this year?

 Write a short gratitude prayer or statement below:

Step 2: Learn from the Year

Every season teaches something – even the hard ones.

- What habits, mindsets, or decisions worked well for me this year?
- What do I want to do differently going forward?
- Is there an area of my finances where fear or doubt has been driving my decisions?

 Lesson I'm taking into the new year:

Step 3: Plan with Purpose

Invite God into your next steps.

- What financial goals feel aligned with my values and purpose?
- How can I use my resources – time, money, and energy – to serve others?
- What spiritual or financial discipline do I want to strengthen next year (budgeting, giving, saving, prayer, etc.)?

 My top 3 focus areas for the new season:

Step 4: Look Forward with Faith

Close your reflection with hope and expectation.

- What verse, word, or phrase do I want to carry into the new year?
- How can I remind myself to walk in trust instead of worry?

 *Prayer for the Future:*

“Lord, thank You for guiding me through this past season. Help me trust You fully with my finances, my plans, and my future. Lead me with wisdom and peace as I step into the new year. Amen.”