

Financial Discipleship Guide:

10 Questions to Ask Before Setting 2026 Financial Goals



But First,

A letter from our Founder

An Invitation to Rest and New Life

I am always captivated by the start of a new year, the closing chapter of its predecessor, and the balance we strike between laying to rest things of the past while anticipating new life that awaits. Everything about this season breathes rest and new life.

On paper, nothing truly profound happens on January 1st. You will still wake up in your same home, with your same family, and your same life. You will still be you. And yet, deep within your soul a shift is happening. Rest and new life.

For some, the turning of the calendar is an invitation to cultivate fresh rhythms. For others, it is a time of personal and spiritual reflection. Might we take a few minutes now for both.

Financial goals top the list as the most common New Year's resolutions, not surprising considering that three out of four U.S. adults experience financial stress. Money seems to be one thing we all need and cannot get enough of.

You may be entering into the new year worrying about money, battling discontentment, or wondering how God will provide for your family, your ministry, or your business. If that's you, I want to offer a friendly word of encouragement.

As a financial counselor, many people come to me seeking financial peace. They want security and freedom. They want improved relationships and less stress. God created these desires within us, and it is normal for us to pursue them.

But what we fail to understand is that financial peace is a Person, not a number. When we are in right relationship with God, our worries about money subside. It is not because our financial situations magically improve, but because we truly believe we have everything we need in Him.

Financial peace is a Person, not a number. The amazing thing is, we can take steps to become like Christ through our use of money. It's a process called financial discipleship.

Instead of allowing our culture to influence our behavior with money, we instead look to Christ. How did Jesus behave with money? How can I begin to take steps to imitate him? It is in this humble line of questioning that we begin to experience the life that is truly life. We trade in our heavy financial burdens for the easy yoke of Jesus.

Discipleship, not smart financial advice, compelled the widow to give away her last two coins (Luke 21).

Discipleship compelled Mary to spend a year's salary to anoint a dying man (John 12).

Discipleship caused the boy to give away his only food to feed the hungry (John 6).

Here's the thing, God's plan doesn't always make sense from a number's perspective.

God does not make decisions based on math. He is not bound by our human limitations. He is the source of all life and all creation. Nothing exists that he hasn't made.

A disciple of Christ learns to make all financial decisions based on obedience and trusts God to own the outcomes.

Jesus doesn't need your money. He didn't need the two coins, he could have purchased his own oils, and he could have fed the crowd without the boy's help.

When you inevitably meet God face to face at the judgement seat of Christ, he will care about one thing – did he have your heart? Did you live life on your terms or his? Did you spend your time cultivating a deep insatiable love for him, or did you waste your time on earth chasing after things that don't matter to God?

Financial discipleship prepares us for eternity with Jesus.

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As the new year beckons us, I want to challenge you to reevaluate your financial goals. Who ordained the ambitions you have? Are they motivated out of your love for the Lord, or are they motivated by something else? **You will know if your financial goals are formed by discipleship if they feel less like a burden to keep up and more like an invitation to worship.**

How might our financial goals change if we truly believed we have already been given everything we need through Christ? How can we use money as a tool to draw closer to Jesus, create more dependency on God, and experience the joys of the easy yoke?

Our time today may be coming to a close, but a new year awaits you. A stirring is happening. The body of Christ is awakening to a fuller life, and you are invited to join. In order to accept God's call, you may need to look at your use of money and answer: What do I need to lay to rest? Where is God breathing new life?

Sincerely,
Courtney





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We invite to bring the following questions to God in prayer, allowing him to direct your heart and shape your 2026 financial goals. Don't rush, allow plenty of time. And, don't feel pressured to answer every question. You may feel inclined to narrow in on 1-2, and that is great.

1. When creating my financial goals, should more money be the primary target? Is God calling me to live differently than the culture around me?

2. How does God define "enough"?

3. How did Jesus behave with money? How can I take steps to imitate him?

4. As followers of Christ, money can be used to create dependency on God to build up our faith, create humility as we put the needs of others above our own, create opportunities to submit to God's will, teach us compassion for others, and produce thanksgiving to God. Which of these do you feel the most confident in? Which one do you feel the least comfortable with?

5. There is a direct correlation between our spiritual health and how we handle money. What is a current struggle you're experiencing in your finances? (Ex: debt, hoarding, discontentment)



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6. What might your financial struggles reveal about your relationship with God?

7. Is there anything in your life God is asking you to surrender in order to draw your heart closer to His?

8. What is God inviting you to lay to rest at His feet? (Ex: striving, worry, control, etc...)

9. Where is God breathing new life?

10. Knowing that financial peace is only found in a Person, not a number, what steps can you take to experience more financial peace this year?

Bonus: Create one action step based on your above answers...



A Gift to Keep Going

By now, your creative juices should be flowing for what your 2026 money goals could look like, and perhaps, you're also wrestling with some tough questions. We've been there, and we are here to help. Our podcast offers practical advice and actionable guidance. Check out the below episode:

To Tithe or Not To Tithe?



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