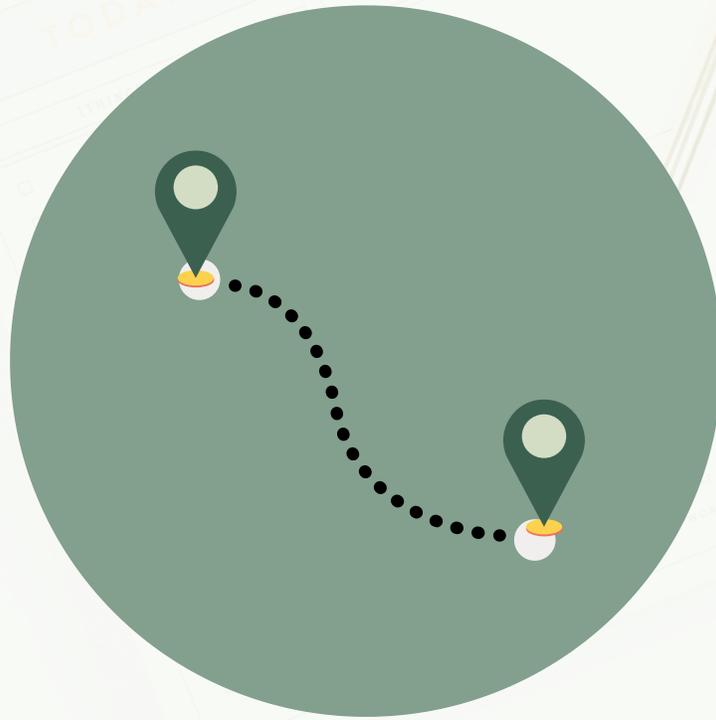


The Prophetic Budget *Roadmap*



This simple roadmap will give you step-by-step instructions to create your own 'prophetic' budget using the same system I used to double (and then triple) our family income.

MELISSA RUNACRES COACHING



Welcome New Friend!

Hi, I'm Melissa and I'm so glad you're here!

I create heart-centered resources to help visionary women remove the roadblocks standing between them and their dreams. I want you to thrive in all areas of life—especially your finances and mindset.

I developed this Roadmap to show you a budgeting hack that I accidentally stumbled upon and ended up doubling our family income. You can read the full story [here on my blog](#).

Here's the short version:

- We wanted to increase our income
- **For fun**, I created a mock budget based entirely on **how I would spend our money if we were making the amount I wanted**.
- Within weeks, a money-making opportunity presented itself. I had no idea that it would be successful but it was, and several months later, we reached the desired income level.
- After this transpired, I realized that the exercise of creating what I now refer to as my 'prophetic budget' had been a significant key on our path to increase
- We've used this process multiple times (with some other key components thrown in) and have seen it work repeatedly.

This roadmap shows you the process I use. Many of the steps tap into timeless principles that anyone can apply to finances (and life.) In fact, you may already do some of them yourself.

Enjoy!

Melissa xx

(IF YOU HAVEN'T ALREADY) SIGN UP FOR MY EMAIL NEWSLETTER!

From my heart to yours—free inspiration, encouragement, my best strategies for heart-centered living, and other goodies delivered to your inbox every week.

(No spam, I promise.)

[SIGN ME UP!](#)

Getting Started

Before you begin, set yourself up for success. Schedule 45-60 minutes when you won't be interrupted. You want to be able to work consistently and not have to stop-start. The following steps will help you.



1 Get comfortable

Grab a glass of your favorite beverage, some pens and a journal to make extra notes, and make sure you're not too hot or cold.

2 No distractions

Declutter your space. Put your phone on Do Not Disturb and close all extra tabs on your computer. This is **your** time. Value it and yourself. You're worth it!

3 Have fun!

This is meant to be an enjoyable experience. Don't do this when you're exhausted or stressed out. If it starts to feel overwhelming, stop and come back later.

Helpful Tips

This exercise includes **both** spiritual and practical components. Think of it as faith meets stewardship. **Dream big, but be truthful.** We're talking about **your** next level here (not your sister's or neighbor's). While I believe the best results come from completing all 10 steps, *I'm not guaranteeing any particular outcome.* Just remember the following keys:



1 This is about increase

The aim of this exercise is to **level up**. While you might discover ways to save \$ or cut back your current expenses (whoop whoop!) the overall goal is to increase income, not simply lower spending.

2 Done > Perfect

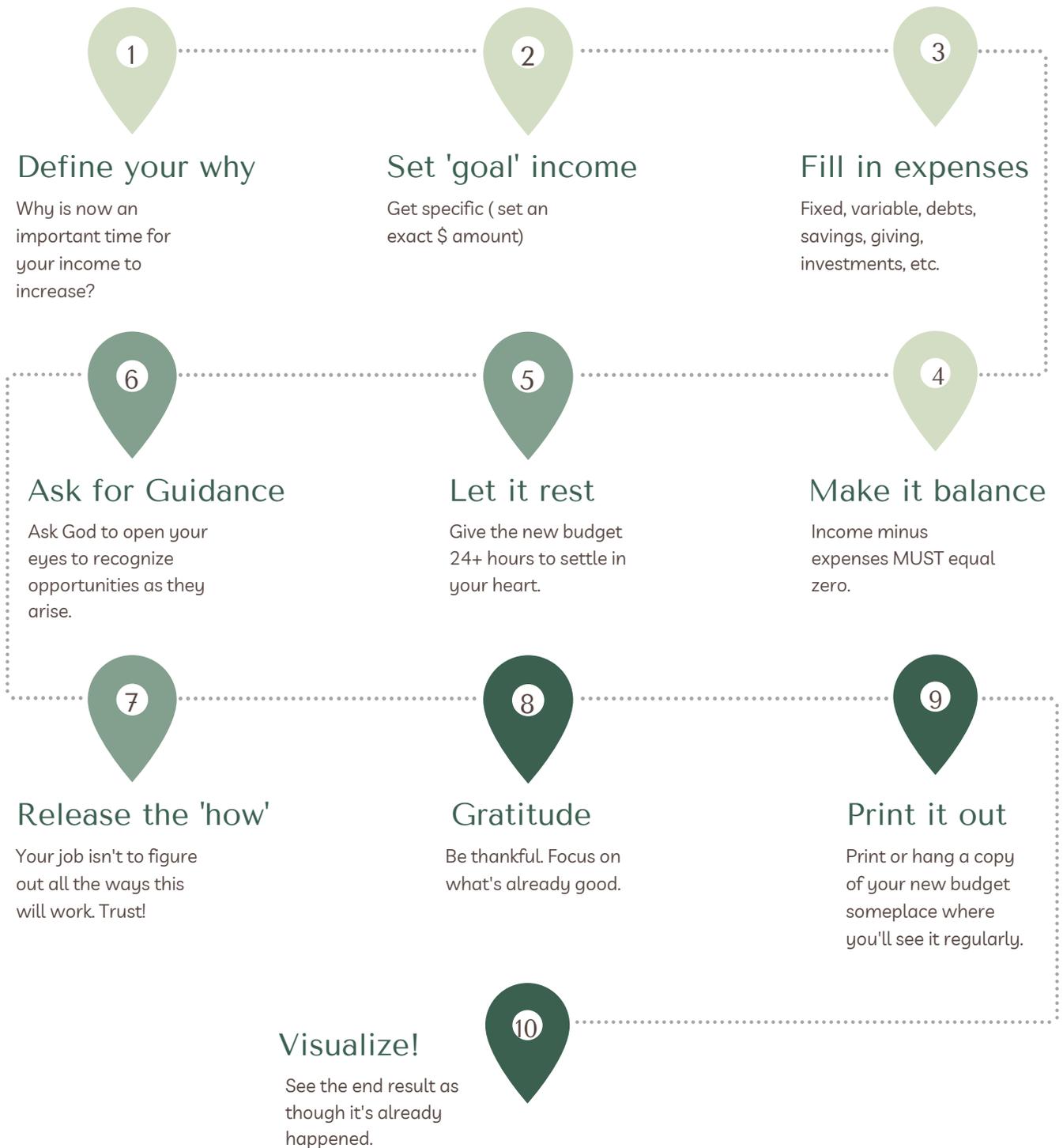
Do your best but don't obsess over making it 'perfect.' Remember, this is supposed to be a **fun** exercise in dreaming—and planning—for your future. You can always tweak later.

3 The Key to Living is Giving

This is vital: if you don't currently give a portion of your income to charitable causes, I would urge you to include giving in your new budget. Generosity is a key to prosperity!

Roadmap Overview

Here's an overview of my prophetic budget roadmap (steps are explained on the following pages.) Follow this 'map' to improve your financial stewardship, increase your faith, and grow in your capacity for wealth. **Disclaimer:** I'm not promising you'll make 'x' amount of dollars if you do this. I am, however, sharing principles that, *if applied*, will help you—a lot!



Step One

DEFINE YOUR 'WHY'

Before you launch into planning your 'dream' budget, it's important to take a moment to ask yourself, "Why do I want more money?"

There's absolutely nothing wrong with wanting to increase; after all, it's a natural part of growth. The value of knowing why we want more money, though, helps to anchor our resolve and is an excellent point of reference when we face challenges along the way.

So, why do you want more money? Do you want to pay off debt? Buy a new house? Go on a dream vacation? Support a cause you love? Upgrade your job? Something else?

Jot down your answer below.

NOTES:



Step Two

SET YOUR 'GOAL' INCOME

Set a specific **income** \$ amount that you want to reach. This is important. You're going to create an **ideal** budget based on this goal income.

You can decide your goal income in a number of ways:

- **You have an income amount in mind.** (i.e. "I want \$10k/mo" or "I want to make \$100k this year")
- **Use your current income as a base.** Look at your current income. Are there any needs (or wants) not currently being met because you haven't had the money? Figure out how much you'd need to cover those needs/wants. Add that amount to your current income to find the new total
- **You have a goal to reach** (i.e. you want a new house/car and payments will be 'x' amount.) Add those totals to your current income to determine your goal

TIP #1: Ask your self this question, "What income level would help me/my family thrive right now?"

TIP #2: Be honest with yourself. This part works best if you pick an amount that is a 'level up' from where you are, but not so far out that you couldn't *actually* manage the money if you were to get it. **It should feel exciting, a bit stretching, but not overwhelming.**

MY GOAL INCOME IS:

Step Three

FILL IN YOUR EXPENSES

Once you've set your new goal income, it's time to add your expenses to your **monthly budget**.

Here are some expenses to consider:

- **'Fixed' expenses** (mortgage or rent, insurance, subscriptions, etc.)
- **Variable expenses** (change monthly). Go for an average here—how much do I normally spend? (Utilities, groceries, entertainment, gas, clothing)
- **Debts**
- **Charitable giving**
- **Savings/Investments**
- **Fun money** (for you to spend on yourself)
- **Auto**
- **Pets**
- **Healthy living** (medical, vitamins, supplements, beauty treatments)
- **Emergency Fund** (for unexpected bills)
- **Other**

Remember, this budget is FUTURISTIC. It's based on what you want to make and how you would spend the money once it's come in. Some expenses may stay the same as they are now. Others might change when you get more money. Adjust as needed.

If you don't have budgeting software, feel free to use this basic spreadsheet I created. Click below to open in Google Sheets.

[BASIC BUDGET](#)

Step Four

MAKE IT BALANCE

Now it's time to balance your **new goal** budget. Set the income to the desired amount. Then subtract your expenses. Remember, we want

Income - Expenses = zero.

Once you've subtracted expenses, do you have a surplus or deficit?

Because you've increased your income, you might have a surplus. What will you do with the extra money? If need be, consult your 'why' from Step One for ideas.

If you have a deficit, what needs to change? Do you need to set the 'goal income' to an even higher amount? Are there expenses you can cut?

Don't skip this step. Play around with figures until your new budget balances perfectly. This new budget is your 'template' for when you actually bring in the money you're aiming for.

TIP: Money is a great servant—it wants to be told where to go. If you're not used to mastering your money (and have let it 'master' you in the past, this is your opportunity to put your big girl pants on and take charge.) Remember, you can always change it later. Just do your best.

Step Five

LET IT REST

Well done! So far, you've considered why you both need and want this new increase in finances. You've set your goal income, added expenses, and tweaked it until it balances.

Now it's time to let it rest.. For *at least* 24 hours, don't touch, edit, or alter any figures on your budget. If you think of something you've missed, create a Note in your phone or jot it down in a notebook, but don't change anything on the budget itself for at least a day.

It's important to let the budget settle in your heart. Just like you don't open the oven door every five minutes while you're baking a cake, this budget needs time to rest.

If, after 1+ days, you feel the need to change something, go for it. But then let it rest again.

TIP: Resist the urge to second guess yourself or constantly change your answers. Try not to make changes more than once or twice. This isn't about getting it perfect, it's about creating a container, a vessel in your heart, for money to flow into.

Step Six

PRAY AND RELEASE

You've done the prep work. You've let the budget settle. You've added on or tweaked as necessary. Now let's ask for guidance.

Proverbs 3: 5,6 (NLT) says:

Trust in the Lord with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will show you which path to take.

I want you to settle in your heart that:

1. God wants to help you succeed, and
2. He will show you the path forward.

Ask for His help. Ask Him to open your eyes to opportunities, to bring connections across your path, to open doors to jobs or promotions that will enable you to reach your goal, and to give you Wisdom to do it with integrity and excellence.

Once you've done this, release it Let it go. Don't obsess over **how** the money will come. It's actually not your job to figure out the 'how'. Your job is to prepare for the increase.

TIP: One way to prepare is to assess your current money habits. Is there any sloppiness that you can tighten up? Are there debts you can pay off? What can you do where you are right now to prepare for what's coming?

Step Seven

PAY ATTENTION

While I don't want you to worry about *how* the money will come, **I do want you to pay attention, especially to anything that stirs excitement or joy in your heart when you consider it.**

In Step Six, you asked for guidance. Expect guidance to come.

What creative ideas are coming to you? Are opportunities being presented? (Bear in mind, they don't have to look like a million dollar idea right away. Again, pay attention to anything that sparks joy. That's where the life is.)

You don't have to do every idea that presents itself, but I promise you, there are opportunities everywhere if we just have eyes to see them. Make notes. Explore. Take action on the exciting ones.

NOTES:

Step Eight

GRATITUDE

I really can't say enough about the power of gratitude. Honestly, **if you did nothing else on this list except get super duper thankful for what's already going well in your life, you'd be amazed at what would happen in, through, and around you.**

Why? Because gratitude lifts your 'state' into a higher frequency. Just think of an angry person compared with a grateful one. They exude a different energy, right? A state of thankfulness opens your mind up to possibilities that you simply can't access when you're fearful, angry, fretful, or stressed.

What does this look like practically?

Take time (daily, if possible) to remember people, events, situations, freedoms, even possessions that have blessed your life. Whether you write it down in a journal, or simply spend a few minutes counting your blessings, not only will it improve your mood, but it will open you up to receive more.

Some of my best ideas come when I'm in this thankful state. Not to mention that my positivity and outlook on life is significantly boosted.

Step Nine

PRINT AND TELL

Print a copy of your new 'dream' budget and stick it someplace where you'll see it on a regular basis.

Options include:

- your bathroom mirror
- inside your journal
- in your workspace
- on your fridge
- in your car

Look at it regularly. Pray over it if you like that sort of thing. Bless it.

Next, tell someone you trust about your goal. If you're married, ideally it would be your spouse. Otherwise, tell a trusted friend. This person can encourage you along the way.

I'LL HANG MY BUDGET
HERE:

THE PERSON I'LL TELL IS:

Step Ten

VISUALIZE!

This is one of my favorite steps of the whole process. **Visualize the end result.** What will your life look like once you've stepped into this new level of income?

What will it feel like to reach this goal? How will your confidence be affected? Will you dress differently? Act differently? How will you have grown? How will you give back?

Take 5-15 minutes every day and 'see' yourself in the future. Use your imagination to paint the picture. Engage your emotions. Pay attention to how this 'future' you feels, acts, and engages with others.

Visualization is like super fuel for your dreams!

NOTES:



Additional Resources

Check out some blog posts I've written that will help you on the journey to increasing your income. From the power of gratitude to money books that will help you grow your financial IQ, they're easily digestible and a quick read. For more posts, check out my blog at www.melissarunacres.com/blog.

THIS BUDGETING HACK DOUBLED OUR INCOME

Read the story behind my love of prophetic budgeting (and the reason this roadmap PDF was created in the first place.)

[LEARN MORE](#)

12 'MUST READS' TO LEVEL UP YOUR MONEY GAME

No matter where you are on your money journey, you'll be able to find a book to fit your current financial situation.

[LEARN MORE](#)

THE POWER OF GRATITUDE

A few years ago I started getting serious about practicing gratitude. Every day, I'd take a few moments and focus on what I was grateful for. This simple habit changed my life!

[LEARN MORE](#)



You're Invited!

Ready to create long term mindsets and habits that will set you up for financial freedom?

If so, I'm creating a course and coaching program just for you!

Join the waitlist at
www.melissarunacres.com/moneycourse
or click the link below. Signing up doesn't obligate you in any way, you'll just be the first to know when it's live (and you'll get an early bird discount.)

[JOIN THE WAITLIST!](#)