



PUBLISHING EDITOR

Niccie Kliegl is CEO of **Fulfill Your Legacy**, Author, Discipleship Leader, and Speaker, shepherding Christians and Ministry Leaders into their Sweetspot where they fulfill their calling by connecting to the presence of God and Tapping into the Trinity to transform lives, homes, communities, and nations.

Niccie founded the **Legacy Leader Community** and *As for Me & My House* magazine. She also loves sharing what God puts on her in her 3 podcasts: **The Presence of God**, **The 5-Fold Forum**, and **Your Divine Business**.



COPY EDITOR

Helen Izek is an award-winning author and was once also a freelance editor. In addition to her current full-time day job with a global medical device company, Helen continues to edit the articles for our monthly *As for Me and My House* magazine. Passionate about working with each and every author, Helen strives to ensure the magazine is free of errors while preserving the unique voice of the contributors. She'd rather stay true to you, the authors quirky turns of phrases included!

Helen lives in Israel with her husband and is mother to three wonderful children, and grandmother to three tiny tots.



DESIGN EDITOR

Jana Smith writes *End-Times*, speculative Christian fiction with a hint of romance, for women of all ages. Her love of God's Word and interest in Biblical End-Times prophecy has led her to write a series of fictional stories dealing with this subject. Retirement has allowed her to focus much of her time on writing. Jana and her husband live in Calgary, AB, where they can be near their precious children and grandchildren.

Being involved with Niccie's **Sweetspot Mastermind** has opened her eyes to an entirely new form of ministry. For Jana, it is a joy and a privilege to help with the magazine layout every month.



6 HOUSE

Jodi Hendricks is a Jesus-loving wife, homeschooling mama, and ministry leader learning to embrace God's calling even in the chaos.

Jodi writes and speaks to encourage women to reflect the love of Christ right where they are—laundry piles and all.



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MARRIAGE

Once in a while, you'll catch me adding an article of my own. I love the lessons I have learned from God about my faith.

In my years of coaching, marriages have a tender space in my heart. My parents divorced when I was a child so I was pretty committed to make things work.

However, if I had walked with the Lord and knew what He wanted of my future husband—as well as of me as a future wife—I'd have saved our whole family a lot of grief. I will share with you what He asks of us in our marriages, straight out of my newest book.



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HEALTH

DeneenTB is a faith-based strategist, author, and speaker who helps Christian women grow a sustainable faith life by aligning with how God uniquely designed them.

Deneen is the creator of the Personalized Faith Plan (PFP), a grace-filled framework for spiritual growth beyond the checklist.



22 FINANCES

Kelsey is a faith and purpose coach who helps Christian women break free from fear, rebuild confidence, and step boldly into their God-given calling.

Through her Settle & Soar Pathway, she guides women to heal emotionally, grow spiritually, and create lives rooted in faith and purpose.



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PARENTING

Linda Ryder-Smith was born and raised in Metro Detroit. She lives with her husband and Kellie, their Australian Shepherd Miniature, on a 40 acre farm in West Michigan. Linda and Kellie have four children and five grandchildren.

Linda is also a:

2x breast cancer survivor

32 years as an Opt Tech. and Ophthalmic Assistant

10 years sub teacher

Seamstress

Writer of Poetry

Deputy Treasurer GCT Treasurer

Beauty Consultant



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COMMUNITY

Nicole Kalowick is a missionary with PAZ International preparing to return to Japan full-time. With a background in children's and youth ministry, church leadership, and global missions, she is passionate about equipping the Church and encouraging believers to live bold, surrendered lives. As you read this, Nicole is actively fundraising to return to Japan full time as a missionary with PAZ International. It's an incredible season of preparation, faith, and trusting God for every step. If you felt stirred while reading this article and would like to be part of what God is doing in Japan, Nicole would love to invite you to join her support team through prayer, giving, or simply staying connected. You can sign up for her newsletter, learn more about her and explore ways to get involved at nicolekalowick.com. Every prayer, every dollar, every share makes a difference in the Kingdom.

WORDS FROM THE PUBLISHER

NICCIE KLIEGL, FULFILL YOUR LEGACY

September has arrived, and with it comes the gentle shift from summer's warmth to the first hints of fall. The air feels a little crisper in the mornings, school routines begin again, and life often takes on a fresh rhythm. There's something about this month that feels like a new beginning—a chance to settle back into focus and prepare for the season ahead.

It makes me think of Lamentations 3:22-23: "Because of the Lord's great love we are not consumed, for his compassions never fail. They are new every morning; great is your faithfulness." Just as each new season brings change and renewal, God's mercies are faithfully new every single day. September reminds us to lean into that promise—to carry His faithfulness with us as we transition from summer's ease to fall's responsibilities.

If you're new to As for Me and My House, welcome! This magazine grew out of my second book in the Legacy Series, Embracing the Loving Legacy, which encourages us to extend our God-partnered lives into our homes. Each month, we explore six areas of faith and legacy: house, marriage, health, finances, parenting, and community.

Our contributors—faith-filled parents, mentors, Christian entrepreneurs, and leaders—share wisdom and encouragement to help you grow deeper in your walk with God and live out His call in everyday life. Together, we LIVE | LOVE | LEARN | LEAD as we build Kingdom legacies that begin at home and ripple outward into our communities.

As you step into this new season, I pray you'll pause to notice God's hand in the details—the fresh routines, the shifting leaves, the opportunities to begin again. May this issue encourage you to walk confidently with the Lord, trusting in His mercies that never fail.

With blessings for a beautiful September,





FROM CHAOS TO COMMISSIONED

MY WHY IN THE MIDDLE OF THE MESS

Hi, I'm Jodi—homeschooling mama of four, nonprofit director, ministry writer and speaker, and (more often than not) the woman drowning in a sea of mismatched socks, cold coffee, and curriculum plans.

If you've ever looked around at the chaos of your home, your schedule, your heart and thought, "Lord, I don't know how to do all of this . . .," you're not alone.

Most days I feel like I'm living under the weight of the

piles of laundry, lesson plans, and to-do lists that never seem to dissipate.

But it's in the middle of that mess that the Lord continues to draw me back to the most important truth: my life—my motherhood, my marriage, my ministry—is not about keeping it all together. It's about glorifying the One who holds it all together.

MINISTRY MOTHERHOOD

MARRIAGE

So, I invite you to walk with me through:

The struggle of being overwhelmed by God-given responsibilities.

The power of remembering your why.

The ministry that happens in the mess.

How your everyday example shapes identity in your home.

Why being present beats being perfect.



There are seasons when the very blessings I prayed for begin to feel like burdens. Every manuscript on my desk, every meeting, every meal to plan—they're all things I believe God has entrusted to me.

But the weight of it all can feel like it is too much. It feels like my Jabez prayer from years ago to "expand my territory" has gotten wildly out of hand. I start praying prayers like, "Lord, something's got to give!" I doubt my capacity. I question if I'm more of a hot mess than a help. I'd rather crawl under the laundry pile and cry than tackle it one wrinkled piece at a time.

But the Lord doesn't rebuke me in those moments. He gently redirects me.





REMEMBERING THE WHY

My calling isn't simply to be productive—it's to be faithful. And when I pause to remember why I'm doing any of it, everything shifts.

My why is Jesus. To glorify the Father. To be a radiant reflection of His love—especially to the people under my roof.

That means my first ministry is to my husband and children. The mission starts not on a stage, but in the kitchen, at bedtime, during homeschool meltdowns and the Mount Everest of laundry piles.

THE MINISTRY IN THE MESS

I used to think I had to get everything in order before I could be impactful. That ministry only counted if it was polished and public.

But I've learned that real ministry happens in the mundane.

It's in the moments I pause to speak life instead of reacting. When I choose grace instead of guilt. When I reach for my Bible instead of my phone. When I stay rooted in the Word instead of trying to escape the weight.

That's when the gospel is most alive in me—and most visible to my family.

"WHATEVER YOU DO, WORK AT IT WITH ALL YOUR HEART, AS WORKING FOR THE LORD, NOT FOR HUMAN MASTERS, SINCE YOU KNOW THAT YOU WILL RECEIVE AN INHERITANCE FROM THE LORD AS A REWARD. IT IS THE LORD CHRIST YOU ARE SERVING."

COLOSSIANS 3:23-24 (NIV)

DISCIPLESHIP BEGINS IN THE LIVING ROOM

I don't want to raise kids who know how to *perform* Christianity. I want to raise kids who *desire* relationship with Jesus.

That starts with them seeing it modeled in me. Not the version of me that has it all together, but the version who runs to Jesus in weakness, who worships while weary, who serves with joy even when overwhelmed.

This is where identity is shaped. This is where they learn to live authentically in Christ.

PRESENCE OVER PERFECTION

I'm not perfect. I won't always get it right. But I can be present.

And when I show up—with intention, with faith, with a heart anchored in God's word—I can trust that the Holy Spirit is working in ways I can't always see.

Even if the laundry isn't folded. Even if the manuscript waits another day. Even if dinner is cereal and grace.



CONCLUSION: HOLDING ONTO PEACE, ANCHORED IN PURPOSE

So here I am—still cross-legged on the floor some days, still knee-deep in the chaos of raising a family and answering a calling. But I've stopped trying to do it all in my own strength.

Because I remember my commission.

Because I remember my why.

And that's where peace settles in. That's where the glory shines through. That's where Jesus meets me—in the middle of the mess.

One mismatched sock at a time.







Truth Over Trends

- We stand on the unshakeable truth of God's Word—above opinions, emotions, and cultural filters.
- Identity in Christ.
- Our worth isn't earned or performed—it's declared by the One who crowns us with love and mercy.
- Freedom Through Wholeness.
- We believe healing is holy work. Wholeness comes from unlearning the lies and embracing the process of sanctification.
- Purpose with Power.
- When women walk in confidence, they change their families, communities, and future generations.
- Beauty from the Inside Out.
- We celebrate spirit-led confidence, heart-deep joy, and the kind of beauty that radiates because it's rooted.



JOIN **JODI HENDRICKS** IN **#NOFILTER** AS SHE EMPOWERS YOU TO EMBRACE THE WOMAN GOD CREATED YOU TO BE. THROUGH HEARTFELT STORIES AND EMPOWERING INSIGHTS, YOU'LL UNCOVER THE TRUTH OF YOUR DIVINE DESIGN.

LET GO OF THE FILTERS AND STEP INTO THE FULLNESS OF WHO YOU WERE MEANT TO BE. WITH EACH PAGE, YOU'LL BE INSPIRED TO LIVE BOLDLY, LOVE FEARLESSLY, AND EMBRACE YOUR TRUE REFLECTION.

GET YOUR COPY NOW AND EMBARK ON THE JOURNEY TO AUTHENTICITY!





BENEATH THE LAYERS OF
DOUBT AND DISTORTION, A

MASTERPIECE AWAITS WITHIN YOU.

#NOFILTER INVITES YOU ON A
PROFOUND JOURNEY OF
SELF-DISCOVERY, URGING YOU TO
PEEL BACK THE LAYERS AND
EMBRACE THE WOMAN GOD
INTRICATELY DESIGNED YOU TO BE.



Growing Into A Great Love

Something I never imagined when beginning my life coaching was that so many married couples would seek life coaching. With my coaching being faith-based, through events and one-on-one services, it truly has been a saving grace to hundreds of marriages.

God does all the heavy work. I plant the

seed and He grows their lives and marriages into something beautiful.

Today, I'll be sharing with you four ways that God has blessed my marriage and how He helps many others by God-growth.

And, before we begin I want to

reassure you that God wants to bless your marriage each and every day.

It doesn't matter how far into your marriage or relationship you are, how messed up or currently blessed it is. God wants to create more and more of His beauty in it, and He will, if we let Him. We ultimately have free will, so even with one partner working on it, it's up to us to grow.

11 As for Me and My House

Four Ways God Grows Our Marriages HEAD TO THE LAST PAGE TO ACCESS PRAYER CARDS FOR YOUR SPOUSE

1. PICKING

- * A consideration early on
- * A battle worth fighting for
- * A choice is necessary

2. PRUNING

- *Needed
- *Embraced
- *Welcomed

3. PREVAILING

- * Weathering the storms
- * Nail down the shutters
- * Invite super power

4. PRAISING

- *Beforehand
- *Beginnings
- *Best is yet to come



In no way is it a lost cause if you were anything like Jeff and I when picking out our life partners. Neither of us even understood the true concept of equally yoked so some of this is for the reader who has yet to 'pick' their husband or wife.

But, rest assured, those of you who are already well into your marriage, no worries there either. God's got you covered, literally. So no more fighting under the sheets. Let His truth and light weigh on your hearts, minds, and souls like a healing blanket of pure and complete love.

See, this is the trick for getting equally yoked, for having a partner that God would have hand-picked for you. You need to get your thoughts and desires tapped into God first. If you do this, before you know it you will be singing the same tune, dancing the same gig, and life will be blessed.

How do you do this, you might ask. Well, do it like the world does. The world has mastered the art of programming. Be transformed by the renewing of your mind. (Romans 12:2)

Does it mean your marriage will be like "sweet smelling roses"? Yes, and that leads me to the next item to talk about, the pruning.



NOTHING GROWS WELL WITHOUT CONSTANT 'PRUNING'

Jesus tells us that God lovingly prunes us, chastens us, and tries us so that we become more profitable (see also Hebrews 12:3–11). He does what He needs to get us to yield. Not to make us live out our days 14 | As for Me and My House

or marriage struggling but rather to help us clear away the crap so we can get to bearing good fruit.

He wants us and our marriages to be blessed. But do we see how God is pruning us? It's important that we do so we can get the job done and reap the benefits.

I spent far too many years not

understanding that so many of Jeff and my difficulties were making us stronger. So I would stop the pruning! Yikes, how silly. I simply didn't understand how to lovingly disagree, how to challenge thoughts or surrender ideas, and I'd surely not mastered humble grace. It takes help from the Trinity to do this.

You'll need to get God-partnered and Tap
Into the Trinity, as I like to call it.

God and the written Word will teach you how to love purely. Just make an effort to get into the Word; it will come to life and begin to work on you. Even if your spouse isn't in the Word, you get to it. It is alive and WILL work in you . . . then in him/her.

Next, Jesus. Yep, if you struggle to forgive or if you live in pain from past hurts you need to lean into Jesus. He will help you forgive. This will restore the standard and wipe away a multitude of sins. I have absolutely seen God wipe away hurt that NOBODY should have to withstand in a marriage. Praise Jesus!

Then there is the Holy Spirit. If you struggle to keep your cool, to be kind or patient, just to mention a few (Galatians 5:22–23), the Holy Spirit is right there waiting to help. But so few call on Him. NO REALLY, CALL ON HIM. Why are we shy or doubting? Do we just forget or are we full of pride, unwilling to ask for His help?

I am continually shocked and delighted as God teaches Jeff and I first to know when we need pruning, then to embrace it, and finally to actually welcome in beautiful new growth. STAY GROUNDED IN YOUR FAITH & WALK WITH THE FATHER, SON, AND HOLY SPIRIT.

THEN YOU CAN
BE HOPEFUL THAT
YOUR MARRIAGE
WILL GROW
STRONG
THROUGH IT ALL.

NICCIE KLIEGL



We do it nowhere near perfect but... As for me and my marriage, we will love and serve the Lord.

NICCIE KLIEGL

ISN'T PRUNING ENOUGH - WHY PREVAILING?

To me prevailing is all about endurance and hope. The gold is waiting for us in the end. *I think it is so important to feel and know that there is hope.* Hope pushes us through unbelievably difficult times. Hope brings joy and helps you hang on. Hope keeps your spirit in the right place. It's so much easier to weather the storms with hope.

If we stay grounded in our faith with the Father, Son, and Holy Spirit we can be hopeful that our marriage will grow strong through it all.

We get to decide if we live by the Spirit or by the world. We should also be aware that both have laws and both have causes and effects.

It's one thing to call on the Trinity when we are in hard times but what are you doing to invite in this 'super

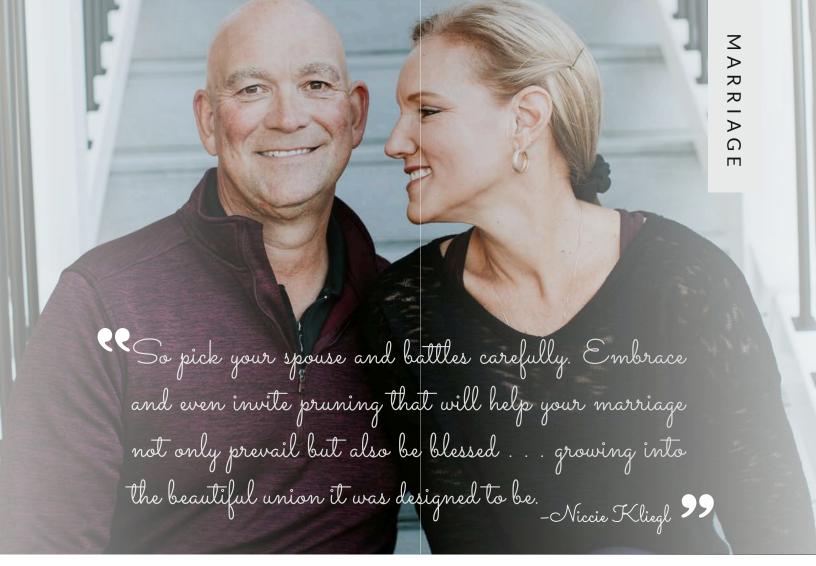


power' on a normal day? In order to get to some really great places in our marriage we need to call on God and invite Him into our lives and marriages each and every day.

We can do this by praying together, husband and wife, for your children and relationship. Doing small things like sharing testimonies of when you felt God move in your life or discuss a good Christian podcast/sermon. You can do a Bible study together, and even just turning on Christian music in the backdrop of your home allows you two to worship together. This is powerful. It even seems to affect the life of an nonpracticing believer so no worries if you hear these things and think, no way. Honestly, if you think there is no way your spouse would do any of the listed things . . . then you need to pray for God to change their heart and open their eyes to all God offers. Stay positive and lead by example; your peace and blessings will seem desirable and change will follow.

PRAISING YOUR SPOUSE & GOD IS ESSENTIAL, EVEN IN TRYING TIMES

Praise is often saved for after we see the blessing but I'm



telling you, God's timing is so much more advanced than anything we can imagine. He loves you, wants the best for you, wants your marriage to be Godly, and wants you two blessed, so PRAY FORWARD.

I didn't know how to do this even a few short years ago but this is now one of my favorite PRAY IT FORWARD prayers for my husband.

And this is my prayer: that your love may abound more and more in knowledge and depth of insight, so that you may be able to discern what is best and may be pure and blameless for the day of Christ. Philippians 1:9-10

I like to tell my coaching clients to praise God beforehand with gratitude for His future-answered prayers. And to praise God through praying positive affirming scripture over your spouse while changes are beginning to take root. And lastly, to praise God with shouts of faith, knowing that the best is yet to come.

All that is powerful but we cannot forget to simply praise our spouse into their divine places.

Do you even know what God desires of a Godly man, woman, wife, husband? If you really haven't looked it up I suggest you do so. This way you can encourage each other to step into first the learning of it and then the doing.

My second book, Embracing the Loving Legacy, As For Me & My House, has three chapters devoted to just that. And it includes a set of covenants for you and your spouse to create together, with God. This will walk you through all God asks and will get you to a place where you will notice the little wins.

Too often we rob our spouses of the opportunity to be great men, women, wives, and husbands. We fail to ask for help or lean on the other, and then miss the chance to see our spouse grow, serve, and lead. So pick your spouse and battles carefully. Embrace and even invite pruning that will help your marriage to not only prevail but also to be blessed and grow into the beautiful union it was designed to be.

PRINTTHIS PAGE, CUT AROUND IMAGES AND PRAY THEM OVER YOUR SPOUSE DAILY...OR, SAVE BOTH PAGES TO YOUR PHONE TO EASILY PRAY DAILY

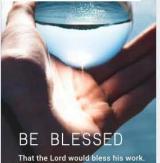


"I, therefore, the prisoner of the Lord, beseech you to walk worthy of the calling with which you were called, with all lowliness and gentleness, with longsuffering, bearing with one another in love."



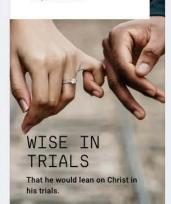
PROVERBS 22:29 *Do you see a

man who excels in his work? He will stand before kings; He will not stand before unknown men."



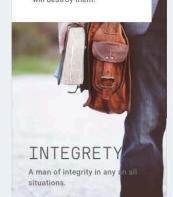
PSALM 46:1

"God is our refuge and strength, A very present help in trouble."



PROVERBS 11:3

"The integrity of the upright will guide them, But the perversity of the unfaithful will destroy them."



1 CORINTHIANS 10:13

No temptation has overtaken you except such as is common to man; but God is faithful, who will not allow you to be tempted beyond what you are able, but with the temptation will also make the way of escape, that you may be able to bear it.



PROVERBS 28:27

"He who gives to the poor will not lack, But he who hides his eyes will have many curses."



LUKE 16:13

"No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."



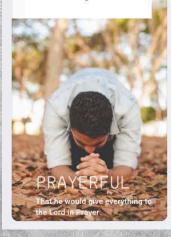
JEREMIAH 29:11

"For I know the thoughts that I think toward you, says the Lord, thoughts of peace and not of evil, to give you a future and a hope."



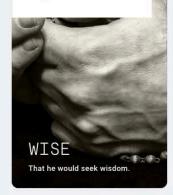
1 THESSALONIANS 5:17

"Rejoice always, pray without ceasing."



JAMES 1:5

"If any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be given to him."



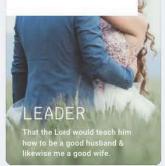
PHILIPPIANS 1:9-10

And this I pray, that your love may abound still more and more in knowledge and all discernment, that you may approve the things that are excellent, that you may be sincere and without offense till the day of Christ."

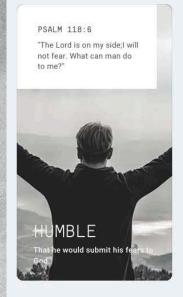


EPHESIANS 5:22

"Wives, submit to your own husbands, as to the Lord. For the husband is head of the wife, as also Christ is head of the church; and He is the Savior of the body."



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ROMANS 8:28 "And we know that all things work together for good to those who love God, to those who are the called according to His purpose." LOVES GOD he would fully grasp his pose in Christ.



PSALM 105:42-45

*For He remembered His holy

promise, And Abraham His

servant.He brought out His

people with joy, His chosen

CORINTHIANS 6:12

but all things are not

*All things are lawful for me,



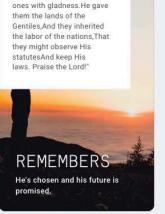
EPHESIANS 5:25





PROVERBS 4:23

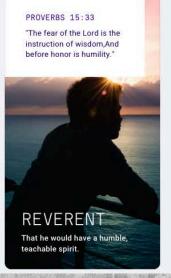




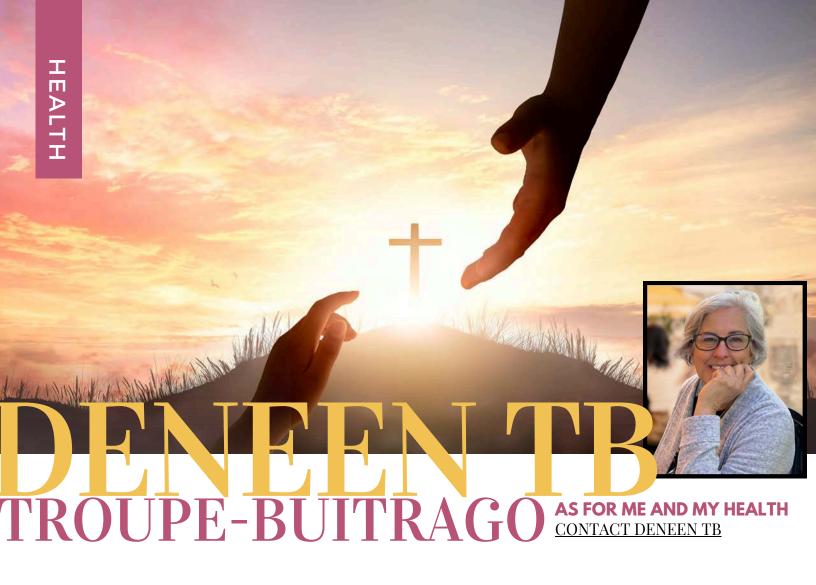












PARTNERED ON PURPOSE: HOW SURRENDERING MY STRATEGY LED TO MY STRONGEST FAITH

Hi, I'm DeneenTB—faith-based strategist, author, speaker, and founder of the Personalized Faith Plan (PFP). But I didn't always hold that title. For years, I wore a different one: spiritual striver. I checked the boxes—devotions, volunteering, Bible study groups—yet still felt distant from God in my everyday life, especially in my work.

Everything changed when I stopped trying to fit into someone else's faith formula and finally partnered with God in the way He designed me.



In this article, I want to share:

- Why being "on mission" in your work matters deeply to your faith
- How illness stripped me of performance and taught me presence
- The difference between living for God and living with Him
- And how discovering your unique way of connecting with God can restore joy, clarity, and confidence

Let's unpack how God turned my hustle into holy alignment—and how He can do the same for you.

"FOR WE ARE
GOD'S
MASTERPIECE,
CREATED IN
CHRIST JESUS TO
DO GOOD WORKS,
WHICH GOD
PREPARED IN
ADVANCE FOR US
TO DO."

EPHESIANS 2:10 (NIV)

WORK IS WORSHIP—WHEN IT'S ANCHORED IN RELATIONSHIP

Growing up in the church, I was taught to keep my faith life and work life in separate lanes. But when I entered the world of entrepreneurship and leadership, I started asking deeper questions: Is God really only present in quiet time and Sunday mornings? Or can I partner with Him in the work I do every day?

The answer was a resounding yes—but it required a mindset shift. I had to reframe my work as worship, not only service. That meant recognizing that God's presence wasn't limited to ministry roles, but infused into every task when I invited Him in. Strategy meetings became sacred. Emails turned into opportunities for encouragement. Business planning became prayerful discernment.

Faith wasn't something I had to schedule *outside* of work. It became the foundation within it.

WHEN PERFORMANCE WASN'T AN OPTION, PRESENCE BECAME THE GIFT

In 2002, I was diagnosed with Multiple Sclerosis. It changed everything. I had to slow down. I could no longer rely on sheer willpower to keep up with spiritual expectations. The guilt of "not doing enough" crept inuntil I heard God whisper, "I didn't ask for your performance. I asked for your presence."

That was the beginning of a new way of living with Him one rooted in grace, rhythm, and authenticity. It also became the seed of what would later grow into the Personalized Faith Plan (PFP).

> "THE BEST STRATEGY YOU'LL EVER MAKE IS **SURRENDERING YOURS TO GOD'S."** —DENEEN TB

LIVING WITH GOD IS THE TRUE STRATEGY

As I began to walk more closely with Godrather than performing for Him—I saw my faith deepen and my purpose sharpen. I wasn't simply asking Him to bless my plans; I was seeking His presence before I ever made them.

This shift led to clarity. I realized God had designed each of us with a specific "faith shape"—a unique way we are wired to connect with Him based on how we love with our heart, soul, mind, and strength (Mark 12:30). When I embraced my design, I found freedom and consistency like never before.

YOU HAVE A PERSONALIZED FAITH PATH—AND IT'S TIME TO WALK IT

Too many women are spiritually exhausted, not because they lack desire but because they're following someone else's rhythm. That's why I created the Personalized Faith Plan (PFP): a sustainable, gracefilled approach to spiritual growth that starts with how you were created.

Whether you're emotionally intuitive (Heart-led), deeply reflective (Soul-led), intellectually curious (Mind-led), or action-oriented (Strength-led), your faith can thrivenot in a formula, but in a framework that fits your life

YOU DON'T HAVE TO STRIVE TO

God didn't create you to be a copy. He made you a masterpiece (Ephesians 2:10). And He's inviting you into a partnership that's rooted in love, not performance. If your faith has felt stuck, dry, or disconnected, maybe it's not because you're doing it wrong. Maybe it's time to start doing it differently.

The best strategy you'll ever make is surrendering yours to God's.

Want help discovering how you were designed to grow in faith? I invite you to take the Faith Shape Quiz and begin your personalized journey today.





















What Is the PFP?

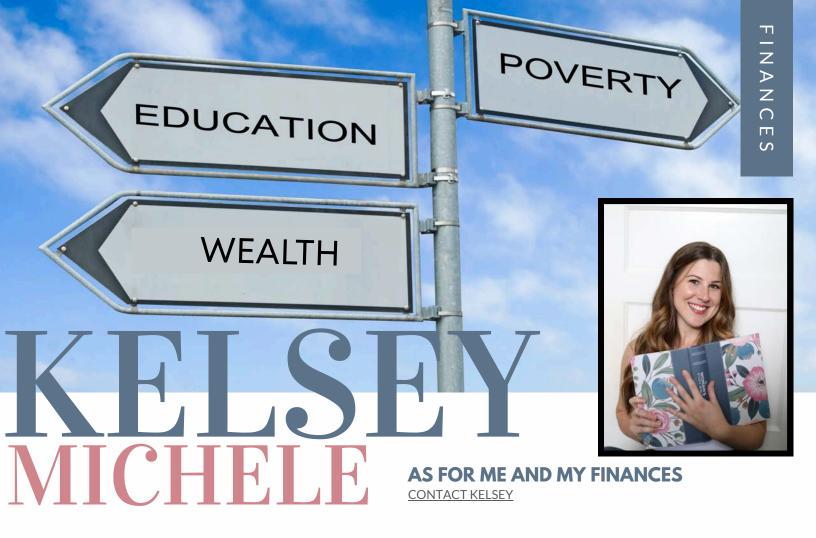
The Personalized Faith Plan™ is a practical, grace-filled roadmap for faith growth that honors your personality, life stage, and God-given wiring.

This isn't about trying harder.

It's about **growing differently**—in the way God created you to grow.

Using the **HSMS Model**™ (Heart, Soul, Mind, Strength) and the **FRAME Tool**[™], you'll finally understand:

- How you're designed to connect with God
- What actually fuels your spiritual life (not drains it)
- How to build rhythms that support your faith AND your work



FROM HUSTLE TO STEWARDSHIP: FINDING PEACE AND PURPOSE IN YOUR FINANCES

I'm Kelsey Michele, and if you've ever felt like you're just 'bad with money,' I've been there too.

Growing up, money always mattered—not in a luxury way, but in a survival way. It was the reason we couldn't go out to eat. The reason I didn't get to do certain activities or wear certain clothes. And it was the reason that when I decided I wanted to go to Cal Poly to become an architect, my parents took me to tour the school, smiled the whole way . . . and then told me, "We're not paying for it."

That moment stuck with me. I carried this belief: "If I can't afford it, I can't have it."

So I played small. I went to community college for four years, changed my major three times, not because I didn't have dreams but because I didn't think I could afford to chase them. Eventually, I found my way into Information Technology, went back for my bachelor's and master's degrees, got the corporate job, took on the student loans, and did all the "right" things society tells you to do.

And while I was paying the bills, I wasn't living in purpose.

It wasn't until my near-fatal car accident—a moment that stopped me in my tracks—that I realized I'd been going through the motions financially and spiritually. I was surviving, but I wasn't fulfilled.

Over time, God began to shift my perspective. Today, I want to share three key lessons that completely changed how I view money:

- Seeing money as a tool, not a test.
- ? Spending with intention instead of guilt.
- **2** Building financial rhythms rooted in faith, not fear.

MONEY IS A TOOL, NOT A TEST

For years, every financial mistake felt like proof that I wasn't disciplined enough or worthy enough. I saw money as a test I could never pass.

But Psalm 24:1 reminds us,

"THE EARTH IS THE LORD'S, AND EVERYTHING IN IT." PSALM 24:1

What we have isn't ours, it's His. Money isn't a measure of our value, it's a tool God entrusts us with.

When I finally got that truth, I felt such relief. I didn't have to earn my worth, I simply had to steward what God had already placed in my hands.



2 SPEND WITH INTENTION, NOT GUILT

In my 20s, I was the queen of swiping my card to feel better after a stressful day. But those "treat yourself" moments were leaving me more stressed later.

One mindset shift that changed everything for me is what I call "The \$1 Rule." If something costs \$30, I ask myself, "Will I wear or use this at least 30 times?" If the answer is no, I skip it.

It sounds so simple, but it helped me stop impulse buying and start spending in ways that actually lined up with my values.



"BUT SEEK FIRST HIS KINGDOM AND HIS RIGHTEOUSNESS, AND ALL THESE THINGS WILL BE GIVEN TO YOU AS WELL."

MATTHEW 6:33

3 BUILD FAITH-BASED FINANCIAL RHYTHMS

Practical steps matter, but so does your heart posture. When I finally started inviting God into my financial decisions, everything felt lighter.

Here are two easy rhythms that made a big difference for me:

- Keep your credit usage under 30% and pay on time, even if it's only the minimum!
- Pray before big financial decisions and ask, "Lord, does this align with the life You're calling me to build?"

None of this happened overnight. But small, steady steps created peace and reminded me that God was my provider all along.

So, if you've ever felt like you're behind or simply "bad with money," hear me on this: your identity is <u>not</u> your bank balance or your credit score.

Jesus said in Matthew 6:33,

"BUT SEEK FIRST HIS KINGDOM AND HIS RIGHTEOUSNESS, AND ALL THESE THINGS WILL BE GIVEN TO YOU AS WELL."

When you put God first, even in your finances, He will provide what you need in His timing.

You don't need more hustle. You don't need to have it all figured out. You need peace and purpose behind your money, and I promise, God will meet you there.

If this encouraged you, I'd love to get some free tools in your hands.

DM me the word STEWARDSHIP on Instagram (eby.kelseymichele), and I'll send you my Faith Over Fear Starter Kit along with free resources to help you learn simple money principles and create a plan that actually feels doable.



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OVERCOME FEAR AND STEP BOLDLY INTO YOUR GOD-GIVEN CALLING



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This free guide is designed to help you:

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- Find clarity and confidence in your Godgiven calling.

It's time to release what's holding you back and step into the abundant life God has planned for you.

Are you ready to say "yes" to your purpose?

Get yours Now!



I AM READY!





AS FOR ME AND MY PARENTING CONTACT LINE

The Dreaded Call

It was a cold, snowy January morning and I was at work at Crew Eye Center in Big Rapids, Ml. The morning started out pretty routinely but at about 9–9:30 am, I received a phone call from the Hospital across the street from where I worked.

My daughter, Margaret, had been in a serious car accident.

I immediately left work and went over to the ER across the street. She had lost control on an icy curve ("cozy curve" we call it) and hit a loaded UPS truck. If you've ever gotten the dreaded call you know that your heart races and sometimes your memory gets blurred with details when you try to remember afterwards. The doctors knew she had a broken leg but were still trying to figure out why she was losing blood. By the next day they figured out her spleen had been crushed to hamburger and she needed two surgeries: one on her broken leg (to put a pin in) and the other to remove her spleen.

I've raised my children by setting an example on how to live: God, Family, and Career in balance.

- 1.I am the LORD your God; you shall not have strange gods before me.
- 2. You shall not take the name of the LORD your God in vain.
- 3. Remember to keep holy the LORD's Day.
- 4. Honor your father and mother.
- 5. You shall not kill.
- 6. You shall not commit adultery.
- 7. You shall not steal.
- 8. You shall not bear false witness against your neighbor.
- 9. You shall not covet your neighbor's wife.
- 10. You shall not covet your neighbor's goods.

Genesis 20:3-17

"TRAIN UP A CHILD IN THE WAY HE SHOULD GO, AND WHEN HE IS OLD, HE WILL NOT DEPART FROM IT,"

(PROVERBS 22:6 NKJV).

During this traumatic time, I stayed strong and was there for Margaret every day at the hospital and when she came home to help nurse her back to a healthy 17 year old. She did very well through it all.

"LET NO ONE DESPISE YOUR YOUTH, BUT BE AN EXAMPLE TO THE BELIEVERS IN WORD, IN CONDUCT, IN LOVE, IN SPIRIT, IN FAITH, IN PURITY," (1 TIM 4:12 NKJV).

February, March, and April flew by quickly and I was doing very well emotionally. May rolled around and it was soon to be graduation time for Margaret. I cried on and off for three straight weeks because I kept thinking she may not have been here to graduate. This was a tough time for me and I leaned into God.

"THE LORD IS CLOSE TO THE BROKENHEARTED AND SAVES
THOSE WHO ARE CRUSHED IN SPIRIT,"
(PSALM 34:18 NIV)

"BLESSED ARE THOSE WHO MOURN, FOR THEY WILL BE COMFORTED," (MATTHEW 5:4 NIV)

"HE HEALS THE BROKENHEARTED AND BINDS UP THEIR WOUNDS," (PSALM 147:3 NIV)



During Margaret's hospital stay, she had a male nurse who was a great nurse I'm sure, but he kept telling her to be strong, no crying, and so on. Well, I had enough of him telling her this. She had just been through a horrific car accident and I told her to go ahead and cry and let it out!

CRYING IS GOOD!

WEEPING MAY ENDURE FOR A NIGHT. BUT JOY COMETH IN THE MORNING." (PSALM 30:5 KJV)

"HEAR MY CRY, O GOD; ATTEND UNTO MY PRAYER. FROM THE END OF THE EARTH WILL I CRY UNTO THEE, WHEN MY HEART IS OVERWHELMED: LEAD ME TO THE ROCK THAT IS HIGHER THAN I." (PSALM 61:1-2 KJV)

Through all the sorrow, I was thankful Margaret survived and she has said there was an Angel in the Mini-van with her that day.

In summary, as a parent, be an example to your children, even into adulthood. Show strength, support, and stand up for your kids. Lean on our Father, Son, and Holy Spirit daily as He is our strength and guidance.

Psalm 46:10 (NKJV) is my favorite scripture:

"BE STILL. AND KNOW THAT I AM GOD: I WILL BE EXALTED AMONG THE NATIONS. I WILL BE EXALTED IN THE EARTH!" **PSALM 46:10 (NKJV)**



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PLANTED ON PURPOSE:

WHY YOUR LOCAL CHURCH STILL MATTERS

Hi, I'm Nicole Kalowick, a missionary, (sometimes) blog writer, and longtime church girl with a global heart. I've served in youth ministries, children's church, coffee setups, and on international mission teams. And if there's one thing I've learned, it's this: no matter where God sends you, the local church is still His plan A.

Whether you're called to serve across the ocean or across the street, our growth, healing, and Kingdom impact are all deeply rooted in the context of our local church family. This isn't simply a suggestion; it's a strategy straight from God's heart.

There's a myth that calling has to take you far or be something "big" in order to mean something. But what if your most powerful ministry isn't on another continent, but in the chairs you help set up every Sunday? I've seen God move powerfully in Japan and many other countries, in crowded living rooms, and in the middle of language barriers, but the local church in my hometown is where I learned what it means to live the Gospel out in the mundane but in the most important ways.

Because the church isn't just a building, it's a body. A spiritual family. A place where we are known, challenged, and championed.

"THOSE WHO ARE
PLANTED IN THE
HOUSE OF THE
LORD SHALL
FLOURISH IN THE
COURTS OF OUR
GOD."

PSALM 92:13

When you commit to your local church, you're not only attending, you're anchoring. You're choosing to love real people with real problems. You're choosing consistency over comfort. You're choosing to grow in the context God designed: community. And it's in that space with those midweek meetings, post-service conversations, youth nights, nursery rotations, where your identity is tested and refined. Your gifts are revealed. Your heart is transformed.

Before I ever boarded a plane to the mission field, I was being shaped by my church family. God used the local body to develop my leadership, deepen my prayer life, and expand my understanding of what faithfulness actually looks like. Not the big, flashy kind. But the small, steady, sacrificial kind that looks like doing what God asks even when no one sees it.

If you're waiting for what's next, let me encourage you: don't overlook what's now. Your current church, even if it's imperfect, small, or in transition, might be the very ground God wants to use to grow you.





God doesn't waste faithfulness. He multiplies it.

And maybe, just maybe, your consistency and commitment to your church will be the very thing that unlocks someone else's breakthrough. That's the power of community. That's the legacy of being planted on purpose.

As you read this, I'm actively fundraising to return to Japan full time as a missionary with PAZ International. It's an incredible season of preparation, faith, and trusting God for every step. If you felt stirred while reading this article and would like to be part of what God is doing in Japan, I'd love to invite you to join my support team through prayer, giving, or simply staying connected. You can sign up for my newsletter, learn more about my story, and explore ways to get involved at <u>nicolekalowick.com</u>. Every prayer, every dollar, every share makes a difference in the Kingdom.



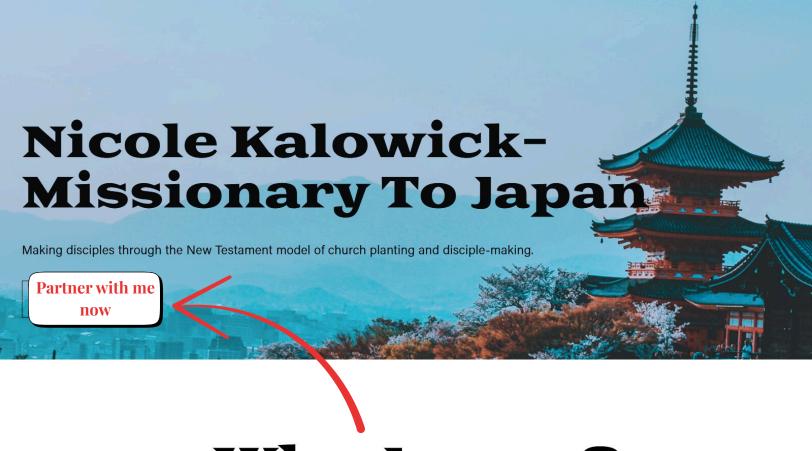












Why Japan?

Only 0.5% of Japan's 125.7 million population identify as Evangelical Christian

"Violence and crime are on the rise. Rampant suicide (30,000/year), teenage prostitution, high divorce rates, and growing social anxieties all reveal widespread despair."

(prayercast.)

""A massive 120 million are still waiting to hear the Gospel, making it one of the world's largest unreached people groups." "

(prayercast.)

"Japan is the largest unreached country that is open to missionaries!"

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World". - Matthew 16:15



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