

The Road to Emmaus

A WALKING AND WELLNESS CAMPAIGN



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Instructions

- 1 Read Luke 24:13 – 49, the story of the Road to Emmaus. You will be asked to reflect on different dimensions of this story as you walk daily.
- 2 Set your own daily walking distance. Choose a walking distance that is comfortable for you, and plan to gradually increase it from week to week.
- 3 Week one: Review week one's guide to physical well-being. As you walk daily, reflect on your physical well-being by contemplating the questions asked in the guide.
- 4 Weeks two – seven: Continue walking daily and use the remaining weekly guides to reflect on your emotional, intellectual, social, spiritual, vocational, and financial well-being.
- 5 Week eight: During this final week, increase your walking distance and contemplate the areas of your well-being in relation to one another. Select an area in which you feel God is nudging you to focus (and you feel ready to change). Then, identify a small step that will help you reach your goal.
- 6 Celebrate your progress. Forgive yourself when you fall short and begin again.
- 7 Live well, centered as a new creation in Christ.

A Message From the ELCA Wellness Manager

We are reminded that Christ walks with us as we read the Road to Emmaus story. Through the grace of Christ Jesus we have the promise of abundant life — here and now. I invite you to walk The Road to Emmaus and bring a friend or two. Or, why not invite your congregation?

The Road to Emmaus (Luke 24:13-49) tells the story of two disciples who, unknowingly, share their journey with Christ, and experience wholeness. They walked together accompanied by Christ (physical well-being). They talked, listened, and told their story (emotional well-being). Christ interpreted scripture and taught them (intellectual well-being). They talked and discussed (social well-being). Christ broke bread with them and their eyes were opened (spiritual well-being). Christ charged them to be witnesses (vocational well-being). Christ received their generosity and stayed with them (financial well-being). As Easter people we walk forgiven and healed, living witnessess to the good news.

The Road to Emmaus Walking and Wellness Campaign was designed to integrate faith and health. As you walk you are invited to ponder questions related to your well-being based on the Wholeness Wheel. Each week encourages you to try a new prayer practice. It is my hope that throughout the journey you will grow in your relationship with God, become more centered, and gain

awareness of what it means to live as a whole and holy people of God. After seven weeks of walking, reflecting, and prayer practices, you will be invited to set a focus for your well-being. I encourage you to find an accountability partner who will support you, check in with you, and pray for you as you seek to make a lifestyle change — for your well-being.

Blessings to you as you seek to live out your baptismal call: to live well as a whole and holy person of God — so that you might pass on the faith!

That you may be well,



Deacon Tammy Devine
ELCA Wellness Manager



Luke 24:13 – 49

The Walk to Emmaus

¹³Now on that same day two of them were going to a village called Emmaus, about seven miles from Jerusalem, ¹⁴and talking with each other about all these things that had happened. ¹⁵While they were talking and discussing, Jesus himself came near and went with them, ¹⁶but their eyes were kept from recognizing him. ¹⁷And he said to them, “What are you discussing with each other while you walk along?” They stood still, looking sad. ¹⁸Then one of them, whose name was Cleopas, answered him, “Are you the only stranger in Jerusalem who does not know the things that have taken place there in these days?” ¹⁹He asked them, “What things?” They replied, “The things about Jesus of Nazareth, who was a prophet mighty in deed and word before God and all the people, ²⁰and how our chief priests and leaders handed him over to be condemned to death and crucified him. ²¹But we had hoped that he was the one to redeem Israel. Yes, and besides all this, it is now the third day since these things took place. ²²Moreover, some women of our group astounded us. They were at the tomb early this morning, ²³and when they did not find his body there, they came back and told us that they had indeed seen a vision of angels who said that he was alive. ²⁴Some of those who were with us went to the tomb and found it just as the women had said; but they did not see him.” ²⁵Then he said to them, “Oh, how foolish you are, and how slow of heart to believe all that the prophets have declared! ²⁶Was it not necessary that the Messiah should suffer these things and then enter into his glory?” ²⁷Then beginning with Moses and all the prophets, he interpreted to them the things about himself in all the scriptures.

²⁸As they came near the village to which they were going, he walked ahead as if he were going on. ²⁹But they urged him strongly, saying, “Stay with us, because it is almost evening and the day is now nearly over.” So he went in to stay with them. ³⁰When he was at the table with them, he took bread, blessed and broke it, and gave it to them. ³¹Then their eyes were opened, and they recognized him; and he vanished from their sight. ³²They said to each other, “Were not our hearts burning within us while he was talking to us on the road, while he was opening the

scriptures to us?” ³³That same hour they got up and returned to Jerusalem; and they found the eleven and their companions gathered together. ³⁴They were saying, “The Lord has risen indeed, and he has appeared to Simon!” ³⁵Then they told what had happened on the road, and how he had been made known to them in the breaking of the bread.

Jesus appears to his disciples

³⁶While they were talking about this, Jesus himself stood among them and said to them, “Peace be with you.” ³⁷They were startled and terrified, and thought that they were seeing a ghost. ³⁸He said to them, “Why are you frightened, and why do doubts arise in your hearts? ³⁹Look at my hands and my feet; see that it is I myself. Touch me and see; for a ghost does not have flesh and bones as you see that I have.” ⁴⁰And when he had said this, he showed them his hands and his feet. ⁴¹While in their joy they were disbelieving and still wondering, he said to them, “Have you anything here to eat?” ⁴²They gave him a piece of broiled fish, ⁴³and he took it and ate in their presence.

⁴⁴Then he said to them, “These are my words that I spoke to you while I was still with you — that everything written about me in the law of Moses, the prophets, and the psalms must be fulfilled.” ⁴⁵Then he opened their minds to understand the scriptures, ⁴⁶and he said to them, “Thus it is written, that the Messiah is to suffer and to rise from the dead on the third day, ⁴⁷and that repentance and forgiveness of sins is to be proclaimed in his name to all nations, beginning from Jerusalem. ⁴⁸You are witnesses of these things. ⁴⁹And see, I am sending upon you what my Father promised; so stay here in the city until you have been clothed with power from on high.”

THE WHOLENESS WHEEL



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The Wholeness Wheel reflects our call to care for our whole self and illustrates that wellness is multi-faceted — made up of the spiritual, vocational, intellectual, emotional, physical, social, and financial elements of well-being. Spiritual well-being is woven in through every area of our lives.

At the center of the wheel, we are a new creation through the waters of baptism. Christ lives in us and through us and calls us out to love and serve one another. What does it mean to be a new creation? We have received the gift of grace through Christ, who came that we might have abundant life. Abundant life is living as a new creation, being grounded and centered in Christ, and loving our neighbor as ourselves. Living centered, we're best equipped to do Christ's work in this world.

WEEK 1 — Physical Well-being

Now on that same day two of them were going to a village called Emmaus, about seven miles from Jerusalem, and talking with each other about all these things that had happened. — Luke 24:13 – 14

The story of the Road to Emmaus is filled with examples of physical wellness. The two disciples walked seven miles from Jerusalem to Emmaus. They broke bread with Jesus. They invited Jesus to stay with them and rest. When you care for your body and your surroundings, you become energized and equipped to nurture relationships with your family, friends, congregations, and community.

Reflections on Your Physical Well-Being

While walking this week, reflect on the following questions:

- 1 What physical activity do you find most enjoyable?
- 2 Are you conscious of the foods you put into your body?
- 3 When you get regular physical activity, do you recognize a change in your cognitive ability, physical stamina, and sense of self-worth?
- 4 Does your bedtime routine help you to feel more rested in the morning?
- 5 Consider how caring for your personal well-being affects other areas of your life.

Prayer Practice: Movement Prayer

To encourage self reflection, try movement prayer. Movement prayer is an easy way to combine physical and spiritual well-being. One example of movement prayer is *Stretch & Pray: A Daily Discipline for Physical and Spiritual Wellness* by Bishop Murray D. Finck of the ELCA Pacifica Synod.

Finck provides a step-by-step guide to 40 stretches for improved physical and spiritual well-being. He incorporates devotional thoughts and Bible verses to jump-start spiritual reflection and prayer during the movements. The *Stretch & Pray* book or DVD is available through Augsburg Fortress Publishers.

Physical well-being is more than just exercise

We all know that regular physical activity improves health. It can strengthen your cardiovascular and respiratory systems, reduce your risk of certain types of cancer, manage your weight, and ease depression and stress.

But physical well-being is more than your level of activity. You also have to account for the food you eat — what and how much you put into your body — and the amount of rest you allow yourself each day.

Diet

What you put into your body plays a role in how you

look and how you feel. Do you eat a balanced diet? Does it include fruits, vegetables, whole grains, lean meats, and dairy products? Eating well involves balancing nutrition, eating fresh and local foods, and controlling portion size.

Rest and renewal

Rest and renewal are critical to your physical health. Don't let a demanding schedule cause you to forgo sleep. Honor your days off and take vacations. Honor the Sabbath; it provides the weekly renewal your spiritual well-being requires.

WEEK 2 — Emotional Well-being

And he said to them, 'What are you discussing with each other while you walk along?' They stood still, looking sad. Then one of them, whose name was Cleopas, answered him, 'Are you the only stranger in Jerusalem who does not know the things that have taken place there in these days?' He asked them, 'What things?' They replied, 'The things about Jesus of Nazareth, who was a prophet mighty in deed and word before God and all the people, and how our chief priests and leaders handed him over to be condemned to death and crucified him. But we had hoped that he was the one to redeem Israel ... Moreover, some women of our group astounded us. They were at the tomb early this morning, and when they did not find his body there, they came back and told us that they had indeed seen a vision of angels who said that he was alive.' — Luke 24:17 – 23

Without leadership and uncertain about their future, the disciples felt a number of emotions — grief, depression, fear, anger, and stress — on their walk to Emmaus. There will be peaks and valleys as you journey toward well-being. How you navigate difficult times can make a significant difference in your ability to be well. The disciples found support in one another and trusted one another enough to share their feelings. Finding a trusted listener will help you express your emotions in a constructive and healing manner.

Reflections on Your Emotional Well-Being

While walking this week, reflect on the following questions:

- 1 Do you know a person who could be a walking partner, who will hold you accountable and be a trusted listener?
- 2 What emotions are pent up inside you?
- 3 How do you mask your pain?
- 4 What keeps you from becoming the person God intends for you to be?
- 5 Consider how caring for your personal well-being affects other areas of your life.

Prayer Practice: Ignatian Contemplation

To encourage self reflection, try Ignatian contemplation. Through Ignatian contemplation, you put yourself into the story.

Imagine you are a disciple walking the road to Emmaus. You are barefooted. You are tired. The events of the last few days have filled you with emotion. What are you thinking? What are you feeling? What of the disciples' experience most resonates with you?

Laugh for your well-being

Laughter, or internal jogging, is one of the best things you can do for your well-being. In addition to stimulating your mind, body, and spirit, laughter:

- enhances your intake of oxygen-rich air, stimulates your heart, lungs and muscles, and increases the endorphins that are released by your brain
- Fires up and then cools down your stress response and increases your heart rate and blood pressure
- Relieves pain by causing the body to produce its own natural painkillers
- Eases digestion and stimulates circulation, which helps reduce some of the physical symptoms of stress
- Improves your immune system by preventing negative thoughts from manifesting into chemical reactions that bring more stress into your system and decrease your immunity
- Helps make difficult situations a little bit easier to manage

WEEK 3 — Intellectual Well-being

Then he said to them, 'Oh, how foolish you are, and how slow of heart to believe all that the prophets have declared! Was it not necessary that the Messiah should suffer these things and then enter into his glory?' Then beginning with Moses and all the prophets, he interpreted to them the things about himself in all the scriptures. — Luke 24:25 – 27

As Jesus walked with the disciples on the road to Emmaus and interpreted the scriptures which foretold his suffering, death, and resurrection, the disciples struggled to believe. We all struggle to live in trust and faith. Intellectual well-being is knowing when to stimulate your mind and when to rest it. Living centered, we find peace.

Reflections on Your Intellectual Well-Being

While walking this week, reflect on the following questions:

- 1 In what ways can you stimulate your mind to new ways of thinking?
- 2 What practices help you slow your mind down at the end of the day?
- 3 What do you know intellectually that you do not believe in your heart?
- 4 What questions do you want to ask God as God walks with you?
- 5 Consider how caring for your personal well-being affects other areas of your life.

Prayer Practice: Lectio Divina

To encourage self reflection, try lectio divina. Lectio is Latin for “reading,” and divina is “divine.” Together, they mean “divine reading,” a slow, contemplative praying of the Scriptures.

In lectio, you enter fully into Scripture to experience it from within; you “chew” on the words, take the verses into yourself, let them stir in the depths within you, and then listen carefully. By cultivating deep silence and listening intently during lectio, you can learn how to listen to God’s message each day with reverence and awe.

Stimulate and rest your mind

As you seek intellectual well-being, it’s important to stimulate as well as rest your mind. Your mind has amazing capabilities, but is often limited by not understanding and believing in your full potential. When you challenge yourself to use neglected portions of your brain, you may discover untapped potential and gain confidence in your ability to try new things.

For example, if numbers or math intimidate you, you may avoid conversations about finances. By identifying that shortcoming, you can begin to seek out resources to help you evolve into a more effective leader.

Look for opportunities to stimulate your mind. Reading, working crossword puzzles, having conversations, trying new technologies (e.g., social media), listening to lectures, or taking continuing-education classes can all help stimulate your mind and broaden your worldview.

For renewal, your mind needs to rest from the many stimuli that surround you. Some nights, it may be difficult to turn off the mental chatter. Develop bedtime rituals that signal your mind and body that it’s time to slow down and rest. Experiment with different relaxation routines to identify which ones work for you.

WEEK 4 — Social Well-being

While they were talking and discussing, Jesus himself came near and went with them... — Luke 24:15

Along the road to Emmaus, the two disciples shared companionship as they walked and talked together. Community was created as they gathered around the table. Social well-being is about relationships and finding time to interact and play. In community you are able to share, be supported and exchange expressions of kindness and love for others as Christ loves you.

Reflections on Your Social Well-Being

While walking this week, reflect on the following questions:

- 1 When did you last feel invited or welcomed? When did you last demonstrate hospitality for another?
- 2 When do you feel like you are part of a community?
- 3 When and how do you nurture your relationships?
- 4 When and how do you play?
- 5 Consider how caring for your personal well-being affects other areas of your life.

Prayer Practice: Journaling

To encourage self reflection, try journaling. Journaling is a discipline in which you communicate by writing down your thoughts, reflections, and prayers. It's a way to listen to your own internal story-journey by paying attention to your relationship with God.

Write daily, weekly, or whenever you chose. Your journal is a tool for seeing things in a different way. Begin by praying for the Spirit's enlightenment. Write quickly, and don't worry about spelling or punctuation. Start writing and keep writing; if you find yourself stopping to think, write what you are thinking.

Close relationships positively impact your health

According to Mayo Clinic, having close friends and family on whom you can count has far-reaching benefits for your health. A strong social support network can be critical to helping you through the stress of tough times, whether you've had a bad day at work or a year filled with loss or chronic illness.

The positive effects of a support network include:

- Sense of belonging. Spending time with people helps ward off loneliness. Whether it's other new moms, dog lovers, fishing buddies, or siblings, just knowing you're not alone can go a long way toward coping with stress.
- Increased sense of self-worth. Having people who call you a friend reinforces the idea that you're a good person to be around.
- Feeling of security. By reaching out and sharing yourself with others, you have the added security of knowing that if you start to show signs of depression or exhibit unhealthy lifestyle habits, your friends can help alert you to the problem.

WEEK 5 — Spiritual Well-being

When he was at the table with them, he took bread, blessed and broke it, and gave it to them. Then their eyes were opened, and they recognized him; and he vanished from their sight. They said to each other, 'Were not our hearts burning within us while he was talking to us on the road, while he was opening the scriptures to us?' — Luke 24:30 – 32

In the story of The Road to Emmaus, Jesus broke bread with the disciples and revealed himself to them. In Holy Communion, you too receive the ultimate gift of healing — Christ's body and blood given and shed for you. It only requires a believing heart.

Reflections on Your Spiritual Well-Being

While walking this week, reflect on the following questions:

- 1 When did your heart last burn within you? When did you last feel the Holy Spirit alive in you?
- 2 What prevents you from seeing God at work in your life?
- 3 When do you feel most connected with God?
- 4 What does it mean to live prayerfully?
- 5 Consider how caring for your personal well-being affects other areas of your life.

Prayer Practice: Mantra Meditation

To encourage self reflection, try mantra meditation.

Mantra involves repeating a phrase or thought of God while keeping your mind focused on God. This is a way to center and ground yourself, prepare your mind for a meeting or relax before you go to sleep.

An example might be: "Lord Jesus Christ be present now."

Explore ways to commune with God

Being spiritually grounded enables you to find balance in other dimensions of the Wholeness Wheel. Nurturing your relationship with God through daily prayer or devotion is the first step.

To commune with God:

- Build rhythms into your daily life that provide opportunities to be in tune with the spirit
- Create a space that invites you into prayer and time of devotion: a room, corner, or favorite chair
- Find the time of day that provides you with quiet, private time with God
- Seek out worship, bible study, prayer, holy communion, art, music, and nature
- Recognize the presence of God
- Take note of creation: the sun's warmth, the cloud formations, the vegetation
- See Christ in one another
- Pray spontaneously and intimately with family and loved ones
- Hold yourself accountable to God in the presence of another through a prayer partner, spiritual director, or friend

WEEK 6 — Vocational Well-being

You are witnesses of these things. And see, I am sending upon you what my Father promised; so stay here in the city until you have been clothed with power from on high.' — Luke 24:48 – 49

In the story of The Road to Emmaus, Christ empowered the disciples to be witnesses and to receive the Spirit. You receive the gifts of the Holy Spirit through the waters of baptism. You have been named, claimed, cleansed, forgiven, and called to live as a whole person of God and pass on your faith.

Reflections on Your Vocational Well-Being

While walking this week, reflect on the following questions:

- 1 What gifts do you have and how are you sharing them with the world?
- 2 How have you been a witness to living well at home and at work?
- 3 How can you help a friend or colleague identify her or his gifts?
- 4 How do you balance your work life and home life?
- 5 Consider how caring for your personal well-being affects other areas of your life.

Prayer Practice: Examen of Consciousness

Examen of Consciousness invites you to prayerfully reflect on the past day, week, or month, or on a significant time in your life.

The goal is to be more aware of God's presence and actions in your life.

Examples of questions that might guide an Examen include: "What has blessed me today and where is God present in that?" and "What has troubled me today and where is God present in that?"

Vocation is more than a job

You may think vocation refers only to those leadership roles that serve this church as pastor, deaconess, diaconal minister, or associate in ministry. However, God may have called you to be a farmer, nurse, teacher, secretary, or lawyer...

"Living from the waters of baptism, sharing our gifts into the world, for the sake of the world" is a fuller definition. Your vocation includes the gifts you have been given through the waters of baptism, the passions that lie within you.

Vocation includes many roles, such as parent, spouse, child and sibling. You are called to these roles. Vocation is not just your work from 9 to 5; it's about how God lives through you in each aspect of your life: making faith-filled, ethical decisions, lifestyle choices, modeling and mentoring, and living a Christ-centered life.

You are constantly called, and your vocation evolves as you grow through life experiences, challenges, and events.

WEEK 7 — Financial Well-being

As they came near the village to which they were going, he walked ahead as if he were going on. But they urged him strongly, saying, 'Stay with us, because it is almost evening and the day is now nearly over.' So he went in to stay with them. — Luke 24:28 – 29

In the story of The Road to Emmaus, Jesus did not impose on the two others, but he accepted, their generous offer and stayed with them. He was supported by generosity, but this generosity was a response to his generous teaching (it wasn't until they ate together that they realized he was Jesus). Generosity is a sign of financial health, an openness to the needs of others because your own well-being is sufficiently managed.

Reflections on Your Financial Well-Being

While walking this week, reflect on the following questions:

- 1 How has my sense of financial well-being contributed to my generosity in the past? How is it contributing now?
- 2 How does the way I live my financial life reflect my own deepest values? In what areas is my financial life not well aligned with my values?
- 3 “Financial health is not about being rich. It’s about being resilient.” How is this true in my life? What have I done to improve my financial resilience?
- 4 What kind of a financial example am I? What kind of financial legacy do I want to leave (think in terms of financial behaviors rather than dollar amounts)?
- 5 Consider how caring for your personal well-being affects other areas of your life.

Prayer Practice: First Fruits Giving

To encourage self-reflection, try first-fruits giving.

Choose your time or your money. First, reflect on today and what giving happened spontaneously. What proportion of your time or money did you give today to support the well-being of another? Start with those closest and dearest to you, but also think about the well-being of others (people or the earth itself) you might not know at all. Now think about tomorrow. What proportion of your time or money will you plan on giving tomorrow to support the well-being of another? Plan your day around this giving, rather than the other way around. Reflect on how much is enough for you as you plan your giving. Can you give more if you plan ahead and are clear about how much is enough to meet your needs? How does a spirit of generosity rise up out of first-fruits giving?

Generosity is a sign of financial well-being

When we choose to organize our financial lives to focus on resilience, we are financially well. We cannot control the vagaries of the economy, the viability of our congregations, or the health of those we love, including ourselves. Things happen. Our most deeply held assumptions and plans can be disrupted in a moment. That’s why positioning ourselves to be resilient is so powerful for our well-being. Because if we trust that we can recover from anything that comes our way, if our objective is not a bank account total, then we are freed to be generous with the world

around us. If we can trust that “God will provide” because we know our financial house is in order and our basic needs can be met, then we can set about to be agents of God’s provision for others whose basic needs may not be met, whether our currency is time, talent, or treasure.

Many of us have not been taught the basics of personal finance. As stewards, perhaps we are called to enter into that world far enough to free ourselves for generosity. Sometimes, being faithful is about doing the math.

WEEK 8 — Which Dimension Needs Nurturing?

While they were talking about this, Jesus himself stood among them and said to them, 'Peace be with you.'
— Luke 24:36

Centered living is vital as you seek to be a good steward of your mind, body, and spirit. Pray for God's guidance as you seek to live well as a whole person of God.

Map your journey to well-being

- 1 As you walk this week, reflect upon what you learned about your physical, emotional, intellectual, social, spiritual, vocational, and financial well-being over the last seven weeks.
- 2 Rate your need and readiness for change in each dimension using the chart below.
- 3 Choose an area in which you are ready to make a change. Keep in mind that the dimension in which you most need to change may not be the dimension you are ready to change. Rank your likeliness to succeed at this goal from 1 – 10 (10 being most likely). If your number is 7 or less, choose another goal.
- 4 Create a goal (described on the next page) to get you started on your journey.
- 5 Live prayerfully. Pray for God to motivate and surround you with support as you strive to live well. If you fall short, remember that you are forgiven. Make the sign of the cross on your forehead and ask God for strength to begin again.

	PHYSICAL	EMOTIONAL	INTELLECTUAL	SOCIAL	SPIRITUAL	VOCATIONAL	FINANCIAL
Doing well — no need for change							
Not ready to make a change							
Thinking about making a change							
Preparing to make a change							
Ready to make a change							

Goals

Your goal does not have to be large or dramatic. A realistic, achievable baby step is most effective. When setting your goal, consider inviting someone to be your accountability partner. Ask this person to support you, pray for you, and hold you accountable to the change you are making in your life. Celebrate each small accomplishment. Let celebration motivate and sustain you as you make a change for your well-being.

Examples of Small Steps Others Have Taken

Physical – Walk Stairs and Pray – Our office is on the 6th floor. After a couple hours at my desk, I get the blood flowing by taking a walk down and up the stairs. I sometimes add a quick walk around the block. The exercise rejuvenates my body, mind and soul. I make time to pray during the break, lifting up a family or individual during each flight of stairs. – J. M., Minneapolis, Minnesota

Emotional – Laugh! – Laugh! Laugh now! Laugh every day! – S. M.-V., Chicago, Illinois

Intellectual – Reinvigorate by Reading – I read library books constantly on a variety of health topics ... spiritual, mental, emotional and physical. I've found a succession of exercise routines, dietary inspirations and simply a change of perspective – free of charge. – P. B., Atascadero, California

Social – Practice Saying “No” – You don't have to do everything! By rehearsing different ways to say “no,”

you'll be prepared when the need arises. Try these on for size: “I'm sorry, that's not going to work for me” or “Thanks for thinking of me, but I'll have to pass.” – Anonymous

Spiritual – Be Thankful – Be thankful! As you give thanks for the good things in your life, you do not concentrate so much on the negative. Giving thanks brings a peaceful state of mind. – E. H., Chicago, Illinois

Vocational – Make a Do List – I have a do-list compiled every morning as I drink my coffee and do my devotions. It's all the big and little things that will make up my day. Then I actually do them, one at a time, until they're done. – G. S., Edgar, Wisconsin

Financial – Check Your Credit – Guess what ... you can get your credit report from each of the three credit reporting agencies once a year for free. View and print your reports by visiting www.annualcreditreport.com. – Anonymous

Instructions

Date: _____

My goal: _____

My small step: _____

When I want to achieve it: _____

How I'm going to do it: _____

My next step: _____

My accountability partner is: _____

I will celebrate my success by: _____