

SECOND CHAPTER WEALTH

THE SECOND CHAPTER RESET™

7 Days to Pray, Get Clear & Discover the Income Path for Your Next
Chapter

PRAY. BELIEVE. BUILD.™

A FAITH & FINANCIAL REINVENTION WORKBOOK FOR WOMEN 40+

Created by Helen Anderson

You are not too late.

If you downloaded this workbook, there is probably a part of you that knows you want more—even if you cannot fully explain what “more” looks like yet.

Maybe a marriage ended. Maybe the children need you differently now. Maybe your career no longer feels like you. Maybe your body, confidence, priorities, or faith have shifted. Or maybe nothing is obviously wrong, but deep inside you keep asking: Is this really it?

I know that question.

I gave up a mortgage career to get married. At 47, after divorce, I had to rebuild. I created a successful real estate career and returned to mortgage. At 55, I moved to Sarasota for a new chapter—and found myself learning AI, faceless content, affiliate marketing, and digital products because I refuse to believe our best earning years are behind us.

Through my biggest transitions, I have prayed, fasted, stood on Scripture, believed God for direction—and then done the work in front of me.

This workbook is not about reinventing your entire life in seven days. It is about getting quiet enough to hear, honest enough to release, brave enough to believe, and practical enough to build.

With faith,
Helen

Seven days. One faithful step at a time.

Set aside 20–30 quiet minutes each day. Bring your Bible, a pen, and an open heart. You may choose to pair this reset with a personal fast if fasting is already part of your faith practice and appropriate for you.

Day 1 — Release: Name what you are still carrying.

Day 2 — Remember: Reconnect with the woman beneath the roles.

Day 3 — Pray: Seek direction before chasing another idea.

Day 4 — Recognize: Inventory the gifts, skills, and experience already in your hands.

Day 5 — Choose: Identify the income path that fits your life now.

Day 6 — Believe: Give yourself permission to imagine more.

Day 7 — Build: Create your 90-day Pray. Believe. Build. plan.

A note on faith

This workbook reflects my Christian faith and my personal practice of prayer and Scripture. It is not a promise that faith produces a specific financial outcome. I believe we can seek God for wisdom, steward our gifts, take responsible action, and remain open to redirection.

Release

You cannot build a new chapter while gripping every page of the old one.

Isaiah 43:18-19

“Forget the former things; do not dwell on the past. See, I am doing a new thing!”

Release does not mean pretending the past did not matter. It means deciding that what happened will not be the only author of what happens next.

What season of my life am I still emotionally trying to return to?

What identity, regret, relationship, expectation, or disappointment am I still carrying?

DAY 1 • THE RELEASE LIST

What am I ready to stop proving?

What am I ready to stop apologizing for?

What am I afraid will happen if I truly move forward?

My release statement

Complete this sentence: I honor the woman I was. I release _____. I give myself permission to become _____.

Prayer prompt: God, show me what I am carrying that
You are asking me to release. Give me wisdom to know
what belongs in my next chapter and courage to leave
behind what does not.

Remember

Before you choose what is next, remember what has always been in you.

Psalm 139:14

“I praise you because I am fearfully and wonderfully made.”

For years, you may have been known by your roles: wife, mother, employee, caregiver, business owner, problem-solver. Today, we look beneath the roles.

Before I became what everyone needed, what did I naturally love?

What have people always come to me for help with?

When have I felt most capable, alive, or deeply myself?

DAY 2 • THE EVIDENCE OF YOU

Write five moments from your life that prove you can learn, rebuild, lead, create, survive, or solve hard problems.

1. The moment:

2. The moment:

3. The moment:

4. The moment:

5. The moment:

Circle the verbs in your stories. Did you organize? teach? sell? lead? nurture? research? create? negotiate? explain? build? Those verbs are clues.

Pray

Direction before distraction.

James 1:5

“If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault.”

The internet will give you a thousand ways to make money. A thousand ideas can create more confusion, not more clarity. Today is not about chasing another trend. It is about seeking wisdom.

God, what have I been asking other people to answer that I need to bring to You?

Where do I feel a persistent pull, curiosity, or burden?

What door am I praying will open? What door may I need courage to close?

DAY 3 • PRAYER & FASTING REFLECTION

If fasting is part of your practice, define the purpose before you begin. Fasting is not a transaction to force an outcome. Use this space to name what you are seeking God about.

My intention for this time of prayer or fasting is:

The Scripture I am standing on is:

What I sense I need to pay attention to:

The next faithful step I can take without having every answer:

Recognize

You may be overlooking the very things you could build with.

1 Peter 4:10

“Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace.”

Your experience is not random. The jobs you have held, problems you have solved, seasons you have survived, systems you have created, and questions people ask you can all contain clues to value.

Your Second Chapter Asset Inventory

Skills I have been paid for:

Things I can explain simply:

Problems I have personally solved:

Industries or communities I understand:

Tools, platforms, or systems I know:

Life transitions I can speak about with wisdom:

DAY 4 • TURN EXPERIENCE INTO POSSIBILITY

Now look for intersections. Income often begins where a real person has a real problem and you can offer useful information, a service, a recommendation, a system, or a solution.

Three people I understand deeply are:

Three problems I would genuinely like to help solve are:

Three things I could create, teach, recommend, or help someone do are:

My strongest intersection may be:

Choose

You do not need seven income streams. You need a first path.

The Second Chapter Income Path Assessment

For each statement, write the letter that fits you best. Do not choose what sounds impressive. Choose what feels most natural for your current season.

1. I feel most energized when I am...

A Creating and sharing ideas • B Explaining what I know • C Finding and recommending great things • D Learning tools and building systems • E Talking about money, property, or long-term strategy

My answer: _____

2. My comfort with being visible is...

A I can build a personal brand • B I can teach on camera or voiceover • C I can review without making everything about me • D I prefer faceless or behind-the-scenes • E I can be visible when expertise matters

My answer: _____

3. The result I most want to create is...

A An audience • B A transformation • C Commission income • D Digital assets and automation • E Long-term financial growth

My answer: _____

4. People often ask me...

A For my opinion or perspective • B How to do something • C What I use or recommend • D How I made or organized something • E About homes, money, investing, or strategy

My answer: _____

5. I would rather spend two hours...

A Making content • B Building a lesson or guide • C Testing products • D Learning AI or automations • E Analyzing an opportunity

My answer: _____

6. My ideal business feels...

A Expressive • B Educational • C Flexible • D Scalable and systemized • E Strategic and asset-focused

My answer: _____

7. If I earned my first \$1,000 online, I would love it to come from...

A Brand/content opportunities • B My knowledge • C Recommendations • D A digital system or asset • E A wealth-related service or opportunity

My answer: _____

DAY 5 • SCORE YOUR PATH

Count your letters. Your most frequent letter is your starting path. A tie means you may have a strong hybrid—but choose one primary path for the next 90 days.

LETTER	PATH	CORE DIRECTION
A	THE CREATOR	Build attention through your voice, story, or content.
B	THE DIGITAL TEACHER	Turn knowledge or experience into useful education.
C	THE AFFILIATE	Recommend products or tools and earn from qualified purchases.
D	THE AI BUILDER	Use AI, faceless content, and systems to create digital leverage.
E	THE WEALTH BUILDER	Use expertise and strategy to help create or protect financial value.

My primary income path is:

Why this path fits my life right now:

THE CREATOR

Your voice, perspective, and lived experience can become the beginning of an audience. Your first goal is not fame. It is resonance: helping the right woman say, “She gets me.”

Your first move: Choose one audience, three content themes, and publish consistently for 30 days.

THE DIGITAL TEACHER

You know something that can shorten another person's learning curve. Your opportunity may be a guide, template, workshop, course, or coaching offer.

Your first move: Name one problem you can help solve and outline the simplest useful resource you could create.

THE AFFILIATE

You notice products, tools, and solutions and can explain why they matter. Trust is your asset. Honest testing and clear recommendations are your advantage.

Your first move: Choose one audience and one product category. Test, document, and recommend with integrity.

THE AI BUILDER

You are curious about tools, systems, faceless content, and creating faster. Your opportunity is leverage—but the tool is not the business. The problem you solve still matters.

Your first move: Choose one real problem, then use AI to help research, organize, create, or distribute a solution.

THE WEALTH BUILDER

You think in assets, opportunities, property, money, and long-term decisions. Your next chapter may use professional experience or strategic knowledge to help yourself or others build wisely.

Your first move: Define the financial problem you understand best and the responsible, expertise-aligned way you can serve.

Remember: your type is a starting point, not a permanent label.

Believe

Your next chapter needs room to exist in your imagination before it can exist in your calendar.

Ephesians 3:20

“Now to him who is able to do immeasurably more than all we ask or imagine...”

Belief is not pretending obstacles do not exist. It is refusing to make fear the only voice in the room.

If I knew I was not too old and had not missed my chance, what would I pursue?

What would financial independence allow me to choose, change, give, or protect?

What does a peaceful, purposeful ordinary Tuesday look like in my second chapter?

DAY 6 • MY GOD-SIZED VISION

Three years from now, I am grateful that I had the courage to:

The woman I am becoming is:

The belief I am choosing to stop rehearsing is:

The truth I will practice instead is:

My Second Chapter declaration

I believe God is not finished with my story. I will seek wisdom, steward what is in my hands, and take the next faithful step. I do not need to know every step to begin building.

Build

Faith can move you forward. A plan gives your action somewhere to go.

Proverbs 16:3

“Commit to the Lord whatever you do, and he will establish your plans.”

Today, we turn clarity into a 90-day experiment. Your goal is not to build an empire in three months. Your goal is to create evidence: evidence that you can learn, show up, serve, test, and move.

My one 90-day focus is:

The woman or audience I want to help is:

The problem I want to understand or help solve is:

My chosen income path is:

PRAY

What am I seeking God for wisdom, courage, or discernment about?

BELIEVE

What belief must I practice to become the woman who follows through?

BUILD

What measurable thing will I create, test, publish, learn, or offer?

WEEK 1 — CLARITY

Choose my audience, problem, and primary path.

My three actions:

WEEK 2 — LEARN

Learn only the tools required for my first test.

My three actions:

WEEK 3 — CREATE

Create the content, resource, offer, or test.

My three actions:

WEEK 4 — PUBLISH & LISTEN

Put it in front of real people and listen to their words.

My three actions:

MY 60-90 DAY BUILD

What will I continue because it is creating evidence or connection?

What will I stop because it is distraction, comparison, or busywork?

What will I test next?

By Day 90, I want to be able to say:

WEEKLY PRAY. BELIEVE. BUILD. CHECK-IN

Use this page every week during your 90-day reset.

WHAT I PRAYED ABOUT

WHAT I DID

WHAT I AM LEARNING

WHAT I AM WATCHING GOD DO

MY NEXT FAITHFUL STEP

You do not need your whole life figured out.

You have released what you are ready to stop carrying. You have remembered the evidence of who you are. You have prayed for direction, recognized the assets already in your hands, chosen a starting income path, made room to believe again, and created a 90-day plan.

Now comes the part that changed my life more than once: move.

Not recklessly. Not from panic. Not because someone on the internet promised easy money.

Pray for direction.

Believe God has more.

Build with what is in your hands.

You may be starting again.

You are not starting with nothing.

I am building my second chapter in real time too. I test new ways women over 40 can use AI, online income, digital products, affiliate marketing, and wealth-building strategies—and I share what I learn honestly.

Welcome to Second Chapter Wealth.

— Helen Anderson

NOTES, PRAYERS & NEXT STEPS

A FINAL NOTE FROM HELEN

What if the thing you survived is connected to the woman
you are becoming?

At 47, I had to rebuild. At 55, I chose another new chapter. I do not believe reinvention has an expiration date, and I do not believe women our age should become financially irrelevant because technology and the economy changed.

I am here to help women over 40 find direction, understand the new ways income is being built, and create a second chapter with faith, strategy, and action.

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Educational disclaimer

This workbook is for educational and inspirational purposes only. It does not provide financial, investment, legal, tax, medical, or mental health advice, and it does not guarantee income or financial results. Any examples of online income paths are general educational concepts. Consider your own circumstances and consult qualified professionals when appropriate. Scripture quotations are included for personal devotional and educational reflection.

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