

MISSION STATEMENT

*To provide meaningful comprehensive financial planning and monitor implementation
To encourage, equip and educate individuals and families in successful execution
of the 9 Steps to Financial Security with a biblical perspective*

PRELIMINARY FINANCIAL TEST

Yes/No Comments

- | | Yes/No | Comments |
|---|--------------------------|----------|
| 1 Do you have and use a budget, know how much you spend each month, and know your <i>net worth</i> ? | <input type="checkbox"/> | |
| 2 Do you have at least 6 times expenses (6 months) in accessible savings (not investments)? | <input type="checkbox"/> | |
| 3 Do you have any credit cards with balances on them? | <input type="checkbox"/> | |
| 4 Do you have any other debt (car loan, layaways, tax liabilities, etc.)? | <input type="checkbox"/> | |
| 5 Are you healthy? And do you have health, disability and/or life insurance (and know how much you need)? | <input type="checkbox"/> | |
| 6 Do you save systematically in a retirement plan (401k, 403b, personal IRAs...)? The maximum? | <input type="checkbox"/> | |
| 7 Do you have an investment policy and asset allocation plan that you follow? Do you know your risk-free rate? | <input type="checkbox"/> | |
| 8 Do you have a mortgage? | <input type="checkbox"/> | |
| 9 Do you have a will and/or an estate plan (revocable trusts, durable power of attorney, or medical directive)? | <input type="checkbox"/> | |
| 10 Do you know your Marginal Tax Rate? Effective Tax Rate? | <input type="checkbox"/> | |
| 11 Do you have written goals and wish lists and do you know how much you need to have saved for retirement? | <input type="checkbox"/> | |
| 12 Do you understand what God says about money? Do you give as much as you would like? | <input type="checkbox"/> | |
| 13 Are you or might you be responsible for others (parents, grandparents, children)? | <input type="checkbox"/> | |
| 14 Are you interested in preparing a Financial Plan for your life? | <input type="checkbox"/> | |

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SUMMARY OF A FINANCIAL PLAN FOR YOUR LIFE:

EARNINGS	Examples: Stability of income; number of earners
GIVING	Charitable contributions
TAXES	Income, Sales, Estate, Real Estate
SAVINGS	College, vacations, major purchases
INSURANCE	Life, Health, Disability, Property, LTC
SPENDING	Necessary; The "fun" money
INVESTING	Short-term and Long-term
RETIREMENT	When? Where? How much is needed?
ESTATE / ELDER-CARE	Wills, trusts, DPOAs, Med. Directives