

FINANCIAL GOALS			
#	BEST PRACTICES	SUGGESTED RESOURCES (\$ = Cost involved.)	
1	Bible-based and practical financial training (book, small group, workbook or course)	<a href="#">Manual: Live Free - 7 Steps to Financial Freedom</a> <a href="#">(Spanish) Live Free - 7 Steps to Financial Freedom</a> <a href="#">God Is Your Provider Videos-Book-Audio-Worksheets</a> <a href="#">Compass1.org (\$)</a> <a href="#">Crown.org (\$)</a>	<a href="#">DaveRamsey.com (\$)</a> <a href="#">The Steward's Way</a> <a href="#">GiveWithJoy.org Devotional</a> <a href="#">God Owns It All (\$)</a>
2	Develop a workable written budget/spending plan to live within (or below) your means	<a href="#">Video: How Do I Create a Budget or a Spending Plan? (2m)</a> <a href="#">Budget Guidelines based on Income &amp; Size of Household</a> <a href="#">Calculators: Create a Customized Budget/Spending Plan</a> <a href="#">Article: 6 Steps to Making a Budget/Spending Plan</a>	<a href="#">Audio: Experience God-Given Provisions (11m)</a> <a href="#">Audio: Choose to Live Within Your Means (13m)</a> <a href="#">Article: 7 Ways Having a Budget Glorifies God</a> <a href="#">360 Financial Budgeting</a>
3	Financial software or a system to faithfully monitor and track income/expenses at least once a month	<a href="#">Software (Free &amp; \$): Dave Ramsey Every Dollar Budget</a> <a href="#">Google: Best Free Software for Personal Finances</a>	<a href="#">Google: Best Personal Finance Software</a> <a href="#">App: What Are Your Account Balances &amp; Net Worth?</a>
4	Have researched the salary ranges for your professions and positions	<a href="#">Check with Your Denomination for Help and Resources</a> <a href="#">Research: Pastor &amp; Staff Compensation Handbook</a> <a href="#">NAE Pastor &amp; Staff Compensation Best Practices Resources</a> <a href="#">ChurchSalary.com (\$)</a> <a href="#">LifeWay Compensation Research</a>	<a href="#">Website: Ministry Pay Research – Over 100 Church Positions</a> <a href="#">(Sample) Pastor Compensation Call Package Guidelines</a> <a href="#">Data: Salary Data &amp; Career Research Center</a> <a href="#">Data: Bureau of Labor &amp; Statistics Wage &amp; Salary Info</a>
5	Develop financial goals for the next 1, 3, 5, 10+ years	<a href="#">Video: Why Should We Set Financial Goals? (2m)</a> <a href="#">Video: How Do You Set Financial Goals? (2m)</a> <a href="#">Video: What Financial Goals Should I Set? (2m)</a> <a href="#">Video: Is There a Right \$ Lifestyle for a Christian? (2m)</a> <a href="#">Video: How Much is Enough? (2m)</a>	<a href="#">Video: Handling Different Goals Between Spouses? (2m)</a> <a href="#">Video: Why Don't People Set Financial Goals? (2m)</a> <a href="#">360 Financial Goal Setting</a> <a href="#">Worksheet: 23 Point Checklist to Financial Freedom</a> <a href="#">Video: Tips for Goal Setting (3m)</a>
6	Helpful financial resources and trusted advisor/s to help with financial decisions	<a href="#">Videos: Financial &amp; Tax Guidance for Clergy</a> <a href="#">Book (\$): Zondervan Ministers Tax &amp; Financial Guide</a> <a href="#">Video: What to Look for in a Financial Advisor? (4m)</a>	<a href="#">Video: How to Find Info on a Financial Advisor? (1m)</a> <a href="#">Video: How to Know if a Financial Advisor is Trustworthy?</a> <a href="#">Vendors: Suggested Sources for Financial Advisors</a>
7	Access, review and understand your FICO credit score	<a href="#">Get a free copy of your FICO Credit Score</a>	<a href="#">360 - Understand Your FICO Credit History Score</a>
8	Know your net worth and update it at least once a year	<a href="#">Calculator – What is Your Net Worth Right Now?</a>	<a href="#">Why and How to Calculate Your Net Worth</a>
9	Current and legally-binding will and estate plan	<a href="#">Check with Your Denomination for Help and Resources</a> <a href="#">Free Software to Create a Legal Will in Any USA State</a> <a href="#">Affordable Wills and Trusts Making Services (\$)</a> <a href="#">Article: Top 10 Estate Planning Mistakes</a>	<a href="#">Article: 10 Steps to Writing a Will</a> <a href="#">Google: Best Sources for Creating a Legally Binding Will</a> <a href="#">Google: Top 10 Best Software for Writing a Will</a> <a href="#">Article: 10 Things to Know About Writing a Will</a>
10	Know each other's financial personality/temperament	<a href="#">Article: The 5 Money Personalities</a>	<a href="#">Quiz: Determine Your Different Money Personalities</a>
11	Know what to do on a monthly, quarterly and annual basis to improve our financial health	<a href="#">Checklist: What to Do on a Monthly, Quarterly, and Annual Basis to Improve Your Financial Health</a>	<a href="#">Financial Checklist: 25 Things to Do Each Year</a>
12	Research and practice ways to make extra income	<a href="#">Video: 7 Ways to Make Extra Income from Home (7m)</a> <a href="#">Article: 101 Ways to Make Extra Money Online</a> <a href="#">Article: 5 Ways Pastors Can Make Extra Money</a> <a href="#">Audio: Advantages of Bi-vocational Pastors and Staff (21m)</a>	<a href="#">Article: 7 Ways to Make Extra Income</a> <a href="#">Article: Eight Reasons to be a Bi-vocational Pastor or Staff</a> <a href="#">Article: Easy Ways to Make Money Selling Things Online</a> <a href="#">Web: Work from Home Moonlighter's Guide (50+ Sources)</a>

## LIFESTYLE EXPENDITURES

13	Faithfully give to God as first financial priority	<a href="#">40 Day Generous Life Bible Devotional</a> <a href="#">Article: Count Your Blessings – Pathway to Provisions &amp; Joy</a> <a href="#">Flyer: 50 Creative Ways to Bless Your Pastor &amp; Staff</a>	<a href="#">Videos: Wise Giving Q&amp;A Video Series (1-2 minutes each)</a> <a href="#">Video: True “Tither’s Support Group” Story (6m)</a> <a href="#">Video: Sport coat illustration on why to give to God first (2m)</a>
14	Affordable place to live (mortgage payment or rent 20-25% of your paycheck/s)	<a href="#">Charts: How Much to Spend Based on Your Income?</a> <a href="#">Video: Should I Get a Big House? (1m)</a>	<a href="#">Video: How Much Can I Afford to Pay for Housing? (1m)</a> <a href="#">Video: Important Factors in Taking Out a Mortgage (2m)</a>
15	No car payments	<a href="#">Video: Best Car for Me to Drive? (2m)</a> <a href="#">Video: New Car vs. Used Car? (2m)</a> <a href="#">Video: Should I Buy or Lease a Car? (2m)</a>	<a href="#">Video: Are Low-interest Rates on Cars a Good Idea? (1m)</a> <a href="#">Video: Eliminate Car Payments for Life and Retire Rich</a>
16	Be “in agreement” when making purchases or financial decisions	<a href="#">Audio: Importance of Spouses Being in Agreement (13m)</a> <a href="#">Article: What to Do When Spouses Don’t Agree on Money?</a>	<a href="#">Article: 3 Things Needed When You Don’t Agree</a> <a href="#">Article: How to Become Financial Soulmates</a>
17	Pray together over financial needs and decisions	<a href="#">Audio: The Spiritual Power of Being in Agreement (13m)</a> <a href="#">Audio: The Difference Between Provisions and Money (7m)</a>	<a href="#">Audio: Great Needs Are Opportunities for God to Work (4m)</a>
18	Understand “God is bigger than money” and that he has many ways to provide	<a href="#">Article: Count Your Blessings – Pathway to Provisions &amp; Joy</a> <a href="#">Audio: Count Your Blessings Weekly (11m)</a> <a href="#">Audio: God is Bigger Than Money (7m)</a>	<a href="#">Article: God’s Creative Provisions</a> <a href="#">Audio: The Wealth of the Sinner (11m)</a> <a href="#">Audio: Treasures of Darkness (7m)</a>
19	Find ways to save money and get the best deals	<a href="#">Article: Biblical Insights for Godly Lifestyle Adjustments</a> <a href="#">Articles: Dave Ramsey Blog</a>	<a href="#">Articles Subscription: Mary Hunts Money Saving</a> <a href="#">Article: 7 Places to Find Free or Long Lost Money</a>
20	Train children in financial matters	<a href="#">App: Allowance, Earning, Saving &amp; Giving for Kids</a> <a href="#">Article: 4 Tips for Raising Generous Kids</a> <a href="#">Article: Age-Based Ways to Teach Your Kids About Money</a>	<a href="#">Article: 7 Ways to Help Your Kids Become Graceful Givers</a> <a href="#">Article: 10 Ways to Help Kids Become Generous Adults</a>

## DEBT & BORROWING

21	Have a clear understanding of the dangers of debt	<a href="#">Article: 20 Symptoms of Financial Bondage</a> <a href="#">Video: What are the Dangers of Debt? (5m)</a>	<a href="#">Video: What are the Spiritual Dangers of Debt? (2m)</a> <a href="#">Video: How Does Overspending Reduce Future Lifestyle?(1m)</a>
22	Understand timeless rules about borrowing	<a href="#">Video: What are the Three Rules for Borrowing Money?(4m)</a> <a href="#">Video: What is a Biblical View of Debt? (2m)</a>	<a href="#">Video: What is Good Debt vs. Bad Debt? (3m)</a>
23	Have a systematic plan to pay off any unpaid bills, loans, and credit cards and know how to avoid debt in the future	<a href="#">Article: Govt Program for Ministers to Pay Off Student Loan</a> <a href="#">Video: How Do I Get Out of Credit Card Debt? (2m)</a> <a href="#">Video: Best Investment Ever: Pay Off Credit Cards (1m)</a> <a href="#">Podcast: Saturday Activity that Paid Off \$82K in Debt (20m)</a> <a href="#">Video &amp; Excel Spreadsheet: Debt-payoff Calculator</a> <a href="#">Audio: Trust Christ More than Credit (8m)</a> <a href="#">Calculator (\$): Make a Plan to Pay Off ALL Your Debts</a> <a href="#">EBook: How to Get Out of Credit Card Debt on Your Own</a>	<a href="#">Article: Top 10 Tips for Paying Off Student Loans</a> <a href="#">Article: Student Loan Forgiveness Programs</a> <a href="#">Vendor: Refinance Student Loans at a Lower Rate (\$)</a> <a href="#">Articles: Dave Ramsey Ideas for Getting Out of Debt</a> <a href="#">Vendor (\$): Christian Agency - Debt Consolidation</a> <a href="#">Debt Payoff Snowball Calculator: Accelerate Your Payoff Plan</a> <a href="#">360: Articles on Credit and Debt</a>

## SAVINGS – INSURANCE - INVESTING – RETIRING

24	Minimum of a \$1,000 in an emergency savings fund	<a href="#">Article: 9 Ways to Build Your Emergency Fund</a> <a href="#">Article: 10 Ways to Build Your \$1000 Emergency Fund</a>	<a href="#">Article: Automate Savings for Your Best Money Year Ever</a>
25	Clear understanding between the difference of savings vs. investing and practicing both	<a href="#">Video: The Difference Between Saving vs. Investing? (2m)</a> <a href="#">Video: Is Long or Short-Term Savings More Important? (4m)</a>	<a href="#">Manual: 7 Key Principles for Christian Investing</a> <a href="#">Video: Investment Fundamentals 101 (44m)</a>
26	Regularly put money into savings for future expenses, purchases, and life events	<a href="#">Article: The Secret to Saving Money</a> <a href="#">Chart: How Much is 3-6 Months of Emergency Savings?</a>	<a href="#">Video: Eliminate Car Payments for Life and Retire Rich</a> <a href="#">Google Search: 100 Ways to Save Money</a>

27	Affordable health insurance coverage available to address our family's medical needs	<a href="#">Check with Your Denomination or Employers Federal Law – Congress allows churches to reimburse for medical premiums/expenses</a> <a href="#">HealthCare.gov Website for Finding Health Insurance</a> <a href="#">Article: Understanding Health-Care Sharing Ministries</a>	<a href="#">Vendor (\$): Christian Health Care Ministries</a> <a href="#">Vendor (\$): Samaritan Ministries</a> <a href="#">Vendor (\$): MediShare - Christian Care Ministry</a> <a href="#">Vendor (\$): Affordable Doctor Online Video Visits</a>
28	Review insurance needs and pricing (life, disability, car, home, etc.) with a trusted financial company or advisor and have affordable and adequate coverage (example: term insurance at least 10x's the primary earner's annual salary)	<a href="#">Check with Your Denomination for Resources and Services</a> <a href="#">Video: How Much Life Insurance Should You Get? (6m)</a> <a href="#">Calculator: How Much Life Insurance Do You Need?</a> <a href="#">Article: 7 Reasons to Review Your Life Insurance Needs</a> <a href="#">Article: Do You Need Disability Insurance?</a>	<a href="#">Article: Understanding long-term care insurance Q&amp;A?</a> <a href="#">Vendor (\$): Thrivent.com</a> <a href="#">Vendor (\$): Guidestone.org</a> <a href="#">Vendor (\$): MMBB.org</a> <a href="#">Vendor (\$): GEICO</a> <a href="#">Vendor (\$): eInsurance</a>
29	Develop a systematic plan to help our children with college, vocational training, or starting a business	<a href="#">Video: College is Getting Close and I Have No Savings</a> <a href="#">Article: 7 Ways Your Kids Can Go to College for Free</a> <a href="#">Webinar: Saving for Your Children's College (32m)</a> <a href="#">Article: 5 Ways to Pay for Your Children's College w/o Loans</a> <a href="#">Article: Ways to Get a College Degree Without Debt</a>	<a href="#">Article: 9 Lies Exposed About College Student Loans</a> <a href="#">Article: Helping Your Children into Adulthood</a> <a href="#">Article: Options for Saving for Your Children's College</a> <a href="#">Article: Roth IRA or 529 Savings for College Savings?</a> <a href="#">Website: Vocational Training for Low-Income Young Adults</a>
30	Meet with a trusted financial professional to help with financial and life planning needs for our retirement years	<a href="#">Check with Your Denomination for Help and Resources</a> <a href="#">Video: Will I Ever Have Enough to Retire?</a> <a href="#">Video: How Much is Enough for Retirement?</a> <a href="#">Chart: How much to save for retirement at different ages</a> <a href="#">Webinar: Retirement Roadmap for those Over 50 (49m)</a> <a href="#">Webinar: Retirement Roadmap for those Under 50 (28m)</a>	<a href="#">Calculator: Estimate Your Future Social Security Checks</a> <a href="#">Video: Tell me about IRAs, 401ks, and 403bs</a> <a href="#">Video: Decisions Related to Getting Soc Sec Benefits (35m)</a> <a href="#">Article: 10 Tips for When to Start Receiving Soc Sec Benefits</a> <a href="#">Manual: Retirement Planning and Savings Goals</a> <a href="#">Articles: Wisdom for Investing and Retirement</a>
31	Prayerfully discuss and put in place lifestyle changes and plans for our retirement years	<a href="#">Quiz: Based on Your Age Now, How Long Will You Live?</a> <a href="#">Video Course: Retirement Rewired Worksheets for those 55+</a>	<a href="#">Article: Financial Realities of Elder Care &amp; Lg-Term Care Ins</a>
32	Spouse and/or adult children have important needed information and clear instructions on what to do after I pass away	<a href="#">Checklist: 40+ Things to Do After a Loved One Dies</a> <a href="#">Checklist: How to Plan a Funeral for Yourself or a Loved One</a> <a href="#">Video: The BIG 4 – Getting Your House in Order (53m)</a> <a href="#">World's Best Funeral Planner Manual</a> <a href="#">Because I Love You Legacy Organizer Manual</a> <a href="#">Form: How to Name Legal Guardian Choices for Children</a> <a href="#">Checklist: Household Financial Accounts</a>	<a href="#">Checklist: Contact Info for Service Providers and Professionals</a> <a href="#">Checklist: Where Important Documents Are Located</a> <a href="#">Charts: How to Fairly Distribute Possessions and Heirlooms</a> <a href="#">Checklist: Seasonal Household to Do Items</a> <a href="#">List: Who to Notify When a Loved One Passes Away</a> <a href="#">Article: How to Have a Family Meeting on Estate Plans</a> <a href="#">Manual: Financial Guidance for New Widows</a>
33	Make end-of-this life wishes and estate plans that blesses others and honors the Lord's work through bequests	<a href="#">Flyer: Bless Your Church &amp; God's Work – Video (13 min)</a> <a href="#">Article: What The Bible Says About End of Life Planning</a> <a href="#">Because I Love You Legacy Organizer Manual</a>	<a href="#">Manual (\$): 5 Wishes End-of-Life Medical Instructions</a> <a href="#">Article: Estate Planning Tips &amp; Tools for Effective Giving</a> <a href="#">Video: Estate Planning – More than Just a Will (33m)</a>

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