



My biblical perspective follows from bottom to top (with Old and New Testament references):



How does this biblical perspective distinguish the content of my professional approach from other qualified financial planners? Every client is unique so I would need to know more about your situation but, in general, I discourage debt, support giving (though I make no recommendations on amounts) and encourage the pursuit of a debt-free life. Also, I believe there is a point during asset accumulation when “enough is enough” and that number is different for everyone. The biblical perspective for investing involves a “buy and hold” approach (steady plodding) and I do not hold any assets under management because I believe, with guidance, every client can manage their own.

In my 9 Steps to Financial Security, I encourage you to consider that “In his heart a man plans his course, but the Lord determines his steps” (Proverbs 16:9) or as John Lennon is quoted as saying, “Life is what happens to you while you are planning other things”.

As another reminder, I do not sell insurance or investments and I make no commissions or referral fees on any products or companies that I may recommend for implementation of your personal financial plan.

Sincerely,

Phil Bour, CFP[®], NAPFA-Registered Financial Advisor[®] and FPA Member