

MISSION STATEMENT

To provide meaningful comprehensive financial planning and monitor implementation

*To encourage 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
1 Do you have and use a budget, know how much you spend each month, and know your net worth ?	<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 IRA's...)? 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:

Examples:

EARNINGS

Stability of income; number of earners

GIVING

Charitable contributions

TAXES

Income, Sales, Estate, Real Estate

SAVINGS

College, vacations, major purchases

INSURANCE

Life, Health, Disability, Marine, LTC

SPENDING

Necessary; The "fun" money

INVESTING

Short-term and Long-term

RETIREMENT

When? Where? How much is needed?

ESTATE / ELDER-CARE

Wills, trusts, DPOA's, Med. Directives