

Personal Finances Planning Calendar

Complete the [Personal Finances assessment survey](#), print the [Personal Finances Best Practices worksheet](#), and use this calendar to identify and initial which of the following Best Practices each person will research and work on to improve their financial health with God’s help over the next six months. Most people usually agree on 8-15 Best Practices. All training resources that are needed for the Free Methodist online courses are available at NAEfinancialhealth.org/partners/fmc-resources.

#	BEST PRACTICES	Initial	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
FINANCIAL GOALS								
1	Bible-based financial training							
2	Written budget/spending plan							
3	Record-keeping software or system							
4	Compensation research							
5	Financial goals – 1, 3, 5, 10+ years							
6	Financial resources/advisors							
7	Free credit score/report							
8	Net worth updated annually							
9	Current will/estate plans							
10	Financial personalities							
11	Monthly, quarterly, annual plans							
12	Extra income sources							
LIFESTYLE EXPENDITURES								
13	Giving to God as top priority							
14	Affordable place to live							
15	No car payments							
16	Be “in agreement”							
17	Pray together on \$ needs/decisions							
18	God is bigger than \$ provisions							
19	Save money and receive good deals							
20	Train children in \$ matters							
DEBT & BORROWING								
21	Understand the dangers of debt							
22	Understand rules about borrowing							
23	Systematic plans to pay off debt							
SAVINGS - INS - INV - RETIREMENT								
24	\$1000+ emergency fund							
25	Understand savings vs. investing							
26	Regular savings for future items							
27	Economical health coverages							
28	Review insurance needs							
29	Children’s savings – college/training/business							
30	Retirement financial planning							
31	Retirement lifestyle planning							
32	Info/instructions for spouse							
33	End-of-this-life wishes & bequests							
OTHER IDEAS								
34								
35								
36								