Assessment Survey, Video, Devotional, 33 Best Practices and 180+ Online Resources

Bless Your Finances is a condensed version of the 6-session God Is Your Provider Personal Finances course. This shorter version will give you access to many of the same helpful resources. If you would like to take the more in-depth God Is Your Provider 6-session course, please sign up at NAEfinancialhealth.online. Many who have used these Best Practices have experienced significant breakthroughs in their family, finances and experiences with God. You have permission to freely share this material with others.

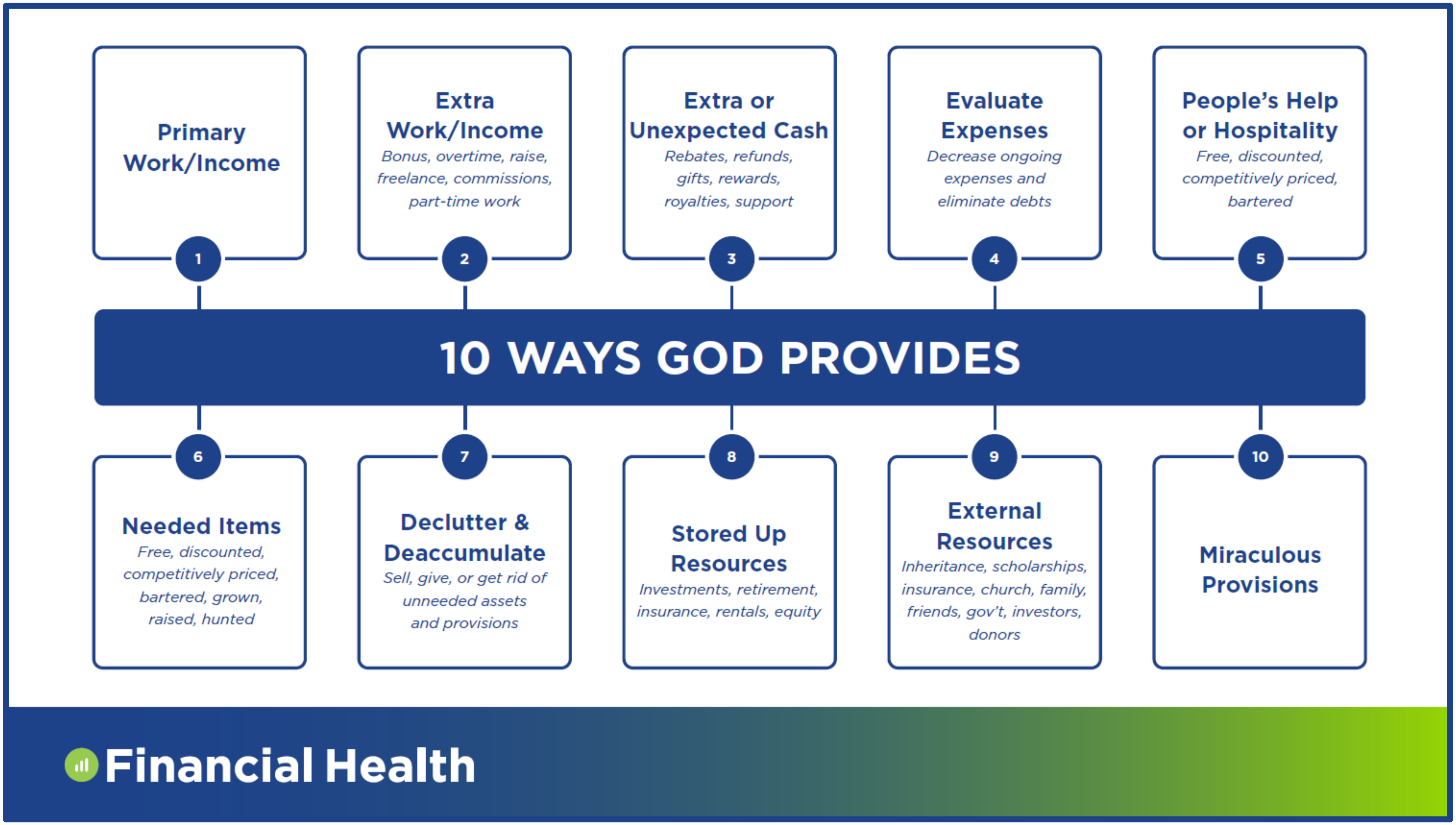
How to use this Bless Your Finances material to improve your financial health

1. Download and save the PDF version of this handout at NAEfinancialhealth.org/byf to have access to all of the clickable links.

   Important note for pastors: If you are taking this online training to receive a NAE Financial Health grant or honorarium from your denomination, you must create an account at NAEfinancialhealth.online (be sure to select your specific denomination or clergy group) AND complete the required questionnaire. When you complete the course, you will receive a completion certificate. Your denomination will be notified, so you can receive any grant or eGift card funds.

2. Take the Personal Finances assessment survey and receive your Financial Health Score. If you are married, invite your spouse to take the survey. Share your PDF survey results with each other.
3. Download the Personal Finances planning calendar and identify the specific areas where you want to most improve your financial health.
4. Watch or listen to the 10 Ways God Provides 35-minute video (teaching outline is on the next page).
5. Begin to use the 40-day Generous Life devotional – Sign up for daily emails | YouVersion App | PDF
6. Review and circle the Best Practices resources in this document that you want to use to improve your financial health.
7. Take the time or schedule time(s) when you can review the Best Practices links.
8. Prayerfully and intentionally put into practice the ideas and resources you found in this material.

Outline for Bless Your Finances Video at Vimeo.com/413329440



33 BEST PRACTICES AND 180+ ONLINE LINKS

In the Best Practices column below, you will discover the 33 Best Practices any individual or couple of any age and any income can use to improve their financial health. These 33 Best Practices align with the assessment survey and planning calendar tools. Use these two tools to help you decide which Best Practices you want to improve in your life. Then use this sheet in the weeks ahead to get whatever help you decided that you need from leading Christian financial experts, authors, speakers, ministries and respected national companies.

FINANCIAL GOALS

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

12	Research and practice ways to make extra income	Video: 7 Ways to Make Extra Income from Home (7m) Article: 101 Ways to Make Extra Money Online Article: 5 Ways Pastors Can Make Extra Money Audio: Advantages of Bi-vocational Pastors and Staff (21m)	Article: 7 Ways to Make Extra Income Article: Eight Reasons to be a Bi-vocational Pastor or Staff Article: Easy Ways to Make Money Selling Things Online Web: Work from Home Moonlighter's Guide (50+ Sources)
LIFESTYLE EXPENDITURES			
13	Faithfully give to God as first financial priority	40 Day Generous Life Bible Devotional Article: Count Your Blessings – Pathway to Provisions & Joy Flyer: 50 Creative Ways to Bless Your Pastor & Staff	Videos: Wise Giving Q&A Video Series (1-2 minutes each) Video: True "Tither's Support Group" Story (6m) Video: Sport coat illustration on why to give to God first (2m)
14	Affordable place to live (mortgage payment or rent 20-25% of your paycheck/s)	Charts: How Much to Spend Based on Your Income? Video: Should I Get a Big House? (1m)	Video: How Much Can I Afford to Pay for Housing? (1m) Video: Important Factors in Taking Out a Mortgage (2m)
15	No car payments	Video: Best Car for Me to Drive? (2m) Video: New Car vs. Used Car? (2m) Video: Should I Buy or Lease a Car? (2m)	Video: Are Low-interest Rates on Cars a Good Idea? (1m) Video: Eliminate Car Payments for Life and Retire Rich
16	Be "in agreement" when making purchases or financial decisions	Audio: Importance of Spouses Being in Agreement (13m) Article: What to Do When Spouses Don't Agree on Money?	Article: 3 Things Needed When You Don't Agree Article: How to Become Financial Soulmates
17	Pray together over financial needs and decisions	Audio: The Spiritual Power of Being in Agreement (13m) Audio: The Difference Between Provisions and Money (7m)	Audio: Great Needs Are Opportunities for God to Work (4m)
18	Understand "God is bigger than money" and that he has many ways to provide	Audio: God is Bigger Than Money (7m) Article: Count Your Blessings – Pathway to Provisions & Joy Article: God's Creative Provisions	Audio: The Wealth of the Sinner (11m) Audio: Treasures of Darkness (7m)
19	Find ways to save money and get the best deals	Article: Biblical Insights for Godly Lifestyle Adjustments Articles: Dave Ramsey Blog	Articles Subscription: Mary Hunts Money Saving Article: 7 Places to Find Free or Long Lost Money
20	Train children in financial matters	App: Allowance, Earning, Saving & Giving for Kids Article: 4 Tips for Raising Generous Kids Article: Age-Based Ways to Teach Your Kids About Money	Article: 7 Ways to Help Your Kids Become Graceful Givers Article: 10 Ways to Help Kids Become Generous Adults
DEBT & BORROWING			
21	Have a clear understanding of the dangers of debt	Article: 20 Symptoms of Financial Bondage Video: What are the Dangers of Debt? (5m)	Video: What are the Spiritual Dangers of Debt? (2m) Video: How Does Overspending Reduce Future Lifestyle?(1m)
22	Understand timeless rules about borrowing	Video: What are the Three Rules for Borrowing Money?(4m) Video: What is a Biblical View of Debt? (2m)	Video: What is Good Debt vs. Bad Debt? (3m)
23	Have a systematic plan to pay off any unpaid bills, loans, and credit cards and know how to avoid debt in the future	Article: Govt Program for Ministers to Pay Off Student Loan Video: How Do I Get Out of Credit Card Debt? (2m) Video: Best Investment Ever: Pay Off Credit Cards (1m) Podcast: Saturday Activity that Paid Off $82K in Debt (20m) Video & Excel Spreadsheet: Debt-payoff Calculator Audio: Trust Christ More than Credit (8m) Calculator ($): Make a Plan to Pay Off ALL Your Debts EBook: How to Get Out of Credit Card Debt on Your Own	Article: Top 10 Tips for Paying Off Student Loans Article: Student Loan Forgiveness Programs Vendor: Refinance Student Loans at a Lower Rate ($) Articles: Dave Ramsey Ideas for Getting Out of Debt Vendor ($): Christian Agency - Debt Consolidation Calculator: How to Accelerate Your Debt Payoff Plan 360: Articles on Credit and Debt
SAVINGS – INSURANCE - INVESTING – RETIRING			
24	Minimum of a $1,000 in an emergency savings fund	Article: 9 Ways to Build Your Emergency Fund Article: 10 Ways to Build Your $1000 Emergency Fund	Article: Automate Savings for Your Best Money Year Ever
25	Clear understanding between the difference of savings vs. investing and practicing both	Video: The Difference Between Saving vs. Investing? (2m) Video: Is Long or Short-Term Savings More Important? (4m)	Manual: 7 Keys to Christian Investing Webinar: Investment Basics 101 (39m)

26	Regularly put money into savings for future expenses, purchases, and life events	Article: The Secret to Saving Money Chart: How Much is 3-6 Months of Emergency Savings?	Video: Eliminate Car Payments for Life and Retire Rich Google Search: 100 Ways to Save Money
27	Affordable health insurance coverage available to address our family's medical needs	Check with Your Denomination or Employers New Law – Congress allows churches to reimburse for medical premiums/expenses HealthCare.gov Website for Finding Health Insurance Article: Understanding Health-Care Sharing Ministries	Vendor ($): Christian Health Care Ministries Vendor ($): Samaritan Ministries Vendor ($): MediShare - Christian Care Ministry Vendor ($): Affordable Doctor Online Video Visits
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)	Check with Your Denomination for Resources and Services Video: How Much Life Insurance Should You Get? (6m) Calculator: How Much Life Insurance Do You Need? Article: 7 Reasons to Review Your Life Insurance Needs Article: Do You Need Disability Insurance?	Article: Understanding long-term care insurance Q&A? Vendor ($): Thrivent.com Vendor ($): Guidestone.org Vendor ($): MMBB.org Vendor ($): GEICO Vendor ($): eInsurance
29	Systematic plan to help our children with college, vocational training, or starting a business	Video: College is Getting Close and I Have No Savings Webinar: Saving for Your Children's College (32m) Article: 5 Ways to Pay for Your Children's College w/o Loans Article: Ways to Get a College Degree Without Debt Article: 7 Ways Your Kids Can Go to College for Free	Article: 9 Lies Exposed About College Student Loans Article: Helping Your Children into Adulthood Article: Roth IRA or 529 Savings for College Savings? Website: Vocational Training for Low-Income Young Adults
30	Meet with a trusted financial professional to help with retirement planning and have put plans in place to help meet these needs	Check with Your Denomination for Help and Resources Video: Will I Ever Have Enough to Retire? Video: How Much is Enough for Retirement? Online Christian Course & Worksheets: Retirement Rewired Webinar: Retirement Income Planning Seminar (38m) Video: Tell me about IRAs, 401ks, and 403bs Articles: Wisdom for Investing and Retirement	Calculator: Estimate Your Future Social Security Checks Webinar: When Should I Start Receiving Soc. Security (32m) Report: Pastors 5 Biggest Financial & Tax Mistakes Manual: Retirement Planning and Savings Goals Calculator: Figure Out Your Retirement Fund Needs Chart: How much to save for retirement at different ages
31	Discussed and put lifestyle plans in place for our retirement years	Online Christian Course & Worksheets: Retirement Rewired Webinar: Plan for Long-term Care & Protect Savings (47m)	Chart: Retirement Planning Life Expectancy Survey: Based on Your Age Now, How Long Will You Live?
32	Spouse and/or adult children have important needed information and clear instructions on what to do after I pass away	Video: The BIG 4 – Getting Your House in Order (53m) Manual ($): Because I Love You Legacy Organizer Form: How to Name Legal Guardian Choices for Children Checklist: Household Financial Accounts Form: Contact List of Service Providers and Professionals Checklist: Where Important Documents Are Located Charts: How to Fairly Distribute Possessions and Heirlooms	Checklist: Seasonal Household to Do Items List: How to Plan a Funeral for Yourself or a Loved One List: Who to Notify When a Loved One Passes Away Checklist: 40+ Things to Do After a Loved One Dies Article: How to Have a Family Meeting on Estate Plans Manual: Financial Guidance for New Widows
33	Make end-of-this life wishes and estate plans that blesses others and honors the Lord's work through bequests	Flyer: Bless Your Church & God's Work – Video (13 min) Article: What The Bible Says About End of Life Planning Manual ($): Because I Love You Legacy Organizer	Manual ($): 5 Wishes End-of-Life Medical Instructions Article: Estate Planning Tips & Tools for Effective Giving