



## 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 visit [NAEfinancialhealth.org/online-training](https://NAEfinancialhealth.org/online-training). 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](https://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](https://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 a grant.
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](https://vimeo.com/413329440)



# 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 (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>
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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	Check with Your Denomination or Employers <a href="#">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>

Source: National Association of Evangelicals website: [NAEfinancialhealth.org/online-training](https://naefinancialhealth.org/online-training) To access this PDF, go to [NAEfinancialhealth.org/pfworksheets](https://naefinancialhealth.org/pfworksheets).

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