

II. WHAT ARE YOUR VIEWS ON CHILDREN’S EDUCATION OR VOCATIONAL START-UPS?

- A. Do you want to give your children “full rides” or do you expect them to fund part of their education or vocational start-up?

- B. What can you do to ensure that your children will not graduate with debt? Graduating with major debt will significantly limit their options for the next 10-15 years.

- C. How much will your children need for education or business start-up and by when?

NAME	AMOUNT	STARTING WHEN? ENDING WHEN?
Child #1	\$	
Child #2	\$	
Child #3	\$	
Child #4	\$	
Child #5	\$	

III. WHAT ARE YOUR VIEWS REGARDING GIVING?

- A. Your current giving . . . fill out the chart for the last three years. Observations?

YEAR	TOTAL INCOME	AMOUNT GIVEN	% TOTAL INCOME	TOP THREE RECIPIENTS
			%	
			%	
			%	

- B. What personal values do you most want to support? (Top three only—prioritize)

- C. What specific ministries or causes best exemplify these three values?

- D. In your opinion, how much is enough in giving? The tithe?

E. Describe your giving strategy for the next three years?

YEAR	MINISTRIES OR PROJECTS	VALUE ESPOUSED	AMOUNT	GIVING SOURCE
Year 1			\$	
			\$	
			\$	
			\$	
			\$	

TOTAL \$

YEAR	MINISTRIES OR PROJECTS	VALUE ESPOUSED	AMOUNT	GIVING SOURCE
Year 2			\$	
			\$	
			\$	
			\$	
			\$	

TOTAL \$

YEAR	MINISTRIES OR PROJECTS	VALUE ESPOUSED	AMOUNT	GIVING SOURCE
Year 3			\$	
			\$	
			\$	
			\$	
			\$	

TOTAL \$

F. If married, are the two of you in “joyful agreement” (2 Corinthians 9:7) about your giving amounts and projects?

IV. SAVINGS/INVESTING

A. How much of your income do you think should be saved or invested?

B. What is your current investment or savings strategy from you regular income?

SAVINGS OR INVESTMENT	AMOUNT	PURPOSE
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	

Note: If an investment or savings account doesn't have a clear purpose, is it “hoarding”?

V. RETIREMENT

- A. Is there an age at which you want to stop work, as you know it now? What will fill your former work time besides annoying your spouse (if married)?

- B. What are the financial implications to stopping work?

- C. How much do you need for retirement and by when?
 - 1) Target year to retire: _____
 - 2) Income needed for living expenses in retirement: \$ _____
 - 3) Sources (3) of that income: _____

VI. LIFE'S BONUSES

What would you like to do regarding life's bonuses (travel, hobbies, home, vacations, special events, etc.)?

PROJECT	COST	WHEN	FUNDING SOURCE
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		

VII. ESTATE PLANNING

- A. What are your views on leaving resources to your children?

- B. What are you doing to prepare your children to handle resources wisely and biblically?

- C. What would you like your assets to do after you are gone?

- D. What would you like your net worth to be the day before you die?

E. What provisions are you making to lessen the tax bite from your estate so your assets can continue to be productive?

F. What would you like to do for the Lord's work in your estate?

VIII. SUMMARY

After working on the questions in I-VII, you probably have reflected on your life purposes. Finish the following sentences:

A. Life Mission: My mission in life is to _____

B. Marriage Mission: Our mission together in marriage is to _____

C. Life Promises or Motivating Verses: What guidance do they give you about where to invest your resources?

1) _____

2) _____

3) _____

D. Observations/Action Steps: _____
