



Practical Applications



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COMPASS — *finances God's way*
Brisbane, AUSTRALIA
1300 132 783 • www.compass1.org.au

Acknowledgement

Deeply grateful for the tireless efforts and wise counsel of Philip and Alexandra Stuart, Bernie Klar, Brad Taylor, Kyle Hasbrouck, Phil LaBarbera and Jeff Rogers in creating and editing the *Set Your House in Order* small group study.



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April 2018 Edition



STUDY SCHEDULE

WEEK	CHAPTER	PAGE	LET'S GET PRACTICAL
1	Getting Started		Read <i>Your Money Counts</i>
		14	Document Organiser
2	Building The Foundation	26	The Deed
		29	Financial Statement
		30	List of Advisors
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		56	Valuables
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		59	Real Estate
		61	List of Investments
		65	Receivables & Items Loaned to Others
		67	Location of Important Documents
		68	Passwords
4	Providing for Your Loved Ones	86	Future Income
		90	Spending Plans (Budgets)
		96	Life Insurance Calculation
		96	Insurance Inventory
5	Leaving a Legacy	120	Funeral Instructions
		124	Guardians Decision
		125	Distribution Personal Property
		126	Giving List
		127	Estate Planning Worksheet
		132	Estate Document Checklist
		133	Survey and Suggestions
	Prayer Logs	135	
	Care Logs	147	

LIST OF FORMS

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2	The Deed	26-27	
2	Financial Statement	29	
2	List of Advisors	30-32	
3	Your Money Map	42-43	
3	Debt List & Consolidate Them	52-53	
3	Car & Other Vehicles	55	
3	Valuables	56	
3	Bank Accounts	57-58	
3	Real Estate	59-60	
3	List of Investments	61-64	
3	Receivables & Items Loaned to Others	65-66	
3	Location of Important Documents	67	
3	Passwords	68	
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5	Estate Document Checklist	132	
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	Prayer Logs	135-146	
	Care Logs	147-148	

The Document Organiser

The purpose of the Document Organiser is to gather and organise all your important papers in one place. At this time, please assemble all your important documents. If you discover you are missing any, try to obtain them promptly. It is important to have these files and document organised so they can be easily retrieved.

Use this as a check list to help you gather your papers for the Document Organiser:

- | | |
|--|--|
| <input type="checkbox"/> Birth Certificates | <input type="checkbox"/> Marriage Certificates |
| <input type="checkbox"/> Military Discharges | <input type="checkbox"/> Wills |
| <input type="checkbox"/> Trusts | <input type="checkbox"/> Mortgage Documents |
| <input type="checkbox"/> Power of Attorney | <input type="checkbox"/> Death Certificates |
| <input type="checkbox"/> Citizenship Papers | <input type="checkbox"/> Income Tax Return |
| <input type="checkbox"/> Mortgages | <input type="checkbox"/> Leases |
| <input type="checkbox"/> Business Arrangements | <input type="checkbox"/> Retirement Papers |
| <input type="checkbox"/> Car registration | <input type="checkbox"/> Insurance Policies |
| <input type="checkbox"/> Divorce Certificate | <input type="checkbox"/> Others |

There are three basic ways to organise your documents:

1. Paper Files

Once you determine the documents you want to place in the Organiser, decide how you wish to store them: in a three-ring binder, an accordion file folder, a portable file box, or a file cabinet. The *Set Your House in Order* workbook is three-hole punched and perforated for your convenience if you choose to use a three-ring binder for storage.

Originals of some documents, such as wills, trusts, deeds, and life insurance policies, should be stored in a secure place, such as a safe-deposit box. Photocopy the originals of these documents, and place the copies in your Document Organiser.

2. Electronic Files

You may fill out any of the forms in this book electronically. Download them for free by visiting www.compass1.org.au and clicking on “Small Group Studies,” then *Set Your House in Order*. You can add documents to your electronic file by scanning and saving them to your electronic Document Organiser

File. Please back up these electronic files, and make sure your spouse and loved ones know how to access them.

3. Online Files

A third option is to back up your electronic and scanned documents online. When you use this method, you will be able to access them from any computer. Another benefit of an online file is you can have it password-protected. This enables you to give password access to anyone who needs it. Go to www.compass1.org.au and click on Small Group Studies, then *Set Your House in Order*-Student and Facilitator Tools for recommendations for Online Files.

THE DEED

To help recognise God's ownership of possessions, we will transfer the ownership of our possessions to Him. We will use a Deed, because one is often used to transfer property. This deed is not legally binding; it is solely for your use. By completing the Deed, you will establish a time when you acknowledge God's ownership.

Here are the directions to complete it.

1. Insert today's date at the top of the Deed. Then print your name in the space after "From," because you are transferring ownership of your possessions.
 2. There is a large blank space following the sentence, "I (we) transfer to the Lord the ownership of the following possessions." Please pray about the possessions you wish to acknowledge that God owns, and write them in the space.
 3. In the lower right-hand corner, there are two blank lines under the heading "Stewards." This is the space for your signature. If you are married, both you and your spouse should sign. In the lower left-hand corner there are two blank lines for the signatures of witnesses. Have others in your group witness your signature to help hold you accountable to recognise God as owner.
-

THIS DEED, MADE THE
7TH DAY OF AUGUST, 2017,

FROM: MATT AND MICHELLE

TO: THE LORD

I (We) TRANSFER TO THE LORD THE OWNERSHIP OF THE FOLLOWING
POSSESSIONS:

HOME	ENTERTAINMENT CENTRE
MOTOR VEHICLE	OUR BUSINESS
CLOTHES	WEDDING RINGS
SAVINGS ACCOUNT	CHILDREN'S EDUCATION FUND
FURNITURE	PIANO
RENTAL PROPERTY	INVESTMENTS
RETIREMENT ACCOUNT	STOCK OPTIONS
COMPUTER AND GEAR	INVESTMENTS

WITNESSES WHO WILL HELP HOLD
US ACCOUNTABLE TO RECOGNISE
THE LORD'S OWNERSHIP:

IMA WATCHIN

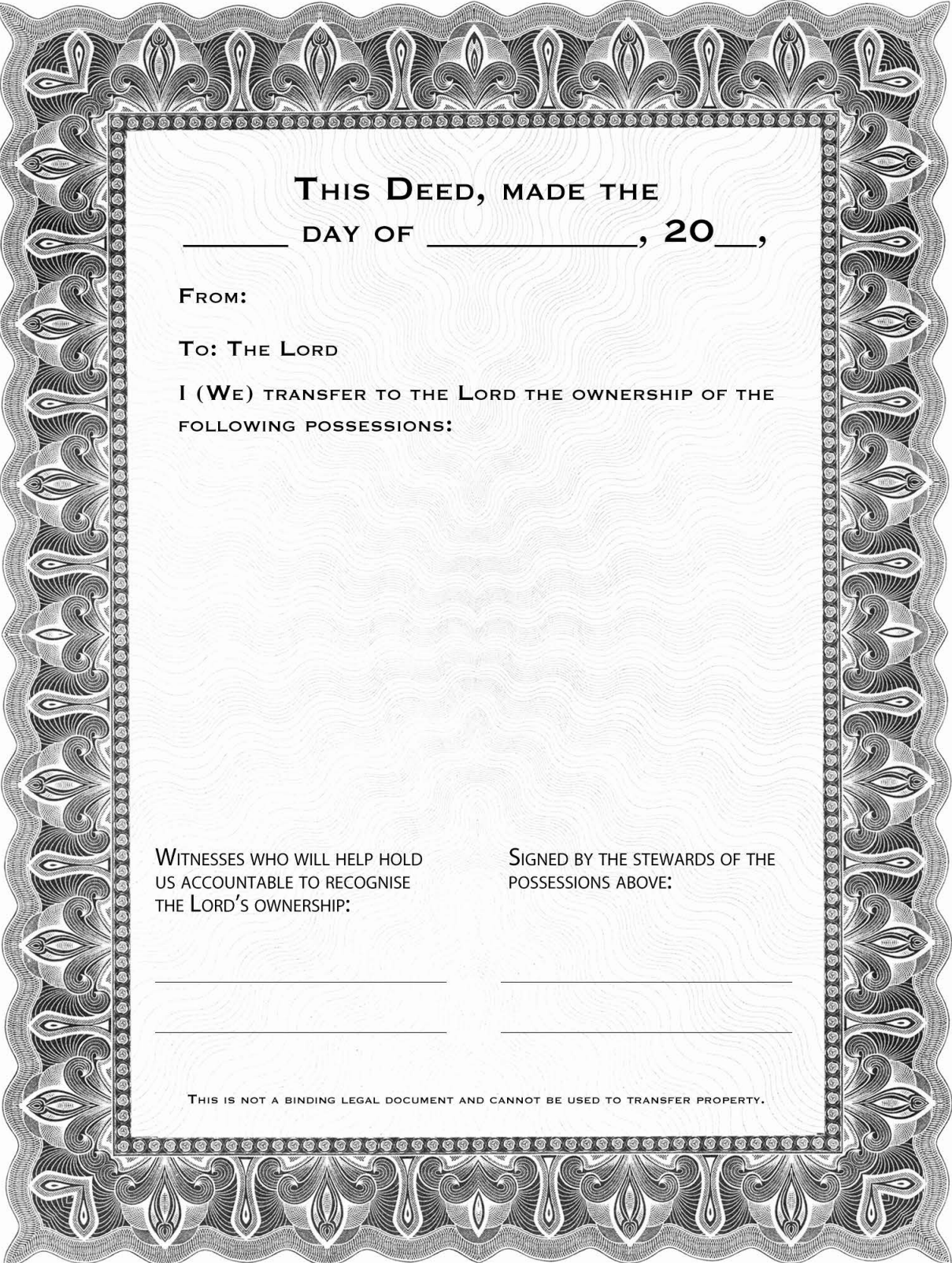
Nosir All

SIGNED BY THE STEWARDS OF THE
POSSESSIONS ABOVE:

Matt

Michelle

THIS IS NOT A BINDING LEGAL DOCUMENT AND CANNOT BE USED TO TRANSFER PROPERTY.



THIS DEED, MADE THE
____ DAY OF _____, 20____,

FROM:

TO: THE LORD

**I (WE) TRANSFER TO THE LORD THE OWNERSHIP OF THE
FOLLOWING POSSESSIONS:**

**WITNESSES WHO WILL HELP HOLD
US ACCOUNTABLE TO RECOGNISE
THE LORD'S OWNERSHIP:**

**SIGNED BY THE STEWARDS OF THE
POSSESSIONS ABOVE:**

THIS IS NOT A BINDING LEGAL DOCUMENT AND CANNOT BE USED TO TRANSFER PROPERTY.

FINANCIAL STATEMENT

ASSETS

DATE: 9 August 2017

Cash on hand/cheque account	1,250.00
Savings	1,500.00
Stocks/bonds	1,250.00
Cash value of life insurance	0.00
Coins & Jewellery	650.00
Home	155,000.00
Other Real Estate	0.00
Mortgages	0.00
Business valuation	0.00
Cars/other vehicles	11,000.00
Furniture/other personal property	4,600.00
Superannuation	21,000.00
Other Assets	0.00
TOTAL ASSETS:	196,250.00

DEBTS

Credit card debt	4,840.00
Car loans	5,000.00
Home mortgage	135,000.00
Medical/other past due bills	0.00
Other real estate mortgages	0.00
Bank loans	1,000.00
Student loans	15,000.00
Personal debts to family/friends	0.00
Business loans	0.00
Life insurance loans	0.00
TOTAL DEBT:	160,840.00
NET WORTH (total assets minus total Debt):	35,410.00

FINANCIAL STATEMENT

ASSETS

DATE: _____

Cash on hand/cheque account

Savings

Stocks/bonds

Cash value of life insurance

Coins & Jewellery

Home

Other Real Estate

Mortgages

Business valuation

Cars/other vehicles

Furniture/other personal property

Superannuation

Other Assets

TOTAL ASSETS:

DEBTS

Credit card debt

Car loans

Home mortgage

Medical/other past due bills

Other real estate mortgages

Bank loans

Student loans

Personal debts to family/friends

Business loans

Life insurance loans

TOTAL DEBT:

NET WORTH (total assets minus total Debt):

LIST OF ADVISORS

DATE: _____

Clergy

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role:

Solicitor

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role:

Accountant

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role:

LIST OF ADVISORS

Financial Advisor

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role: _____

Insurance Agent

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role: _____

Real Estate Advisor

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role: _____

LIST OF ADVISORS

Banker

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role:

Stock Broker

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role:

Other Advisor

Name: _____ Organisation: _____

Street Address: _____

City, State, Postcode: _____

Phone Number: _____ Email Address: _____

Description of Advisor's Role:

Your Money Map

Description of Map

Overview

Bev and I had a dream. We wanted to work toward *true financial freedom*. In other words, we wanted to get completely out of debt even including our mortgage and be in a position where we didn't need to earn a salary to meet our needs. We wanted to live a modest lifestyle on the income from our saving, investments and retirement. And be in a position to volunteer to serve a ministry without needing a salary.

But we had all kinds of questions. Where should we start? How could we stay motivated for so long? We knew reaching this goal would take a long time, but that by God's grace it was possible. We were encouraged when we learned that Proverbs 21:5 says, "*Steady plodding brings prosperity.*"

We realised steady plodding was the way to reach true financial freedom. We needed to have a plan with a series of small achievable steps along the way. And we always needed to focus on reaching the next step.

The money map is easy to follow and is a step-by-step guide that will work for *everyone*, regardless of income. You may not reach the final destination, but with God's help you can make progress. And each destination brings greater financial health and stability.

The map answers two big questions—where am I financially, and what do I do next? The first step is to find out where you are.

Look at the map. There are seven destinations. Review each one and check off what you've already accomplished. Now, you know where you are. The next step is to determine what to do next, which is simply to focus on accomplishing the *first destination you haven't yet finished*.

Complete each destination *in order* before proceeding to the next. This will help you focus, make steady progress and build a solid financial foundation. Click on each destination to learn more.

Howard Dayton
Founder and CEO, COMPASS – finances God's way

Destination 1

- Learn God's way of handling money
- Start using a spending plan (a budget)
- Save \$1,000 for emergencies
- Begin giving

Learn God's way of handling money

God loves and cares deeply for us. And that's why the Bible has so much to say about money. It contains 2,350 verses dealing with money and possessions, and 15 percent of everything that Jesus Christ said had to do with it. God knows that from time-to-time money will be a struggle for all of us, and He wants to equip us to handle it well. The financial truths revealed in the Bible are practical and work for all generations and in any economy. **Suggested resources:** click on [Navigating Your Finances God's Way small group study](#) or [Your Money Counts book](#) to learn more.

Start using a spending plan (a budget)

We don't like to use the word *budget*, because it feels like a financial straightjacket that requires hours of monotonous bookkeeping. We prefer to call it a *spending plan*, because it simply enables you to spend your income on that which is most important to you. If you need to start one, click on [compass spending plan](#) to learn how.

Save \$1,000 for emergencies

The reason for saving \$1,000 for emergencies is because emergencies happen—the refrigerator breaks down, the car brakes won't work. And if you have saved the money for emergencies, you don't have to pile up more debt to pay for them.

Begin giving

There are more verses dealing with giving than any other financial topic in the Bible. Gifts obviously benefit the recipient, but in God's economy, gifts given with the proper attitude benefit the giver more than the receiver. *"Remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive'"* (Acts 20:35). However, generosity without an attitude of love provides no benefit to the giver. *"If I give all my possessions to feed the poor...but do not have love, it profits me nothing"* (1 Corinthians 13:3).

The Bible teaches that we should give to our church, the poor and needy and to those who teach God's word. Especially when we face financial difficulties, it requires faith in God to give generously. The Lord recognises this and encourages us to *"Bring the whole tithe [give 10 percent] . . . and test Me now in this," says the Lord of hosts, "if I will not*

open for you the windows of heaven, and pour out for you a blessing until there is no more need" (Malachi 3:10). This is the only instance in the Bible where the Lord invites us to test Him.

Destination 2

- Increase Emergency Savings to 1 month's income
- Pay off Credit Cards

Increase Emergency Savings to 1 month's income

Keep adding to your emergency savings until you accumulate 1 month's income. We recommend adding half of your monthly surplus to your emergency savings and half to prepay your credit card debt. Once you've accumulated 1 month's income in your emergency account, stop adding to the savings and apply the entire surplus to pay off your credit cards. If you pay off your credit cards first, add the entire monthly surplus to your emergency savings.

As you work on Destination 2, continue contributing to your retirement account up to the amount your employer matches. For example, if your employer matches up to 3 percent of your income, contribute 3 percent of your income to retirement because it is *free money*. But do it only if, and it is a *big IF*, you can still make steady progress on Your Money Map. If you can't, temporarily stop your retirement contributions until you reach Destination 4.

Pay off Credit Cards

Snowball your way out of your credit card debt, and here's how. In addition to making the minimum payments on *all* your credit cards, focus on paying off the smallest balance card first. The reason we don't recommend paying off the card with the highest interest first is simple—getting out of debt is hard and we all need to be encouraged by seeing the balance go down and finally to be completely paid.

After the first credit card is paid off, apply its payment toward the next smallest one. After the second card is paid off, apply what you were paying on the first and second toward the third smallest. That's the snowball in action!

Destination 3

- Increase Emergency Savings to 3 month's income
- Pay off Consumer Debt (car, student loans, etc.)

Increase Emergency Savings to 3 months income

When you arrive at Destination 2, you have accumulated an emergency fund equal to 1 month's income. Now, you are going to increase your emergency savings to 3 months income.

Use exactly the same strategy recommended for Destination 2. Add half of your monthly surplus to your emergency savings and half to prepay your consumer debt. When you've reached the goal of three months income in your emergency fund, stop adding to it. Instead, apply the entire surplus to pay off your consumer debts. If you pay off your consumer debts first, add the entire surplus to your emergency savings until you reach that goal.

Pay off Consumer Debt (car, student loans, etc.)

Consumer debt is all debt other than credit card debt, the home mortgage, and business loans. How do you decide which consumer debt to pay off first? The same way you decided which credit card to pay off first—snowball them!

Continue making the minimum payments on all your consumer debts, but focus on accelerating the payment of your smallest higher-interest consumer debt first. Then, after you pay off the first consumer debt, apply its payment toward the next smallest one. After the second one is paid off, apply what you were paying on the first and second toward the third smallest consumer debt, and so forth.

Destination 4

- Save for Major Purchases (home, car, etc.)
- Save for True Financial Freedom (retirement)
- Save for Children's Education and Save for Business (if you want to start one)

Save for Major Purchases (home, car, etc.)

To establish the order in which you will save for future needs, establish your goals and decide what are most important to you. This will help guide how you choose to allocate your savings.

For example, you may already own your home, so won't need to save for a down payment. However, saving for your retirement, your children's education and starting a business may be your priorities. You may decide to allocate your savings this way: 40 percent for retirement, 40 percent for the children's education, and 20 percent to start a business.

Save for True Financial Freedom (retirement)

Every year more and more companies break their promises to provide a pension to their employees. Social Security is projected to run out of money. The bottom line: don't rely solely on an employer or the government; *you* need to invest for your retirement.

When investing for retirement I recommend a simple rule of thumb: *First, take advantage of all employer matches, and second, invest in Superannuation.* If your employer offers to match your contribution, do it! It's free money. It's that simple.

Save for Children's Education

Paying for a college education is an opportunity for parents and children to grow closer to each other and to the Lord. As soon as children are old enough, pray together each week for God to provide funds for their education. Ask God for solutions that will eliminate or reduce the need to borrow. And then watch! He is eager to reveal Himself by answering our prayers.

It is a blessing when parents are able to save to help pay for their children's education.

Many parents and grandparents are not in a financial position to fund any part of their children's education. If you're one of them—*don't feel guilty!* You can only do what you can do, and this may be a blessing in disguise. When children are old enough, have them work to save for their college. When students work to pay for college, they appreciate it more, are more serious about their studies, and develop a solid work ethic.

Save for Business (if you want to start one)

The reason for waiting until Destination 4 to begin saving for a business is that it is important to have your *personal* finances as stable as possible. When you no longer have credit card or consumer debts, your monthly expenses are lower. And having set aside three month's living expenses (at Destination 3), you have a margin in case you need income from the business during some of its lean months.

This may surprise you: It is preferable to start your business *before* you buy your home. The Bible says, "put your outdoor work in order and get your fields ready; after that, build your house." (Proverbs 24:27) In other words, create your source of income; then acquire your home.

One of the most common reasons for the failure of start-up businesses is lack of capital—not enough cash saved up. When you begin a business with lots of borrowed money, you invite added pressure to be profitable quickly. Many businesses require several years to become profitable. So, these are my recommendations: (1) Be patient! (2) Save as much as you need before launching your business. (3) Use as little business debt as possible, and pay it off as quickly as possible. When you operate with little or no debt, you have more financial stability to weather unexpected challenges.

Destination 5

- Purchase Affordable Home
- Start Prepaying Home Mortgage
- Begin Investing

Purchase Affordable Home

There are two rules of thumb for purchasing an affordable home. First, put a down payment of at least 20 percent of the purchase price. This eliminates the need for you to carry expensive mortgage insurance (PMI) that protects only the lender. Smaller payments also make it easier to afford larger prepayments, speeding up the day when you can burn your mortgage. And starting with at least 20 percent equity protects you from the becoming “upside down” on your home mortgage where the debt is greater than the value of your home.

The second rule of thumb is your total housing expenses should not exceed 40 percent of your gross income. That 40 percent includes all housing expenses: mortgage payment, real estate taxes, utilities, insurance, and maintenance (estimate maintenance each year to be 1–2 percent of the value of the home). If these combined expenses exceed 40 percent of your income, you will need to reduce spending in other categories.

Start Prepaying Home Mortgage

For most of us our home mortgage is our largest expense. Without a mortgage, we would enjoy greater financial stability. It would free up a big part of our income so we could give more generously to the work of Christ *and* invest more aggressively to reach our goal of *true financial freedom*.

There are several ways to accelerate the payment of your home mortgage. If you need a new mortgage or the conditions are favorable for you to refinance, consider a shorter-term mortgage. If you can afford higher payments, go with a 10-year or 15-year instead of a 30-year mortgage. The interest rates are normally lower than the 30-year rate, and the outstanding balance shrinks much faster.

You can also accelerate the repayment of your mortgage simply by paying an extra amount each month. Click on [Mortgage Health Check Button](#) on our website www.compass1.org.au if you would like someone to give you some help with this.

Begin Investing

There are three biblical investing principles that are important to apply.

First, *the fundamental principle for becoming a successful investor is to spend less than you earn and then regularly invest the surplus*. In other words, be a steady plodder. We've talked about this before. The Bible says, “*Steady plodding brings prosperity*” (Proverbs 21:5). Nothing replaces consistent, month-after-month investing. Regardless of the economy or investment climate—just do it.

Second, *seek the advice of a professional*. If you are not an experienced investor, we recommend that you use a financial planner or investment advisor when you begin investing. Use an advisor who understands what the *Bible* says about money because it will

make a huge difference in the quality of their advice. If you do not know one, please get in contact with us and we will connect you to someone in your area.

Third, the Bible says, *“Divide your portion to seven or even to eight, for you do not know what misfortune may occur on the earth”* (Ecclesiastes 11:2). No investment is guaranteed, and money can be lost on any of them. The stock market, bonds, real estate, gold—you name it—can perform well or poorly. Each type of investment has its own advantages and disadvantages. Since the perfect investment doesn't exist, we need to diversify and not put all our eggs in one basket.

Destination 6

- Home Mortgage Paid Off
- Children's Education Funded

Home Mortgage Paid Off

Time to celebrate with a mortgage burning ceremony! Invite family and friends to join you to honor the Lord for enabling you to own your home free and clear of any mortgage. Often these celebrations have encouraged others to focus on prepaying their mortgages. Don't forget—burn a photocopy—you want to keep the original “paid in full” mortgage.

Children's Education Funded

The portion of your children's education that you have decided to contribute to is now fully funded! Reallocate what you were saving for their education to pay off the mortgage if it's not yet free and clear. If it is, focus all your saving and investing on funding retirement (reaching *true financial freedom*).

Destination 7

- Retirement Funded
- True Financial Freedom
- Pass on Legacy of Financial Faithfulness

Retirement Funded

You have reached the goal of adequately funding your retirement. You can now be even more generous with your money and your time in serving others and funding God's kingdom.

True Financial Freedom

You now are completely out of debt even including your mortgage. You no longer need to earn a salary to meet your needs. You're able to afford your chosen lifestyle on the income from your saving, investments and retirement.

You are in a position to volunteer all or part of your time to serve your church or a ministry without needing a salary. If the Lord makes it clear you are to remain employed in your job, you are now able to give most of what you earn to help fund the work of Christ.

Pass on Legacy of Financial Faithfulness

You have learned and applied what God says about handling money. Nothing is more influential than is a person who has *faithfully modeled* these principles. We want to encourage—not that's not strongly enough expressed—we want to challenge you to teach your family, your friends, your church and perhaps beyond your church and even beyond your community—these life changing financial principles.

Dream with us. How many marriages could be strengthened? How many people could be freed to make a difference with their time and finances if they reached *true financial freedom*? How many family trees could be changed if future generations learned these truths? All because you invest time in passing on to others what you have learned.

If you have a sense the Lord is calling you to do this, please contact COMPASS – finances God's way at www.compass1.org.au

Your Money Map

Destination
4

- **Save for Major Purchases**
(home, car, etc)
- **Save for True Financial Freedom**
(retirement)
- **Save for Children's Education and Save for Business**
(if you want to start one)

Destination
5

- **Purchase Affordable Home**
- **Start Prepaying Home Mortgage**
- **Begin Investing**

Destination
3

- **Increase Emergency Savings to 3 Month's Income**
- **Pay off all Consumer Debt**
(car, student loans, etc)

Destination
1

- **Learn God's Way of Handling Money**
- **Save \$1000 for Emergencies**
- **Start using Budget**
(spending plan)
- **Begin Giving**

FINANCIAL FREEDOM PARKWAY

INVESTMENT BOULEVARD

GENEROSITY AVENUE

TRUE F



Destination
6

- Home Mortgage Paid Off
- Children's Education Funded

Destination

7

- Retirement Funded
- **TRUE FINANCIAL FREEDOM!**
- Pass on Legacy of Financial Faithfulness

Destination
2

- Increase Emergency Savings to One month's Income
- Pay off Credit Cards

COMPASSMAP™
-finances God's way™



SET YOUR HOUSE IN ORDER

LIST YOUR DEBTS & CONSOLIDATE THEM

Creditor	Balance Due	Monthly Payment	Interest Rate	Scheduled Pay-Off Date	Consolidate Priority
Credit Card Debt					
Visa	\$ 350	\$ 20	12	?	1
Mastercard	\$ 4,250	\$ 80	9	?	3
Myers	\$ 240	\$ 55	18	?	2
Car Loans					
Crazy Lou	\$ 5,000	\$ 125	10	12/2020	5
Home Mortgages					
NAB	\$ 135,000	\$ 850	5	7/2036	6
Medical Bills					
Bank Loans					
CBA	\$ 1,000	\$ 50	12	1/2021	4
Student Loans					
Insecurity Bank	\$ 15,000	\$ 85	5	11/2028	5

SET YOUR HOUSE IN ORDER

Creditor	Balance Due	Monthly Payment	Interest Rate	Scheduled Pay-Off Date	Consolidate Priority
Debt Family/Friends					
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Business/Investment Debt					
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Life Insurance Loans					
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
TOTAL DEBT	<u>\$ 160,840</u>	<u>\$ 1,265</u>			
Guarantor Loans (Contingent Debt)					
Uncle Charlie	<u>\$ 3,500</u>	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

LIST YOUR DEBTS & CONSOLIDATE THEM

Creditor	Balance Due	Monthly Payment	Interest Rate	Scheduled Pay-Off Date	Consolidate Priority
Credit Card Debt					
Car Loans					
Home Mortgages					
Medical Bills					
Bank Loans					
Student Loans					

SET YOUR HOUSE IN ORDER

Creditor	Balance Due	Monthly Payment	Interest Rate	Scheduled Pay-Off Date	Consolidate Priority
----------	-------------	-----------------	---------------	------------------------	----------------------

Debt Family/Friends

Business/Investment Debt

Life Insurance Loans

TOTAL DEBT					
------------	--	--	--	--	--

Guarantor Loans (Contingent Debt)

CAR & OTHER VEHICLES**Description of Vehicle:** _____

Registered Owner(s): _____

Make of Vehicle:_____ Body Type:_____ Lic. No./State_____

Identification No.:_____ Title:_____

First Loan Holder:_____

Second Loan Holder:_____

Description of Vehicle: _____

Registered Owner(s): _____

Make of Vehicle:_____ Body Type:_____ Lic. No./State_____

Identification No.:_____ Title:_____

First Loan Holder:_____

Second Loan Holder:_____

Description of Vehicle: _____

Registered Owner(s): _____

Make of Vehicle:_____ Body Type:_____ Lic. No./State_____

Identification No.:_____ Title:_____

First Loan Holder:_____

Second Loan Holder:_____

Description of Vehicle: _____

Registered Owner(s): _____

Make of Vehicle:_____ Body Type:_____ Lic. No./State_____

Identification No.:_____ Title:_____

First Loan Holder:_____

Second Loan Holder:_____

TAKING INVENTORY

VALUABLES

Description of Property:_____

Estimated Value:_____ Date of Value:_____ Appraised: Yes____ No____

Description of Property:_____

Estimated Value:_____ Date of Value:_____ Appraised: Yes____ No____

Description of Property:_____

Estimated Value:_____ Date of Value:_____ Appraised: Yes____ No____

Description of Property:_____

Estimated Value:_____ Date of Value:_____ Appraised: Yes____ No____

Description of Property:_____

Estimated Value:_____ Date of Value:_____ Appraised: Yes____ No____

Description of Property:_____

Estimated Value:_____ Date of Value:_____ Appraised: Yes____ No____

Description of Property:_____

Estimated Value:_____ Date of Value:_____ Appraised: Yes____ No____

Description of Property:_____

Estimated Value:_____ Date of Value:_____ Appraised: Yes____ No____

Please ask your insurance agent to determine if these items are adequately insured and if the coverage reflects current values.

BANK ACCOUNTS

Name(s) on Account: _____

Account No.: _____ Name of Financial Institution: _____

Institution Contact: _____ Phone No.: _____ Email address: _____

Type of Account: Cheque: _____ Savings: _____ Business: _____ Interest Bearing: _____

Other (describe): _____ Joint Account: Yes _____ No _____

Those Authorised to Sign on Account: _____

Location of Account Chequebooks, Debit Cards, & Credit Cards: _____

Name(s) on Account: _____

Account No.: _____ Name of Financial Institution: _____

Institution Contact: _____ Phone No.: _____ Email address: _____

Type of Account: Cheque: _____ Savings: _____ Business: _____ Interest Bearing: _____

Other (describe): _____ Joint Account: Yes _____ No _____

Those Authorised to Sign on Account: _____

Location of Account Chequebooks, Debit Cards, & Credit Cards: _____

Name(s) on Account: _____

Account No.: _____ Name of Financial Institution: _____

Institution Contact: _____ Phone No.: _____ Email address: _____

Type of Account: Cheque: _____ Savings: _____ Business: _____ Interest Bearing: _____

Other (describe): _____ Joint Account: Yes _____ No _____

Those Authorised to Sign on Account: _____

Location of Account Chequebooks, Debit Cards, & Credit Cards: _____

TAKING INVENTORY

Name(s) on Account: _____

Account No.: _____ Name of Financial Institution: _____

Institution Contact: _____ Phone No.: _____ Email address: _____

Type of Account: Cheque: _____ Savings: _____ Business: _____ Interest Bearing: _____

Other (describe): _____ Joint Account: Yes _____ No _____

Those Authorised to Sign on Account: _____

Location of Account Chequebooks, Debit Cards, & Credit Cards: _____

Name(s) on Account: _____

Account No.: _____ Name of Financial Institution: _____

Institution Contact: _____ Phone No.: _____ Email address: _____

Type of Account: Cheque: _____ Savings: _____ Business: _____ Interest Bearing: _____

Other (describe): _____ Joint Account: Yes _____ No _____

Those Authorised to Sign on Account: _____

Location of Account Chequebooks, Debit Cards, & Credit Cards: _____

Name(s) on Account: _____

Account No.: _____ Name of Financial Institution: _____

Institution Contact: _____ Phone No.: _____ Email address: _____

Type of Account: Cheque: _____ Savings: _____ Business: _____ Interest Bearing: _____

Other (describe): _____ Joint Account: Yes _____ No _____

Those Authorised to Sign on Account: _____

Location of Account Chequebooks, Debit Cards, & Credit Cards: _____

REAL ESTATE

Description: _____

Location of Property: _____

Title in Name(s) of: _____

Purchase Price: _____ Purchase Date: _____ Location of Paperwork: _____

Assessed Value: Land _____ Building(s) _____ Total _____

Land Tax Due: Amount _____ Date Payable _____

Mortgage Holder(s): _____

Mortgage Satisfaction (if fully paid) Location: _____

Terms of Lease/Rental Agreement(s): _____

Description: _____

Location of Property: _____

Title in Name(s) of: _____

Purchase Price: _____ Purchase Date: _____ Location of Paperwork: _____

Assessed Value: Land _____ Building(s) _____ Total _____

Land Tax Due: Amount _____ Date Payable _____

Mortgage Holder(s): _____

Mortgage Satisfaction (if fully paid) Location: _____

Terms of Lease/Rental Agreement(s): _____

Description: _____

Location of Property: _____

Title in Name(s) of: _____

Purchase Price: _____ Purchase Date: _____ Location of Paperwork: _____

Assessed Value: Land _____ Building(s) _____ Total _____

Land Tax Due: Amount _____ Date Payable _____

Mortgage Holder(s): _____

TAKING INVENTORY

Mortgage Satisfaction (if fully paid) Location: _____

Terms of Lease/Rental Agreement(s): _____

Description: _____

Location of Property: _____

Title in Name(s) of: _____

Purchase Price: _____ Purchase Date: _____ Location of Paperwork: _____

Assessed Value: Land _____ Building(s) _____ Total _____

Land Tax Due: Amount _____ Date Payable _____

Mortgage Holder(s): _____

Mortgage Satisfaction (if fully paid) Location: _____

Terms of Lease/Rental Agreement(s): _____

Description: _____

Location of Property: _____

Title in Name(s) of: _____

Purchase Price: _____ Purchase Date: _____ Location of Paperwork: _____

Assessed Value: Land _____ Building(s) _____ Total _____

Land Tax Due: Amount _____ Date Payable _____

Mortgage Holder(s): _____

Mortgage Satisfaction (if fully paid) Location: _____

Terms of Lease/Rental Agreement(s): _____

LIST OF INVESTMENTS

Stocks, Bonds or Other Securities

If you own stocks, bonds or other securities complete the information under the appropriate heading below.

STOCKS

Description of Stock: _____
Number of Shares:_____ Dividend Information:_____ Date Acquired:_____
Purchase Price:_____ Where Held:_____
Online/Other Information:_____

Description of Stock: _____
Number of Shares:_____ Dividend Information:_____ Date Acquired:_____
Purchase Price:_____ Where Held:_____
Online/Other Information:_____

Description of Stock: _____
Number of Shares:_____ Dividend Information:_____ Date Acquired:_____
Purchase Price:_____ Where Held:_____
Online/Other Information:_____

Description of Stock: _____
Number of Shares:_____ Dividend Information:_____ Date Acquired:_____
Purchase Price:_____ Where Held:_____
Online/Other Information:_____

Description of Stock: _____
Number of Shares:_____ Dividend Information:_____ Date Acquired:_____
Purchase Price:_____ Where Held:_____
Online/Other Information:_____

BONDS

Description of Bond: _____

Face Amount: _____ Yield: _____ Maturity Date: _____

Date Acquired: _____ Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Description of Bond: _____

Face Amount: _____ Yield: _____ Maturity Date: _____

Date Acquired: _____ Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Description of Bond: _____

Face Amount: _____ Yield: _____ Maturity Date: _____

Date Acquired: _____ Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Description of Bond: _____

Face Amount: _____ Yield: _____ Maturity Date: _____

Date Acquired: _____ Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Description of Bond: _____

Face Amount: _____ Yield: _____ Maturity Date: _____

Date Acquired: _____ Purchase Price: _____ Where Held: _____

Online/Other Information: _____

OTHER SECURITIES

Name & Description: _____

Person to Contact (if applicable): _____ Phone No.: _____

Email Address: _____ Date Acquired: _____

Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Name & Description: _____

Person to Contact (if applicable): _____ Phone No.: _____

Email Address: _____ Date Acquired: _____

Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Name & Description: _____

Person to Contact (if applicable): _____ Phone No.: _____

Email Address: _____ Date Acquired: _____

Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Name & Description: _____

Person to Contact (if applicable): _____ Phone No.: _____

Email Address: _____ Date Acquired: _____

Purchase Price: _____ Where Held: _____

Online/Other Information: _____

OTHER SECURITIES

Name & Description of Investment: _____

Person to Contact (if applicable): _____ Phone No.: _____

Email Address: _____ Date Acquired: _____

Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Name & Description of Investment: _____

Person to Contact (if applicable): _____ Phone No.: _____

Email Address: _____ Date Acquired: _____

Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Name & Description of Investment: _____

Person to Contact (if applicable): _____ Phone No.: _____

Email Address: _____ Date Acquired: _____

Purchase Price: _____ Where Held: _____

Online/Other Information: _____

Name & Description of Investment: _____

Person to Contact (if applicable): _____ Phone No.: _____

Email Address: _____ Date Acquired: _____

Purchase Price: _____ Where Held: _____

Online/Other Information: _____

RECEIVABLES & ITEMS LOANED TO OTHERS

List any outstanding loans you have made to friends, family, businesses, and others under “Receivables.”

How many times have you loaned something to a friend and then forgotten who borrowed it? The “Items Loaned To Others” section is designed to help you keep track of these items.

RECEIVABLES

Date: _____

Borrower's Name: _____ **Phone No.:** _____

Email: _____

Address _____

Loan Amount: _____ Location of Agreement: _____

Terms of Payment: _____

Borrower's Name: _____ **Phone No.:** _____

Email: _____

Address _____

Loan Amount: _____ Location of Agreement: _____

Terms of Payment: _____

Borrower's Name: _____ **Phone No.:** _____

Email: _____

Address _____

Loan Amount: _____ Location of Agreement: _____

Terms of Payment: _____

TAKING INVENTORY

Borrower's Name: _____ Phone No.: _____

Email: _____

Address _____

Loan Amount: _____ Location of Agreement: _____

Terms of Payment: _____

ITEMS LOANED TO OTHERS

Date: _____

Item: _____ Loaned to: _____

Borrower's Phone No.: _____ Borrower's Email: _____

Borrower's Address° _____

Date Item to be returned: _____ Other Terms: _____

Item: _____ Loaned to: _____

Borrower's Phone No.: _____ Borrower's Email: _____

Borrower's Address° _____

Date Item to be returned: _____ Other Terms: _____

Item: _____ Loaned to: _____

Borrower's Phone No.: _____ Borrower's Email: _____

Borrower's Address° _____

Date Item to be returned: _____ Other Terms: _____

Item: _____ Loaned to: _____

Borrower's Phone No.: _____ Borrower's Email: _____

Borrower's Address° _____

Date Item to be returned: _____ Other Terms: _____

LOCATION OF IMPORTANT DOCUMENTS

Date: _____

Documents	Location of Original	Location of Copy
Birth Certificate	_____	_____
Marriage Certificate	_____	_____
Children's Adoption Records	_____	_____
Military Discharge	_____	_____
Wills	_____	_____
Trusts	_____	_____
Enduring Power Attorney	_____	_____
Advanced Health Directive	_____	_____
Mortgage	_____	_____
Drivers Licence	_____	_____
Death Certificates	_____	_____
Citizenship Papers	_____	_____
Passport/Visa	_____	_____
Leases	_____	_____
Business Agreements	_____	_____
Retirement Papers	_____	_____
Car Registration	_____	_____
Insurance Policies	_____	_____
Income Tax Files	_____	_____
Centrelink	_____	_____
Other Documents	_____	_____
Other Documents	_____	_____
Other Documents	_____	_____
Other Documents	_____	_____

PASSWORDS LIST

Listing your passwords will save hours of frustration trying to locate them.

[illegible]

CENTRELINK

Date: _____

Centrelink No: _____ Location of Centrelink Card: _____

Nearest Centrelink Office Address: _____

City: _____ State: _____ Postcode: _____ Phone No: _____

My (our) Centrelink benefits are as follows: _____

DETERMINING YOUR BENEFITS

The easiest way to obtain facts about your Centrelink benefits is to log on to <https://www.humanservices.gov.au/customer/dhs/centrelink>. You also may call Centrelink 132 300.

FILING FOR CENTRELINK BENEFITS UPON DEATH OF A SPOUSE

To receive Centrelink benefits, go in person to the Centrelink office as soon as possible after the death of your spouse. A delay may void some benefits. When you go, take your spouse's Centrelink card and death certificate. Also, take your birth certificate, marriage certificate, and the birth certificates for each child.

SUPERANNUATION BENEFITS

Date: _____

Name of Superannuation Fund: _____

Address: _____

Phone No.: _____ Department to Contact: _____

Person to Contact: _____

Contact Person's Phone No.: _____ Email: _____

Description of Superannuation Account:

Monthly Amount Paid to Beneficiary(ies) at Death (if any): _____

Lump Sum Amount Paid to Beneficiary(ies) at Death (if any): _____

Value of Superannuation: Date: _____ Amount: _____

Company Booklet or PDF Location, or Internet Address Describing Benefits:

FUTURE INCOME

Date: _____

Source of Income	Monthly Income After Retirement	Monthly Income After Death of Breadwinner
Salary	_____	_____
Centrelink	_____	_____
Savings & Investments	_____	_____
Superannuation Benefits Life	_____	_____
Life Insurance Proceeds	_____	_____
Real Estate	_____	_____
Business Income	_____	_____
Dept of Veterans Affairs Benefits	_____	_____
Other Income	_____	_____
TOTAL FUTURE INCOME:	_____	_____

Please consult your tax preparer or financial planner to confirm the impact taxes will have on your income.

SET YOUR HOUSE IN ORDER

MONTHLY SPENDING PLAN

Date: 9 August 2017

	CURRENT	AFTER A BREADWINNER'S DEATH
<i>Gross Monthly Income</i>		
Monthly Salary Interest	4,250	1,800
Income Dividends	250	500
Commissions	50	500
Bonuses/Tips	0	0
Retirement Income	125	100
Net Business Income	0	0
Gifts of Cash	0	25
Child Support	0	0
Tax Refund	250	100
Other Income	0	0
TOTAL INCOME	4,925	3,025
<i>Giving</i>		
Local Church	400	250
The Poor	50	25
Ministries	50	25
Other	0	0
<i>Total Giving</i>	500	300
<i>Taxes</i>		
Federal	600	325
Medicare	50	35
Social Security	50	35
State Taxes	0	0
Local Taxes	0	0
Other	0	0
<i>Total Taxes</i>	700	395

PROVIDING FOR YOUR LOVED ONES

Expense Item	Annual Amount	Monthly Amount
Home & Content Insurance	_____ ÷ 12 = _____	
Income Tax	_____ ÷ 12 = _____	
Home Repairs	_____ ÷ 12 = _____	
Medical Bills	_____ ÷ 12 = _____	
Life Insurance	_____ ÷ 12 = _____	
Health Insurance	_____ ÷ 12 = _____	
Disability Insurance	_____ ÷ 12 = _____	
Car Insurance	_____ ÷ 12 = _____	
Car Replacement	_____ ÷ 12 = _____	
Clothing	_____ ÷ 12 = _____	
Tuition	_____ ÷ 12 = _____	
Holidays	_____ ÷ 12 = _____	
Other	_____ ÷ 12 = _____	

3. Determine your surplus or deficit.

At the bottom of the Spending Plan, subtract the Total Expenses from your Total Income to determine whether you have a surplus or deficit.

TOTAL INCOME: _____

Minus TOTAL EXPENSES: _____

Equals SURPLUS or DEFICIT: _____

If income is greater than expenses, you have a surplus and need only to control spending to maximize the surplus. Using a spending plan will help you accomplish this. If expenses are greater than income, you have a deficit, and a careful review will be necessary to bring the Spending Plan into balance.

MONTHLY SPENDING PLAN

Date: _____

	CURRENT	AFTER A BREADWINNER'S DEATH
<i>Gross Monthly Income</i>		
Monthly Salary Interest	_____	_____
Income Dividends	_____	_____
Commissions	_____	_____
Bonuses/Tips	_____	_____
Retirement Income	_____	_____
Net Business Income	_____	_____
Gifts of Cash	_____	_____
Child Support	_____	_____
Tax Refund	_____	_____
Other Income	_____	_____
TOTAL INCOME	_____	_____
 <i>Giving</i>		
Local Church	_____	_____
The Poor	_____	_____
Ministries	_____	_____
Other	_____	_____
<i>Total Giving</i>	_____	_____
 <i>Taxes</i>		
Federal	_____	_____
Medicare	_____	_____
Social Security	_____	_____
State Taxes	_____	_____
Local Taxes	_____	_____
Other	_____	_____
<i>Total Taxes</i>	_____	_____

SET YOUR HOUSE IN ORDER

Housing

[illegible]

Groceries

Food (not eating out) _____

SET YOUR HOUSE IN ORDER

Personal Care

Cosmetics	_____	_____
Beauty/Barber	_____	_____
Toiletries	_____	_____
Gym Membership	_____	_____
Vitamins/Supplements	_____	_____
Other	_____	_____
<i>Total Personal Care</i>	_____	_____

Transportation

Car Payments	_____	_____
Petrol	_____	_____
Car Insurance	_____	_____
RACQ/Car Club	_____	_____
Licenses	_____	_____
Oil Changes/Maint.	_____	_____
Tyres	_____	_____
Repairs	_____	_____
Tolls	_____	_____
Parking	_____	_____
	_____	_____
	_____	_____
	_____	_____
<i>Total Transportation</i>	_____	_____

Insurance

Life	_____	_____
Health	_____	_____
Long-Term Care	_____	_____
Disability - TPD	_____	_____
Income Protection	_____	_____
	_____	_____

SET YOUR HOUSE IN ORDER

Total Insurance

Debts

See Debt List Worksheet

Entertainment

Eating Out

Hosting Event

Activities

Day/Weekend Trips

Holidays

DVD Rental

Subscriptions

Books

Music/Online

Total Entertainment

Pets

Food

Vet

Vaccinations

Drugs/Medications

Boarding/Pet Sitting

Total Pets

Clothing

Adults

Dry Cleaning/Laundry

Uniforms

Total Clothing

SET YOUR HOUSE IN ORDER

Children

School Supplies	_____	_____
Tuition	_____	_____
Clothing/Diapers	_____	_____
Babysitter/Day Care	_____	_____
Child Support (Exp.)	_____	_____
Baby Food/Formula	_____	_____
Tutoring/Lessons	_____	_____
Sports	_____	_____
Field Trips	_____	_____
Allowance	_____	_____
	_____	_____
<i>Total Children</i>	_____	_____

Gifts

Anniversaries	_____	_____
Birthdays	_____	_____
Christmas	_____	_____
Weddings	_____	_____
Graduations	_____	_____
	_____	_____
<i>Total Gifts</i>	_____	_____

Medical

Doctor	_____	_____
Dentist	_____	_____
Prescriptions	_____	_____
Eyeglasses/Contacts	_____	_____
Deductibles	_____	_____
HSA/Flexible Spending	_____	_____
	_____	_____
<i>Total Medical</i>	_____	_____

Savings

Savings	_____	_____
---------	-------	-------

SET YOUR HOUSE IN ORDER

Emergency Savings	_____	_____
Home Repair Savings	_____	_____
Car Replacement	_____	_____
	_____	_____
<i>Total Savings</i>	_____	_____

Investments

Superannuation	_____	_____
Other Retire. Plans	_____	_____
Uni Saving Plans	_____	_____
Stocks	_____	_____
Bonds	_____	_____
Real Estate	_____	_____
	_____	_____
	_____	_____
<i>Total Investments</i>	_____	_____

Miscellaneous

Adult Allowances	_____	_____
Child Support (expense)	_____	_____
Legal Fees	_____	_____
Accounting/Tax Prep	_____	_____
Postage	_____	_____
Adult Education Bank	_____	_____
Charges/Fees	_____	_____
Family Pictures	_____	_____
	_____	_____
<i>Total Miscellaneous</i>	_____	_____

TOTAL INCOME:	_____	_____
TOTAL EXPENSES:	_____	_____
SURPLUS/DEFICIT:	_____	_____

LIFE INSURANCE CALCULATION

Complete this analysis to approximate your life insurance needs. This is not intended to be precise. Seek the counsel of an expert to determine your needs accurately.

Your **annual income needs** figure represents your household's income needs. Subtract the **deceased person's living expenses** (share of food, for example) that will no longer be paid if a breadwinner passes away. Also subtract **other income** survivors will receive from all sources, such as wages, Social Security, and investments. This calculation will give you the **net income needed** for the survivors to maintain their current standard of living.

To estimate the amount of **insurance you will need for income**, multiply the income required by 20. This assumes the survivors will earn a 5 percent after-tax return on the insurance proceeds. Insurance coverage also may be needed to fund "**lump sums**," such as paying off debt or funding a child's education. Determine these needs, and add them to the total amount of insurance. Remember, these estimates will be helpful to start a conversation with an insurance professional.

Date: _____

Your annual income needs \$ _____

* Subtract deceased person's needs \$ _____

* Subtract other income \$ _____

* Subtract value of existing life insurance (if any) \$ _____

* Enter as negative numbers (use minus key)
= Net annual income needed \$ _____

Net annual income needed, multiplied by 20 (assumes 5%
after-tax investment return on insurance proceeds) \$ _____

Lump Sum Needs

Debts \$ _____

Education \$ _____

Other \$ _____

Total lump sum needs \$ _____

Total life insurance needs \$ _____

INSURANCE INVENTORY

Insurance can be confusing because there are so many different types of insurance. Consider this partial list: life, health, disability, car, home and content.

Gather your insurance policies, and review their coverage, beneficiaries, and values. **We recommend a review of these policies with a financial advisor and your insurance agent to confirm that you have the best insurance coverage for your needs and budget.** When complete the Insurance Inventory. Store the originals in a secure location.

Date: _____

Life Insurance

Insurance Agent & Company: _____

Agent Phone No.: _____ Agent Email Address: _____

Address: _____

Person Insured: _____ Beneficiary: _____

Policy No.: _____ Premium Due Date: _____ Premium Payment: _____

Value: _____ Face Amount: _____ Cash Value: _____

Insurance Agent & Company: _____

Agent Phone No.: _____ Agent Email Address: _____

Address: _____

Person Insured: _____ Beneficiary: _____

Policy No.: _____ Premium Due Date: _____ Premium Payment: _____

Value: _____ Face Amount: _____ Cash Value: _____

Insurance Agent & Company: _____

Agent Phone No.: _____ Agent Email Address: _____

Address: _____

Person Insured: _____ Beneficiary: _____

Policy No.: _____ Premium Due Date: _____ Premium Payment: _____

Value: _____ Face Amount: _____ Cash Value: _____

SET YOUR HOUSE IN ORDER

Home and Content Insurance

Insurance Agent & Company: _____

Agent Phone No.: _____ Agent Email Address: _____

Address: _____

Property Covered: _____ Policy No.: _____

Coverage: _____

Premium Due Date: _____ Premium Payment: _____

Car/Vehicle Insurance

Insurance Agent & Company: _____

Agent Phone No.: _____ Agent Email Address: _____

Address: _____

Auto Covered: _____ Policy No.: _____

Coverage: _____

Premium Due Date: _____ Premium Payment: _____

Insurance Agent & Company: _____

Agent Phone No.: _____ Agent Email Address: _____

Address: _____

Auto Covered: _____ Policy No.: _____

Coverage: _____

Premium Due Date: _____ Premium Payment: _____

Private Health Insurance

Insurance Agent & Company: _____

Agent Phone No.: _____ Agent Email Address: _____

Address: _____

Person(s Covered: _____ Policy No.: _____

Coverage: _____

Premium Due Date: _____ Premium Payment: _____

SET YOUR HOUSE IN ORDER

Disability Insurance - Total and Permanent Disability (TPD)

Insurance Agent & Company: _____

Agent Phone No.:_____ Agent Email Address:_____

Address: _____

Person Insured: _____

Person(s Covered:_____ Policy No.: _____

Coverage: _____

Premium Due Date:_____ Premium Payment:_____

Income Protection Insurance

Insurance Agent & Company: _____

Agent Phone No.:_____ Agent Email Address:_____

Address: _____

Person Insured: _____

Person(s Covered:_____ Policy No.: _____

Coverage: _____

Premium Due Date:_____ Premium Payment:_____

HEALTH CARE DECISIONS

The time for you to make future health care decisions is when you are healthy enough to make them for yourself.

There are two (this will vary by state) basic health care documents that each adult should consider: Advance Health Directive and Enduring Power of Attorney (Personal / Health Matters). The titles of these documents may vary by state.

The Enduring Power of Attorney (Personal / Health Matters) form also allows you to appoint one or more Attorneys for Financial Matters. The form therefore allows for appointment of one or more Attorneys for Personal / Health Matters and / or Financial Matters. You simply tick the appropriate boxes to select which options you wish.

Our objective is to outline the basic decisions you will make to complete each document. There are websites that provide these documents at a cost that is usually lower than solicitor.

However, we recommend you use a godly, experienced solicitor who can draft the documents incorporating your decisions and have them properly executed.

The most important decisions you need to make are selecting the people who will make your health care decisions if you are no longer able to make them. Be patient, and pray about these appointments. They should be godly, responsible people who are capable of making wise decisions and have your best interests at heart.

Health Care Power of Attorney (Personal / Health Matters).

You appoint an adult to make personal and / or health care decisions for you when you become unable to make them for yourself. That means that you must be incapable of understanding the nature and foreseeing the effects of a decision, and of communicating that decision before your Attorney may legally exercise their power to make decisions for you. The person you select must agree in writing to the appointment.

The person you appointed may withhold or agree to any type of health care, medical and surgical treatments, life-prolonging interventions, nursing care, hospitalisation, treatment in a nursing home, and home health. They may also make decisions about personal matters including where you live, visits to the doctor and so on.

Health Care Power of Attorney Directive:

An Advance Health Directive is a document that states your wishes or directions regarding your future health care for various medical conditions. Just like Enduring Power of Attorney (Personal / Health Matters), it comes into effect only if you are unable to make your own decisions - that is, you are incapable of understanding the nature and foreseeing the effects of a decision, and of communicating that decision.

SET YOUR HOUSE IN ORDER

Advance Health Directives are very important documents as they will apply whether any Attorney of yours agrees or not. Effectively, an Advance Health Directive legally directs your medical attendants what you do and don't want done in an extraordinarily broad range of possible medical circumstances. Your Attorney and medical attendants must follow the directions in the Advance Health Directive.

That is why the making of an Advance Health Directive requires you to see your doctor and have them explain each direction you intend to make so that you fully understand your choices and the results of those choices. Your doctor must also certify that that process has taken place and must sign the document at the same time as you do.

You may also complete either or both of Enduring Power of Attorney (Personal / Health Matters) and Enduring Power of Attorney (Financial Matters) in the Advance Health Directive document. You can find an example at:

http://www.justice.qld.gov.au/__data/assets/pdf_file/0007/15982/advance-health-directive.pdf

Enduring Power of Attorney (Financial Matters).

These documents may commence their legal effect at the time or on the happening of the event which you specify in the document. For example, you may wish it to be legally effective immediately, from a certain date, for a certain period of time, if a certain event takes place or only if you temporarily or permanently lose capacity, that is, you are incapable of understanding the nature and foreseeing the effects of a decision, and of communicating that decision.

As with a traditional Power of Attorney, it names the person or persons who are authorised to act on your behalf when managing your financial affairs. The person you have appointed must agree in writing to serve in this role.

An example of the form can be found at:

<https://publications.qld.gov.au/dataset/0e798d96-9ba6-4aa0-95cd-5a017a0589a9/resource/94c27605-28ad-4e71-846b-04b0d66ef3b8/download/enduringpowerofattorneyshortformform2.pdf>

FUNERAL INSTRUCTIONS

(Husband/Partner)

Date: _____

These are the wishes of: (Name) _____

Funeral Home Preference:

Name: _____

Address: _____

Phone No.: _____ Email Address: _____

Contact Person: _____

Description of any arrangements you have made with the funeral home (if prepaid, attach a copy of the contract: _____

Viewing Wishes & Personal Accessories: Open Casket: ____ Closed Casket: ____ Description of Clothing _____ Wedding Band: ____ Glasses: ____ Other: _____

Location of Service:

Name of Church or Funeral Home: _____

Address: _____

Requests for Funeral Service:

Name of Minister: _____ Ministers Phone No.: _____

Description of Service: _____

Participating Organisations (military, fraternal, etc.): _____

SET YOUR HOUSE IN ORDER

Musical Selections: _____

Organist: _____ Pianist: _____ Vocalist: _____ Other: _____

Special Requests: (biblical passages, clothing, additional speakers, etc.): _____

Interment:

Name of Cemetery: _____

Address: _____ Phone No.: _____

Location of Cemetery Lot(s): _____

Legal Description: Lot # _____ Block # _____ Section # _____

Casket: I would like the following type of casket: _____

Pall Bearers: I would like the following pall bearers: _____

Cremation: Yes _____ No _____

If you choose to be cremated, describe what you would like done with your ashes: _____

Memorial: I would like flowers: Yes _____ No _____

If no, in lieu of flowers please make contributions to the following organisations:

1. _____

2. _____

3. _____

Donors Information: I wish _____ I do not wish _____ to make an anatomical gift, to take effect upon my death. If you do wish to make such a gift, we recommend you make a copy of the document and include it in this section. Keep the original in a secure place.

Signed: _____ **Dated:** _____

FUNERAL INSTRUCTIONS

(Wife/Partner)

Date: _____

These are the wishes of: (Name) _____

Funeral Home Preference:

Name: _____

Address: _____

Phone No.: _____ Email Address: _____

Contact Person: _____

Description of any arrangements you have made with the funeral home (if prepaid, attach a copy of the contract: _____

Viewing Wishes & Personal Accessories: Open Casket: ____ Closed Casket: ____ Description of Clothing _____ Wedding Band: ____ Glasses: ____ Other: _____

Location of Service:

Name of Church or Funeral Home: _____

Address: _____

Requests for Funeral Service:

Name of Minister: _____ Ministers Phone No.: _____

Description of Service: _____

Participating Organisations (military, fraternal, etc.): _____

SET YOUR HOUSE IN ORDER

Musical Selections: _____

Organist: _____ Pianist: _____ Vocalist: _____ Other: _____

Special Requests: (biblical passages, clothing, additional speakers, etc.): _____

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2. _____

3. _____

Donors Information: I wish _____ I do not wish _____ to make an anatomical gift, to take effect upon my death. If you do wish to make such a gift, we recommend you make a copy of the document and include it in this section. Keep the original in a secure place.

Signed: _____ **Dated:** _____

GUARDIANS FOR CHILDREN

A guardian is an adult designated to care for a child in case both parents die before the child reaches adulthood. While this may be uncomfortable to think about, it is one of the most important decisions you have to make. If you don't choose a guardian, the courts will do it for you. The judge may choose someone who does not embrace your values and does not know Christ as Saviour. After much prayer, Bev and I selected a couple outside of our families to serve as guardians. We knew them well, admired the way they were raising their children, and trusted them completely.

It is wise to select a guardian and an alternate guardian in case your first choice is unable to serve sometime in the future. Also, it is wise to separate the roles of guardian of your children and trustee of your finances. This will help keep the guardian accountable to spend your estate's finances solely for the benefit of your children.

Deciding the guardian of your children is often a very difficult and emotional decision. List the possible candidates, then prayerfully discuss with your spouse the strengths and weaknesses of each candidate.

Here are a few things to consider when choosing a guardian:

- Whose parenting style, values, and commitment to Jesus Christ most closely match your own?
- Who is most able to take on the responsibility of caring for children – emotionally, financially, and physically?
- Who do your children feel comfortable with already?
- Would your children have to move away, and would that pose any problems?
- Does the person you're considering have other children? If so, would your children fit in well with them?
- Would the person have the time and energy to devote to your children?

Once you have made your selection, invite your choice to serve as guardian.

Guardian of Our Children: _____

Address: _____

Phone No.: _____ Email Address: _____

Alternate Guardian of Our Children: _____

Address: _____

Phone No.: _____ Email Address: _____

DISTRIBUTION OF PERSONAL PROPERTY

One of the biggest areas of conflict among heirs are items that may have little value if sold to others but have enormous sentimental value and importance to surviving family members.

To help minimise the potential relational damage among heirs, it can be helpful for you to choose how you wish some of your personal property distributed. After making your selections, it can be wise to meet together with all your heirs and explain why you have made these decisions.

[illegible]

GIVING LIST

Just as investors seek to grow their portfolios on earth, so followers of Christ should view their giving as an investment portfolio in heaven. In Matthew 6:20, Jesus instructs us, *“Store up for yourselves treasures in heaven.”* The Lord wants us to have an investor mentality when we consider funding the work of God. Giving from our estate should be a normal extension of our stewardship.

The grid below is intended to help you identify – in addition to your church – the ministries you truly care about. The top of the grid represents the basic categories of recipients: your church, evangelism, discipleship, and the needy. The other axis represents geography. Christ said, *“You shall be My witnesses both in Jerusalem, and in all Judea and Samaria, and even to the remotest part of the earth”* (Acts 1:8). Similarly, we have divided the geography into local (Jerusalem), national (Judea), and international (remotest parts of the earth).

Complete the grid to identify the ministries the Lord has given you a desire to support financially. Which of the ministries would you consider funding from your estate? How much support would you like to give the ones you have chosen?

	Church	Evangelism	Discipleship	Needy
Local				
National				
Global				
Total				

ESTATE PLANNING WORKSHEET

(Complete *before* meeting with your estate solicitor.)

Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

Name of Spouse: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

Name of Executor/Personal Representative(s): _____

Address: _____

Phone No.: _____ Email Address: _____

Successor Executor/Personal Representative(s): _____

Address: _____

Phone No.: _____ Email Address: _____

Name of Guardian(s): _____

Address: _____

Phone No.: _____ Email Address: _____

Successor Guardian(s): _____

Address: _____

Phone No.: _____ Email Address: _____

SET YOUR HOUSE IN ORDER

Name of Trustee(s): _____

Address: _____

Phone No.: _____ Email Address: _____

Successor Trustee(s): _____

Address: _____

Phone No.: _____ Email Address: _____

Children and Their Spouses

1. Child's Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

Name of Spouse: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

2. Child's Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

Name of Spouse: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

3. Child's Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

SET YOUR HOUSE IN ORDER

Name of Spouse: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

4. Child's Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

Name of Spouse: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

5. Child's Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

Name of Spouse: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

6. Child's Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

Name of Spouse: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

SET YOUR HOUSE IN ORDER

Grandchildren

1. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

2. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

3. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

4. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

5. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

6. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

7. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

SET YOUR HOUSE IN ORDER

Grandchildren

8. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

9. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

10. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

11. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

12. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

13. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

14. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

SET YOUR HOUSE IN ORDER

Grandchildren

15. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

16. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

17. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

18. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

19. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

20. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

21. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

SET YOUR HOUSE IN ORDER

Grandchildren

22. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

23. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

24. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

25. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

26. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

27. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

28. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

SET YOUR HOUSE IN ORDER

29. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

30. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

31. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

32. Name: _____ Centrelink No.: _____

Address: _____

Phone No.: _____ Email Address: _____

Attach your Financial Statement, Asset List, Investment List, and note how each asset is titled (in your name, your spouse's name, joint ownership, trust, corporation, or other forms of ownership).

Distribution of the estate among the heirs (who, what, when & how)

Heir: _____ **What Receive:** _____

Describe When & How Receive: _____

Heir: _____ **What Receive:** _____

Describe When & How Receive: _____

ESTATE DOCUMENT CHECKLIST

Date: _____

[illegible]

PRAYER LOG

Name: _____

Spouse: _____

Phone: _____ Text? Y__ N__

Spouse Phone: _____ Text? Y__ N__

E-Mail: _____

Spouse E-mail: _____

Skype: _____ Facebook: _____ Twitter: _____

Skype: _____ Facebook: _____ Twitter: _____

Home Address: _____

Children (ages): _____

Home Phone: _____

Prayer Requests

Answers to Prayers

Week 1

Week 2

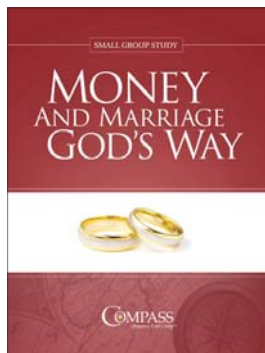
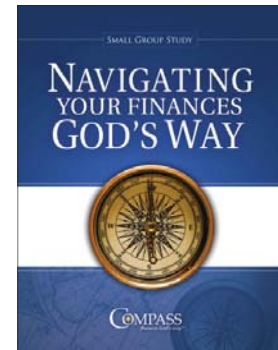
Week 3

Week 4

Week 5 (Long-Term Prayer Request)

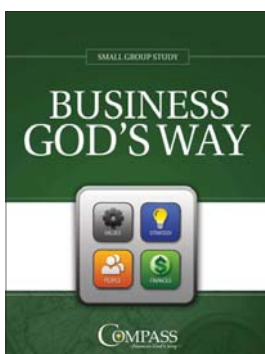
“Pray for one another” James 5:16

Navigating Your Finances God's Way is a nine-week study that hundreds of thousands have benefitted from taking. You'll learn what God wants you to know about earning money, spending, giving, getting out of debt, saving, investing, training children and much more.



Money and Marriage God's Way is a six-week study that will improve your marriage and your finances because you will be learning what God's word says about them both. You will discover how to communicate effectively, resolve conflict and achieve financial unity.

Set Your House in Order is a five-week study that is specifically designed to enable you to assemble and organise your important financial information in just one place. It is also an outstanding tool to help you plan your estate and manage your current finances.



Business God's Way is a powerful and practical six-week study designed to help people learn God's way of operating a business. This thought-provoking study has helped many succeed in the business world—God's way.

