

FINANCIAL CREED

- The Basics -

“Where there is no vision, the people perish: but he that keeps the law, happy is he.” Prov. 29:18

Review your family priorities and paint a picture of your ultimate destination.

- | | | |
|-------------|--------------|------------------|
| - Spending | - Travel | - Special Needs |
| - Saving | - Education | - Debt |
| - Giving | - Retirement | - Kid's Expenses |
| - Investing | - Hobbies | - Lifestyle |

- The Destination -

Prioritize your values and express your destination in 2-3 sentences.

Example: The Smith Family values generosity, thrift and understands the benefits of delayed gratification. The Smith Family believes in investing in self-improvement before spending on leisure. The Smith Family is committed to disciplined saving, regular and increasing charitable giving and shrewd spending.

- The Mission -

Distill each value into 2-3 specific action steps.

Example: The Smith Family believes in investing in self-improvement before spending on leisure.

1. Each family member will read one book before attending two movies.
2. Each family member will write 3 personal goals before summer vacation.
3. Each family member will commit 5% of their income to personal improvement.