

GOALS

A BIBLICAL PERSPECTIVE

Goal setting can be challenging. First, start with prayer. Spend time alone with God to find out what He wants you to do or accomplish in the future. Then, record your goals by writing them down in clearly defined and measurable terms.

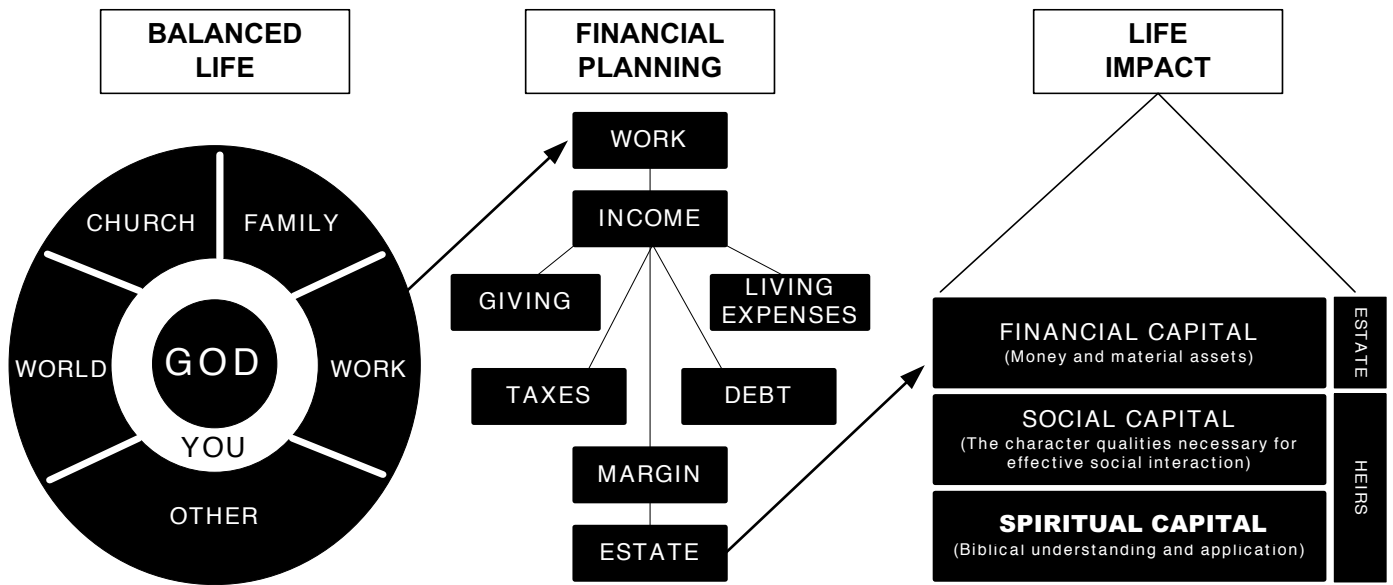
Goals are based on faith and following God's leading, not on past accomplishments or current resources. Acknowledge that He may want to do a "new thing" in your life (Isaiah 43:19) and that He can "do exceedingly abundantly beyond all that we ask or think." (Ephesians 3:20)

"Aim at nothing and you'll hit it every time."

Unknown

"The mind of a man plans his way, but the Lord directs his steps." PROVERBS 16:9

LIFE OVERVIEW



THE BALANCED LIFE

Our challenge is to maintain balance in the various areas of life. Often we get out of balance in our vocation, striving to produce more wealth (financial capital) to pass on in our estate and to our heirs.

FINANCIAL PLANNING

Financial planning allows us to step back and assess our God-given goals and priorities, ultimately managing our finances in a manner that relieves financial pressure and provides peace of mind.

LIFE IMPACT

By balancing our lives through financial planning, we are able to "buy" time to develop social and spiritual capital in our heirs.

GOALS

WHY SET GOALS?

- Goals provide purpose and direction
- Goals help translate your thoughts into tangible steps
- Goals provide personal motivation
- Goals can help clarify God's will, especially in times of crisis

OVERCOMING BARRIERS TO SETTING GOALS

What goal-setting barriers, if any, are standing in your way (lack of time, fear of failure, tendency to be overwhelmed with details, lack of self-discipline, etc.)? Write them here and ask God to show you how to overcome them through Him.

PREPARING FOR GOAL SETTING

The following page provides a more detailed version of the financial planning portion of the Life Overview. A series of questions is included at the page bottom to aid in setting short and long-term goals. After thinking about these questions you'll be more equipped to set accurate and realistic goals.

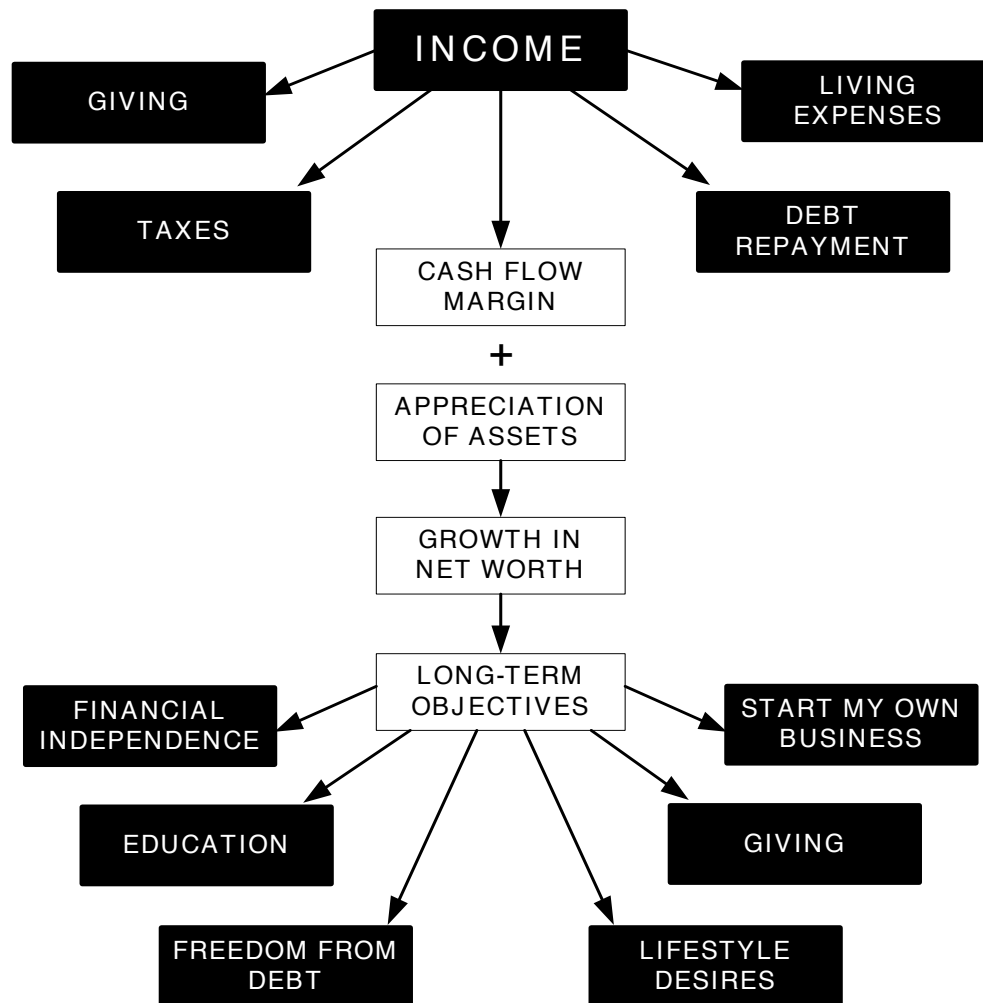
GETTING STARTED

1. Pick a specific date and place where you can spend uninterrupted time alone with God. Commit to it here.

2. During this time read Scripture and pray, allowing God to speak to you. Record your ideas, impressions, and desires here.

3. Identify your perceived strengths, gifts and abilities. Record them here.

FINANCIAL PLANNING FLOW CHART



GOALS CHECK-UP

SHORT-TERM

- Do I have peace of mind with my financial decision making?
- What am I most concerned about in the next six to twelve months?
- What am I most concerned about in the next one to five years?
- Am I comfortable with my level of charitable giving?
- Am I paying too much in taxes?
- Are my living expenses too high or too low?

LONG-TERM

- What am I most concerned about in the long term?
- Are there some potential financial events that cause me fear?
- Am I comfortable with my debt level?
- Am I making progress towards my goals?
- Should I reposition my investment portfolio?

GOALS

Continued

4. Consolidate your ideas and thoughts into several broad, "big picture" goals that are measurable, realistic, challenging and specific. (Example: Payoff mortgage loan by November 2010, increase giving to 15% of income in 2 years.)

Goal #1 _____

Goal #2 _____

Goal #3 _____

Goal #4 _____

Goal #5 _____

5. Briefly outline the steps you will need to take to reach these "big picture" goals. As you pursue each goal, it may help if you:

- Identify any barriers that exist
- Establish a personal accountability system
- Set a time frame or deadline for accomplishing the goal

Goal #1 _____

Step 1: _____

Step 2: _____

Step 3: _____

Barriers: _____

Accountable to: _____

Time frame to Accomplish: _____

Goal #2 _____

Step 1: _____

Step 2: _____

Step 3: _____

Barriers: _____

Accountable to: _____

Time frame to Accomplish: _____

GOALS

Continued

Goal #3 _____

Step 1: _____

Step 2: _____

Step 3: _____

Barriers: _____

Accountable to: _____

Time frame to Accomplish: _____

Goal #4 _____

Step 1: _____

Step 2: _____

Step 3: _____

Barriers: _____

Accountable to: _____

Time frame to Accomplish: _____

Goal #5 _____

Step 1: _____

Step 2: _____

Step 3: _____

Barriers: _____

Accountable to: _____

Time frame to Accomplish: _____

Refer to these goals often and chart your progress. Review goals at least annually; and establish new ones as your financial situation changes. These goals will serve as the basis for your financial road map.

SCRIPTURAL INSIGHTS ON GOAL SETTING

"See, I am doing a new thing! Now it springs up, do you not perceive it? I am making a way in the desert and streams in the wasteland."

ISAIAH 43:19

"Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us..."

EPHESIANS 3:20

"Delight yourself in the Lord; and He will give you the desires of your heart."

PSALM 37:4

"Thy word is a lamp to my feet, and a light to my path."

PSALM 119:105

"Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal; for where your treasure is, there will your heart be also."

MATTHEW 6:19, 20

"But seek first His kingdom, and His righteousness; and all these things will be added to you."

MATTHEW 6:33

"Look carefully then how you walk! Live purposefully and worthily and accurately, not as the unwise and witless, but as wise—sensible, intelligent people; making the very most of the time—buying up each opportunity—because the days are evil. Therefore do not be vague and thoughtless and foolish, but understanding and firmly grasping what the will of the Lord is."

EPHESIANS 5:15-17