

My Faith and Financial Foundations Action Plan

A Christian worldview workbook for twelve weeks of learning and practical next steps

By the end, you will have a developing record of your goals, current picture, questions and intended actions. That can make a professional conversation more focused. It is not a complete, individualized or professionally reviewed financial plan.

How the pages build

Start with purpose and people. Organize resources and everyday money questions. Consider interruptions, investing and future income. Connect the questions, think about legacy and giving, then choose help and a manageable action plan. Each new page refers back to earlier work.

An invitation before you begin

You may choose to sit down privately with a qualified financial advisor to review your goals, questions and this developing action plan. Ask about scope, costs, conflicts and how information is protected. No appointment, financial-product purchase, donation or advisory relationship is required. The two companion books are required course materials, normally purchased by the host for participants. A booking destination has not been verified; arrange any review through your own trusted channel.

Your information stays yours

Print these pages or use your own private notebook. Write only what you feel comfortable keeping safely. Amounts are optional; mark unknown information instead of guessing. No worksheet is submitted to Bridge Builder, the class, a church or a CRM. Do not place account numbers, passwords or identity documents here. Any later professional information sharing needs a separate, secure agreement.

How to use each week

Read the lesson. Practice with its fictional example. Complete only the private prompts that are useful to you. Keep unresolved questions visible. Bring forward relevant notes to the next week. Group discussion is about principles, not personal financial disclosures. Reflection, prayer and giving are voluntary.

Development and source note

Original simplified worksheets draw on The Retirement X-Ray and The Steward's Code. Steward source is pre-editor; participant editions and permissions need confirmation. Current Foundations 101 export comparison and editorial, qualified professional and pastoral review remain pending. This development draft is not an enrollment offer.

Purpose and goals

Start a plan that describes the life your resources should serve.

Build on earlier weeks: Keep this purpose page at the front. Revisit it whenever a later choice seems to conflict with what matters.

My purpose

What do I want my resources to help make possible?

My goals

Name up to three goals and a rough time frame. Mark what needs discussion.

Facts and assumptions

What do I know? What am I assuming? How will I verify one assumption?

My first question

What would I like to ask a qualified advisor in a voluntary private review?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

Draft goals and questions are not a personal recommendation.

Reading pool: Retirement X-Ray printed 8–13; 81–85; Steward's Code Ch.1 pp.1–6; Ch.8 pp.48–49 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

People and priorities

Add the people and responsibilities your plan needs to consider.

Build on earlier weeks: Compare these priorities with week 1. Update a goal if needed; do not silently assume someone else agrees.

People and responsibilities

Use roles or initials, not sensitive details. What responsibilities do I need to account for?

Needs wants and wishes

List one essential need, one flexible want and one future wish. Why does each matter?

Trade offs

Which goals compete for time or resources? What could wait or change?

A conversation

Who should participate in a decision? What respectful question could I ask?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

Categories support discussion, not judgments about someone's worth.

Reading pool: Retirement X-Ray printed 91-100; Steward's Code Ch.11 pp.65-69 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Current financial picture

Build a private snapshot of resources, obligations and missing records.

Build on earlier weeks: Use the goals and priorities from weeks 1-2 to see which resources might serve which needs. Avoid counting one resource twice.

What I have and owe

List broad asset and debt categories. Amounts are optional and stay private; do not write account numbers.

What comes in and goes out

Name income sources and recurring obligations. Mark variable or unverified items.

Availability and records

Which resources are available soon? Which have restrictions or need further questions?

Unknowns to verify

Name one missing record, where I can obtain it safely, and a next step.

Keep private: Use categories or initials. No account numbers, passwords, health details or other people’s private information. This paper is yours; do not upload it to the site.

An inventory is a starting point, not a valuation or confirmation of sufficiency.

Reading pool: Retirement X-Ray printed 103–109; Steward's Code Ch.9 pp.53–58 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Cash flow and debt questions

Add a simple calendar and a review list, without choosing a universal debt strategy.

Build on earlier weeks: Compare the calendar with week 3. If timing or totals do not work, record the gap honestly rather than assuming future income.

Income and bill calendar

Write when money normally arrives and when essential obligations are due. Use estimates only if labeled.

Flexible choices

Which recurring expense or timing issue could I review? Include housing, maintenance and insurance questions; protect essential needs.

Debt questions

For a debt category, what terms, costs, minimum obligations and consequences do I need to understand?

My manageable step

What can I check or ask about before changing an agreement? Who could provide qualified help?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

Debt can have many causes. No mandatory repayment method, product or giving amount.

Reading pool: Retirement X-Ray printed 134-136; Steward's Code Ch.3 pp.13-18; Ch.5 pp.25-30 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Reserves and protection

Add interruption planning, reserve questions and existing protection questions.

Build on earlier weeks: Use week 4 essential obligations and week 3 resources. Record a reserve question; do not assume a standard amount fits everyone.

A possible interruption

What essential responsibility would continue if income or health changed? Consider housing upkeep or a repair; omit health details.

Accessible resources

What resources might be available for that interruption? What access, cost or restriction needs checking?

Protection and care

What existing coverage, care arrangement or trusted help should I understand? List questions, not policy numbers.

A review before changes

What should a qualified professional explain before I buy, cancel or replace protection?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

No reserve target or insurance recommendation is established by this worksheet.

Reading pool: Retirement X-Ray printed 46–49; 52–57; Steward's Code Ch.2 pp.7–12 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Investment understanding

Write a question framework that connects investments with purposes and convictions.

Build on earlier weeks: Refer to week 1 goals and week 5 near-term access questions. Do not assume every resource should serve the same time horizon.

Purpose and time

Which goal could an investment serve, and when might the money be needed?

Risk costs and access

What could go wrong? What fees, restrictions and access conditions must I understand?

Values and evidence

What values matter to me? How is a values label defined and checked?

Questions before action

What explanation or qualified review do I need before considering a change?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

No allocation, product, return or values-screen performance is recommended or guaranteed.

Reading pool: Retirement X-Ray printed 65–69; 189–194; Steward's Code Ch.10 pp.59–64; Ch.7 pp.35–43 instructor background — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Retirement and future income

Connect ongoing needs with possible income sources and explicit unknowns.

Build on earlier weeks: Bring forward week 4 spending, week 5 protection and week 6 access questions. This page organizes questions; it does not calculate retirement readiness.

Ongoing needs

Which essential and flexible costs might continue? What could change over time?

Income sources

List expected sources, timing and whether each is confirmed, variable or unknown.

Gaps and assumptions

What need is not yet matched? What assumption requires evidence or professional analysis?

A review trigger

What change in work, care or household circumstances would mean I should revisit this page?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

No withdrawal rate, retirement date or income sufficiency is established.

Reading pool: Retirement X-Ray printed 125–133; 136–141; Steward's Code Ch.11 pp.65–69; Ch.8 pp.48–49 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Coordination agenda

Bring connected questions into one conversation without oversharing.

Build on earlier weeks: Draw on the questions accumulated in weeks 1-7. Use secure agreed channels if you choose personal advice.

The goal and decision

What am I trying to accomplish, and what decision am I considering?

Connected questions

What financial, tax, legal or charitable questions could affect that decision?

Roles and permission

Who is qualified to answer each question? What information, if any, would I separately authorize sharing?

Unanswered before action

What needs confirmation before I act? What summary or next step will I request?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people’s private information. This paper is yours; do not upload it to the site.

This is an agenda, not a tax strategy, legal instruction or blanket permission to share.

Reading pool: Retirement X-Ray printed 170–177; Steward's Code Ch.14 pp.83–87 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Legacy and care

Record values, document questions and thoughtful conversations.

Build on earlier weeks: Compare legacy wishes with week 2 responsibilities and week 8 coordination agenda. Intentions may differ from formal arrangements.

Values to pass on

From a Christian stewardship perspective, what value, act of care or practical guidance would I like to leave?

Documents to locate

What document or designation needs locating or qualified review? Do not list identities or account details.

People and communication

What conversation might help, if safe and appropriate? Who must participate or consent?

Professional questions

What should a qualified legal or financial professional explain before any change?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

This worksheet is not a will, trust, beneficiary instruction or legal document.

Reading pool: Retirement X-Ray printed 269–271; Steward's Code Ch.15 pp.89–94 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Giving and service intentions

Connect voluntary generosity with capacity, purpose and verified information.

Build on earlier weeks: Consider week 4 essential needs and week 1 purpose. No donation is required to complete this course or worksheet.

A cause and why

What cause matters to me? What would I like to understand about its work?

Ways to help

What time, skill, encouragement or money might I choose to offer, if appropriate? No amount is required.

Verify the commitment

What official recipient, purpose, recurring terms or other details do I need to check?

My voluntary next step

What could I choose freely? It is acceptable to defer or choose no financial gift.

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

Giving does not guarantee material return, tax benefit or spiritual standing.

Reading pool: Retirement X-Ray printed 93–100; 110–115; Steward's Code Ch.4 pp.19–24; Ch.12 pp.71–75; Ch.13 pp.77–81 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

My professional review agenda

Prepare to choose help and control what you share.

Build on earlier weeks: Bring your goals and questions, not pressure to purchase. A review is optional and no verified booking destination is supplied here.

My main questions

Select up to three unanswered questions from earlier weeks. Which decision does each affect?

Questions for the advisor

What services, costs, compensation, conflicts, qualifications and information protections will I ask about?

Sharing boundaries

What information would be necessary? How will I agree to scope and a secure sharing method separately?

My choice

Do I want a private review, more information first, or no appointment now? No explanation is required.

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

An introduction is not a recommendation of a result or a requirement to become a client.

Reading pool: Retirement X-Ray printed 17–20; 69–75; 116–118; Steward's Code Ch.2 pp.10–12; Ch.14 p.87 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

My next 90 days

Bring the pages together into a practical draft action plan.

Build on earlier weeks: Keep all twelve pages together. Mark unknowns, conflicts and actions awaiting advice. Choose a review date rather than claim the plan is finished.

My first action

Choose one specific action. Why does it fit my purpose and priorities?

Information and support

What must I verify? Does this action need professional advice, authority or another person's agreement?

Timing and review

When will I try the step and revisit it? What change would make me adjust the plan?

Private advisor review

Would I like to discuss this draft with a qualified financial advisor? What questions would I bring?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

This is your participant action-plan draft, not a comprehensive or professionally approved financial plan.

Reading pool: Retirement X-Ray printed 110–122; Steward's Code Ch.16 pp.95–100 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.

Bring your draft together

You have built a participant action-plan draft, not a guarantee or a final professional plan. The useful result is a clearer picture of what matters, what you know, what is uncertain and what you may do next.

Check your twelve sections

- 01 Purpose and goals
- 02 People and priorities
- 03 Current financial picture
- 04 Cash flow and debt questions
- 05 Reserves and protection
- 06 Investment understanding
- 07 Retirement and future income
- 08 Coordination agenda
- 09 Legacy and care
- 10 Giving and service intentions
- 11 My professional review agenda
- 12 My next 90 days

Before acting

Have I separated facts from assumptions? Are any resources counted twice? Do actions conflict with essential needs or other goals? What requires professional advice or someone else's agreement? Have I chosen a review date?

An invitation as you finish

If you would find it helpful, invite a qualified financial advisor to review your draft with you privately. Bring the questions you choose, clarify scope and costs, and agree on secure information handling before sharing records. The review is voluntary; you may seek another professional, wait or decline. No outcome is promised.

What to ask in a private review

Which assumptions need testing? What risks or missing pieces have I overlooked? Which financial, tax or legal specialist should answer each question? What would the next step cost, and how are you paid? What information is necessary and how should I provide it securely?

No verified booking link is included. Use a trusted channel if you choose to request a meeting. Course completion does not mean your finances are ready, an advisor has approved the plan or any result is assured.