



BUT THE NOBLE MAKE NOBLE PLANS,
AND BY NOBLE DEEDS THEY STAND.
ISAIAH 32:8 NIV

THE LIFE **WORK BOOK**

LIVING OUT YOUR PERSONAL DESTINY

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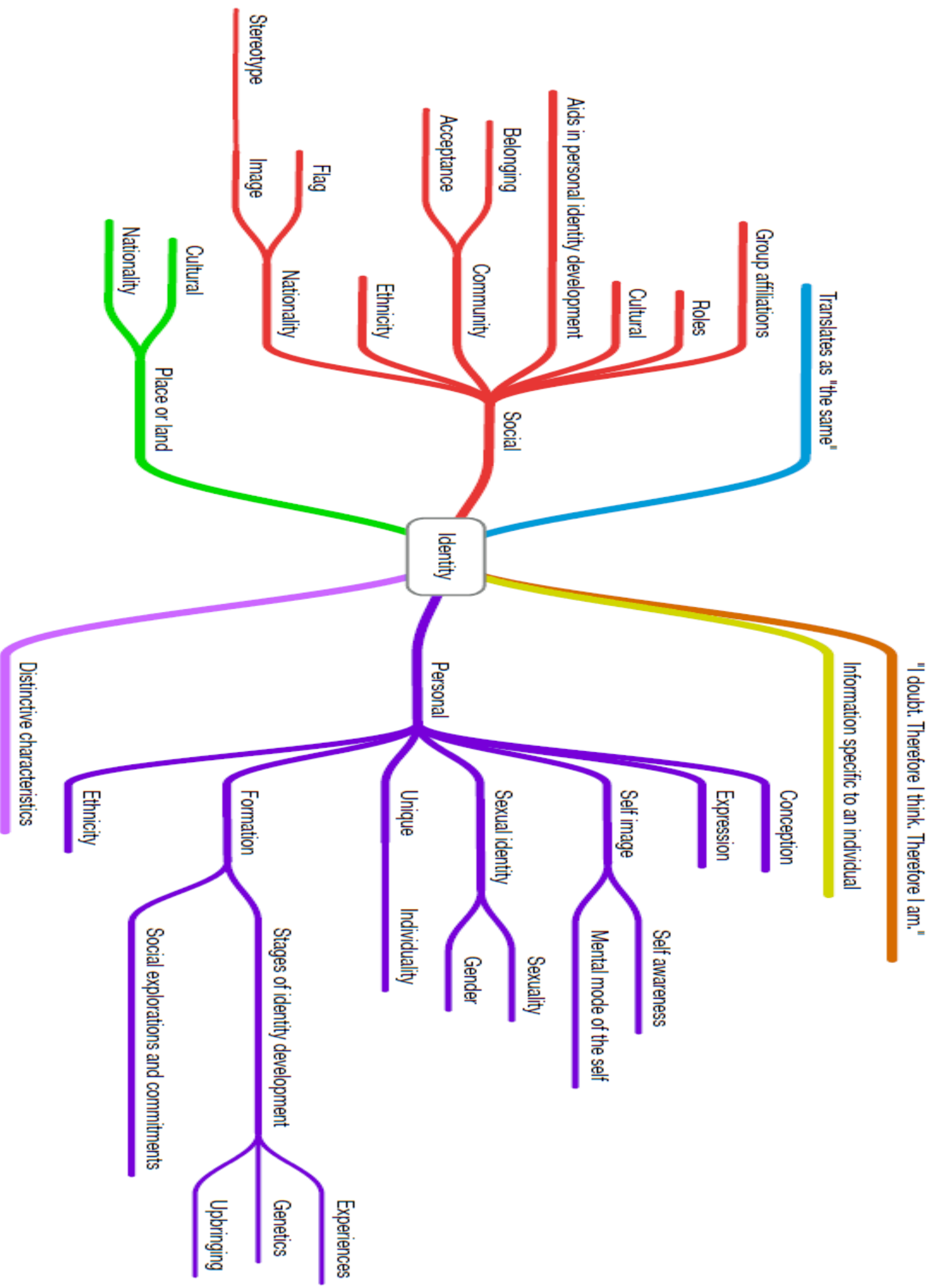
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IDENTITY CRISIS

WHO AM I?



To the best of your ability, answer the following questions.

Who am I?

How do others see me?

What do I see myself becoming?

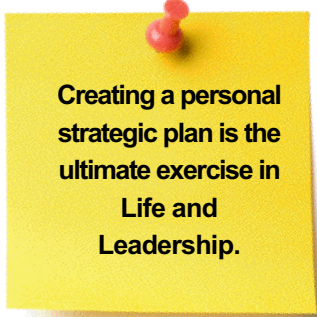


GOD HONORS A PLAN

WHO SHOULD USE THIS WORKBOOK?

This *Life and Leadership Development Strategic Plan* workbook is designed for people seeking clarity in personal life and professional development direction and purpose.

Knowing your purpose in life is critical to your professional and personal development. Creating a personal strategic plan provides you with a compass- pointing in the direction you want to go.



**Creating a personal
strategic plan is the
ultimate exercise in
Life and
Leadership.**

WHAT IS A PERSONAL STRATEGIC PLAN?

A personal strategic plan creates your roadmap of action for the next year- providing a basis for decision-making and standards by which to live. Your strategic plan helps you maintain balance in each area of your life, so you are more effective as a person, leader, spouse, parent, friend, community member, etc. Your plan will help you understand where to put your attention and energy, balance the different aspects of your life, and know when something is going out of balance in time to take corrective steps.

WHY CREATE A PERSONAL STRATEGIC PLAN?

Although you may know your life's mission intuitively or have a personal mission statement, you may have found that you have difficulty living in alignment with it and taking action to make it come about. As a citizen of the Kingdom of God, you are charged with setting the direction for your life, aligning resources to ensure others' development and advancement, and motivating others to work towards the goals of the Kingdom of God. A personal strategic plan can help you keep your life in balance to perform these functions more effectively.


SETTING DIRECTION

Creating a personal strategic plan is a powerful exercise in taking leadership of your own life. You have probably experienced the frustration of trying to juggle your various roles in life. Having a personal strategic plan can lessen these struggles by keeping you focused on what matters in your life- spiritually, professionally, and personally. It helps to clarify the fundamental philosophy and personal values under which you desire to operate and how these values affect your roles in life. It is easy to over-commit to one area of life, then turn around and overcompensate in another. We all want to be healthy, but unless we set a goal to take care of ourselves and outline the actions needed, it is unlikely to happen spontaneously. Having a personal strategic plan can enable you to better articulate to yourself, colleagues, and family members what personal work you are engaged in each year and why these things are essential to you.

ALIGNING RESOURCES

Creating a personal strategic plan helps you identify how you should best prioritize your time and talents, as well as where you should invest your life. It will enable you to identify activities that encourage the kinds of personal development that will most help you achieve your goals and live your life in balance. Your plan will help articulate the suitable activities in which you should engage.

YOUR PERSONAL STRATEGIC PLAN IS A LIVING DOCUMENT



Think of your plan as a living document that will change and grow with you.


Think of your plan as a living document that will change and grow with you. By keeping your plan in front of you, you will always know whether you are in alignment with your goals, whether any action you contemplate fits into your plan, and whether your life is in balance. You should plan to evaluate your progress regularly, perhaps every other week or every month, with a significant review once a year. Remember to set aside time to review and update your plan.

HOW TO USE YOUR PERSONAL STRATEGIC PLAN

Having a plan helps you check and see if you're staying on track with your goals. Using it becomes a way of life- this isn't a one-time event but a lifestyle change. You should keep your plan in front of you as much as possible and review it to see how you're regularly doing. Your plan offers you a baseline to measure against. Are you acting in each of the areas you identified?

Always look for areas in which you need help. Identify those you know you well enough and who spend enough time with you to let you know if you get off track. Share your plan with them, and then meet regularly to review where you are.

Keep your plan simple. Continue to look for areas that are out of balance. If you are falling out of balance, act early. Determine if you need extra help. Consider a fresh perspective.



Your personal strategic plan is a way of life, not a one-time event.

MAINTAINING YOUR PERSONAL STRATEGIC PLAN

The key to maintaining your personal strategic plan is simplicity and regular review. You should have an appropriate number of achievable goals for each area- if this is your first time using a personal strategic plan, three goals in each area may be a good start. Be wary of the temptation to create a long list of goals that you won't be able to accomplish. Make it easy to review your goals regularly:

- Schedule time to review your plan every week.
- Schedule time to review your goals every month.
- Keep your goals in front of you- in your phone or tablet, on your desk, as your screen saver.
- Commit to being a better you.

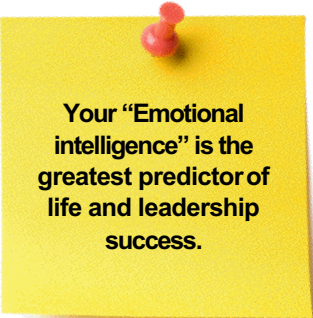
Plans are only as effective as they are fresh and usable. Set a quarterly time for deep reflection and use it to update your plan throughout the year. Remember to celebrate your accomplishments! It is not easy to change your behavior or yourself or to take control of your time and where you put your energy. Remember again to take pride in what you have accomplished.

EMOTIONAL INTELLIGENCE

Emotional Intelligence is the ability to monitor one's own and others' feelings and emotions, discriminate among them, and use this information to guide one's thinking and actions. This includes an array of competencies and skills that are vital factors in driving life and leadership performance. Your Strategic Life Plan will be effective with controlled emotions. Proverbs 25:28 states, *"A man without self-control is like a city broken into and left without walls."* Proverbs 16:32 states, *"Whoever is slow to anger is better than the mighty, and he who rules his spirit than he who takes a city."* Daniel Goleman applies four main areas to his model of Emotional Intelligence:

- Self-awareness- the ability to read one's emotions and recognize their impact while using gut feelings to guide decisions.
- Self-management- involves controlling one's emotions and impulses and adapting to changing circumstances.
- Social awareness- the ability to sense, understand, and react to others' emotions while comprehending social networks.
- Relationship management- the ability to inspire, influence, and develop others while managing conflict.

All four of these areas are essential and beneficial for the personal strategic plan.



Your "Emotional intelligence" is the greatest predictor of life and leadership success.



DEVELOPING YOUR STRATEGIC LIFE PLAN

Spiritual

Psalm 90:12 records, *“Teach us to number our days that we may gain a heart of wisdom.”* Here, the psalmist is saying - to number your days is to keep an account of the days already lived to know how much time you have left. In essence, he’s saying, you need to understand that your days are numbered. You need to have the mindset that you don’t have a lot of time to waste.

God knows what He has charged you within your set time to get done. Did you know that your life script has already been written? Destiny and purpose are already in you. Your challenge is seeing your life from God’s point of view. Seeing yourself from God’s perspective requires that you quiet yourself, pray, and enter the spirit realm to discover what God has already provided. Once this is discovered, you can redeem the time and make the most of every moment (Ephesians 5:16).

You redeem the time by:

- **Having an authentic encounter with God**
- **Knowing your destiny**
- **Knowing your assignment**
- **Knowing the urgency**
- **Knowing your position**
- **Valuing your legacy**

In your authentic encounter, God will impart the vision He has for your life. You will also discover your destiny, assignment, the urgency of your assignment, where you need to be, and your legacy that will remain after your assignment in time has been completed. Proverb 29:18 records, *“Where there is no vision, the people perish; but happy is he who keeps the law.”* Vision in this text is translated *chazown*, which means a mental sight (ex. dream, revelation, or vision). The vision God gives you empowers you to transcend all of the things that are happening around you.

There are five things Habakkuk (Habakkuk 2:1-4) teaches you about the vision:

- **It is for an appointed time.**
- **It will speak.**
- **It will not lie.**
- **It will surely come.**
- **It will not tarry (wait).**

Get excited! Stand on your tiptoes, look into the future and see what God has for you! You have a purpose. You have a destiny. What do you know about your purpose and destiny? Don’t waste your minutes. Every moment that is ticking is important. It is essential for you. The ticking moments are even important for the next generation.



"Write the vision; make it plain upon tablets, so he may run who reads it...the just shall live by his faith" (Habakkuk 2:2,4).

Reflecting on My Past, Present, and Future			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren
<ul style="list-style-type: none"> • What are your earliest recollections about God? • What stands out most in your mind about your salvation experience? • Who is or has been the greatest spiritual influence on your life? Why? • What has been the greatest facilitator to developing your relationship with Christ? Why? • What has been the greatest hindrance to developing your relationship with Christ? Why? 	<ul style="list-style-type: none"> • Have you discovered who and whose you are and your destiny? • Have you discovered the reason you were born? • Have you discovered your motivation for living? • Have you decided what you are willing to die for? • When you get to where you are going, where will it be? • When you get to where you are going, would you want to be there? • When you get what you want, what will you have? 	<ul style="list-style-type: none"> • What things are you doing to create a desire and atmosphere for your children to develop a personal relationship with the LORD? • What things have the LORD revealed to you about your children's destiny and purpose? • What lessons are your children learning about the LORD from watching you (conversation, behavior, attitudes, etc.)? 	<ul style="list-style-type: none"> • Based on what you know and observe today, what lessons will you teach your grandchildren about the LORD? • How will you ensure that your grandchildren share your spiritual values? • What spiritual blessings will you transfer to your grandchildren?

Example Spiritual Reflection			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren
Remember Big Mama making us go to Sunday School. Every night she also prayed for each of us by name. When my parents divorced, mom's new job moved us away from Big Mama. We stopped going to church. I gave my life to the LORD in 1998, and I rededicated my life to Christ in 2000.	<p>Know God has a plan and purpose for my life.</p> <p>Not sure what it is.</p> <p>Attend two services regularly but am not involved or active in any ministry.</p> <p>Healthy prayer life. I enjoy talking with the LORD but am not so strong in studying the Word as I should.</p>	<p>I don't know that I know the plan God has for my daughter.</p> <p>Clearly see that Clara is called and gifted to help people.</p> <p>Observe that she has such the heart of a servant. She wants to help everyone with everything.</p> <p>Should look for opportunities for her to serve at the church.</p>	<p>My grandchildren must hear and be reminded about God's word and His promises for their lives from the time they are conceived until they walk in full purpose and destiny.</p>

My Spiritual Reflection			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren

Example Spiritual Strategic Life Plan Model

Vision	
<p>What will you look like spiritually ten years from now?</p>	<p><i>I will hear, know, and be reminded about God's word and His promises for my life. I will walk in full purpose and destiny. I will create opportunities for others to know God and walk in their destiny. I will advance the Kingdom of God.</i></p>
Mission	
<p>What spiritual seeds has God called you to plant that will extend beyond your lifetime?</p>	<p><i>To create and maintain a spiritual heritage from generation to generation based upon the strong foundation of prayer and knowledge of God's word.</i></p>
God's Promise/Standard	
<p>What Scripture(s) can you stand upon to affirm God's promise to you concerning your spiritual heritage? What does God require of you?</p>	<p><i>"You shall teach them diligently to your children, and shall talk of them when you sit in your house when you walk by the way, when you lie down, and when you rise (Deuteronomy 6:7).</i></p>

Strategy		
How will you leverage the resources within your hand to fulfill your mission and bring to pass the vision God has given you concerning your spiritual heritage?	What are your <i>strengths</i> ? How will you build upon and leverage these strengths?	<i>Strong prayer life (Me)</i> <i>Willingness to serve (Clara)</i>
	What are your <i>weaknesses</i> ? What barriers are hindering your progress? How will you address/resolve these areas of weakness?	<i>Failing to study and to model godly habits of studying the word of God before my daughter</i>
	What <i>opportunities</i> are available? What's within your reach? How will you exploit available opportunities?	<i>Attending Bible classes</i> <i>Finding serving opportunities for Clara</i>
	What <i>threats</i> exist? What could potentially inflict harm upon you, your children, and/or your grandchildren? How will you eliminate existing threats?	<i>Laziness, not making study a priority. Poor time management, falling to plan</i>

Goals		
What goals can you begin to work on now that can positively impact succeeding generations? What objectives can you consider setting for your children and grandchildren that are to be achieved beyond your lifetime?	Within the next 1-3 months (immediate)	<p><i>By December 31, 2021, I will have taken at least one class offered by the Bible Institute.</i></p> <p><i>By March 31, 2022, Clara will have joined a church youth group. Beginning immediately, Clara and I will spend one-weekend volunteering.</i></p>
	Within the next 6 months-1 year (short-term)	<i>By December 31, 2021, I will have taken a minimum of four classes offered through Christian Education.</i>
	Within the next 1-3 years (long term)	<i>By fall 2023, Clara and I will canvass the local communities of her college to identify a local congregation with whom she will fellowship while away in school.</i>
	Within the next 3-5 years (extended term)	<i>By fall 2026, I will be in my senior year of the Bible Institute. I will have read the entire Bible 5 times.</i>
	Within the next 5-10 years (extensive-term)	<i>By fall 2031, I will have attended a mission trip and be involved in a leadership position at church.</i>
	Within your children's lifetime	<i>By 2031, Clara will be prepared to consistently pray with and share the word of God with her children (from the womb throughout their development).</i>

	Within your grandchildren's lifetime	<i>By 2060, my grandchildren will be prepared to consistently pray with and share the word of God with their children (from the womb throughout their development).</i>
Budget		
What will it cost to bring about the vision God has given you?	Give specific thought concerning the provision needed for the vision	Time- <i>setting aside time for additional activities</i>
	Spiritual- <i>pray every morning at 7:30 and read at least two chapters of the Bible.</i>	Money- <i>enrollment, and books for classes youth group participation</i>

	<p><i>Social- target people that I can assist in their life development. Volunteer 1-3 hours a month to my community.</i></p>	<p><i>Emotional Intelligence- perseverance, Boldness, peace, forgiveness, etc.</i></p>
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Spiritual Strategic Life Plan Model

Vision	
What will you look like spiritually ten years from now?	
Mission	
What spiritual seeds has God called you to plant that will extend beyond your lifetime?	
God's Promise/Standard	
What Scripture(s) can you stand upon to affirm God's promise to you concerning your spiritual heritage? What does God require of you?	

Strategy		
How will you leverage the resources within your hand to fulfill your mission and bring to pass the vision God has given you concerning your spiritual heritage?	What are your <i>strengths</i> ? How will you build upon and leverage these strengths?	
	What are your <i>weaknesses</i> ? What barriers are hindering your progress? How will you address/resolve these areas of weakness?	
	What <i>opportunities</i> are available? What's within your reach? How will you exploit available opportunities?	
	What <i>threats</i> exist? What could potentially inflict harm upon you, your children, and/or your grandchildren? How will you eliminate existing threats?	

Goals		
What goals can you begin to work on now that can positively impact succeeding generations? What goals can you consider setting for your children and grandchildren that are to be achieved beyond your lifetime?	Within the next 1-3 months (immediate)	
	Within the next 6months-1 year (short-term)	
	Within the next 1-3 years (long term)	
	Within the next 3-5 years (extended term)	
	Within the next 5-10 years (extensive-term)	
	Within your children's lifetime	
	Within your grandchildren's lifetime	

Budget		
What will it cost to bring about the vision God has given you?	Give specific thought concerning the provision needed for the vision	Time-
	Spiritual-	Money-
	Social-	Emotional Intelligence-

Family

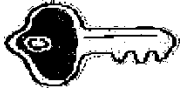
A Ghanaian proverb states, "The ruins of a nation begin in the homes of its people." The Bible says it this way- *"After that whole generation had been gathered to their fathers, another generation grew up, who knew neither the LORD nor what He had done for Israel"* (Judges 2:10). We are at a crossroads between the people of God and a moral society. At this crossroad, we can see that we are one generation away from a people who do not know the God of their fathers. The decline of morality in society is directly related to the decay of the family as God intended.

You have been made in the image and likeness of God and have been called to have covenant relationships. This is achieved in the covenant of marriage, where the love between husband and wife reflects in the earth the love Christ has for the Church. Covenant relationships are passed through generations, as God identifies Himself as the God of Abraham, Isaac, and Jacob. He is a generational God (Daniel 4:3). You are connected to your forefathers and your children.

Do you remember Jacob, one of the twin sons of Isaac and Rebekah? Like many believers, you probably have found encouragement in the written testimony of his struggle with a Man until the breaking of day, which resulted in both a character and a name change (Genesis 32:24-32). This wrestling represents an authentic conversion. However, with a more careful examination of Jacob's life, you can discern his hurt as he watched his children make the same mistakes as he made during his younger years before conversion. His children witnessed his character as a supplanter, as well as the strife he had with his brother Esau. In old age, Jacob's family gathered around him and desired to bless him. Yet, he was so overcome in his mourning for his children that he could not receive the blessing (Genesis 37:35). Jacob mourned because his children picked up the same behaviors and habits he had before his authentic conversion.

Children are very impressionable. Their personality and traits are usually developed between the ages of 4 to 6 years, and sometimes even younger. Proverbs 22:6 offers wise counsel- *"Train up a child in the way he should go, And when he is old, he will not depart from it."* The developmental years of succeeding generations represent precious and valuable minutes. What lessons are your children learning from you? What behaviors and habits are members of the next generation picking up from you? Are you redeeming the time before God that He would reveal the identities of your birth children and/or other children within your sphere of influence? If you fail to redeem the time, the next generation will forsake the God of their fathers and be lost in a sea of interchangeable identity.

Are your current patterns of behavior and paradigms of thinking the result of an authentic conversion? Even as God continually perfects you, you have both an opportunity and responsibility to be a divine interruption in your bloodline. You do have the power to change a generation.



*"Unless the LORD builds the house, they labor in vain who build it;
Unless the LORD guards the city, the watchman stays awake in vain"
(Psalm 127:1).*

Reflecting on My Past, Present, and Future			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren
<ul style="list-style-type: none"> • What were the dynamics of your family (immediate and extended)? • What was your family make-up (both parents, single parent, siblings, other)? • What habitual patterns of behavior (+/-) do you recall exhibited among your family members? • What gifts, talents and skills are dominant within your bloodline? • What stands out most about your family heritage? • What do you recall most about your upbringing? 	<ul style="list-style-type: none"> • How would you describe the dynamics of your family (immediate and extended)? • Are there any hurts among family members that need healing (immediate and extended)? • What patterns of behavior (+/-) do you have that are habitual from your bloodline? • Do you possess any of the gifts, talents, skills? Is that are dominant within your bloodline? • In what ways are you called to enhance and advance the family unit? 	<ul style="list-style-type: none"> • How would your children describe the dynamics of your family (immediate and extended)? • Can your children identify hurts among family members that need healing (immediate and extended)? • Who has the ear of your children? • What patterns of behavior (+/-) have you observed in your children that are habitual from your bloodline? • Do your children possess any of the gifts, talents, and skills that are dominant within your bloodline? • How are you developing the gifts, talents, and 	<ul style="list-style-type: none"> • How would you want your grandchildren to define family? • What traditions, values, and habits would you like to have passed down generationally? • What are you called to start in your family your grandchildren may complete • What changes must you make today for the vision you have for your grandchildren to come to pass?

		skills and God has given to your children?	
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My Family Reflection			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren

Family Strategic Life Plan Model

Vision	
What will your family look like ten years from now?	
Mission	
What seeds has God called you to plant in your family that will extend beyond your lifetime?	
God's Promise/Standard	
What Scripture(s) can you stand upon to affirm God's promise to you concerning your family heritage? What does God require of you?	

Strategy		
How will you leverage the resources within your hand to fulfill your mission and bring to pass the vision God has given you concerning your family heritage?	What are your <i>strengths</i> ? How will you build upon and leverage these strengths?	
	What are your <i>weaknesses</i> ? What barriers are hindering your progress? How will you address/resolve these areas of weakness?	
	What <i>opportunities</i> are available? What's within your reach? How will you exploit available opportunities?	
	What <i>threats</i> exist? What could potentially inflict harm upon you, your children , and/or your grandchildren? How will you eliminate existing threats?	

Goals		
What goals can you begin to work on now that can positively impact succeeding generations? What goals can you consider setting for your children and grandchildren that are to be achieved beyond your lifetime?	Within the next 1-3 months (immediate)	
	Within the next 6months-1 year (short-term)	
	Within the next 1-3 years (long term)	
	Within the next 3-5 years (extended term)	
	Within the next 5-10 years (extensive-term)	
	Within your children's lifetime	
	Within your grandchildren's lifetime	

Budget		
What will it cost to bring about the vision God has given you?	Give specific thought concerning the provision needed for the vision	Time-
	Spiritual-	Money-
	Social-	Emotional Intelligence-

Finances

Did you know that you were created for much more than working and paying bills? Did you know that God loves and trusts you? His love is reflected in His sovereign choice of you to fulfill His plan on the earth. He chose to put you here because He trusts you, and He trusts what He has placed in you. God trusts that you will take everything He has given you to create wealth so that you will multiply it and use it to bless others less fortunate than you to bring them into a place of promise.

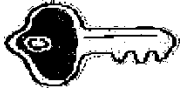
You may not be where you want to be, and you may not have all that you want to have, but guess what? You have a responsibility to exploit where you are. You are responsible for making productive use of everything God has given you, no matter how much or little. Exploiting where you are will require you to study, broadening your horizons through educating and investing in developing your gifts. You're focused. You're hungry. You're passionate.

Proverbs 22:29 records, *"Do you see a man who excels in his work? He will stand before kings; He will not stand before unknown men."* When a person works well, he is brought into the presence of those with power. Joseph serves as an example of this spiritual principle. No matter where he was, whether, in Potiphar's house or prison, Joseph operated in wisdom.

Ultimately, he was brought into the presence of Pharaoh, who made him prime minister. If you haven't been placed in the presence of power, it is because you have not developed the skills to make it worthwhile to be put in that area; God says, *"Don't waste your minutes!"* When you are skilled, God gives favor. Work on your trade and make yourself marketable so that others seek you out. As you become skilled in your trade, you demonstrate to succeeding generations to be successful. Your life then becomes a testimony that you can be successful when you discover who you are, plan strategically, and work the plan that God gives to you.

As you are diligent in seeking God concerning His plan for you to create wealth and accumulate assets, you have a responsibility to ensure that you have planned appropriately for the estate God has entrusted to you. In other words, you need to plan to die. You need to plan financially for your funeral and burial and have an inheritance for the generations that will succeed you. The inheritance ensures that your children are advanced beyond where you got started. As you prepare the inheritance for your grandchildren, be sure that you pass along the knowledge and understanding God gave you to create the wealth, as well as the values that are needed to keep them focused and grounded. You must teach your children the value of their inheritance so they will not lose it.

Learn the value of your minute. There is great power in the minute that is refined, focused, and directed on what God has placed in you. As God reveals who you are and what He has placed in you to create wealth, nobody will be able to deter you or stand in your way because you know for what reason you've been called, and you know who called you. After all, you are fearfully and wonderfully made - *nobody else can do what you do like you do what you do*. Work now to create a plan for your seed.



"You shall remember the LORD your God, for it is He who gives you power to get wealth..." (Deuteronomy 8:18).

Reflecting on My Past, Present, and Future			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren
<ul style="list-style-type: none"> • What are your earliest recollections about how money was managed within your family? • How did your family plan financially to save and invest for the future (i.e., retirement, college, trust funds)? • Is there a specific vocation that is dominant within your family? • Are there any entrepreneurs in your bloodline? If so, how far back can you trace them? • What do you remember about preparations your family made concerning death? • Are you the recipient of a financial inheritance? If so, were you prepared to receive it? 	<ul style="list-style-type: none"> • Do you tithe? Do you sow in offerings, love offerings, first fruit? • How well do you manage money? • What is your net worth? • In what ways are you protecting your current assets? • What would you do to support yourself/your family if you were displaced financially? • How much do you presently have invested for the future (i.e., retirement, college, trust funds)? • What multiple streams of income do you currently have to create wealth? • In what ways have you prepared financially for 	<ul style="list-style-type: none"> • Have you taught your children to tithe, give in offerings, love offerings, and first fruit? • What observations do your children have about how you manage money? • Do your children have/manage bank accounts? • What are you doing to ensure that your children are financially literate? • What values are you teaching your children about money? • Have your children expressed interest in being an entrepreneur? How are/would you cultivating this interest? Are you preparing your children to receive financial? 	<ul style="list-style-type: none"> • How would you want your grandchildren to manage money? • How would you want your grandchildren to handle the inheritance you have left for them? • What changes must you make today for the vision you have for your grandchildren to come to pass?

	death?		
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My Financial Reflection			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren

Financial Strategic Life Plan Model

Vision	
What will your finances look like ten years from now?	
Mission	
What financial seeds has God called you to plant that will extend beyond your lifetime?	
God's Promise/Standard	
What Scripture(s) can you stand upon to affirm God's promise to you concerning wealth creation? What does God require of you?	

Strategy		
<p>How will you leverage the resources within your hand to fulfill your mission and bring to pass the vision God has given you concerning your finances?</p>	<p>What are your <i>strengths</i>? How will you build upon and leverage these strengths?</p>	
	<p>What are your <i>weaknesses</i>? What barriers are hindering your progress? How will you address/resolve these areas of weakness?</p>	
	<p>What <i>opportunities</i> are available? What's within your reach? How will you exploit available opportunities?</p>	
	<p>What <i>threats</i> exist? What could potentially inflict harm upon you, your children, and/or your grandchildren? How will you eliminate existing threats?</p>	

Goals		
What goals can you begin to work on now that can positively impact succeeding generations? What goals can you consider setting for your children and grandchildren that are to be achieved beyond your lifetime?	Within the next 1-3 months (immediate)	
	Within the next 6months-1 year (short-term)	
	Within the next 1-3 years (long term)	
	Within the next 3-5 years (extended term)	
	Within the next 5-10 years (extensive-term)	
	Within your children's lifetime	
	Within your grandchildren's lifetime	

Budget		
What will it cost to bring about the vision God has given you?	Give specific thought concerning the provision needed for the vision	Time-
	Spiritual-	Money-
	Social-	Emotional Intelligence-

Health and Wellness

According to the Center of Disease Control, heart disease, cancer, and stroke were the top three leading causes of death in the United States. Every year there is an increasing number of people who die of obesity. Just think, there was a time (not too long ago) when it was rare that you would hear of someone dying of cancer. However, today, fatal diseases are so prevalent among our families and loved ones. Children are now fighting battles with cancer and other degenerating diseases.

Your body is the Temple of the Holy Spirit. When was the last time you examined your personal diet and fitness plan, as well as those of your family members and friends? For just a moment, stop and ask yourself:

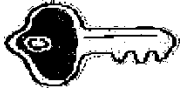
- Are you addicted to preservatives?
- Are you addicted to caffeine?
- Are you digesting steroids every time you eat?
- Do you know what to eat?
- Do your exercise regularly?

Picture this- you enter the sanctuary one Sunday morning and find pork chops, potato chips, snack food, junk food boxes, and soda cans laid on the altar. You are likely to be upset and think, *"How dare they do this to the house of God."* However, if you x-ray your intestines, you will find the same type of "junk" in your temple.

Today is the day you must commit to making a drastic lifestyle change by taking greater control of your health and wellness. Not only are drastic changes needed for your benefit, but also the benefit of the next generation. If you fail to make the necessary changes, your chances of dying prematurely are increased.

Your mental and emotional health is just as important as your physical health. Whether you believe it or not, mental and emotional disorders are just as disabling as physical degenerating diseases. These diseases result in the loss of productivity and sometimes even premature death. You must seek the LORD'S wisdom and guidance in finding balance- spirit, soul, and body.

In what ways have you felt the LORD chastising you concerning your health and wellness? In what ways does your life need balance so that each life moment is valued and used to glorify God to the fullest? Take some time to reflect and commit to becoming "fit" so that you make every minute count today and in succeeding generations.



“Do you not know that your body is a Temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body” (1 Corinthians 6:19-20).

Reflecting on My Past, Present, and Future			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren
<ul style="list-style-type: none"> • What is your family’s health history (parents, siblings, grandparents, aunts, uncles)? • What types of meals do you recall eating regularly? • In what ways was physical fitness practiced as part of your upbringing? • What types of things do you recall your family doing to rest and relax? • What stands out most in your mind about how your family dealt with stress? • What emotional behaviors are dominant in your family (i.e., anger, depression, fear)? • How well has your family managed their emotions? 	<ul style="list-style-type: none"> • When was the last time you had a physical? • What is the current status of your health? • Do you have health insurance? Are you familiar with the health and wellness benefits available to you? • How often do you cook? Are the meals you prepare healthily? • How often do you exercise? • What types of things do you do regularly for rest and relaxation? • In what ways do you cope with stress? • How well has your family managed their emotions? • What health issues in your bloodline have you have been called to eliminate? 	<ul style="list-style-type: none"> • What is the current status of your children’s health? • How often do your children eat away from home? • How often do your children participate in some form of physical activity? • Do your children have a set bed and/or quiet times? • How comfortable are your children in expressing their feelings? • In what ways have you observed your children cope with stress (i.e., peer pressure)? • How well do your children manage their emotions? 	<ul style="list-style-type: none"> • How would you want your grandchildren to steward their health and wellness? • What changes must you make today for the vision you have for your grandchildren’s health and wellness to come to pass?

		What drastic lifestyle changes must you make today to ensure that you won't bury your children?	
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My Health and Wellness Reflection			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren

Health and Wellness Strategic Life Plan Model

Vision	
<p>How healthy and well will you be ten years from now?</p>	
Mission	
<p>What seeds of health and wellness has God called you to plant that will extend beyond your lifetime?</p>	
God's Promise/Standard	
<p>What Scripture(s) can you stand upon to affirm God's promise to you concerning your health and wellness? What does God require of you?</p>	

Strategy		
How will you leverage the resources within your hand to fulfill your mission and bring to pass the vision God has given you concerning your health and wellness?	What are your <i>strengths</i> ? How will you build upon and leverage these strengths?	
	What are your <i>weaknesses</i> ? What barriers are hindering your progress? How will you address/resolve these areas of weakness?	
	What <i>opportunities</i> are available? What's within your reach? How will you exploit available opportunities?	
	What <i>threats</i> exist? What could potentially inflict harm upon you, your children, and/or your grandchildren? How will you eliminate existing threats?	

Goals		
What goals can you begin to work on now that can positively impact succeeding generations? What goals can you consider setting for your children and grandchildren that are to be achieved beyond your lifetime?	Within the next 1-3 months (immediate)	
	Within the next 6months-1 year (short-term)	
	Within the next 1-3 years (long term)	
	Within the next 3-5 years (extended term)	
	Within the next 5-10 years (extensive-term)	
	Within your children's lifetime	
	Within your grandchildren's lifetime	

Budget		
What will it cost to bring about the vision God has given you?	Give specific thought concerning the provision needed for the vision	Time-
	Spiritual-	Money-
	Social-	Emotional Intelligence-

Emotional Intelligence

Emotional Intelligence (EQ) is the ability to identify, use, understand, and manage emotions in positive ways to relieve stress, communicate effectively, empathize with others, overcome challenges, and defuse conflict. Emotional Intelligence impacts many aspects of your daily life, such as how you behave and interact with others. If you have high emotional intelligence, you can recognize your emotional state and the emotional states of others and engage with people in a way that draws them to you. You can use this understanding of emotions to relate better to other people, form healthier relationships, achieve greater more tremendous at work, and lead a more fulfilling life. Emotional Intelligence consists of four attributes:

- **Self-awareness-** You recognize your own emotions and how they affect your thoughts and behavior, know your strengths and weaknesses, and have self-confidence.
- **Self-management-** You're able to control impulsive feelings and behaviors, manage your emotions in healthy ways, take the initiative, follow through on commitments, and adapt to changing circumstances.
- **Social awareness-** You can understand other people's emotions, needs, and concerns, pick up on emotional cues, feel comfortable socially, and recognize the power dynamics in a group or organization.
- **Relationship management-** You know how to develop and maintain good relationships, communicate clearly, inspire and influence others, work well in a team, and manage conflict.

Emotional Intelligence affects:

- **Your performance at work.**
- **Your physical health.**
- **Your mental health.**
- **Your relationships.**

Emotional Intelligence consists of five key skills, each building on the last:

- The ability to **quickly reduce stress**
- The ability to **recognize and manage your emotions**
- The ability to **connect with others using nonverbal communication**
- The ability to **use humor and play to deal with challenges**
- The ability to **resolve conflicts positively and with confidence**

However, there is a difference between learning about emotional intelligence and applying that knowledge to your life. Just because you know you *should* do something doesn't mean you will- especially when you become overwhelmed by stress. To permanently change behavior in ways that stand up under pressure, you need to learn how to take advantage of the powerful emotional parts of the brain that remain active and accessible even in times of stress. This means that you can't simply read about emotional intelligence to master it. You have to experience and practice the skills in your everyday life. It's never too late; emotional awareness can be learned at any time of life.



"A man without self-control is like a city broken into and left without walls"
(Proverbs 25:28).

Reflecting on My Past, Present, and Future			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren
<ul style="list-style-type: none"> • What stands out most in your mind about your family's emotional response? • How did your family respond to stress? • Is there a history of depression, frustration, discouragement, etc.? Why? • What is the family coping mechanism? Why? • What has been the greatest facilitator to developing your emotional make-up? Why? • What has been the greatest hindrance to developing your emotional make-up? Why? 	<ul style="list-style-type: none"> • Have you discovered who and whose you are and your destiny? • Have you discovered the reason you were born? • Have you discovered your motivation for living? • Have you decided what you are willing to die for? • How often do you pray? • What is your emotional motivator? • What are your emotional triggers? 	<ul style="list-style-type: none"> • What things are you doing to create a desire and atmosphere for your children to develop emotional intelligence? • What character traits do you want to see in your children? • What lessons will you teach your children about emotions? • What is your emotional roadmap? 	<ul style="list-style-type: none"> • What things will you do to create a desire and atmosphere for your grandchildren to develop emotional intelligence? • What character traits do you want to see in your grandchildren? • What lessons will you teach your grandchildren about emotions? • What is your emotional roadmap for the future?

My Emotional Intelligence Reflection			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren

Emotional Intelligence Strategic Life Plan Model

Vision	
<p>How emotionally intelligent will you be ten years from now?</p>	
Mission	
<p>What seeds of emotional intelligence has God called you to plant that will extend beyond your lifetime?</p>	
God's Promise/Standard	
<p>What Scripture(s) can you stand upon to affirm God's promise to you concerning your emotional intelligence? What does God require of you?</p>	

Strategy		
How will you leverage the resources within your hand to fulfill your mission and bring to pass the vision God has given you concerning your emotional intelligence?	What are your <i>strengths</i> ? How will you build upon and leverage these strengths?	
	What are your <i>weaknesses</i> ? What barriers are hindering your progress? How will you address/resolve these areas of weakness?	
	What <i>opportunities</i> are available? What's within your reach? How will you exploit available opportunities?	
	What <i>threats</i> exist? What could potentially inflict harm upon you, your children, and/or your grandchildren? How will you eliminate existing threats?	

Goals		
What goals can you begin to work on now that can positively impact succeeding generations? What goals can you consider setting for your children and grandchildren that are to be achieved beyond your lifetime?	Within the next 1-3 months (immediate)	
	Within the next 6months-1 year (short-term)	
	Within the next 1-3 years (long term)	
	Within the next 3-5 years (extended term)	
	Within the next 5-10 years (extensive-term)	
	Within your children's lifetime	
	Within your grandchildren's lifetime	

Budget		
What will it cost to bring about the vision God has given you?	Give specific thought concerning the provision needed for the vision	Time-
	Spiritual-	Money-
	Social-	Emotional Intelligence-

Education

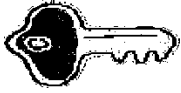
In its general sense, education is a form of learning in which a group of people's knowledge, skills, and habits are transferred from one generation to the next through teaching, training, or research. Education frequently takes place under the guidance of others but may also be autodidactic. Any experience that has a formative effect on how one thinks, feels, or acts may be considered educational. Some governments have recognized a right to education. At the global level, Article 13 of the United Nations' 1966 International Covenant on Economic, Social, and Cultural Rights recognizes the right of everyone to an education. Etymologically, the word "education" is derived from the Latin *ēducātiō* ("A breeding, a bringing up, a rearing") from *ēdūcō* ("I educate, I train") which is related to the homonym *ēdūcō* ("I lead forth, I take out; I raise up, I erect") from *ē-* ("from, out of") and *dūcō* ("I lead, I conduct").

Education can take place in formal or informal educational settings. Systems of schooling involve institutionalized teaching and learning in relation to a curriculum, which is established according to a predetermined purpose of the schools in the system. Schools systems are sometimes also based on religions, giving them different curricula.

A curriculum is the set of courses and content offered at a school or university in formal education. As an idea, curriculum stems from the Latin word for *race course*, referring to the course of deeds and experiences through which children grow to become mature adults. A prescriptive curriculum is based on a more general syllabus that specifies what topics must be understood and to what level to achieve a particular grade or standard.

An academic discipline is a branch of knowledge that is formally taught, either at the university- or via some other such method. Each discipline usually has several sub-disciplines or branches, and distinct lines are often both arbitrary and ambiguous. Examples of broad academic disciplines include the natural sciences, mathematics, computer science, social sciences, humanities, and applied sciences. Educational institutions may incorporate fine arts as part of K-12 grade curricula or electives for majors at colleges and universities. The various types of fine arts are music, dance, and theater.

Autodidacticism (also autodidactism) is self-directed learning that is related to but different from informal learning. In a sense, autodidacticism is "learning on your own" or "by yourself," and an autodidact is a self-teacher. Autodidacticism is a contemplative, absorbing process. Some autodidacts spend a great deal of time reviewing the resources of libraries and educational websites. One may become an autodidact at nearly any point in one's life. While some may have been informed conventionally in a particular field, they may choose to disclose themselves in other, often unrelated areas.



"Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth" (2 Timothy 2:15).

Reflecting on My Past, Present, and Future			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren
<ul style="list-style-type: none"> • What are your earliest recollections about how education was managed within your family? • What was your family's value for education? • Is there a specific vocation that is dominant within your family? • Are there any college or trade school graduates in your bloodline? If so, how far back can you trace them? • What do you remember about preparations your family made concerning education? • Are you the recipient of an education inheritance? If so, were you prepared to receive it? 	<ul style="list-style-type: none"> • How well do you manage education? • What is your educational niche? • In what ways are you protecting your educational future? • How much time have you presently invested in education? • How do you have multiple crafts or educational veins? 	<ul style="list-style-type: none"> • Have you taught your children about the importance of education? • What observations do your children have about education? • Do your children have an educational future? If so, what is it? • What are you doing to ensure that your children are educationally literate? • What values are you teaching your children about education? 	<ul style="list-style-type: none"> • What will you do to teach your grandchildren about the importance of education? • What observations will your grandchildren have about education? • Will your grandchildren have an educational future? If so, what will it be? • What are you doing to ensure that your grandchildren will be educationally literate? • What values will you teach your grandchildren about education?

My Educational Reflection			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren

Educational Strategic Life Plan Model

Vision	
<p>How will you be enhanced educationally ten years from now?</p>	
Mission	
<p>What educational seeds has God called you to plant that will extend beyond your lifetime?</p>	
God's Promise/Standard	
<p>What Scripture(s) can you stand upon to affirm God's promise to you concerning your education? What does God require of you?</p>	

Strategy		
How will you leverage the resources within your hand to fulfill your mission and bring to pass the vision God has given you concerning your education?	What are your <i>strengths</i> ? How will you build upon and leverage these strengths?	
	What are your <i>weaknesses</i> ? What barriers are hindering your progress? How will you address/resolve these areas of weakness?	
	What <i>opportunities</i> are available? What's within your reach? How will you exploit available opportunities?	
	What <i>threats</i> exist? What could potentially inflict harm upon you, your children, and/or your grandchildren? How will you eliminate existing threats?	

Goals		
What goals can you begin to work on now that can positively impact succeeding generations? What goals can you consider setting for your children and grandchildren that are to be achieved beyond your lifetime?	Within the next 1-3 months (immediate)	
	Within the next 6months-1 year (short-term)	
	Within the next 1-3 years (long term)	
	Within the next 3-5 years (extended term)	
	Within the next 5-10 years extensive-term)	
	Within your children's lifetime	
	Within your grandchildren's lifetime	

Budget		
What will it cost to bring about the vision God has given you?	Give specific thought concerning the provision needed for the vision	Time-
	Spiritual-	Money-
	Social-	Emotional Intelligence-

Community Engagement

Creating a better future for succeeding generations will require your involvement beyond the four walls of your home and even the church. Better futures for your children and grandchildren are shaped by your participation in public services and institutions. It also requires your work to make a difference and improve your community's quality of life, whether at the local, state, national, or international level.

Your involvement does not stop at your local community. Do you realize that you have the opportunity to be a social architect? Yes, you have a chance to construct the society in which you live. Remember, you demonstrate the Kingdom when you impact the culture by being a light and a witness of Christ. Whether you are working in the global marketplace, serving on a local advisory board, exercising your right to vote, or writing your representative about proposed legislation that does not align with the word of God and your values- you have the responsibility to move from being a passive observer to becoming an active participant in the life of your community and society.

Have you ever heard of the Social Gospel Movement? At the beginning of the 20th century, Christians decided to get involved and apply their beliefs as solutions to the day's problems. Their conscious decision to get involved catalyzed combating issues of injustice, inequality, and poverty. One of the most memorable examples of the Social Gospel in action is the Civil Rights Movement under Dr. Martin Luther King, Jr. It is more than a century later since the Social Gospel Movement gained momentum in America and more than 50 years since the Civil Rights era. Still, your local community, state, nation, and world are impacted by the same and/or similar issues.

God has created you to solve a problem. You are the answer to one or many of the social ills facing our community, nation, and world. Your civic engagement makes you an agent of positive social change. Your active involvement in serving your community will help improve the quality of life and create a better future for succeeding generations. You are a living epistle, and God has ordained that you impact the culture of this age by living Kingdom principles- everywhere you are, in every area of your life.



"I urge that supplications, prayers, intercessions, and thanksgivings be made for all people, for kings and all who are in high positions, that we may lead a peaceful and quiet life, godly and dignified in every way" (1

Timothy 2:1-2).

Reflecting on My Past, Present, and Future			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren
<ul style="list-style-type: none"> • What did community mean to you as you were growing up? • How involved were your parents/family members in your community? • When you were coming up, what were the critical social, economic, and political issues that stood out most in your mind? • When were you first exposed to your right and responsibility to vote? • Were you encouraged to make a difference in society? How? • In what ways did you see others serve as social change agents in your community? 	<ul style="list-style-type: none"> • How involved are you in your community? • Do you know your neighbors? • How often do you volunteer in your community? • Are you registered to vote? • Do you know who serves as your elected officials? • Have you identified the political, social, and economic issues that are most important to you? • Have you identified the course of action needed to stand up for those issues that are important to you? 	<ul style="list-style-type: none"> • What does community mean to your children? • How involved are your children in your community? • How often do you observe your children watching the news or take an interest in current affairs? • Do your children know who serves as elected officials for your community? • In what ways have your children been exposed to social, economic, and political processes? • What are social, political, and economic issues important to your 	<ul style="list-style-type: none"> • What type of community and society do you desire/envision for your grandchildren? • What changes must you make today for the vision you have for your grandchildren to come to pass?

		<p>children?</p> <ul style="list-style-type: none">• In what ways are your children being social change agents in the community?	
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My Community and Civic Reflection			
History <i>What strengths, weaknesses, missed opportunities, and threats are revealed from your history?</i>	Present <i>What strengths, weaknesses, opportunities and threats are evident in your present?</i>	Future <i>What do you expect your bloodline to look like one to two generations from now?</i>	
		Children	Grandchildren

Community Strategic Life Plan Model

Vision	
What will your community look like ten years from now?	
Mission	
What seeds of community engagement has God called you to plant that will extend beyond your lifetime?	
God's Promise/Standard	
What Scripture(s) can you stand upon to affirm God's promise to you concerning community engagement? What does God require of you?	

Strategy		
How will you leverage the resources within your hand to fulfill your mission and bring to pass the vision God has given you concerning your community engagement?	What are your <i>strengths</i> ? How will you build upon and leverage these strengths?	
	What are your <i>weaknesses</i> ? What barriers are hindering your progress? How will you address/resolve these areas of weakness?	
	What <i>opportunities</i> are available? What's within your reach? How will you exploit available opportunities?	
	What <i>threats</i> exist? What could potentially inflict harm upon you, your children, and/or your grandchildren? How will you eliminate existing threats?	

Goals		
What goals can you begin to work on now that can positively impact succeeding generations? What goals can you consider setting for your children and grandchildren that are to be achieved beyond your lifetime?	Within the next 1-3 months (immediate)	
	Within the next 6months-1 year (short-term)	
	Within the next 1-3 years (long term)	
	Within the next 3-5 years (extended term)	
	Within the next 5-10 years (extensive-term)	
	Within your children's lifetime	
	Within your grandchildren's lifetime	

Budget		
What will it cost to bring about the vision God has given you?	Give specific thought concerning the provision needed for the vision	Time-
	Spiritual-	Money-
	Social-	Emotional Intelligence-



DETERMINING YOUR NET WORTH

How To Determine Your Net Worth

Your net worth can be a valuable tool to measure your financial progress from year to year. Your net worth is essentially a total of all your assets and human capital minus your liabilities. There is no magic net worth number, but you should use your net worth to track your progress from year to year and hopefully see it improve. Calculating your net worth can be easy. It only requires some basic financial information regarding what you know and do, your own, and the debt you owe.

Here's How:

1. Start by listing your largest assets. For most people, this would include their home and possibly vehicles. Make sure you use accurate estimates in current dollars.
2. Next, you'll want to gather your latest statements for your more liquid assets. This includes checking and savings accounts, cash, CDs, or other investments such as retirement accounts.
3. Then, consider listing personal items that may be of value. This could include jewelry, coin collections, musical instruments, etc. You don't need to itemize everything, but list items that are worth \$500 or more.
4. Finally, calculate the amount of money spent in your educational career (trade school, college, university, graduate school, training classes). Then take your annual salary and research the average for your field and experience (consider the region where you work and live). Find the mean between your salary and the average in your field with your experience and education level. With this number, multiply how many years left do you have in your career. (If retired, calculate your previous average salary. Add this to annual retirement salary or pension.)
5. Now, take all of the assets listed in the first four steps and add them together. This number represents your total assets.
6. It is time to look at your liabilities. Again, start with the major outstanding liabilities such as the balance on your mortgage or car loans and list those.
7. Next, list all of your personal liabilities such as credit cards, student loans, or any other debt you may owe.
8. Then calculate the cost need to retain or maintain your personal property.
9. Then calculate the potential cost you would incur if you were no longer able to work or use your cognitive faculties for gainful employment.
10. Add up all of your liabilities to come up with a total.
11. Finally, subtract the total liabilities from the total assets, and you will have your net worth. It doesn't matter how big, how small, or even if it is negative. This is just a starting point to have something to compare against in the future.
12. Repeat this process once a year and compare it with the previous year's number. You can then determine if you are making progress or getting further behind.

Tips:

1. Be conservative with estimates, especially with home and vehicle values. Inflating the value of large assets may look good on paper but may not paint an accurate picture of your net worth.

Example My Net Worth			
Large Assets	Liquid Assets	Personal Property	Educational Capital
House \$180,000.00	Savings \$10,500.00	Coins \$2,800.00	Education \$50,000.00
Car \$35,000.00	Checking \$5,000.00	Jewelry \$4,000.00	Salary \$80,000.00 per year
Time-Share \$85,000.00	CD's \$20,000.00		Total over 20 years \$1,600,000.00
	Investments \$75,000.00		
	Term-Life \$500,000.00		

Large Liabilities	Liquid Liabilities	Personal Liabilities	Educational Liabilities
House \$120,000.00	Term-Life \$333,334.00	Jewelry \$1,200.00	Education \$12,000.00
Time-Share \$56,667.00			

Total Assets	Total Liabilities	Total Net Worth
Yearly \$1,047,300.00	Yearly \$523,201.00	Yearly \$524,099.00
		20 years from now \$2,567,300.00

My Net Worth			
Large Assets	Liquid Assets	Personal Property	Educational Capital

My Net Worth			
Large Liabilities	Liquid Liabilities	Personal Liabilities	Educational Liabilities

My Net Worth Total		
Total Assets	Total Liabilities	Total Net Worth

MEET DR. LAMONT TURNER

Dedicated to God, Dr. LaMont Turner enjoys the work of ministry. He serves as the Senior Pastor of Zion Temple Church, Inc. in Havre de Grace, MD. Desiring academic excellence in the sacred text, he attended Graham Bible College and Grace International University. His academic achievements include a Bachelor of Christian Education; a Master's degree of Theology (cum laude); a Doctorate of Divinity (cum laude).

As a lifelong student, Dr. Turner recently completed Phoenix University of Theology acquiring a Ph. D. in Biblical Hermeneutics (summa cum laude) and Newburgh Theological Seminary obtaining a Master's degree of Philosophy (cum laude) and a Ph. D. of Apologetics and Christian Philosophy (summa cum laude). Currently serving as a professor at Zion Theological School and Seminary, Dr. Turner has served as guest lecturer for various Theological Schools.

He is the author of numerous books including Systematic Theology, The Dreamer Is Alive, The Moment I Worship, The Revelation of JESUS Christ and many more. Knowing his apostolic commission, he serves the Body of Christ as worshipper, lecturer, interpreter, and friend.

