

**Life is a journey.** But have you ever considered that it is a STEWARDSHIP journey? We all have resources that have been entrusted to our care. The wise steward will take time to dream creatively, prioritize wisely, save and spend systematically, and give generously. Others will simply leave the journey to chance.

Inside is a roadmap to help guide you on your personal STEWARDSHIP journey. Wherever you find yourself, it is always a good idea to travel with a trusted advisor. Learn how to get started, take the next step, return from a detour, confirm you are headed in the right direction, and get across the finish line.

There's always room for more travelers. Welcome to the STEWARDSHIP WELL DONE JOURNEY.

## *Stewardship* WELL DONE

FMF Financial Services believes God is calling everyone to embark on their own personal STEWARDSHIP WELL DONE JOURNEY. We believe He has specifically equipped us to assist you on that journey by helping you manage the resources entrusted to your care. Taking a biblical stewardship perspective, we can build a framework for your financial life that ultimately enables your legacy to reach its God-given potential.

*All that we are, all that we possess, all that we can do,  
is a gift from God, given to accomplish His purposes in the world through us.*

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# Stewardship Well Done Journey



# JOURNEY



## PRIORITIES

Determine what life priorities matter most.



## BUDGET

Prepare and follow a budget that includes giving all along the way.



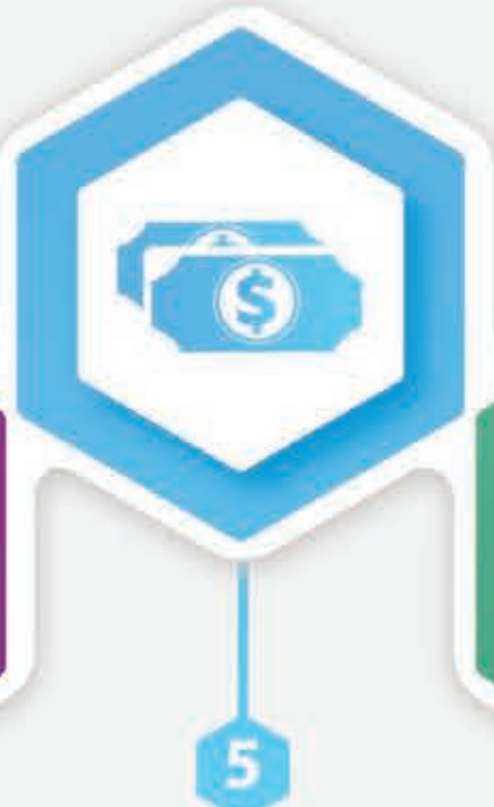
## ESTATE PLAN

Prepare a will/trust along with powers of attorney for finances and health care.



## EMERGENCY FUND

Build and maintain 3 - 6 months of living expenses for an emergency fund.



## RETIREMENT

Make monthly contributions to capture all 401(k), 403(b) matching funds.



## DEBT

Pay off all credit card and consumer debt.



## SAVE

Save more for education, retirement and future purchases.



## PLAN

Engage a professional for financial planning & investment management.



## LEGACY

Engage a professional to utilize your estate planning documents and maximize giving.