

A free guide from Clarity Financial

Your money. Your faith. Your future.

5 questions every Christian should ask about their money, retirement and legacy

A practical guide to making your money work for the life you want to live.

CLARITY FINANCIAL

Christian-focused financial planning & investing
Fee-only fiduciary advisors

theclarityfinancial.com

You've worked hard to build your financial life.

For years, you've worked, saved, invested and made decisions for the people you love. Now the questions may feel different.

Will we have enough?	Can we retire the way we want?	What happens if the market drops?
How will taxes affect us?	How much should we give?	What will we leave our family?

And if your Christian faith is central to the way you live, there may be one more question:

> *"Should my faith influence the way I invest and manage the resources God has entrusted to me?"*

You don't need more financial noise. You need clarity.

That's the spirit behind this guide. It's not a rulebook or a promise, and it's not here to tell every believer exactly what to do with their money. Instead, it's a place to begin a more thoughtful conversation, with yourself, with your spouse, and with those who walk alongside you in planning.

Inside this guide

1 What are we actually building toward?

2 What do we have, and what could derail it?

3 How do we align our investments with our faith?

4 How do we turn savings into a life we can live?

5 What do we want our money to say after we're gone?

✓ Your clarity checklist

How to get the most from this guide

1. Take one question at a time. Each one builds on the last.
2. Use the worksheets and note lines. Rough answers are better than none.
3. If you're married, read it together and use the "Talk it over" prompts.
4. Finish with the checklist on page 8 to see where you stand.

Question 1 of 5 | Purpose

1 What are we actually building toward?

Before asking how much you need, ask what you want your money to make possible.

Retirement isn't simply the day your paycheck stops. It can be a new season with more freedom to spend time with family, travel, serve, mentor, work differently, give generously or pursue the things that matter to you.

So what does "enough" mean for you? Enough to maintain your lifestyle? Help your children? Care for a spouse? Travel? Give? Support your church? Leave an inheritance? All of the above?

> **There is no universal retirement number, because there is no universal retirement.**

A meaningful plan begins with your vision and then works backward to the numbers.

For Christians, purpose can also include stewardship. Scripture repeatedly points us toward wisdom, responsibility, generosity and faithful management of what we've been given. Retirement planning becomes more meaningful when the goal isn't simply "accumulate more," but "prepare well for what God may be calling this next season to look like."

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?"

Luke 14:28 (NIV)

Talk it over

- What would a great first year of retirement look like for us?
- What would we regret not doing?

Try this: put a price on your vision

Write down three things you want your money to make possible in the next stage of life, then put a rough annual cost beside each one. You don't need perfect numbers yet. You need a direction.

I want my money to make possible...	Rough annual cost
1	$
2	$
3	$

Question 2 of 5 | Resources & risk

2 What do we have, and what could derail it?

Once you know what you're building toward, take an honest look at what you already have. Start with the whole picture.

- [ ] Retirement accounts
- [ ] Taxable investments
- [ ] Social Security
- [ ] Pensions or other income
- [ ] Real estate & other assets
- [ ] Debt & ongoing obligations

Then look at the risks that could change the picture:

Market downturns | Inflation | Healthcare | Longevity | Taxes | Unexpected expenses

Risk isn't simply an investment percentage. A portfolio that looks reasonable on paper may feel very different when you're relying on it for next month's income.

> **The goal isn't to eliminate risk. It's to understand what your plan can withstand.**

This is also why age alone shouldn't determine investment risk. Two people who are both 60 can have very different income sources, assets, spending needs and capacity to absorb a market decline.

A thoughtful plan creates guardrails. Some money may need to be readily available. Other money may have a longer time horizon and need continued growth.

My notes

"Be sure you know the condition of your flocks, give careful attention to your herds"

Proverbs 27:23 (NIV)

The real question

How do we build enough flexibility that we don't have to make emotional decisions when circumstances change?

Talk it over

- If the market fell 25% next year, what would we actually change?
- How many months of spending could we cover without selling investments?

Question 3 of 5 | Values

3 How do we align our investments with our faith?

For some Christian investors, this question eventually becomes impossible to ignore. If faith influences how you live, give, work and treat people, should it also influence how you invest?

Biblically Responsible Investing (BRI) is one way investors can explore that question.

The idea is not that one investment portfolio makes someone a better Christian. It doesn't. Nor does this need to become a political conversation. It is a stewardship conversation.

Some investors want to understand whether their investments have exposure to activities that conflict with deeply held convictions. Others also want to look for companies that are contributing positively. The important point is intentionality: you can learn what a strategy screens for, understand the tradeoffs and decide whether it fits your convictions.

> **You don't have to start with a portfolio. Start with a conversation about what matters to you.**

Sound financial principles don't disappear because faith is part of the conversation. Diversification, risk, costs, time horizon, taxes and retirement needs still matter. Christian investing works best when it's integrated into the broader financial plan, not treated as a separate box.

My notes

"Moveover, it is required of stewards that they be found faithful"

1 Corinthians 4:2 (NIV)

Questions to ask about any faith-based strategy

What does it screen out, and what does it look for? How is it diversified? What does it cost? How might its results differ from an unscreened portfolio?

Talk it over

- Are there industries we'd be uncomfortable owning?
- Do we know what we own today?

Question 4 of 5 | Income

4 How do we turn retirement savings into a life we can actually live?

Accumulating money is only one part of retirement planning. Eventually, you have to turn assets into income.

There is no single withdrawal rate that works perfectly for everyone. The commonly discussed 4% rule can be a useful starting point, but real life requires more context.

Start with your actual spending. Separate essential expenses from discretionary ones. Then coordinate your income sources, including Social Security, pensions and portfolio income.

Taxes matter too. A $100,000 account balance isn't necessarily $100,000 of spendable money. Traditional retirement accounts, Roth accounts and taxable investments are taxed differently. The years before and around retirement may also open opportunities such as Roth conversions or charitable strategies, depending on your circumstances.

And don't overlook generosity. If giving is part of your retirement vision, put it in the plan.

> **Your plan should make room for the life you want, not simply tell you what you're not allowed to spend.**

"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God love a cheerful giver."

2 Corinthians 9:7 (NIV)

The goal is confidence

Knowing where income comes from, understanding what your portfolio can withstand and having a strategy for changing conditions.

Try this: sort your spending

Essential (must pay)	Discretionary (want to fund)
Monthly total: $	Monthly total: $

Question 5 of 5 | Legacy

5 What do we want our money to say after we're gone?

Eventually, the conversation moves beyond retirement. What will happen to the money you don't spend?

Maybe it goes to your children or grandchildren. Maybe you want to support your church or ministries, or organizations that have mattered to your family. Maybe you want to help people while you're still here to see the impact.

Legacy planning isn't only about the size of an inheritance. It's also about what your family learned by watching you manage money. Did they see generosity? Responsibility? Contentment? Faith? Did they learn that money is a tool rather than an identity?

> **Your legacy is what you leave behind, and what you leave inside the people who come after you.**

Practically, that means reviewing a few things regularly, and having honest conversations with your children about why you've made the financial choices you've made.

- ☐ Beneficiary designations
- ☐ Wills, trusts & estate documents
- ☐ Charitable goals
- ☐ How assets are titled

"A good person leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous."

Proverbs 13:22 (NIV)

Talk it over

- What do we hope our kids say about how we handled money?
- Which causes would we want to keep supporting after we're gone?

"If someone looked at the entire story of my financial life, what would they conclude mattered most to me?"

The most important legacy question may be the simplest one.

Your clarity checklist

Check off what's already in place. Anything left blank is a good place to start, and a good topic for a conversation with an advisor.

1 What are we building toward?

- [ ] We've written down what we want our money to make possible
- [ ] We have a rough annual cost for our next season of life

2 What do we have, and what could derail it?

- [ ] We have one complete list of accounts, income, assets and debts
- [ ] We know how much is readily available vs. invested for the long term
- [ ] We know how a market decline would affect our income

3 Does our money reflect our values?

- [ ] We know what we own inside our funds and accounts
- [ ] We've decided whether a faith-based strategy fits our convictions

4 Can we turn savings into income?

- [ ] We've separated essential and discretionary spending
- [ ] We have a Social Security and withdrawal strategy
- [ ] We've considered how taxes affect what we can spend and give
- [ ] Generosity is written into our plan

5 What will our money say after we're gone?

- [ ] Beneficiaries and estate documents have been reviewed recently
- [ ] We've talked with our family about our values and intentions

Our next step is...

You don't have to figure it out alone.

You've already done the hard work of building a financial life. The next step isn't necessarily to do more. It may be to step back and see the whole picture. At Clarity Financial, we believe financial planning should connect the pieces.

Investing

How should your money be positioned for your goals and risk?

Retirement

What does a sustainable and meaningful retirement look like?

Taxes

How do taxes affect what you actually get to use and give?

Generosity

How can giving become part of the plan rather than an afterthought?

Legacy

What do you want your money and your values to pass to the next generation?

Faith

If your Christian convictions matter to you, how might they shape your financial decisions?

We don't believe there is one answer for every Christian family. Our role is to help you understand your options, see the tradeoffs and make decisions that fit your circumstances and convictions.

What working with us looks like

1

First call

A free, no-pressure call to see if we're the right fit.

2

Discovery

We clarify your purpose, your finances and what matters most.

3

Map it out

Investments, retirement income, taxes, Social Security, estate and insurance, all in one plan.

4

Rest easy

We put the plan in motion, check in each year and adjust as life changes.

You don't need all the answers before you start.

If you've been wondering whether your investments, retirement strategy and financial plan line up with the life you want to live, and the faith you hold, start with a conversation. The first call is free and there's no pressure.

Schedule your free call

Website
theclarityfinancial.com

Phone
(816) 786-5031

Email
info@theclarityfinancial.com

CLARITY FINANCIAL

Clarity Financial, 260 1st Ave S., St. Petersburg, FL 33701. Our home office is in St. Petersburg, and we serve clients nationwide.

This guide is educational material only and is not individualized investment, tax or legal advice. Investing involves risk, including possible loss of principal. Past performance does not guarantee future results. Biblically responsible and other values-based screening limits the investments available and may cause performance to differ from portfolios that are not screened. Withdrawal-rate guidelines such as the 4% rule are illustrations, not guarantees. Tax, Roth conversion and charitable strategies depend on individual circumstances and applicable law; consult a qualified tax or legal professional before acting. Scripture quotations taken from The Holy Bible, New International Version® NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.™ Used by permission. All rights reserved worldwide.