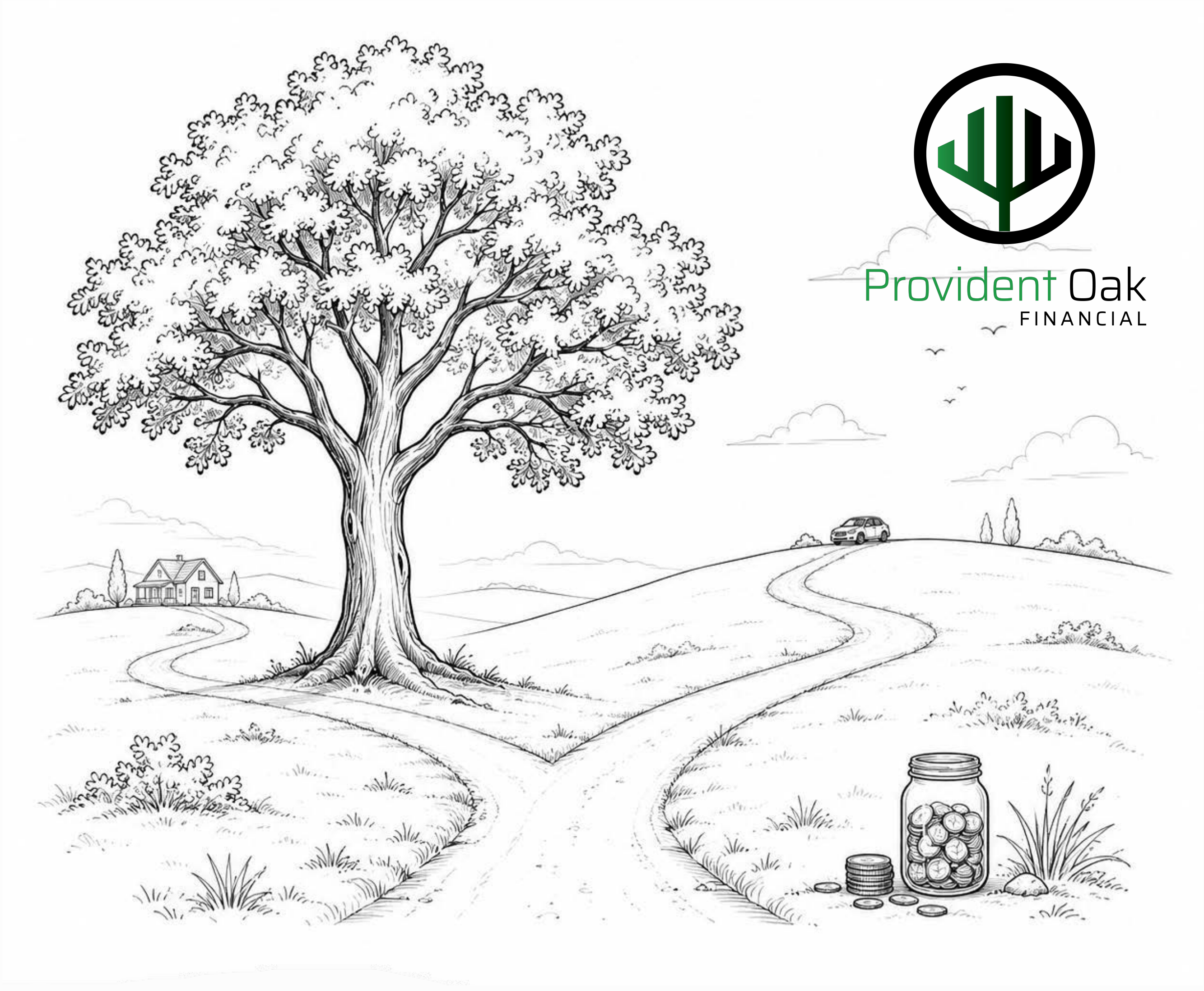
FAITH-BASED FINANCIAL PLANNING GUIDE

Rooted in Wisdom. Growing with Purpose.



"Commit your work to the Lord, and your plans will be established."

- Proverbs 16:3

PROVIDENT OAK FINANCIAL, LLC.

FAITH. FAMILY. YOUR FINANCIAL FUTURE.

WELCOME

Rooted in Faith. Guided by Purpose.

A practical starting point for aligning your financial life with what matters most.

At Provident Oak Financial, we believe financial planning is about more than numbers. It is about stewardship. Money is a tool, and the way it is managed can shape your family, your freedom, your generosity, and the legacy you leave behind.

> ### Our guiding question
> *How can you use what you have been entrusted with to accomplish what matters most?*

How to use this guide

1. Pause and reflect Begin with prayer, gratitude, and honest awareness. You do not have to solve everything today.	**2. Complete the checkup** Give yourself one point for each completed item. Your score is a conversation starter, not a grade.
3. Choose three actions Focus on the next faithful steps rather than trying to overhaul your entire financial life at once.	**4. Seek wise counsel** Coordinate financial, tax, legal, insurance, and benefits decisions when the situation calls for it.

Five principles that guide our work

- Stewardship over ownership
- Purpose over accumulation
- Relationships over transactions
- Service over sales
- Legacy over short-term thinking

> ### Proverbs 16:3
> *"Commit your work to the Lord, and your plans will be established."*

SECTION 1 -ROOTED IN REFLECTION

Your 10-Minute Financial Awareness Checkup

Give yourself one point for each item that is complete and current.

0	**Emergency savings:** You have an accessible reserve and a target suited to your household.
0	**Consumer debt:** You know what you owe and have a clear repayment plan.
0	**Retirement contributions:** Contributions are active and reviewed periodically.
0	**Insurance coverage:** Life, disability, property, auto, and liability needs have been reviewed.
0	**Beneficiary designations:** Retirement accounts and insurance beneficiaries reflect your current wishes.
0	**Estate documents:** Core documents are completed, accessible, and reviewed after major life changes.
0	**Tax withholding:** Withholding or estimated payments have been checked for the current year.
0	**Charitable giving:** Giving is planned intentionally rather than left to chance.
0	**Values-aligned investing:** Your portfolio reflects your goals, risk tolerance, and personal convictions.

YOUR SCORE: ______ /9

8-9 points A strong foundation. Confirm that each item is current and aligned with your present season.	**5-7 points** Good progress. Select one or two gaps that would create the greatest clarity or protection.
0--4 points Start simple. Build order, margin, and clear records before adding more complexity.	**Remember** This score is not a diagnosis or a measure of worth. Awareness is the first step toward wise action.

Which unfinished item deserves your attention first?

SECTION 2 -CREATE MARGIN

Cash Flow and Emergency Savings

Clarity about what comes in and what goes out creates room for better decisions.

A spending plan is not about controlling every dollar. It is about giving each dollar a purpose. Begin with essential obligations, consistent saving, intentional giving, and a realistic amount for everyday life.

Know your baseline

Identify average monthly take-home income and essential expenses before setting ambitious goals.

Build in stages

Create a starter reserve first, then work toward a larger target based on income stability, family needs, and risk.

Automate consistency

Small automatic transfers can build stronger habits than waiting for a perfect month.

Protect accessibility

Emergency money should remain available for genuine short-term needs, not exposed to unnecessary volatility.

Your household snapshot

Average monthly take-home income	$ ___________
Essential monthly expenses	$ ___________
Current emergency savings	$ ___________
Emergency savings target	$ ___________
Next automatic transfer and date	$ ___________

Contentment is not complacency

You can prepare responsibly for tomorrow without allowing comparison, lifestyle pressure, or fear to determine how you use money today.

What does "enough" look like for your family in this season?

SECTION 3 -PROTECT WHAT MATTERS

Debt, Insurance, and Beneficiaries

A strong plan does not only pursue growth. It also prepares for disruption.

Consumer debt can reduce flexibility and redirect future income toward past decisions. Start by organizing every balance, interest rate, minimum payment, and due date. Then choose a repayment approach you can sustain.

Debt overview

Debt	Balance	Rate	Minimum	Priority

Protection review

0	Life insurance reflects current family responsibilities and income needs.
0	Disability or income-protection needs have been considered.
0	Home, auto, and liability coverage have been reviewed.
0	Beneficiary designations match current wishes and family circumstances.
0	Key policies, account contacts, and emergency instructions are easy to locate.

A useful question

If something unexpected happened this year, what financial responsibility would be hardest for your family to carry?

SECTION 4 -PREPARE FOR TOMORROW

Retirement Contributions and Tax Awareness

Long-term progress is usually built through consistent decisions made before they feel urgent.

Contribution review Know what you are contributing, whether an employer match is available, and whether the amount still fits your goals.	**Time horizon** Match long-term investments to when the money may be needed rather than to the mood of today's headlines.
Future income List expected income sources and consider which may be fixed, variable, or adjusted over time.	**Tax coordination** Review withholding, estimated payments, retirement decisions, and giving with qualified tax professionals when appropriate.

Retirement awareness questions

0	I know my current workplace and personal retirement contribution rates.
0	I know whether I am receiving the full employer match available to me.
0	My retirement account beneficiaries are current.
0	My investment mix reflects my time horizon and tolerance for market movement.
0	My retirement goal includes an estimate for future living costs and inflation.

Midyear tax awareness

- Review withholding or estimated payments after major income, job, or family changes.
- Keep records for charitable gifts and other deductible items.
- Coordinate investment, retirement, and estate decisions with your tax professional before year-end when possible.

One retirement action I will take:

One tax question I will bring to a qualified professional:

SECTION 5 -INVEST WITH INTENTION

Values-Based Investing

Understanding what you own is part of understanding what your money supports.

A portfolio should be designed around your goals, time horizon, cash-flow needs, risk tolerance, and personal convictions. Values alignment can be included in that process, but it does not replace diversification, valuation discipline, or thoughtful risk management.

Remember

A compelling investment story does not remove market, valuation, or concentration risk.

Five questions to ask

0	Do I understand the purpose of each major investment in my portfolio?
0	Is my portfolio diversified, or am I dependent on one company, sector, theme, or market outcome?
0	Do my investments fit the time horizon for the goals they are intended to support?
0	Do I understand the fees, taxes, and risks associated with what I own?
0	Do the companies, industries, or practices represented in my portfolio align with my personal values?

Goals before headlines Begin with what the money must accomplish, not with what is currently popular.	**Fundamentals before stories** Innovation can create opportunity, but sound analysis still matters.
Diversification before certainty No theme, forecast, or market leader should determine the success of your entire plan.	**Review before reaction** Revisit the strategy when goals or circumstances change-not simply because markets are noisy.

What value or conviction would you most want reflected in your investment approach?

SECTION 6 -LEGACY IN MOTION

Estate Planning, Generosity, and Family Communication

A legacy is not only what you leave. It is the clarity, care, and purpose you put in motion today.

O	Will or trust documents have been completed and reviewed after major life changes.
O	Financial and healthcare powers of attorney are in place.
O	Guardianship wishes for minor children are documented with qualified legal counsel.
O	Beneficiary designations and transfer instructions are coordinated with the broader estate plan.
O	A current inventory of accounts, policies, debts, and professional contacts is accessible.
O	Digital account access and important household instructions are organized securely.
O	Charitable intentions are documented and coordinated with tax and estate professionals when appropriate.
O	The people who may need to act know where to find the plan.

For families caring for a loved one with special needs

Coordinate legal, financial, benefits, and care planning before transferring assets or changing beneficiary arrangements. The right structure depends on the person, the benefits involved, and the family's long-term care plan.

Legacy reflection

Who needs clearer instructions from me?

What should my resources make possible for my family or community?

Which causes, ministries, or organizations matter most to us?

SECTION 7 -BRANCHES OF PURPOSE

Clarify What You Are Growing Toward

Financial clarity begins when goals are connected to meaning.

The goal of financial planning is not simply to accumulate more. It is to help your resources support the people, responsibilities, opportunities, and calling that matter most.

Define "enough"

Contentment does not mean ignoring financial goals. It means refusing to let comparison, lifestyle pressure, or fear decide what a good life must cost.

Season	What matters most?	Resources needed	First faithful step
Next 12 months			
1-3 years			
3-10 years			
Legacy/ lifetime			

Freedom

Margin to respond to opportunities, transitions, and God's calling.

Security

Preparedness for responsibilities, uncertainty, and the people who depend on you.

Impact

Resources directed toward generosity, service, and meaningful work.

Legacy

Clear values, instructions, and resources that can strengthen future generations.

In one sentence, what is your money for?

SECTION 8 -WISE COUNSEL

Build a Coordinated Planning Team

Complex decisions are stronger when the right professionals communicate clearly.

Financial decisions often overlap. A retirement distribution can affect taxes. An estate document can interact with beneficiary designations. Insurance choices can influence family protection and business continuity. Coordination helps reduce gaps and conflicting instructions.

Financial advisor Coordinates goals, cash flow, investment strategy, retirement planning, and ongoing reviews.	**CPA or tax professional** Provides tax preparation, projections, and guidance on tax consequences.
Estate-planning attorney Drafts and updates legal documents and helps coordinate estate strategies.	**Insurance professional** Reviews risk exposures and coverage options for life, income, property, and liability.
Benefits specialist Helps families understand public benefits, workplace benefits, and special-needs coordination.	**You:the decision maker** Defines priorities, asks questions, gives consent, and keeps the plan connected to real life.

Documents that can make a first meeting more productive

☐	Recent investment and retirement account statements
☐	Latest tax return and current pay information
☐	Employer retirement and benefit information
☐	Insurance policies and beneficiary records
☐	Estate-planning documents
☐	Monthly budget, debt summary, and major upcoming expenses

Provident Oak's four-step process

1. Discover Goals, values, concerns, family, and vision.	**2. Organize** Financial picture, priorities, gaps, and options.	**3. Recommend** Clear, coordinated actions designed around you.	**4. Review** Ongoing guidance as life and markets change.

SECTION 9 -YOUR NEXT FAITHFUL STEPS

A 90-Day Stewardship Action Plan

Turn awareness into meaningful action-one clear step at a time.

Priority	Action	Owner	Target date	First step
1				
2				
3				

A simple 15-minute household money meeting

0	Begin with gratitude: name one provision or answered prayer.
0	Review upcoming bills, decisions, and calendar commitments.
0	Check progress on savings, debt, giving, and major goals.
0	Identify one question that needs professional guidance.
0	Choose one next action and assign a date.

> **Proverbs 15:22**
> *"Plans fail for lack of counsel, but with many advisers they succeed."*

What am I grateful for?

What needs attention?

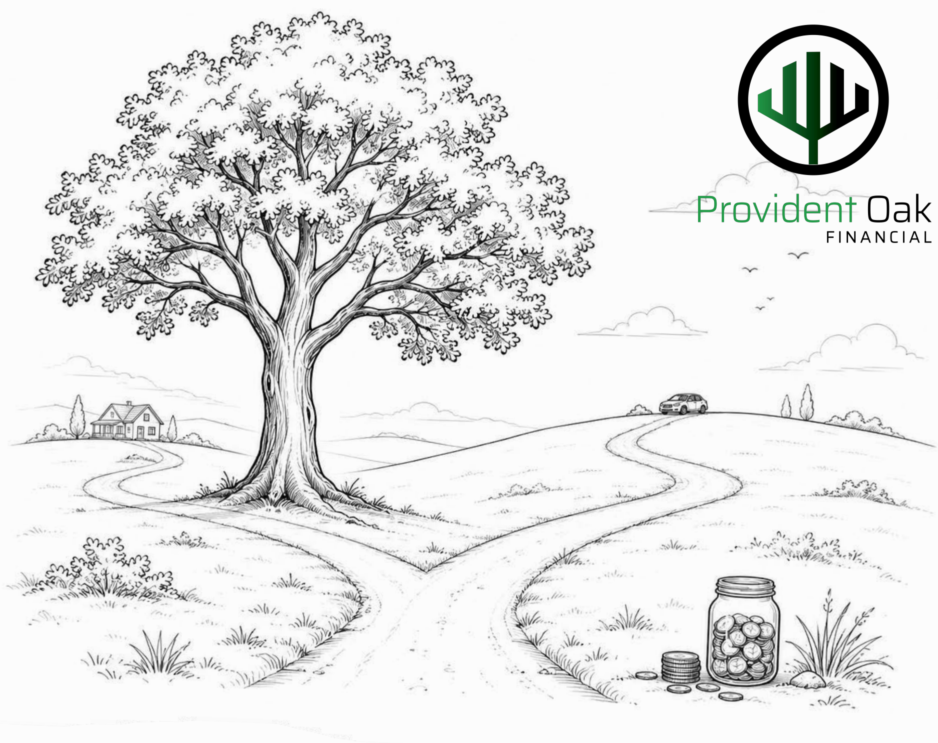
What is the next faithful step?

Educational and scripture notice

This guide is provided for general educational purposes and should not be considered individualized investment, tax, legal, or insurance advice. Consult appropriately qualified professionals regarding your circumstances.

LET'S BUILD SOMETHING THAT LASTS

Whether you are planning for retirement, protecting your family, building wealth, or seeking greater alignment between your finances and our values. Provident Oak Financial is here to help.



Scan to schedule a complimentary consultation

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Faith. Family. Your Financial Future.
