Clergy Wellness Benchmark Report

Financial Wellness





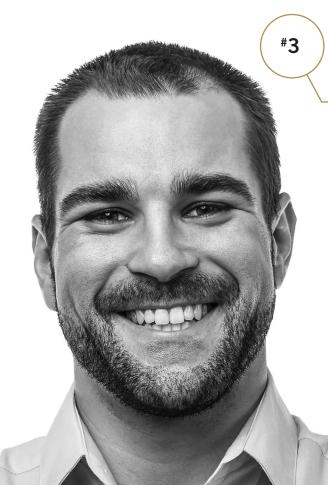
SPENDING/ SAVING PLAN

- Monthly Budget
- Generous Giving
- Established Emergency Fund (3-6 months expenses)
- Debt-Free (Except mortgage)



RETIREMENT READINESS

- Retirement Goals
- 15% of Income Directed to Retirement Plan
- Plan for 85% of Present Income in Retirement



CLERGY FINANCIAL LITERACY

- Consult with Financial Advisor Annually (i.e. Ernst & Young)
- Knowledge of Clergy Taxes
- Knowledge of Housing Allowance
- Complete A Financial Wellness
 Education Program (i.e. Financial Peace University)