

My/Our financial condition could be described as:

STRUGGLING

- Upside down financially (owe more than the value of items financed)
- One unexpected event away from crisis
- Immediate financial needs unmet

STABLE





- One crisis/paycheck away from struggling
- Meeting month-to-month expenses
- Have accumulated significant debt
- No significant savings or emergency fund

SOLID

- Doing OK – going where you want to go financially
- Financial margin in your life
- Saving toward financial goals: college, retirement – or reach retirement with your needs met

SURPLUS

- Income/assets available beyond your consumption needs; significant spending/giving options available
- Accumulated significant wealth
- Concerned with protecting wealth, impact of wealth on children, helping others with their needs

Recommended Reading					If your financial score is:
Fields of Gold by Andy Stanley			✓	✓	Struggling
Treasure Principle by Randy Alcorn		✓	✓	✓	Stable
Plastic Donuts by Jeff Anderson	✓	✓	✓		Solid
Wealth Conundrum by Ralph Doudera Genius of Generosity by Chip Ingram	✓	✓			Surplus