**XYZ Family Generosity Covenant – 2016**

**Stewardship Philosophy**

*“Favorite stewardship quote goes here.”*

*“Another one here.”*

Summarize your family stewardship philosophy here.

**Spending:** Strategy and Finish Line

Summarize spending plans here.

***Our current finish line will be $xxxxx in cash spending per year.*** Explanations and complicating factors here.

**Saving:** Strategy and Finish Line

Summarize Saving plans here.

Explain logic of either accumulating or divesting of wealth here.

***Personal Wealth Finish Lines here.***

**Serving:** Strategy

***Giving goal for the current year here.***

Explanation, your family’s sense of God’s calling, and growth plans go here.

Giving Allocation Targets:

* Local Church (xx percent)
* Other cause (xx percent)
* Other cause (xx percent)

Explain non-financial involvement, pro-bono work, etc here if desired.

**Transparency & Accountability**

* Example text below:
* We commit to radical transparency. Given the depravity of the human heart and the deceitfulness of riches, this is an area we are unwilling to handle alone.
* We will send an annual stewardship report to an accountability circle and solicit feedback. Our first report, for 2015, will go out before the end of 1Q, 2016.
* Any changes to our finish lines or strategies will be subject to review by our accountability partners.

**Other considerations**

* Investing strategy, insurance plans, legacy issues, etc can all go here as you see fit.

**Commitment**

This is a living document, to be maintained throughout our lives. We hereby commit to the principles above, for the glory of Christ our Savior!

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Husband Wife