

**STUDY &
REFLECTION**

If you plan to retire someday you must be sure to follow the clear biblical instruction of planning ahead with your money.

Investing is all about planning ahead and following through with the plan. It does not take much to start investing and you do not need to start with a large sum of money. Planning is critical to your long-term financial success.

Investing is about increasing what you have not maintaining and investing requires planning.

When you plan you can determine your goals and the best way to obtain those goals. Not only will planning generate higher returns, but planning will make you comfortable and remove much stress.

ACTION **Seek God in prayer.**

ITEMS

Speak with your Financial Professional, Human Resources Department about the potential benefits of retirement. Seek a credential financial professional, begin with your job's Human Resources Department, your Financial Institution, or [Kingdom Stewardship Ministry at AFC](#).

**INVOLVING
OTHERS**

Do you have a plan? Have you thought about retirement?

Talk with each other in your CLife group about the importance of having a plan.