



# Leader's Guide

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An Intensive Weekend Retreat on  
Personal Finances for Pastors and Spouses

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## Appendix A: Sample Retreat Invitation

Dear Pastor Heidi,

Our district is hosting a COMPASS True North Retreat at our district campground on July 24-26, 2020. This is a weekend for a pastor and spouse to work on their personal finances together, gain practical skills, and develop a financial plan to follow. The focus is on budgeting and debt reduction. This retreat has proven to be transformational for pastors' finances as well as their marriages.

The event expenses (materials, coaches, meals, and housing) are all covered by the district, so the only expenses for you would be the travel cost to and from the campground. For more information about the True North Retreat, visit [compassinitiative.org/compass-true-north-retreat](https://compassinitiative.org/compass-true-north-retreat).

To register for the retreat, please visit the COMPASS Initiative website and complete the True North Retreat Registration. In addition to the registration form, please read, sign, and email the attached True North Retreat Covenant to [districtoffice@district.org](mailto:districtoffice@district.org). You will receive a packet of materials and instructions one month prior to the event. This packet will contain the pre-retreat assignments and materials that you will need to bring to the retreat in July.

If you have any questions, please feel free to call me at my number below. I hope you and your spouse will consider attending this True North Retreat.

Sincerely,  
District COMPASS True North Retreat Coordinator

## Appendix B: TNR Participant Covenant



# Participant Covenant Agreement

*The True North Retreat is an opportunity for ministers and spouses to experience personal financial transformation and to be equipped to serve as models for other ministry households. This intervention retreat includes financial training exercises, challenges, and encouragement, followed by a one-year accountability commitment within a peer cohort.*

**Recognizing the financial and personnel resources being invested in me personally and as a minister, I commit to the following statements of covenantal agreement:**

- ▶ I will immediately apply for the COMPASS Journey online at [compassinitiative.org](https://compassinitiative.org).
- ▶ If married, my spouse will attend the retreat with me and I/we will both commit to attending all sessions during the weekend.
- ▶ I/we will commit to faithfully logging everything I/we spend in the “30 Day Spending Notebook.”
- ▶ I/we will bring to the retreat all financial information outlined in the “Personal Budget Information.”
- ▶ I/we will agree to join an accountability cohort of peers also attending the retreat and connect at least monthly for one year.
- ▶ I/we will complete a Personal Financial Plan during the retreat and commit to following the plan for at least a year.
- ▶ I/we will complete a Debt Freedom Plan during the retreat and commit to following the plan for at least a year.
- ▶ I/we agree to share a brief written report of the retreat experience with my district superintendent.

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Minister's Printed Name

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Minister's Signature

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Date

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Spouse's Printed Name

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Spouse's Signature

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Date

## Appendix C: Participant Registration Form



# Participant Registration Form

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal Code: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Age: \_\_\_\_\_

District: \_\_\_\_\_

Church Name: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_

### Check all of the following statements that apply to you.

- You have more than \$10,000 USD/\$13,000 CAD in combined (including your spouse's) educational debt remaining.
- You have more than \$10,000 USD/\$13,000 CAD in "family participation" student loans for a child or children.
- You have not signed up for a US Nazarene Fidelity 403(b) account/Canadian RRSP account.
- You have not contributed to a US Nazarene Fidelity 403(b) account/Canadian RRSP account for the past three years.
- You live in a parsonage or rental, and you have no other housing investments.
- You have less than 3% of your annual household income in non-retirement savings.
- You have delayed medical treatment for yourself, spouse, or child due to financial stress.
- You do not have medical insurance.

## Appendix C: Participant Registration Form

### Savings

Annual contribution to US Nazarene 403(b) account/Canadian RRSP: \_\_\_\_\_

Annual contribution to “other” retirement accounts: \_\_\_\_\_

Current total retirement savings: \_\_\_\_\_

Current total NON-retirement savings: \_\_\_\_\_

Percentage of annual income currently in NON-retirement savings: \_\_\_\_\_

### Debt

Household debt ratio (total monthly debt payments / gross monthly income) x 100: \_\_\_\_\_

Total educational debt (combined household educational debts): \_\_\_\_\_

Total NON-educational debt (Do NOT include mortgages.): \_\_\_\_\_

### Housing

Do you live in a church provided parsonage?  Yes  No

Do you receive a housing allowance from the church?  Yes  No

Do you own the home in which you live?  Yes  No

If “Yes,” what is the estimated equity in your home? \_\_\_\_\_

Do you own any other houses or property?  Yes  No

If “Yes,” what is the estimated equity? \_\_\_\_\_

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## Appendix C: Participant Registration Form

### Financial Literacy

List all the undergraduate and graduate courses in business or finance that you have completed.

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List all the continuing education courses and seminars in business or finance that you have completed.

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### Church Finances

Church debt ratio (Annual rent or mortgage payments/church's annual income) x 100:

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Has the church paid 100% of its denominational allocations for the past three years?

Yes  No

If "No," please list the reasons and the percentage that was paid.

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What biblical financial stewardship classes does the church offer?

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## Appendix D: Pre-Retreat Instruction Letter

Dear Pastor Heidi,

The COMPASS True North Retreat is only a month away, and we are glad that you have decided to attend. We believe the retreat will be a transformational experience for you, your family, and your ministry.

Enclosed, you should find one copy of the Christian Legacy Organizer and two copies of the 30-Day Spending Tracker. It is important for you to **complete the following assignments before you leave home for the retreat.**

1. In the **Christian Legacy Organizer**, complete pages 13 through 18:
  - List of Accounts (p. 13)
  - Income Sources (p. 14)
  - Lifestyle Expenses (p. 15)
  - Liabilities & Debts (p. 16)
  - Assets & Possessions (p. 17)
  - Christian and Charitable Giving (p. 18)
2. Using the **30-Day Spending Tracker**, immediately begin tracking your daily spending. Write down every penny you spend between now and the retreat. You and your spouse should separately track your own individual spending. Monthly bills should be included in only one of your 30 Day Spending Trackers.
  - Note the date and the amount you spend.
  - Note the item or description of the expense.
  - Include a general category for your spending.
  - Also, note how the purchase was made (cash, credit, debit, check).

Be sure to bring your completed Christian Legacy Organizer (pp. 13-18) and both 30-Day Spending Trackers with you to the True North Retreat.

The retreat will be held on our district campground, July 24-26, and we will begin at 6:00 pm Friday night with dinner and conclude at 1:30 pm Sunday afternoon. Childcare is NOT provided, so please plan accordingly.

As a reminder, the district is covering all the costs for your materials, housing, and meals. We look forward to seeing you at the retreat. Please feel free to contact me if you have any further questions.

Sincerely,  
District COMPASS True North Retreat Coordinator





## Appendix N: Sample Media Release Form

### Consent, Waiver and Release

I, \_\_\_\_\_, grant to the Church of the Nazarene, Inc., a Missouri nonprofit corporation, and its employees, officers, agents and assigns (hereinafter referred to as "Nazarene Church"), the right to use, reproduce, adopt, distribute, and publish photographs, video, audio or related content ("Content") taken by the Nazarene Church on \_\_\_\_\_, 20\_\_\_\_\_, or that I have taken independently and voluntarily submitted to Nazarene Church for use by any of the ministries of the Nazarene Church for purposes of informing and promoting the work of the Nazarene Church and it's ministries.

I understand and agree that the Content(s) may be the used in whole or in part, at any time, in composite or distorted form, in color or otherwise and may be published through any medium including, but not limited to, printed medium, video, and/or on the Internet.

I waive any right to inspect or approve any finished product, advertising or other copy that uses the Content.

I agree to indemnify Nazarene Church from and against any claims, losses, judgments, settlements, expenses and reasonable legal fees, incurred by Nazarene Church by reason of any claim of invasion of privacy or trespass created in the taking or publication of the Content(s). I also agree to indemnify Nazarene Church for any such amounts arising from my breach of any covenant, representation, or warranty of this agreement.

I understand that the terms herein are contractual and not a mere recital, that this instrument is legally binding, and that I have voluntarily signed this document.

I HAVE FULLY INFORMED MYSELF OF THE CONTENTS OF THIS CONSENT, WAIVER AND RELEASE BY READING IT BEFORE SIGNING IT ON BEHALF OF MYSELF AND MY HEIRS.

\_\_\_\_\_  
By

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City/State/Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Date