

FORGING FOUNDATIONS

Foundation Builder Assessment

Discover where you are. Clarify what you're building. Identify your next step.

A strong foundation isn't built by achieving a perfect score. It is built through intentional decisions repeated over time.

This assessment is designed to help you reflect on Faith, Family, Finance, and Future Legacy and identify practical opportunities to begin building today.

There are no passing or failing scores. The goal is simply to identify your next step.

Select one checkbox for each primary statement.

1. FAITH

What Are You Building Upon?

1. I intentionally create regular time for prayer, Scripture, reflection, and growing in my relationship with Christ.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

2. My relationship with Christ increasingly influences how I use my time, abilities, relationships, money, and opportunities.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

3. When making important decisions, I intentionally seek God's direction rather than relying primarily on my own understanding.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

4. I am developing habits and practices that help me remain grounded in my faith when life becomes busy, difficult, or uncertain.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

5. I intentionally help create opportunities for faith, prayer, Scripture, and meaningful spiritual conversations within my family.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

6. I am intentionally encouraging, discipling, mentoring, or helping someone else grow in their relationship with Christ.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

AUTOMATED CATEGORY TALLY

Counts update automatically in PDF readers that support Acrobat JavaScript.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

Where could greater intentionality make the greatest difference right now?

- My daily walk with Christ
- Applying my faith to everyday decisions
- Leading spiritually within my family
- Discipling or encouraging others
- Continuing the practices I've already established

2. FAMILY

Who Are You Building With?

7. I intentionally create meaningful time with the people closest to me rather than simply allowing schedules to determine our relationships.				
Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live

8. Our family can have meaningful conversations about difficult subjects, important decisions, mistakes, hopes, and concerns.				
Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live

9. Our family is intentionally developing values, traditions, habits, and experiences that help define who we are.				
Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live

10. I recognize everyday opportunities to teach and model character, responsibility, resilience, stewardship, and wisdom.				
Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live

11. My spouse/family and I regularly discuss what we're building together rather than focusing primarily on today's responsibilities.				
Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live

12. The way I spend my time, energy, and resources generally reflects what I say matters most to my family.				
Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live

AUTOMATED CATEGORY TALLY

Counts update automatically in PDF readers that support Acrobat JavaScript.

Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live
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Where could greater intentionality make the greatest difference?

- Time and connection
- Communication
- Teaching and modeling
- Family culture and values
- Shared vision and direction
- Continuing what we're already building

3. FINANCE

How Is Money Flowing Through Your Life?

13. I have a clear understanding of where money enters our household, where it goes, and how much remains available or under our control.

Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live
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14. I regularly evaluate whether our financial decisions improve our long-term position or primarily solve an immediate need.

Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live
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15. I understand the concept that everything in life is financed - including purchases made with cash.

Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live
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16. I understand that the cost of financing involves more than simply the stated interest rate and can include the opportunity cost of capital that is no longer available to me.

Not Yet	Beginning	Becoming Intentional	Consistent	Part of How We Live
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HAVE YOU EVER CALCULATED THIS?

Approximately what percentage of your current monthly payments goes to banks or third-party finance companies as interest or financing cost?

Consider: Mortgage | HELOC | Credit Cards | Auto Loans | Equipment/Appliance Financing | Personal Loans | Other Financing

I don't know	0%-20%	21%-30%	31%-45%	More than 45%
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There is no "right" answer here.

The purpose of this question is simply to understand how much of your cash flow may currently be associated with compounding profits in someone else's financing system.

3. FINANCE - CONTINUED

Building Greater Financial Understanding

17. I have considered how much of my income continually leaves my financial system through interest, financing costs, taxes, fees, consumption, and other expenses.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

18. I understand that who controls capital and how money flows can be as important as the rate of return earned on an investment.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

19. We intentionally build accessible capital that can provide flexibility for purchases, needs, opportunities, and unexpected events.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

20. I understand the difference between accumulating financial products and intentionally building capital, productive assets, and financial capacity.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

21. Our financial decisions are guided by clearly understood principles rather than primarily by conventional advice, individual products, or whatever appears most attractive at the moment.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

22. I can explain how the major pieces of our financial life work together as a coordinated system to support our family and long-range objectives.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

AUTOMATED CATEGORY TALLY

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Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

Where would greater understanding or intentionality help most right now?

- Understanding where my cash flow goes
- Understanding the concept that everything is financed
- Understanding how much financing is costing our family
- Identifying the financial problems I'm actually trying to solve
- Building accessible capital
- Building productive assets
- Understanding financial principles
- Creating a coordinated financial system
- Continuing to improve what we've already built

4. FUTURE LEGACY

What Are You Building Toward?

23. I have spent meaningful time considering what I hope will be different because I lived - not only financially, but spiritually, relationally, and generationally.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

24. I can describe the values, principles, knowledge, opportunities, and resources I hope future generations will receive.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

25. When making important decisions, I regularly consider their impact beyond the next few years and potentially beyond my own lifetime.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

26. I am intentionally thinking beyond what I can accumulate toward what can be taught, transferred, stewarded, and perpetuated.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

27. My family has begun having conversations about what we want future generations to understand and continue.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

28. I understand some of the practical structures that may eventually help carry our intentions forward, such as wills, trusts, businesses, property, financial systems, written principles, and family meetings.

Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

AUTOMATED CATEGORY TALLY

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Not Yet

Beginning

Becoming Intentional

Consistent

Part of How We Live

Which legacy conversation deserves greater attention?

- Defining our family's long-range vision
- Identifying what we want to pass forward
- Having conversations with my spouse/family
- Thinking beyond my lifetime
- Understanding wills, trusts, businesses, or other structures
- Creating systems that can continue
- We're already building and want to strengthen it

5. YOUR FOUNDATION BUILDER SNAPSHOT

Turn Reflection Into a Practical Next Step

This assessment is not a pass/fail scorecard. Review the category tallies for each pillar, notice the patterns, and identify one practical area where greater understanding or intentionality could help you move forward.

EXPLORE

An opportunity to understand, define, or become more intentional.

BUILD

Important pieces are present; focus on consistency, alignment, and intentional action.

MULTIPLY

Meaningful practices are established; consider leading, teaching, expanding, or passing them forward.

YOUR NEXT OPPORTUNITY

- FAITH
- FAMILY
- FINANCE
- FUTURE LEGACY

One Step I Can Take Today