

*In partnership with your local Church*



*“Be strong and let your heart take courage, all you who wait for and hope for and expect the Lord!”*

Psalm 31:24

Welcome Family,

Our purpose at Glass House Ministry is to work with your Church to help support you, the family, through this crisis. Our goal is to connect you with resources and support through your local Church, and then prepare a plan that will take you beyond making ends meet to restore you back to self-sufficiency.

Our heart is for the children, your children...their future. We believe and it is our prayer that the lessons learned by the parents, and witnessed by the children, will be the basis for changes in attitudes and actions that will become generational.

**Our focus is to capture the family unit that has been caught in that downward spiral, and in partnership with the Church, provide them the resources needed to re-establish themselves. I know it sounds clichéd, but it really is “the hand up, not the hand out”.**

There is hope for your future and help for today. If you are willing to invest in yourself, and your family, then we are willing to investing in you!

Our prayers are with you,

The Glass House Team

### **What is GLASS HOUSE MINISTRY?**

The primary feature of this ministry is to help the local Church provide economically challenged families' with children, access to the resources that they need to stabilize the family in times of economic crisis. The secondary feature is to help that family re-establish themselves as self-sufficient contributing members of society.

The first stage is being accomplished through providing access to our Partner Resource Organizations. By the family identifying its immediate needs, they can contact the relevant agency for immediate support through the relevant links to from this site.

The next stage is for the “head of the family” to be given access to financial counseling services and resources, along with accountability that will assist the family regain their independence within a 3-month time frame. It is important to note that the independence that the family will have may look considerably different socially or economically from the independence that they had before their introduction to GLASS HOUSE.

GLASS HOUSE is distinctive in that for emergency needs, we are primarily a referral site to many different services that are readily available, but not necessarily easily found. As a representative of my Church I have been involved in our Emergency Needs program, and it is amazing the number of families that are in a financial crisis that did not even know where they could go to get either very low cost, or free groceries. Others with basic medical and dental needs did not know about free clinics that existed in their communality. Another distinction of GLASS HOUSE is our target market. Many organizations concentrate on specific disadvantaged groups such as the indigent that may be mentally challenged, abused women, and minorities. **What we are looking to do is capture the family unit that has been caught in that downward spiral, and in partnership with the Church, provide them the resources needed to re-establish themselves. I know it sounds clichéd, but it really is “The hand up, not the hand out”.**

The advantages of this service include its initial simplicity. Through this web site, anyone can access services that will address emergency needs. Just select the immediate need, and our search engine will help direct you to the appropriate resource provider. The next step is done in conjunction with your Local Churches Care Pastor, and a Family Advocate that will be assigned to you through your Church. You will fill out an initial confidential questionnaire. Another advantage is a short-term plan that concentrates on long-term results. The plan may include elements as simple as financial planning, and debt consolidation, all the way through to retraining of the primary provider, short-term housing, child-care and relocation of the family unit. All of this would be done in conjunction with the local Church.

**Mission:**

The generational financial wellbeing of families.

**Vision:**

With God guided discernment, within a specified time frame, Connect, Prepare and Restore families with children that were self-sufficient, back into their Church community as self-supporting, united, contributing community members through a strategic plan and committed support.

**Purpose:**

To help the Church protect, encourage and support children through a time of major economic trauma, by supporting the family unit with the specific aim of keeping the family healthy, thus allowing the child to see God's grace and power through the transformation of the parents.

**So...what's next?**

Whatever the circumstances are that brought you to Glass House; it is our prayer, our hope, and our mission, to help you regain control of your family's financial future. And we honor you as the head of your family for reaching out for the sake of the ones you love.

We are not in the business of short-term charity; we are in the business of life long change. For true change to occur you will need to be willing to step back and see what God is trying to do in your life – if you are really open to change, then we are the right organization for you to get involved with.

Whether we can assist you or not, there are many fine institutions that we will direct you to for help in areas of immediate or specialized requirements.

Every family will have a unique set of needs. We at Glass House do not want to reinvent the wheel. We do not expect you to take this journey alone. Actually, to be in the Glass House program we insist that you are involved in your local Church, and you have a "vision coach" who is part of that Church to support you through the pivotal time of change, then stand beside you, as you continue the journey to restoration.

Normally a family will require a blend of services, through a partnership with your vision coach, your Church, our associates and Glass House, we will endeavor to set up, with you a proactive program to get your family back on track.

We are here to do everything in our power to protect and reestablish the family unit – our major concern, and our primary commitment is to your children. The only way that we can help, is for you and your family to truly surrender to God, learn from where you have been, identify what brought you to where you are now, and accept the changes that God has planned for you, so you, and the members of your family, may have a successful future.

We understand that the choices you make have consequences that are generational.

The only way that we can help is for you to understand, and accept that your restoration will only come from change, and that change will come from a mix of aid, education, and accountability.

Please feel free to access confidential links to our qualified partners for areas of immediate assistance. If you are ready to make the next level of commitment, then I invite you to contact your local Church, and together we can start on the road to your families' financial recovery.

The Team at,

Glass House Ministry

**PART 1:** What are your immediate needs?

Food	yes	no	maybe
Shelter	yes	no	maybe
Health Services	yes	no	maybe
Legal Services	yes	no	maybe
Transportation	yes	no	maybe
Clothing	yes	no	maybe
Cash	yes	no	maybe
Employment	yes	no	maybe
Credit Counseling	yes	no	maybe
Marriage Counseling	yes	no	maybe
Child Care	yes	no	maybe

Briefly describe what type of services you need (be as specific as possible including dollar amounts):

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Please check the key reason(s) for your current situation:

Divorce/Separation	_____	Home Loan Payment increase	_____
Medical Bills	_____	Loss of Family member	_____
Loss of Job	_____	Legal Expenses	_____
Family Dispute	_____	Drug/Alcohol Abuse	_____
Depression	_____	Credit Card Debt	_____
Tax Liens	_____	Gambling	_____
Unexpected Expense (give details in comment section)	_____	Other (give details in comment section)	_____

Comments:

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If possible, can you explain why this happened?

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If possible, can say you why this scenario will not be repeated?

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# PART 2:

(OFFICE USE ONLY) FILE NUMBER: \_\_\_\_\_

Church Name: \_\_\_\_\_ Date: \_\_\_\_\_ Referred By: \_\_\_\_\_

NAME: \_\_\_\_\_

SPOUSE: \_\_\_\_\_

DEPENDENTS \_\_\_\_\_  
AND AGES: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

PHONE NUMBERS: home: \_\_\_\_\_ work: \_\_\_\_\_ cell: \_\_\_\_\_

E-MAIL ADDRESSES: \_\_\_\_\_

NAME OF ADVOCATE: \_\_\_\_\_

PHONE NUMBERS: home: \_\_\_\_\_ work: \_\_\_\_\_ cell: \_\_\_\_\_

E-MAIL ADDRESSES: \_\_\_\_\_

Briefly describe your current situation:

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1. How long have you been attending your Church? \_\_\_\_\_ years/months

2. What ministries are you involved in (Please be specific.)

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3. Where do your closest relatives live?

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4. Do they know about your need?                      Yes                      No

If not, why not?

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5. Are you receiving any aid (financially or otherwise) from a government agency (For example: unemployment, social security, worker's compensation, food stamps, etc.), or any other sources?

6. Have you sought assistance at any other churches in this area? If so, where?

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7. If we are *unable* to help you, what other options do you have?

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8. Are you willing to share all your financial details (in confidence) to a ministry representative?

Yes                      No

9. Have you ever filed for Bankruptcy                      Yes (when)\_\_\_\_\_                      No

Drivers License Number \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Social Security Number \_\_\_\_\_

EMPLOYMENT HISTORY (current and previous 4 jobs):

HUSBAND:

DATES:	POSITION:	COMPANY:	PHONE:	GROSS inc:
____ to ____	_____	_____	_____	_____
____ to ____	_____	_____	_____	_____
____ to ____	_____	_____	_____	_____
____ to ____	_____	_____	_____	_____

EMPLOYMENT HISTORY (current and previous 4 jobs):

WIFE:

DATES:	POSITION:	COMPANY:	PHONE:	GROSS inc:
____ to ____	_____	_____	_____	_____
____ to ____	_____	_____	_____	_____
____ to ____	_____	_____	_____	_____
____ to ____	_____	_____	_____	_____

Classes you would like to attend:

Leadership	yes	no	maybe
Management	yes	no	maybe
Servant hood	yes	no	maybe
Anger Managements	yes	no	maybe
Introduction to Computers	yes	no	maybe
Interview Techniques	yes	no	maybe
Budgeting	yes	no	maybe
Recovery Ministry	yes	no	maybe

<b>Do you have the following?</b>	<b>Coverage \$</b>	<b>Monthly Payment</b>
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___ Auto Insurance	_____	_____
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___ Homeowners/Renters Insurance	_____	_____
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___ Term Life Insurance (husband)	_____	_____
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___ Term Life Insurance (wife)	_____	_____
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___ Critical Illness/Long-Term Care Insurance	_____	_____
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___ Health Insurance	_____	_____
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___ Supplemental Health Insurance	_____	_____
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___ Will		
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___ Living Trust		
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___ Estate Planning		
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Comments:

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Hobbies and Interests:

<b>Husband</b>	<b>Wife</b>	_____	_____	_____
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_____	_____	_____	_____	_____
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_____	_____	_____	_____	_____
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_____	_____	_____	_____	_____
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_____	_____	_____	_____	_____
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Educational Back Ground:

Husband:

**Please put the last institution attended first**

Year:	Degree/Certificate:	Name of School:
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Wife:

**Please put the last institution attended first**

Year:	Degree/Certificate:	Name of School:
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Which of the following are acceptable options for your family?

Relocate	yes	no	maybe
Take on a second job (husband and/or wife)	yes	no	maybe
Sell primary house	yes	no	maybe
Sell assets	yes	no	maybe
Retraining (husband and/or wife)	yes	no	maybe
Change careers (husband and/or wife)	yes	no	maybe
Go back to school (husband and/or wife)	yes	no	maybe
Change Children's Schools	yes	no	maybe
Go to a food bank to get food	yes	no	maybe

What are you family's priorities (please list in order 1 being the most important your top 3)?

Wife stay at home	_____	Yearly vacations	_____
No overnight travel for work	_____	Children attend private school	_____
New car(s) every three years	_____	Remain in immediate area	_____
Husband be at home in the evenings	_____	Children all have separate rooms	_____
Other	_____	Other	_____

What are your family's values (please list in order 1 being the most important your top 3)?

Honesty	_____	Honoring God	_____
Humor	_____	Education	_____
Money Management	_____	Participation in Sport	_____
Charity	_____	Spending time with the family	_____
Hard work	_____	Respect	_____
Other	_____	Other	_____

What Legacy do you want to leave to your Children (these are generational ideals)?

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What significant events or changes in your life have occurred in the past year or do you expect in the future?

Change in marital status	yes	no	maybe
Job change	yes	no	maybe
Birth/adoption	yes	no	maybe
Business ownership	yes	no	maybe
Major purchase [car, home, etc.]	yes	no	maybe
Move	yes	no	maybe
Other	yes	no	maybe

Please give details of any major changes including timing and expected income or expense.

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Are you willing to sign a **“Covenant of Expectations”**?      yes      no      maybe

This would not be a legally enforceable document, but a moral statement saying that the family, and in particular the leader of the family, has every expectation that their current situation is transitory, and not only will they return to fully contributing members of society, but they will commit to helping others that find themselves in similar situations in the future. The covenant will only be presented to families that Glass House assisted in any type of financial way.

# FINANCIAL REVIEW:

## Please list your Assets:

Item:	Year Acquired:	Purchase Price:	Current Value:	Balance Due:
Primary Residence	_____	_____	_____	_____
Vehicle One	_____	_____	_____	_____
Vehicle Two	_____	_____	_____	_____
Boat	_____	_____	_____	_____
RV	_____	_____	_____	_____
Holiday Home	_____	_____	_____	_____

	Current Balance	Monthly Payment
___ IRA/401K (husband)	_____	_____
___ IRA/401K (wife)	_____	_____
___ Education Investment Plan	_____	_____
___ Retirement Plan (other)	_____	_____

## Savings:

Name of institution:	Total Invested:	Interest rate:	Terms:
_____	_____	_____	_____
_____	_____	_____	_____

Investments:

Name of institution:	Total Invested:	Interest rate:	Terms:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Equity:

Name of company:	% of interest:	Estimated Value:	Terms:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Life Insurance Cash-out value (husband):

Name of institution:	Face Value:	Surrender Value:	Terms:
_____	_____	_____	_____
_____	_____	_____	_____

Life Insurance Cash-out value (wife):

Name of institution:	Face Value:	Surrender Value:	Terms:
_____	_____	_____	_____
_____	_____	_____	_____



**Please list your Liabilities:**

What are your current credit card balances?

Name of Card:	Total Due:	Interest rate:	Credit Limit:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Home Equity Loan/Line of Credit:

Name of institution:	Total Due:	Interest rate:	Credit Limit:
_____	_____	_____	_____

Mortgage: Type\_\_\_\_\_ Terms: (fixed/variable) \_\_\_\_\_ End Date:\_\_\_\_\_

Name of institution:	Total Due:	Interest rate:	Monthly Pay:
_____	_____	_____	_____

Loan: Type\_\_\_\_\_ Terms: (fixed/variable) \_\_\_\_\_ End Date:\_\_\_\_\_

Name of institution:	Total Due:	Interest rate:	Monthly Pay:
_____	_____	_____	_____

Husband:

Vehicle: type\_\_\_\_\_ Terms: (loan/lease) \_\_\_\_\_ End Date:\_\_\_\_\_

Name of institution:	Total Due:	Interest rate:	Monthly Pay:
_____	_____	_____	_____

Wife:

Vehicle: type \_\_\_\_\_ Terms: (loan/lease) \_\_\_\_\_ End Date: \_\_\_\_\_

Name of institution:	Total Due:	Interest rate:	Monthly Pay:
_____	_____	_____	_____

Vehicle/Boat/Other #1:

Vehicle: type \_\_\_\_\_ Terms: (loan/lease) \_\_\_\_\_ End Date: \_\_\_\_\_

Name of institution:	Total Due:	Interest rate:	Monthly Pay:
_____	_____	_____	_____

Vehicle/Boat/Other #2:

Vehicle: type \_\_\_\_\_ Terms: (loan/lease) \_\_\_\_\_ End Date: \_\_\_\_\_

Name of institution:	Total Due:	Interest rate:	Monthly Pay:
_____	_____	_____	_____

Vehicle/Boat/Other #3:

Vehicle: type \_\_\_\_\_ Terms: (loan/lease) \_\_\_\_\_ End Date: \_\_\_\_\_

Name of institution:	Total Due:	Interest rate:	Monthly Pay:
_____	_____	_____	_____

Please list any other Liabilities:

Type:	Terms:	Original Amount:	Current Value:	Monthly Pay:
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

## Pre Case Evaluation

We do a pre and a post evaluation to see what your thoughts and opinions regarding finance are, and to see if the educational element of our ministry is really having an impact on your life. It does not benefit you, your family, or us if after our time together you have not learned any new tools in regards to ‘Money Management’. Please be honest in answering all of these questions, it does not help you or us if you just put down what you think we want to hear. We really need to know where you are before starting, and we can see the changes you make, also remember anything you can say that helps us do a better job, will help other families that come through this program in the future!

*Please circle you answer to the following:*

### **CURRENT HABITS**

I have a budget.	True	False
I update it with actual figures monthly	True	False
I keep a running annual total of income v expenses	True	False
I have 3 to 6 months of emergency funds.	True	False
I pay bills on time every month.	True	False
I have a set amount I save every month.	True	False
I have Financial Goals written down.	True	False
I have a set amount I give to Church/charity every month.	True	False
I spend less than what I earn.	True	False
I have a retirement plan (401 k/IRA) that I pay into regularly.	True	False
I know what the interest rate is on my credit cards.	True	False
I know what my FICO score is.	True	False
I know what my debt-to-income ratio is.	True	False
I review bills for accuracy	True	False
I compare prices before making purchases	True	False
I wait at least 24 hours before making purchases of over \$100.00	True	False

*Please circle you answer to the following:*

### **TESTING KNOWLEDGE**

Financial Goals are good idea, but with what I make and what I need to spend to live here, it is not realistic to try and set them until I make more money.	True	False
When looking at need versus wants, car insurance is a want.	True	False
It is not necessary to include on a monthly budget annual expenses such as property taxes.	True	False
Fixed expenses are regular expenses such as food and utilities, and they cannot be budgeted for.	True	False
Interest rates for most loans are about the same?	True	False
An open Home Equity Line of Credit is an asset.	True	False
Credit card companies will only offer credit to, and limits in the amounts that people can afford.	True	False
Financial choices made today have very little impact on financial situations in the future	True	False
Lifestyle choices made today have very little impact on financial situations in the future.	True	False
What we do with money today should be based on our history of using money	True	False
Every financial decision has consequences	True	False
Financial success is achieved through choices made	True	False
Money has its own value and should be treasured for its own significance.	True	False
Gross Income is the money that I have left after taxes.	True	False
Compound interest is only applied to the original amount either borrowed of invested.	True	False
All debt is bad.	True	False

## BUILDING SKILLS

Again, we need you to be totally honest here. Please do not be embarrassed or feel awkward if you answer “not doing this at all” to some, most or even all of the below. We are here to help you in these areas, and understand that money management skills are not really taught at most schools.

Activity	I am not doing this at all	I am doing this sometimes	I am doing this most of the time	I am doing this all the time.
I have an up to date accurate written budget				
I have an up to date net worth statement				
I accurately record ALL my monthly income and expenses				
I spend less than what I earn every month				
I save a set amount every month				
I give away a set amount every month				
Have no carry-over credit card debt				
I share my budget and actual expenses with at least 1 other person				
I have a written SMART goal plan				