



**CFAN**

Christian Franchise  
Advisor Network



## Christian Franchise Advisor Network

The Christian Franchise Advisor Network (CFAN) is an internal Ameriprise network whose mission is to equip advisors to serve clients from a Christian worldview.

**1. Stewardship**

We are responsible for how well we manage the resources given to us.

**2. Spend less than you earn – Build liquidity - Save and invest – Have an eternal perspective**

We should save for the future, for those times when our income may be temporarily interrupted or when we can no longer work and for future expenses we know are coming. We are to strive for a good return but not become greedy or short sighted. We should keep a long term perspective and diversify. We will try to honor our Christian beliefs by the way we invest. Our best investments will always be those we make in the lives of others. At death we will not take any of it with us.

**3. Minimize the use of debt**

Debt can be dangerous and should always be used with caution. Reduce and eliminate whenever possible.

**4. Giving/generosity**

The Christian's standard is to give 10%, and continue to be generous after that. This is in recognition of our roles as stewards and in obedience to our Christian values. Giving breaks the power of money and selfishness in our lives. We are to care for the poor and those less fortunate.

**5. Set goals**

We are to identify and go about accomplishing short and long term goals.

**6. Work and retirement**

We are all blessed with certain talents and skills and we are to enjoy using those to the best of our ability. We are called to serve, build, create, encourage, teach and be good servants for as long as we live. We are to be examples in the workplace of hard work, integrity, honesty and good attitudes. My work does not define who I am and retiring to a life of leisure is not the goal. Good stewardship requires we prepare for that time when we can no longer work. We must determine how much is enough so we can use our resources responsibly.

**7. Contentment**

We are to always be thankful and count our blessings. Contentment is not based on how much money we have or the size of our net worth.

**8. Planning for the unexpected and wealth transfer**

We are to provide for our families and plan for an unexpected illness, death or disability. Protecting our families from the unexpected and having an estate plan is good stewardship. We should also consider preparing the next generation to have the proper perspective on wealth and stewardship.

**9. We are to seek wise counsel**

Plans fail for lack of wise counsel. For those who are married this starts with your spouse.