

PASTORAL CARE

Phil Wright, Counseling Pastor



The Care department at Traders Point Christian Church exists to provide care to the broken by offering comfort, truth, grace, and a path to restoration. We equip staff, volunteer leaders, and group leaders to meet people where they are, and we offer specialized support through Care ministry staff in counseling, benevolence, pastoral care, and prayer.

Identity/Culture is defined by our values:

Comforters – Jeremiah 38 – Provide comfort, encouragement, and assurance that the Gospel gives hope.

Wound Binders - Stop the bleeding – Bind wounds by providing perspective through application of Biblical truth and grace.

Restorers – Restore to health through the Elijah process – I Kings 17-19

- 1) Help with physical and emotional needs Counseling and Benevolence
- 2) Connect with God Worship
- 3) Connect with God's family Groups
- 4) Have purpose Serve

Boundaries are defined by our Targets and Defining Statements

Defining Statements

- Care is primarily provided through our Groups. Therefore, our goal is to get people we provide care for to participate in groups where they not only receive care, but give care as well.
- Internally focused types of care is reactive to current congregational need.
- Restorative in nature a goal of restoring individuals to health so they can be participating members of the church and Groups.

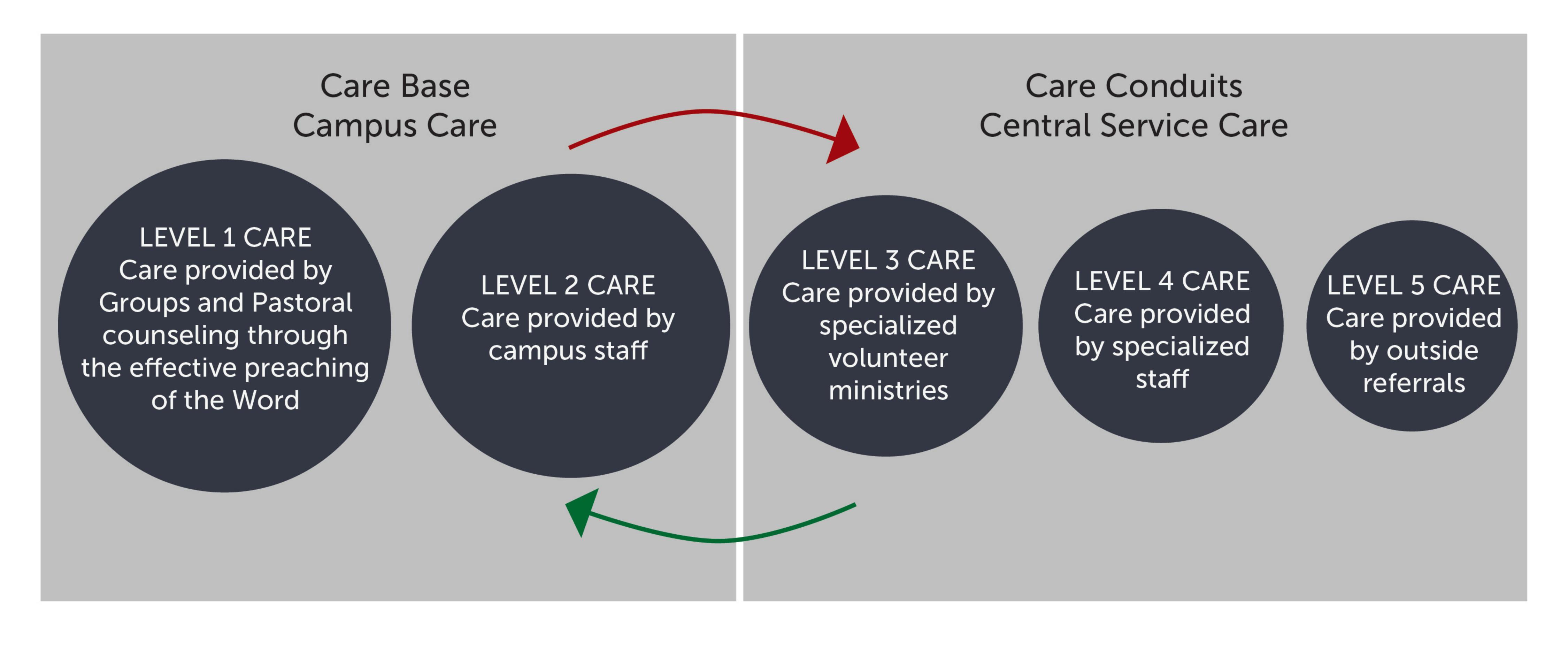
Care Department Targets

- 1) Support church leadership and Groups by providing conduits of care to which they can send people with needs beyond their ability to handle.
- 2) These conduits of Care should be short term in nature, specific in purpose and exalt a relationship with Jesus as the essential element to true healing.
- 3) Provide a safety net and help for those who have been overwhelmed by life's troubles.
- 4) Provide a path of restoration and health for those who have drifted so they can return to full body participation.
- 5) Provide a process for weddings and funerals that honors God and extends the love of Christ.

Methodology is defined by our Levels of Care

- Level 1 Care provided by Group, Congregation, and Preaching
- Level 2 Care provided by TPCC Campus Staff
- Level 3 Care provided by specialized volunteers
- Level 4 Care provided by specialized staff
- Level 5 Care provided by outside organizations





Implementing Pastoral Care in the Group Setting

Primary Concept:

Individuals who are hospitalized and/or in need of other Pastoral Care needs, and are involved in a Group will be ministered to by individuals from their Group.

Process of moving towards Group's ministering to those in the Hospital:

- Once the office is made aware of an individual entering the hospital or requesting a need that falls in the Pastoral Care realm, the Care AA would check Arena to see if that individual is currently involved in a Group. That group would be notified and asked to send someone from the group to visit the individual in the hospital or discern if/how they can minister to the individual from their group. To keep informed about our hospitalized members and prospects, it will be conveyed to the person making calls that they would need to communicate with the church office how the individual is progressing. This information will be placed on our hospital spread sheet. If individuals in a Group are comfortable with the office being made aware of their need, it is asked that the Group let the office know and also let them know that the group is taking care of the need.
- Information will still be available to the staff concerning members/prospects who are hospitalized since there may be an affinity to that person due to ministry involvement.
- If the hospitalized individual will be in the hospital for a prolonged period of time, the expectation will be that the Group will continue to minister to that individual for the duration of their stay.
- Since surgeries are a crucial time to meet with individuals and pray with and over them and the fact that they are often scheduled at times that are difficult for laity to attend, there would be high probability that this would still fall to the Care Minister, or another capable minister to handle. The initial "ask" would be made to the Group, but if they aren't available then it would fall back to the staff.
- Members and Prospects who are not involved in a Group would be visited by ministerial staff.
 A rotation of 3-4 ministers per day of the week is in place to visit those who need care and are not involved in a Group.

Guidelines on hospital Visitation

- O Call the hospital before heading out to ensure that the person is still in and that you have the correct room number.
- o Be observant—this can clue you in on whether the visit should be longer or short. If several people are in the room or they seem to be exhausted, brief is good. When you observe things such as photos in the room, flowers etc. you invite the person to share their feelings and needs. They are vulnerable, in pajamas etc. so be respectful of that and gauge your stay accordingly.
- Support—this isn't about creating a "teachable moment" but rather about support.
 Give information only if asked for it or within the context of the discussion and be sure to respond to the needs of the person.

Ask if you could pray with/for them and/or share encouraging scripture with them.
 Ask them if there is anything else you can pray for them beyond the obvious physical need they have. Ask them to let you know if there are ways the group can minister to them in the coming days.

Other ways to care for those in your group.

- o Provide meals. Sign-up in your meeting, or utilize an online program such as "Sign-up Genius" to accomplish this need.
- o If they have family needs such as care for children, help with care of the family while the individual is incapacitated.
- See if they have transportation needs.

• Process of Caring for those who are not in a Group with needs beyond pastoral visits.

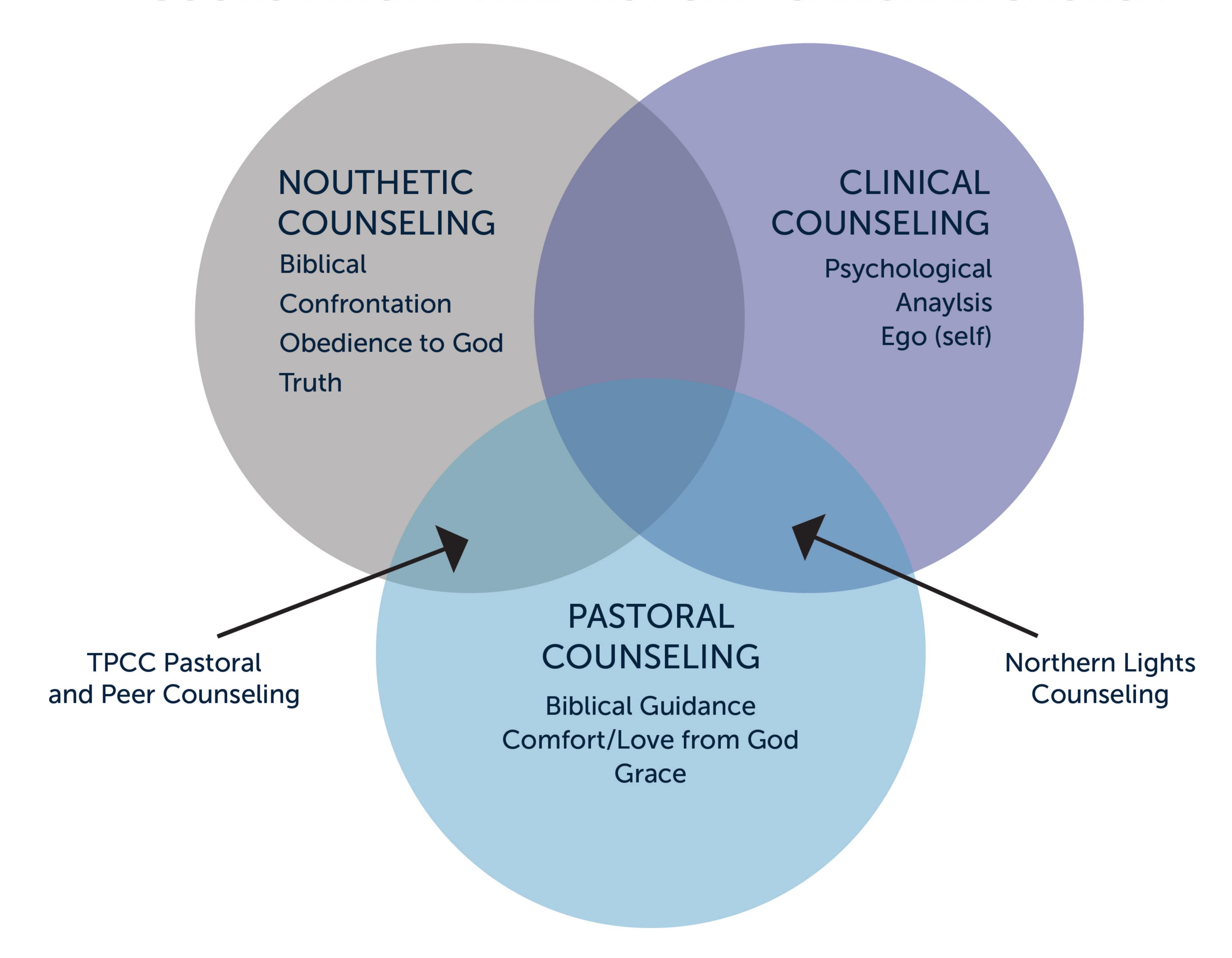
- o When a need comes to us for individual(s) needing help beyond a pastoral visit, the Care AA works in tandem with the discipleship AA.
- o The first approach is to determine the geographic area of the individual(s) in need and seek out Group's in that vicinity.
- o Contact will be made to those Group's to see if they have the margin to reach out to the need.
- o If those groups are not able, then further collaboration with the discipleship ministry will be sought to find a group, or groups that have the ability to minister to them.
- The ministering Group(s) would be asked to help in the same way they would if it were someone in their group—discern if they need food, help with family, transportation etc.

• Group Adoption of homebound members and attendance.

We have sought out Groups who are interested in reaching out to our aging church population who find themselves homebound, or attending church on a limited basis.

- o Have someone designated from the Group to be a liaison with the Care AA to keep information current about our aging population.
- o The Group should meet with the homebound individual and discuss what would be most helpful to them.
- o Possibly have your Group meeting with the homebound member on a regular basis, or when possible.
- See if you can help in the same way that we've mentioned above—food, transportation, needs around their home if they are still living in their home, and whatever other areas that your group has the margin to engage in.

COUNSELING AT TRADERS POINT CHRISTIAN CHURCH



BENEVOLENCE POLICY & PROCEDURES

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1. Who Are We:

The Lord Jesus was very emphatic about sharing that which we are stewards of with those in need. (Matt: 25:35-45) The entire life of our Savior was devoted to giving and we can do no less. (Luke 6:38)

1.1. Purpose

Vision: Serving the Body, Serving Our Neighbors

Mission: The Benevolence Ministry exists to impact our congregation and the community by being a 'neighbor' and reaching out, showing God's love, and fulfilling the purposes of ministry and mission.

1.2. Primary Goals

The Benevolence Ministry strives to establish and maintain a caring and confidential program of assisting people whose lives have been disrupted. This is done by:

- Responding to the physical and material needs of the congregation and community
- Partnering with other churches and organizations to collect and distribute food, clothing, furniture, and other necessities of life

1.3. The Benevolence Fund

Traders Point's Benevolence Fund is funded from the operating budget.

1.4. Contacting the Benevolence Ministry

Traders Point's congregation is welcome to contact the Benevolence Ministry by calling the church office at 317.769.5557 or by visiting our website at *tpcc.org*.

2. Who Do We Serve:

The Benevolence Ministry strives to serve Jesus through serving others. (Galatians 6:10)

2.1. Serving the Body

A Benevolence Ministry Team was created primarily to consider the needs of members of the church. The Team also works with regular attendees, along with neighbors and others being ministered to by church members.

2.2. Serving our Church Staff

If financial assistance is given to an employee of our church or to a member of an employee's family then a W-2 will be issued as required.

2.3. Serving our Neighbors

The Benevolence Ministry aims to minister in such a way that Traders Point is known by those inside and outside our fellowship as a discerning, yet caring, compassionate, responsive congregation. We want to use the resources God has given us to attract the unsaved and to introduce them to the love of Christ.

2.4. What are Primary Needs

Recognizing that God is the provider of all that we need, the Team strives to handle God's resources within Traders Point and the community to insure that the primary needs of every person are met. Primary needs are those necessary for physical, emotional, and spiritual survival: food, shelter, clothing, transportation, medical, etc.

3. Financial Assistance:

The love of Christ compels us to take care of the physical in order to authenticate the spiritual. (I John 3:17)

3.1. When We Will Help Financially

Monetary help will normally be given for specific needs rather than for ongoing general needs.

The Benevolence Minister and/or the Benevolence Committee will represent the Benevolence Ministry Team and will consider the following criteria in helping financially:

- The individual has a demonstrated need.
- The individual's family resources are not available or sufficient.
- Government assistance is not available or sufficient.
- The individual has used his personal resources until they are relatively exhausted. (The Benevolence Minister/Benevolence Committee may consider all reasonable factors in determining whether this factor is met. People should not be left totally destitute before they are eligible. For example, keeping a vehicle, medically necessary equipment, household furnishings, etc. would be acceptable.

Other assets, including a reasonable personal financial "cushion," should be considered on a case-by-case basis, at the discretion of the Benevolence Minister/Committee)

• The individual has demonstrated that he can make thoughtful decisions about his resources. If not, Biblical financial counseling will be a prerequisite before receiving ongoing financial help.

3.2. Time Line for Financial Assistance

It is exceptionally rare for the Benevolence Ministry Team to be contacted by an individual not feeling that their need requires urgent attention. Many are hoping to have a check in hand within hours. However, due to church protocol callers are told up front that they should generally not expect to hear how their request will be resolved for approximately 7-10 days.

3.3. To Whom We Will Write Checks

For Benevolence Ministry accountability, as well as the individual receiving assistance, Benevolence checks will only be made out to the final recipient of the finances. That is to say, checks will be issued to meet the specific need, not to provide undesignated cash. They will not be made out to the individual requesting assistance.

3.4. Giving Gifts or Loans

The Benevolence Ministry does not provide loans. When assistance is offered it is a gift and therefore without any expectation of repayment. Individuals wishing to reimburse the fund may do so at their own discretion, but only God and the church Director of Administration will know of the gift.

3.5. Ongoing Financial Assistance

The Benevolence Ministry should not and will not be viewed as a means to meet any ongoing chronic financial need. The Team is able to respond only to occasional needs. The Team will work to counsel individuals on meeting ongoing long-term needs.

3.6. Assistance Outside an Urgent Need

Occasionally the Benevolence Team will become aware of a family whose primary income has been interrupted for a significant period of time, but whose financial stability is not immediately

threatened. When that family, or others on their behalf, contacts the Team to alert us to a possible future threat, the Team will respond by offering prayer for them and requesting that the family keep the Team informed of their situation.

3.7. Payments Toward Debt

Entering into debt is a serious decision and individuals should heed Biblical warnings (Proverbs 22:7, Hebrews 13:5). The Benevolence Ministry discourages most debt, particularly credit card debt.

3.8. Bankruptcy

The Benevolence Ministry does not recommend or encourage bankruptcy. We will recommend that the entire debt be paid back eventually, even if the courts forgive a portion of the debt. In general, we treat bankruptcy payments like credit card payments and decline to contribute toward them.

4. Financial Coaching:

We will seek to provide wise and appropriate financial coaching upon request or as we feel it is necessary (Proverbs 1:5)

4.1. What We Will Provide

Traders Point Christian Church has identified trained member volunteer coaches. A coach will be assigned to the person(s) in need of coaching and an initial coaching session will be scheduled.

Traders Point considers it an honor to serve the people of God. Our financial coaching service is a lay ministry of the volunteer coach and the local church. The coaches are volunteers who desire to assist God's people in setting up a budget and learning how to honor the Lord with their finances. Topics like investing, insurance, financial planning, and other related areas are not covered.

4.2. Coaching Process

Here are a few things to expect from each session -

- Married couples should plan on attending together, otherwise very little can be accomplished.
- The coach will discuss biblical stewardship and will explain what God expects from His children
- The coach will assist in evaluating the present spending pattern and help work towards a balanced spending plan.
- Once the spending plan is agreed upon, the coach will act as an accountability partner and will share information on other studies that will enhance biblical stewardship.

4.3. Information Needed By Individual(s)

Individual(s) may be asked to bring their checkbook register, income tax forms, paycheck stubs, bank statements, current bills, or other related information.

4.4. Meeting Location

Individuals will, most likely, be asked to meet in a neutral location where there are very few distractions and where there is sufficient table space to work on the budget. Many times coaches will meet at Traders Point.

4.5. Session Length

The first session will run between $1\frac{1}{2}$ and 2 hours. Subsequent sessions should run a little over an hour.

5. Giving to the Benevolence Fund:

Being filled with God's love causes a charitable response towards others (Acts 2:44-45)

5.1. How to Give Financially

Tax-deductible contributions may be made by:

- Including a check made payable to Traders Point Christian Church in the Sunday offering
- Mailing a check to Traders Point Christian Church at P. O. Box 5100, Zionsville, IN 46077
- Bringing a check to the church office during regular business hours

A financial gift given to Traders Point Christian Church will benefit the Benevolence Ministry as it is funded through the overall Unified Budget. According to the IRS, gifts specified to meet a particular need are not eligible for tax deduction. Therefore, TPCC does not accept gifts designated for a specific purpose or particular situation.

5.2. Other Means By Which Individuals Can Help

By praying for everyone involved in the benevolence process:

- Pray for the applicants:
 - o For faith that God will provide for their needs
 - o That they will be good stewards of the resources God has entrusted to them
 - o That they will feel supported and encouraged as they apply for assistance
- Pray for the Team:
 - o For discernment and wisdom regarding the collection, distribution, and management of the money contributed
 - o For unity and productivity throughout the benevolence process
 - o For the Lord's mind and discernment about the best way to meet a particular need
- Pray for the congregation:
 - o For a spirit of compassion, generosity, and caring for those in need

6. Internal Workings:

Giving of oneself is a personal act of obedience and worship to God. (Luke 6:38)

6.1. How to Join the Benevolence Ministry Team

Traders Point attendees interested in joining the Team will meet with the Benevolence Minister or Ministry Team Leader(s) to share why they are interested in joining the Team and what contribution they wish to make.

6.2. How Often the Benevolence Ministry Team Meets

The team meets at the church every third Thursday of the month at 7:00pm.

6.3. Team Members' Responsibilities

Ministry Team Leader(s):

- Provide assistance to the Benevolence Minister that will allow for the accomplishment of ministry objectives and projects that would otherwise be likely to be "neglected" or "overlooked" by the Benevolence Minister due to limitations in their capacity
- Meet quarterly with the Benevolence Committee for vision casting and review

Team Members:

- Provide input into details for projects and assist with coordination of projects
- Attend all meetings as required

6.4. Decision-Making Process

- Person seeking assistance contacts the church office at 769.5557 to schedule a time to complete an Assistance Request Form and meet with the Benevolence Minister to discuss the need
- Benevolence Minister seeks advice and approval from the Benevolence Committee if the amount of need is over \$1,000. Otherwise the Minister has authority to authorize the request using the criteria stated in Section 3.1.
- Allow 7-10 business days for the review process
- The church will contact the applicant of the decision
- If approved a Check Request Form will be issued

6.5. Record Keeping

All Assistance Request Forms will be kept on file in the church office by the Benevolence Minister for a period of no less than 5 years. Access will be limited to the Benevolence Ministry Leader.

7. Special Fund Assistance:

7.1. When We Will Help Financially

Monetary help will normally be given for financial needs over \$1,000 or ongoing financial needs not to exceed 6 months.

The Benevolence Committee will represent the Benevolence Ministry Team and will consider the following criteria in helping financially:

- The individual has a demonstrated need that exceeds the criteria for general benevolence funds.
- The individual's family resources are not available or sufficient.
- Government assistance is not available or sufficient.
- The individual has used his personal resources until they are relatively exhausted. (The Benevolence Committee may consider all reasonable factors in determining whether this factor is met. People should not be left totally destitute before they are eligible. For example, keeping a vehicle, medically necessary equipment, household furnishings, etc. would be acceptable. Other assets, including a reasonable personal financial "cushion," should be considered on a case-by-case basis, at the discretion of the Benevolence Committee.)
- The individual has demonstrated that he can make thoughtful decisions about his resources. If not, Biblical financial counseling will be a prerequisite before receiving ongoing financial help.

7.2. Time Line for Financial Assistance

It is exceptionally rare for the Benevolence Committee to be contacted by an individual not feeling that their need requires urgent attention. Many are hoping to have a check in hand within hours. However, due to church protocol callers are told up front that they should generally not expect to hear how their request will be resolved for approximately 2 weeks.

7.3. To Whom We Will Write Checks

For Benevolence Ministry, as well as the individual receiving assistance, Benevolence checks will only be made out to the final recipient of the finances. That is to say, checks will be issued to meet the specific need, not to provide undesignated cash. They will not be made out to the individual requesting assistance.

7.4. Giving Gifts or Loans

The Benevolence Ministry does not provide loans. When assistance is offered it is a gift and therefore without any expectation of repayment. Individuals wishing to reimburse the fund may do so at their own discretion, but only God and the church Director of Administration will know of the gift.

7.5. Ongoing Financial Assistance

The Benevolence Ministry should and will not be viewed as a means to meet any ongoing financial need which extends beyond a consecutive 6 months. The Benevolence Committee will work to counsel individuals on meeting ongoing long-term needs.

7.6. Assistance Outside an Urgent Need

Occasionally the Benevolence Committee will become aware of a family whose primary income has been interrupted for a significant period of time, but whose financial stability is not immediately threatened. When that family, or others on their behalf, contacts the Committee to alert us to a possible future threat, the Committee will respond by offering prayer for them and requesting that the family keep the Committee informed of their situation.

7.7. Payments Toward Debt

Entering into debt is a serious decision and individuals should heed Biblical warnings (Proverbs 22:7, Hebrews 13:5). The Benevolence Ministry discourages most debt, particularly credit card debt.

7.8. Bankruptcy

The Benevolence Ministry does not recommend or encourage bankruptcy. We will recommend that the entire debt be paid back eventually, even if the courts forgive a portion of the debt. In general, we treat bankruptcy payments like credit card payments and decline to contribute toward them.

8. Financial Coaching:

We will seek to provide wise and appropriate financial coaching upon request or as we feel it is necessary (Proverbs 1:5)

8.1. What We Will Provide

Traders Point Christian Church has identified trained member volunteer coaches. A coach will be assigned to the person(s) in need of coaching and an initial coaching session will be scheduled.

Traders Point considers it an honor to serve the people of God. Our financial coaching service is a lay ministry of the volunteer coach and the local church. The coaches are volunteers who desire to assist God's people in setting up a budget and learning how to honor the Lord with their finances. Topics like investing, insurance, financial planning, and other related areas are not covered.

8.2. Coaching Process

Here are a few things to expect from each session -

- Married couples should plan on attending together, otherwise very little can be accomplished.
- The coach will discuss biblical stewardship and will explain what God expects from His children.

- The coach will assist in evaluating the present spending pattern and help work towards a balanced spending plan.
- Once the spending plan is agreed upon, the coach will act as an accountability partner and will share information on other studies that will enhance biblical stewardship.

8.3. Information Needed By Individual(s)

Individual(s) may be asked to bring their checkbook register, income tax forms, paycheck stubs, bank statements, current bills, or other related information.

8.4. Meeting Location

Individuals will, most likely, be asked to meet in a neutral location where there are very few distractions and where there is sufficient table space to work on the budget. Many times coaches will meet at Traders Point.

8.5. Session Length

The first session will run between $1 \frac{1}{2}$ and 2 hours. Subsequent sessions should run a little over an hour.

9. Internal Workings:

Giving of oneself is a personal act of obedience and worship to God. (Luke 6:38)

9.2. How Often the Benevolence Committee Meets

- Representatives of the committee will meet, in person or over the phone, on Tuesdays at 4pm as needed to review applications. (Emergency requests will not be covered)
- All committee members will meet quarterly to evaluate types of requests received and assess overall process. Meetings will be scheduled on the third Thursday of the first month of each quarter at 4pm.

9.3. Committee Members' Responsibilities

- Provide input into decision regarding assistance requests
 - o Provide input into evaluation of process
 - o Attend all meetings as required

9.4. Decision-Making Process

- Person seeking assistance contacts the church office at 769.5557 to schedule a time to complete the Member Assistance Request Form (see Appendix A) and meet with the Benevolence Minister to discuss the need
 - Minister does initial "screen" and triage to determine if the request fits criteria for a special fund request or a general benevolence fund request. Minister will also verify whether a previous request has been submitted.
 - Allow 2 weeks for the review process
 - o If approved a Check Request Form will be issued

9.5. Record Keeping

All Assistance Request Forms will be kept on file in the church office by the Benevolence Minister for a period of no less than 5 years. Access will be limited to the Benevolence Committee.



PERS POINT Member/Attendee Assistance Request

Personal Information: Date _____ Name (Last) ______ (Spouse) _____ Address ______ Apt # _____ SS# _____ City ______ State _____ Zip _____ Phone (Daytime) _____ (Work) _____ (Evening) _____ Please list your specific request(s): Amount For By Date What events led to your need for assistance? Have you received assistance from TPCC in the past? Yes No When/What? _____ Have you seen a financial counselor within the last six months? Yes No Have you completed a Financial Peace University class in the past year? Yes No What steps are you taking to improve your current situation? _____

If you have not attended a Financial Peace University class, are you willing to participate in the program or meet with a Financial Coach here at TPCC? Yes No Do you have any physical or emotional issues that hinder you from meeting your financial needs? Yes No Explain: Reference names and phone numbers (other than relatives): May we contact your references listed? Yes No Do they know about your needs? Yes No Are you in a Life Group? Yes No Group name/Leader name___ Application Employment History: Are you employed? Yes No Is your spouse employed? Yes No What type of work have you been doing? _____ What type of work are you willing to do? Present/Most recent employer _____ How long employed? From _____ To ____ Reason for leaving _____ Why are you unemployed? _____ How long have you been unemployed? From ______ To _____ If you are unemployed, are you currently seeking employment? Yes No Have you applied for unemployment? Yes No What steps are you taking to seek employment? _____ Do you have a car? Yes No Do you have access to public transportation? Yes No

Income and Expenses

Monthly Income \$\$	Current Monthly Expenses \$\$	Past Due Balance
Job #1	Tithes/contributions	XXXXXXXX
Job #2	Rent	
Spouse's job #1	Mortgage	
Spouse's job #2	Car payment(s)	
Unemployment	Auto insurance	
VA	Auto (gas and oil)	
Child support	Electric/gas	
AFDC/TANF	Water	
Retirement	Food	
Social Security	Phone	
SSI/Disability	Cable TV ————	
Food stamps	Day Care	
Alimony	Child support	
Other	Furniture/appliances	
Total	Credit cards	
	School loans	
Assets	Bank loans	
Equity	Finance Co. loans	
Savings	Medical insurance	
Other investments	Medical bills	
Other	Other	
Total	Total	



Traders Point Christian Church Assistance Request

Confidential

All pages must be completed in order to be considered for assistance.

Personal Information:		
Date		
Name (Last)	(Firs	st)
Address		Apt #
City		State Zip
How long have you lived at this	address?	Do you have access to a car? Yes No
What was your previous address	?	
How long did you live there?	Why did you move?_	
The best time to reach me is:		
Phone (Daytime)	(Work)	(Evening)
Male Female Social Sec	curity Number	Date of Birth
Single Married	(how long) V	Nidowed (how long)
Divorced (how long)	Separated (how long)	
Household:		
How many people share your ac	ddress?	_
Spouse's name	Social Security Numb	ber Date of Birth
Name(s) of Children		M F DOB
		M F DOB
		M F DOB
		M E DOD

Names and ages of non-family members living with you?
Do you have relatives in the Indianapolis area? (If yes, then please give name, address, phone, and relationship to you.)
Do they know about your need?
Church Relationship: I have been attending Traders Point since Month Year Times per month 1 2 3 4
Are you a member of Traders Point? Yes No
Do you attend a life group? Yes No Adult Bible school class? Yes No
Name of life group/Bible school class Leader
Are you involved in any other area of service? Yes No Ministry(ies)? Yes No
Name of Ministry(ies) or service(s)
If you do not attend Traders Point Christian Church, what church do you attend?
Who referred you to TPCC? Phone
Describe your relationship to Jesus Christ
More About You: What do you do in your spare time?
What are your days like?
Are you disabled? Yes No Describe your condition
Do you have any physical or emotional issues that hinder you from meeting your financial need?
Yes No Explain:

Are you willing to participate in a self-help program? Yes No

·	
ay we contact your friends at the church and/or	your listed references? Yes No
mployment History:	
imployed by:	Position
Address	City
Phone Hours per week _	
How long employed? From To	/hr
Supervisor's name	
Spouse employed by:	Position
Address	City
Phone Hours per week _	
How long employed? From To	/hr
Supervisor's name	
f you are unemployed, are you currently seeking e	employment? Yes No
How long have you been unemployed? From	To
Reason you are unemployed	
What steps have you taken to seek active employm	nent?
The members of the Benevolence Committee at Topermission to verify any information contained in	
Signature	

Reference names and phone numbers (other than relatives):

Monthly Income \$\$	Current Monthly Expenses \$\$	Past Due Balance
Job #1	Tithes/contributions	XXXXXXXX
Job #2	Rent	
Spouse's job #1	Mortgage	
Spouse's job #2	Car payment(s)	
Unemployment	Auto insurance	
VA	Auto (gas and oil)	
Child support	Electric/gas	
AFDC/TANF	Water	
Retirement	Food	
Social Security	Phone	
SSI/Disability	Cable TV ————	
Food stamps	Day Care	
Alimony	Child support	
Other	Furniture/appliances	
Total	Credit cards	
	School loans	
Assets	Bank loans	
Equity	Finance Co. loans	
Savings	Medical insurance	
Other investments	Medical bills	
Other	Other	
Total	Total	