

BENEVOLENCE GUIDELINES

Morning Star Fellowship seeks to be a source of support to members in need. These guidelines are not meant to discourage you, but to allow MSF to be better equipped to evaluate your current situation and determine how to best help you.



Requirements

Members

All applicants must be Morning Star Fellowship (MSF) members or attendees in good standing. A member in good standing is one who has:

- Attends worship service on a regular basis
- Observes the Biblical guidelines for "Tithing" or financially supporting this church
- Serves in some ministry in Morning Star Fellowship
- Demonstrates good stewardship over their own finances.

Non-members

We may assist non-members in certain situations. These scenarios include medical hardships, food shortages, child endangerment and local, state, national, or International disaster relief.

Application Process

Limitations of Usage-- You may not apply for MSF Benevolence Fund assistance more than 3 times in any given 12 month period.

Interview

Applicants MAY be asked to come in for an interview before a final decision is made. The ministry reserves the right to ask for documentation to verify eligibility for assistance.

Processing

Return this application to the church office. Please allow one week for review of your application. You may be contacted via phone, electronic mail, or letter.

Checks

Checks will be made out payable to third party agencies where appropriate. In general, much smaller amounts are granted when third parties, such as utility companies, or landlords, are not receiving the monies that you have requested.

Availability of Funds

All requests shall be considered on a first come, first served basis and, as funds are available. The Benevolence Fund maximum is normally \$300. Requests greater than \$300 must be unanimously approved by the Lead Pastor and/ or the Executive Leadership Team, and You may be asked to appear for an interview in such a case.

Documentation

All applicants are required to complete the Benevolence Fund Application in its entirety and provide supporting documents where needed (i.e. invoices, bills, coupon books)

Benevolence Fund Application

PLEASE COMPLETE ENTIRE APPLICATION

Today's date: _____

A. PERSONAL INFORMATION

Name _____ Phone _____

Address _____

City _____ State _____ Zip _____

Age _____ o Single o Married o Divorced o Separated O Widow

Spouse's Name _____

I am a member or consistent attendee of Morning Star Fellowship: Y / N

I consistently tithe or give to MSF: Y / N

If you are not a member of MSF, do you tithe where you hold your membership? _____

**I release MORNING STAR FELLOWSHIP, QUAKERTOWN TO THE FOLLOWING:
(acknowledge with your initials)**

_____ Contact my Employer and References
_____ Contact my Connect Ministry Contact

_____ Assess previous requests to MSF
_____ Request further supporting documentation

LIST ALL OTHER INDIVIDUALS SHARING YOUR HOUSEHOLD:

Name	Age	Date of Birth	Relationship	Monthly Income

PLEASE LIST YOUR SPECIFIC REQUEST:

Amount	Description of Need	by date	(team use)	
			D	A
\$		/ /		
\$		/ /		
\$		/ /		

BRIEFLY, WHAT EVENTS LED TO YOUR NEEDING ASSISTANCE:

If you are requesting a bill payment, please supply the following information where applicable: (For more than one bill, please attach the additional information):

Company Name _____
Phone _____ Contact Person _____
Address _____
City _____ State _____ Zip _____
Account Number _____ Total Amount Due _____
Amount Required _____

Home Church _____ Phone _____
Pastor _____ Phone _____
Church Address _____
Street city State Zip _____

Doctor's Name _____ Phone _____

Landlord's Name _____ Phone _____
Landlord's Address _____
Street city State Zip _____

B. ADDITIONAL INFORMATION:

Have you been helped previously by this Church? Yes / No

What did you receive?

When? _____

Who else have you contacted to help with this need? _____

How are they able to assist you? _____

Please note: *If you are a member of another church, and they are not able to help with this need, we will need a letter from the pastor stating such.*

Have you seen a financial counselor within the last six months? Yes / No

How did you hear about this Church?

o Relative o Agency o Friend o Member o Other (Explain) _____

Do you currently have a budget for your household? _____ If yes, please attach a copy to this application, if no what are your plans in regards to implementing a budget for your family? _____

Do you have adequate income to support your budget? _____

Are you in need of financial counseling? _____

If this need is a result of unemployment, what adjustments have been made to avoid this happening next month? _____

C. APPLICANT EMPLOYMENT HISTORY:

Present / Most recent Employer: _____

Address _____

Position and Job Description:

Supervisor's Name _____ **Phone** _____

Employment Dates: From _____ **To** _____

If unemployed, please provide a reason:

If you are unemployed, for how long? _____

Are you currently seeking employment? Y / N

If "no", why not?

What steps are you taking to seek active employment?

Previous Employment:

Name: _____ **employed FROM** _____ **to** _____

Reason for leaving?

Name: _____ **employed FROM** _____ **to** _____

Reason for leaving?

Name: _____ **employed FROM** _____ **to** _____

Reason for leaving?

D. SPOUSES EMPLOYEMENT HISTORY

Present / Most recent Employer: _____

Address _____

Position and Job Description:

Supervisor's Name _____ **Phone** _____

Employment Dates: From _____ **To** _____

If unemployed, please provide a reason:

If you are unemployed, for how long? _____

Are you currently seeking employment? Y / N
If "no", why not?

What steps are you taking to seek active employment?

Previous Employment:

Name: _____ **employed FROM** _____ **to** _____

Reason for leaving?

Name: _____ **employed FROM** _____ **to** _____

Reason for leaving?

Name: _____ **employed FROM** _____ **to** _____

Reason for leaving?

E. REFERENCES: Friends, other than relatives:

Name (first and last)	Phone Number

Connect Group Leader (if you participate in a group)

Name (first and last)	Phone Number

Ministry Contact Person (if you volunteer in a ministry)

Name (first and last)	Phone Number

LIST TWO FAMILY REFERENCES

Name _____ Phone _____

Address _____

Street city State Zip _____

Occupation _____ Phone _____

Name _____ Phone _____

Address _____

Street city State Zip _____

Occupation _____ Phone _____

F. FINANCIAL OVERVIEW:

Monthly Income Sources	Job #1 (take home pay)	\$
	Job # 2	\$
	Spouses Job #1	\$
	Spouses Job # 2	\$
	Child /Spousal Support	\$
	Retirement	\$
	Social Security	\$
	SSI/Disability	\$
	Food Stamps / WIC	\$
	Other Income _____	\$
How often are you paid/ _____	TOTAL Monthly Income	\$

Monthly Expenses Incurred	Tithes/ Contributions	\$
	Rent / Mortgage	\$
	Car payments	\$
	Auto Insurance	\$
	Auto (gas / oil)	\$
	Electric / Gas / Water / Sewer	\$
	Food	\$
	Phone (home and cell)	\$
	Cable TV	\$
	Day Care	\$
	Child Support or Spousal Support	\$
	Furniture / Appliances	\$
	Credit Cards	\$
	School Loans	\$
	Bank Loans / Other	\$
	Lottery Tickets / Gambling	\$
	Personal / Pet care	\$
	Other	\$
	TOTAL Monthly Expenses	\$

BALANCE: (INCOME minus EXPENSES) \$_____

Assets		Liabilities	
Type	Current Value	Description	Current Amt. Owed
Checking Acct.		Home / Mortgage	
Savings Acct.		Consumer Loans	
Property		Credit Cards	
Life Insurance		Student Loans	
Automobile		Automobile(s)	
Retirement Plan		Other	
Investments			
TOTAL ASSETS		TOTAL LIABILITIES	
BALANCE (ASSETS minus LIABILITIES)			

Do Not Write Below This Line
For Church Use Only

Date application received in this office _____

Information from Community Help Line (Contact Name) _____

Disapproved _____ Reason _____

Approved _____ Approved By _____

Check payable to whom? _____ Amount _____ Check# _____

Send to where? _____

Address _____

Street city State Zip

Date paid _____ Written by _____

Attach any additional comments

Financial Goal

Become free from the magnetic pull of finances so we can turn the attention of our lives to loving others and God with all our heart, soul, mind, and strength.

Spiritual Financial Truths

1. Give, Save, and Live on the rest.
2. Our budget (where our money goes) is a theological statement on whom, or what we worship. Our checkbooks may tell us more about our priorities than anything else does.
3. One cannot be a fully devoted follower of Christ and be lost financially.
4. God owns all our possessions, including money. He just gives us some to manage - to be a good steward. When we recognize God's ownership, every spending decision becomes a spiritual decision.
5. God uses money to refine our character. If we are handling our possessions as faithful stewards, our character is being built. If we are unfaithful, our character is being torn down.
6. Be rich toward God first.
7. We never really give. We return a small portion of what we received. When we worship God with our offering, our heart automatically is drawn to Him.
8. The harvest we reap in the future will reflect what we are sowing now (good or bad). Financial success is being faithful steward.
9. Saving is the opposite of being in debt. Saving is making provision for tomorrow, while debt is presumption upon tomorrow.
10. Our actions speak louder than our words. Parents need to be models of how to handle money faithfully. We can teach what we believe, but we only reproduce who we are. Parents have the obligation to train a child to be a faithful steward and wise money manager.
11. A budget tells our dollars where to go, instead of asking where they went.
12. Never borrow money to pay for something that depreciates.
13. Debt creates slavery, financial pressure, anxiety, and stress. This leads to tension in relationships (spiritual and marital).
14. Financially, women tend to be concerned with security. Debt threatens future financial security.
15. Financially, men tend to desire significance (success is when men add value to them self, significance is when men add value to others).
16. As we age these become more of a concern.
17. Money is morally neutral. It makes good people better and the evil worse.
18. Our self worth tends to be in proportion to our net worth.

Supporting Scriptures

1 Timothy 6:6-10

"But Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is the root of all kinds of evil. Some people eager for money have wandered from the faith and pierced themselves with many griefs."

Proverbs 30:8-9

"Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' "

Hebrews 13:5

"Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

Proverbs 21:20

"The wise man saves for the future, but the foolish man spends whatever he gets."

Proverbs 22:7

"The rich rule over the poor, and the borrower is servant to the lender."

Proverbs 10:4

"Lazy hands make a man poor, but diligent hands bring wealth."

Proverbs 14:23

"All hard work brings a profit but mere talk leads only to poverty."

Psalm 37:21

"The wicked borrows and does not pay back, but the righteous is gracious and gives."

Proverbs 23:18

"There is surely a future hope for you, and your hope will not be cut off."

Proverbs 12: 11

"He who works his land will have abundant food, but he who chases Fantasies lacks judgment."

James 4:2

"You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures."

Luke 16:11

"If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?"