



Caveat emptor. When it comes to debt management, most information comes with an agenda attached. The following sites offer accessible advice on mortgages, bonds, and debt retirement options, but not all the sources below are completely disinterested.

Unitarian Universalist Church offer an accessible guide to researching and approaching banks for a loan: <http://archive.uua.org/cde/fundraising/financing.html>

AG Financial offers advice on how much debt you can afford, how to shop a loan, and when to refinance: <http://blog.agfinancial.org/bid/106801/How-Much-Can-We-Afford-to-Borrow-Church-Loan-Experts-Answer>

Bank of the West tells you what banks are looking for in a loan candidate: https://www.bankofthewest.com/static_files/botw2/home/commercial-banking/industry_specialties/church_banking/news_information/article_docs/2010/church-executive-level-of-debt-sept2010.pdf

Episcopal Church Building Fund makes loans up to \$750,000: <http://www.ecbf.org/loan-information.html>

Episcopal Church Foundation offers campaign consulting for debt retirement: www.episcopalchurch.org

Share Financial explains bonds: <http://www.sharefinancial.com/default.asp?contentID=29>