

debt repayment and current capacity for borrowing.

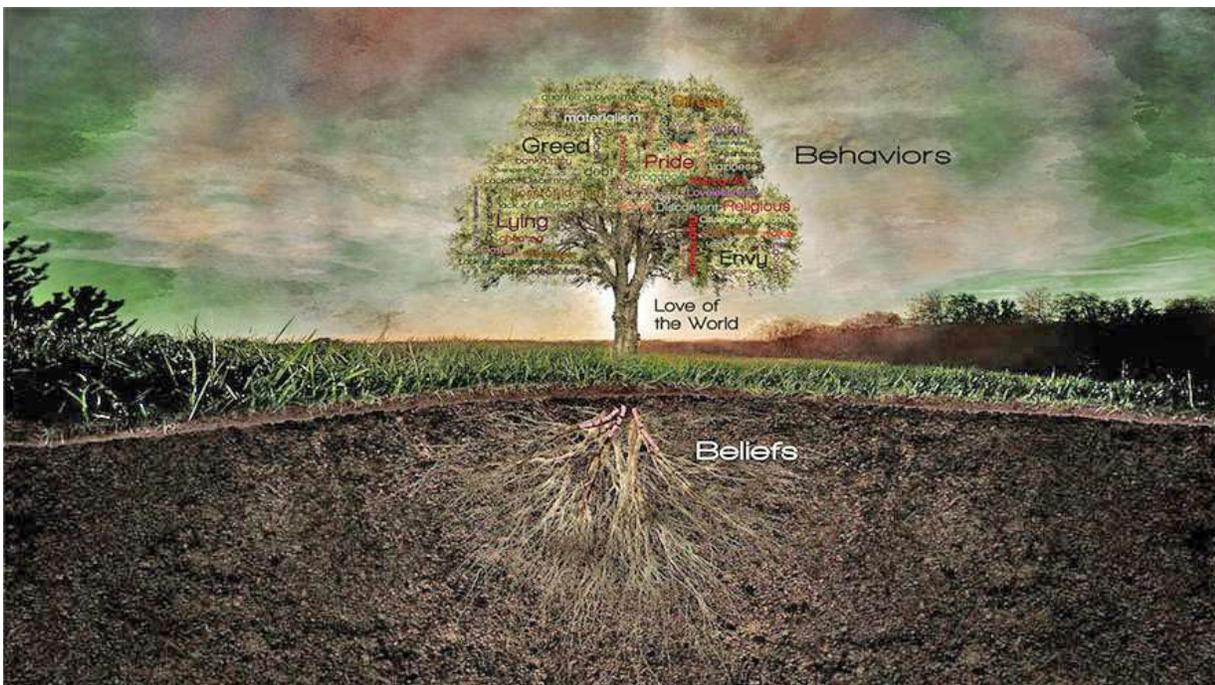
This is often a poor measure of overall financial health, yet it is considered to be the most important score in our personal finances. Neither a high credit score nor a low score necessarily provides a valid indication that a person's beliefs or behaviors are aligned with God's financial principles.

Most financial training relies heavily on modifying behaviors by following models and practices that have proven successful based on man's economy. This is similar to putting the cart before the proverbial horse. According to the Bible, this approach is backwards. Romans 12:1-2 says that we are transformed by renewing our mind -- that is, by changing our beliefs. Lasting change comes when we first modify what we believe. Once our beliefs are transformed, our behaviors will follow.

The Bible compares people to trees:

“No good tree bears bad fruit, nor does a bad tree bear good fruit. Each tree is recognized by its own fruit. People do not pick figs from thorn bushes, or grapes from briars. A good man brings good things out of the good stored up in his heart, and an evil man brings evil things out of the evil stored up in his heart. For the mouth speaks what the heart is full of.” – Luke 6:43-45

Let's look at the example of a tree producing bad fruit.



The roots represent our belief system, and the various fruit represent our behaviors. Roots are responsible for the following: 1) the structure and strength of the tree, 2) the nourishment of the tree, and 3) the fruit of the tree. Bad roots produce rotten fruit. A tree yielding bad fruit needs to be transformed at the roots, not simply trained to change its behaviors.

Take a moment to read these verses and think about whether the problem is a belief or a behavior:

“Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.” – Ecclesiastes 5:10

“And I'll say to myself, 'You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.'” – Luke 12:19

“Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.” – 1 Timothy 6:9

Good beliefs that are based on God's Word will produce good behavior, especially when people rely on the power of the Holy Spirit to empower them. There is a significant difference in behavior when our beliefs are rooted in Biblical principles!



"They will be called Oaks of Righteousness, a planting of the Lord for the display of His splendor." Isaiah 61:3

GETTING THE MOST FROM YOUR REPORT

Beth Westfall, there is a wealth of information in this report. Therefore, we recommend you read through it several times. Pay special attention to the action plan section of the report, which is tied to your lowest belief and behavior scores. It also can be very beneficial to have someone, such as a friend or mentor, read through your report with you. If you would like assistance to interpret your results, please contact us to connect with a certified MoneyLife® Indicator Consultant.

ORGANIZATION OF THE REPORT

This report is organized into three main parts:

1. **Overall Score** - First the report provides an overall score, which is an average score for the nine areas assessed. Your overall score will fall into one of three categories: Red, Yellow, or Green.
2. **Individual scores for both Beliefs and Behaviors in all nine areas of financial stewardship** - You will receive a score for both beliefs and behaviors in every one of the nine financial stewardship areas. These scores will indicate whether there is an alignment or a discrepancy between beliefs and behaviors in each of the nine areas.
3. **Action plan based on your three lowest scores** - You will receive a comprehensive action plan for the three lowest scores on both beliefs and behaviors. This action plan includes recommendations to address your areas of weakness and start you on a path to financial health from a Biblical perspective.

UNDERSTANDING THE SCALES AND SCORES

What is the significance of your scores? What do they say about your financial health based on God's principles?

From God's perspective, financial health is having your behavior guided by a deep and firm belief that aligns with what the Bible says. Your ultimate goal is to achieve a score as close as possible to 100 on the overall average score, as well as on beliefs and behaviors in every one of the nine stewardship areas.

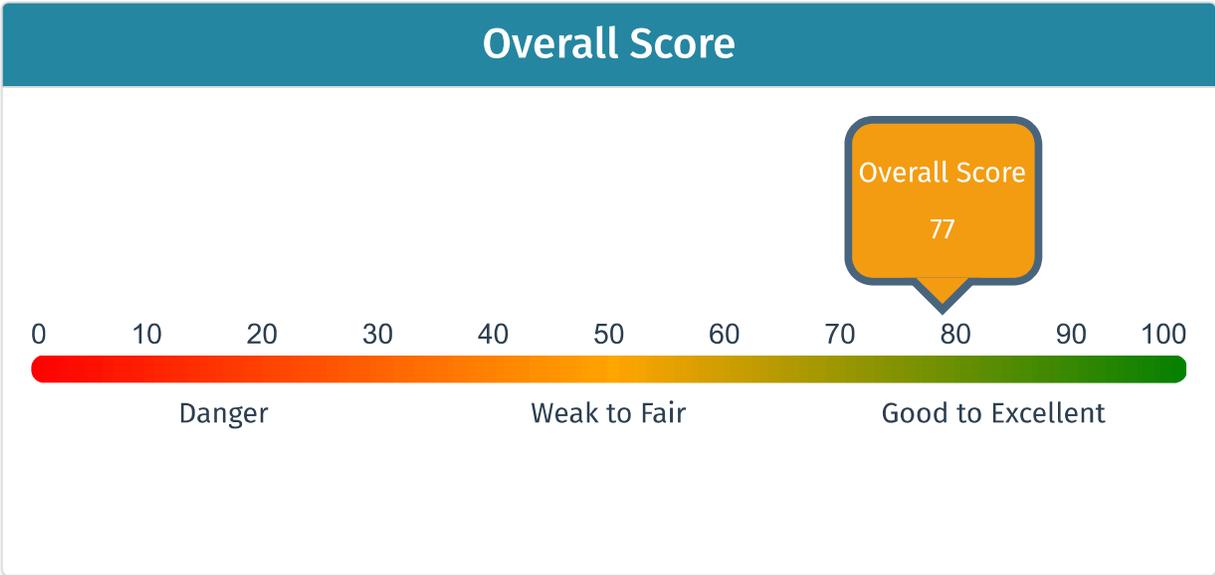
Your scores will be color-coded based on the numeric value you achieved.

Red: Significant changes to beliefs and/or behaviors are necessary to bring your financial life in line with God's economy. Immediate attention on the underlying issues may help you avoid or minimize negative consequences (financial and/or relational). On a positive note, there are both short- and long-term benefits to bringing your beliefs and behaviors into alignment with God's way of managing money and possessions. MoneyLife® Indicator Consultants are ready to serve you with wise counsel in these critical areas, as you learn to live in God's economy rather than man's economy.

Yellow: You have a certain level of understanding about God's economy, as it relates to behaviors and beliefs in His way of handling finances. However, there may be some level of uncertainty causing you to hesitate on behaviors that align with God's principles. Your beliefs regarding certain areas are influenced by aspects of man's economy and need to come into full alignment with God's economy. Addressing behaviors and/or beliefs in areas with low scores will move your overall score to the next tier. This will move you closer to living in full alignment with God's financial principles. MoneyLife® Indicator Consultants are ready to assist you in taking the steps necessary to live as a faithful manager of His resources.

Green: You are moving in the right direction to consistently live in God economy. You are also focused on fulfilling His call to wisely manage your time, talent, and treasure for His glory. As you continue to grow in your role as a faithful steward, be sure to regularly assess whether your beliefs and behaviors align with God's principles. Apart from His grace, it is easy to succumb to the worldly wisdom that governs man's economy.

MoneyLife Indicator™ Results



Beliefs

Top 3 Areas to Improve

Area	Score
Investing	45
Legacy	60
Saving	73

Behaviors

Top 3 Areas to Improve

Area	Score
Legacy	55
Investing	60
Saving	60

UNDERSTANDING TRUE RICHES

Beliefs

93

Good to Excellent

Behaviors

90

Good to Excellent

What was measured?

How we handle our money influences our fellowship with the Lord. Jesus equates how we handle our money with the quality of our spiritual life. In Luke 16:11, He says, "Therefore if you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?"

If we handle our money properly according to the principles of Scripture, we grow closer to Christ. However, if we are unfaithful with it, our fellowship with Him will suffer. Being truly rich has little to do with our bottom line and everything to do with our top priorities. We can choose to serve either God or money, but we can't serve both.

The following factors are reflected in your Belief and Behavior scores for this area:

- Finding joy in your work
- Your agreement with your spouse regarding your finances
- Recognizing financial decisions are spiritual decisions and should be in agreement with Biblical financial principles
- Your understanding of your unique design and advancement towards your life goals
- Your personal integrity
- Your willingness to seek godly counsel
- Your peace in the midst of your current circumstances
- Your interest in managing your finances well to please God

“His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'” – Matthew 25:23

“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.” – I Timothy 6:17

Where are you?

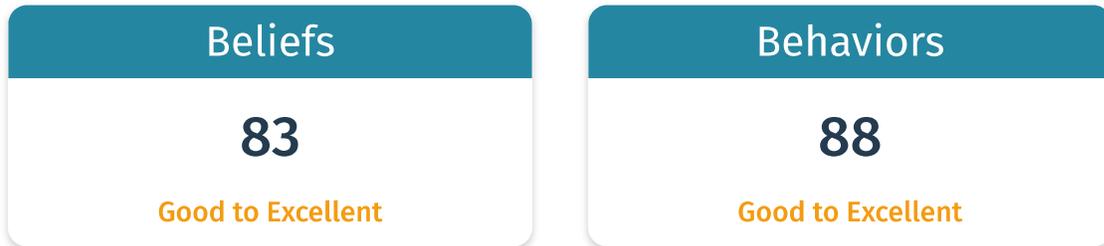
Congratulations! Your beliefs about true riches align closely with the principles found in God's Word. By now, you should be experiencing joy as your beliefs on this important topic come to fruition in your own life and your sphere of influence. Family, friends, colleagues and strangers have probably been blessed because of your understanding and practice of these principles (Luke 16:11).

Congratulations! Your behavior is closely aligned with God's Word in regard to true riches. Both your budget and your lifestyle bring honor and glory to the Lord. On a personal level, you find great joy and satisfaction in giving to Kingdom causes. Your focus has become external instead of internal -- you invest in the lives of others, rather than simply looking out for yourself. You know it is more blessed to give than to receive, and you are intentional about using your time, talent, knowledge and resources for things with eternal value.

Your Action Plan

For your next step to grow in this area, review the [resources](#) section.

GIVING



What was measured?

Generosity is a litmus test of our relationship with Christ. It should be more natural for the Christian to give away money and possessions than to hoard them. The object of our generosity reveals what's in our hearts. Giving has the power to transform the lives of others — as well as our own. We need God's wisdom to balance giving, saving, and debt elimination at the same time.

There are five elements associated with giving:

- Our attitudes in giving
- The advantages of giving
- The amount to give
- The approach to giving
- The places for giving

The following factors are reflected in your Belief and Behavior scores for this area:

- Serving others
- Generosity
- Response to the Holy Spirit when prompted to give
- Giving of your time
- Planning for the provision of your heirs

“A generous man will prosper; he who refreshes others will himself be refreshed.” –
Proverbs 11:25

“All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.” – Luke 21:4

Where are you?

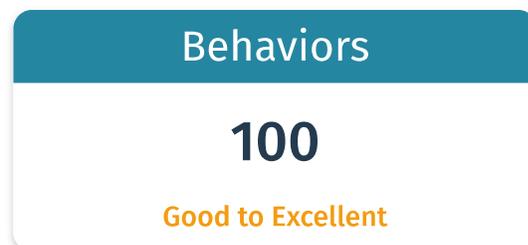
Congratulations! Your beliefs regarding giving and generosity are closely aligned with God’s Word. As a result, you should be experiencing the joy that comes from giving freely to God and others. You are convinced that it is more blessed to give than to receive. Your biggest enemy in this season may be complacency or becoming overwhelmed by the amount of need in the world. Remember the exhortation in Galatians 6:9, which reminds us that we should not grow weary in doing good.

Congratulations! Your behavior regarding giving and generosity reflects that of a Kingdom citizen. Both your budget and lifestyle honor God, and you find great joy and satisfaction when giving to His purposes. Your generosity towards others shows that you have experienced it is more blessed to give than to receive. In addition to giving financially, you are willing to use your time, talents, and possessions in ways that glorify the Lord. As you continue to grow in this area, God will impact numerous lives through you.

Your Action Plan

For your next step to grow in this area, review the [resources](#) section.

WORKING



What was measured?

God designed each of us to work. Through our faithful and diligent labor, He provides for us and we bring Him glory. Even before sin entered the human race, God instituted work. Despite what many believe, work was initiated for our benefit in the sinless environment of the Garden of Eden. Work is not a result of the curse!

One of the primary purposes of work is to develop character. According to Scripture, there is dignity in all types of work. It's God's way of providing for our needs, and it is our way of bringing Him glory. When we discover how God has uniquely designed us, we'll find greater joy in our work as we use the gifts and talents He has given us.

The following factors are reflected in your Belief and Behavior scores for this area:

- Work performance by developing your God given talents and abilities
- Your alignment of your talents and abilities and your work
- The joy you find in work
- Your job alignment with your personality and abilities
- Working for provision
- Your pursuit of meaningful work

“For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.” – Ephesians 2:10

“Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men.” – Proverbs 22:29

Where are you?

Congratulations! Your beliefs about work align closely with God's Word. By now you should be experiencing the joy of working as unto the Lord, rather than for men (Ephesians 6:7). It is a true blessing to understand your identity in Christ and to see your vocation as a calling from Him. We encourage you to share this perspective with others, since many people today do not find fulfillment in their career.

Congratulations! Your score indicates that you are experiencing the joy of working in your God-given design. Your job aligns closely with your skills, talents, interests, and values. Therefore, work has become a blessing rather than a burden to you. It is a gift to recognize that your abilities come from God and can be used to bring Him glory. Your biggest challenge may be remembering that God wants you to work six days a week and to rest one. You can honor the Lord by maintaining proper work/life balance.

Your Action Plan

For your next step to grow in this area, review the [resources](#) section.

SAVING



What was measured?

Saving is the cornerstone of wise stewardship, while excessive consumption and waste are the opposite. In order to save, we have to learn to live on less than we make, no matter how little or how much that is. Save on purpose — to be prepared for an emergency or to be available for an opportunity — but don't hoard. Remember, it's important to be saving, giving, and eliminating debt simultaneously.

The following factors are reflected in your Belief and Behavior scores for this area:

- Understanding of your ability to save and invest
- Your willingness to plan to reach your savings goals
- Your awareness of your budget and spending
- Your commitment to having an emergency savings account
- Saving a percentage of all your income
- The duration of your ability to survive on your current savings
- Your current savings cushion

“Go watch the ants,.. . Watch what they do and be wise. Ants have no commander, no leader or ruler, but they store up food in the summer and gather their supplies at harvest.” – Proverbs 6:5-8

“...Take a fifth of the harvest of Egypt during the seven years of abundance. ... Collect all the food of these good years that are coming and store up the grain ... to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine.” – Genesis 41:34-36

Where are you?

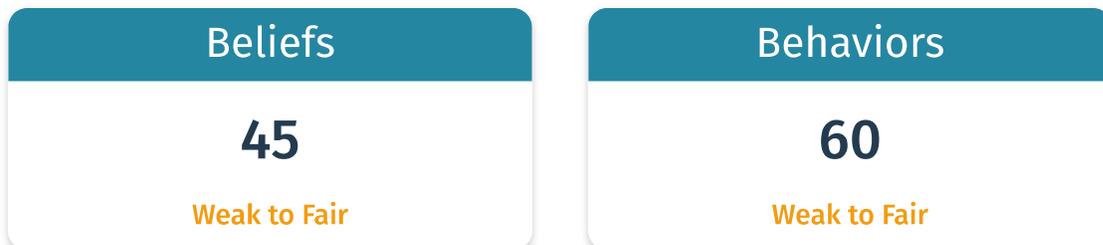
You are making progress toward adopting a Biblical perspective of saving, but there is still room for improvement. You may not be fully convinced yet of how important saving is for your financial health, or perhaps you have doubts about your ability to practice this discipline consistently. As you increase your knowledge about savings, you are more likely to become a steady plodder (Proverbs 21:5).

You are on your way regarding the Biblical practice of saving. Even if you are not consistent yet, you are currently making an effort to save something. This is an important achievement, and we encourage you to continue growing in this beneficial discipline. In addition to applying scriptural principles on saving, you may find it helpful to seek wise counsel from godly advisers.

Your Action Plan

For your next step to grow in this area, review the [resources](#) section.

INVESTING



What was measured?

Our financial plans should include learning to become God's investment managers. Wherever we find ourselves financially, we are all called to be risk managers on God's behalf. Investing is a means of multiplying our resources to give more, to meet future family needs, to further the Gospel, and to fund special needs.

Some people want to know if investing is scripturally legitimate. They want to know if money is evil. Money can be used for good or evil. It is the love of money that is the root of all kinds of evil. The Bible never condemns money itself, only the misuse of or the wrong attitude toward it.

The following factors are reflected in your Belief and Behavior scores for this area:

- Your desire to please God by managing your investments well

- Your investment in the lives of others
- Your ability to invest
- Your understanding of your investments
- Your practice of diversification

“So he called ten of his servants and gave them ten minas. 'Put this money to work,' he said, 'until I come back.'” – Luke 19:13Sc

“Blessed is the man who finds wisdom, the man who gains understanding, for she is more profitable than silver and yields better returns than gold.” – Proverbs 3:13-14

Where are you?

You are making progress toward a Biblical understanding of investing. Although you believe in the benefits of investing for you and your family, you might still feel somewhat insecure or uncomfortable regarding various investment options. The root cause of this could be a lack of knowledge and/or a negative experience in the past. As you increase your knowledge base and obtain wise, godly counsel, you will become more confident about your investment strategy.

You are making progress in applying Biblically-based principles of investing, but there is still room for improvement. You have taken some steps toward investing for the future, yet may be hesitant to take further action in this area. We encourage you to work with a godly financial advisor, who will counsel you from a Biblical perspective. Remember that wise investments are an integral part of a well-managed financial plan.

Your Action Plan

For your next step to grow in this area, review the [resources](#) section.

| **PLANNING**