PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

LOGIN

(/SURVEY/LOGIN)

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

MoneyLife® Indicator Individual Report

Drew Lund

Email: drewklund@gmail.com

THE PURPOSE OF THIS INSTRUMENT IS SELF-DISCOVERY. IT IS DESIGNED TO HELP PEOPLE IDENTIFY THEIR BELIEFS AND BEHAVIORS IN THE NINE AREAS OF FINANCIAL STEWARDSHIP. THE FINANCIAL HEALTH SURVEY SHOULD NOT BE USED TO IDENTIFY, DIAGNOSE, OR TREAT PSYCHOLOGICAL, MENTAL HEALTH, AND/OR MEDICAL PROBLEMS. THE USER ASSUMES SOLE RESPONSIBILITY FOR ANY ACTIONS OR DECISIONS THAT ARE MADE AS A RESULT OF USING THIS AID TO SELF-DISCOVERY. BY USING THE MONEYLIFE ONLINE ASSESSMENT, YOU EXPRESSLY WAIVE AND RELINQUISH ANY AND ALL CLAIMS OF ANY NATURE AGAINST CROWN FINANCIAL MINISTRIES, ANY AFFILIATED COMPANIES OR SCHOOLS, AND/OR THEIR EMPLOYEES ARISING OUT OF OR IN CONNECTION WITH THE USE OF THIS ASSESSMENT.

CROWN FINANCIAL MINISTRIES, INC. MONEYLIFE INDICATOR™ ONLINE ASSESSMENT WAS DEVELOPED BY CROWN FINANCIAL MINISTRIES, INC. MONEYLIFE INDICATOR™ IS A TRADEMARK AND MONEYLIFE INDICATOR™, THE CROWN LOGO, CROWN FINANCIAL MINISTRIES, AND THE CROWN DESIGN ARE REGISTERED TRADEMARKS OF CROWN FINANCIAL MINISTRIES, INC. ALL OTHER TRADEMARKS ARE PROPERTY OF THEIR RESPECTIVE OWNERS

Introduction to Your MoneyLife® Indicator Report

LOGIN

(/SURVEY/LOGIN)

Using this Report to Understand and Improve Your Biblical Financial Health

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

Drew Lund, the underlying objective of this report is to help you understand how your beliefs and behaviors impact your overall financial health score. The MoneyLife® Indicator is designed to measure how your beliefs and behaviors align with scripture in the following nine areas:

Your scores will be plotted on a scale from 0-100. The higher the score, the more aligned your beliefs and behaviors are with God's financial principles.

0	10	20	30	40	50	60	70	80	90	100
	Danger			Weak to Fair				Good to Excellent		

It is important to look at beliefs and behaviors

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

It is important to look at beliefs and behaviors independently, while also doing a comparative analysis of these two components. This will help you better understand the root issues that affect how you think about and handle financial decisions.

This MoneyLife® Indicator report will identify specific beliefs and behaviors that need to be addressed. It will also provide recommendations to help you create an action plan to accelerate growth in those specific areas.

Trained MoneyLife® Indicator Consultants are equipped to guide individuals, couples, groups, pastors, business leaders, congregations and other organizations through the assessment in order to achieve maximum insight and benefit from the results.

BELIEFS CONTROL BEHAVIOR

Historically, people have relied on their Credit Score (or credit report/history) as an indicator of their financial well-being. Those scores and reports look primarily at past performance on 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

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

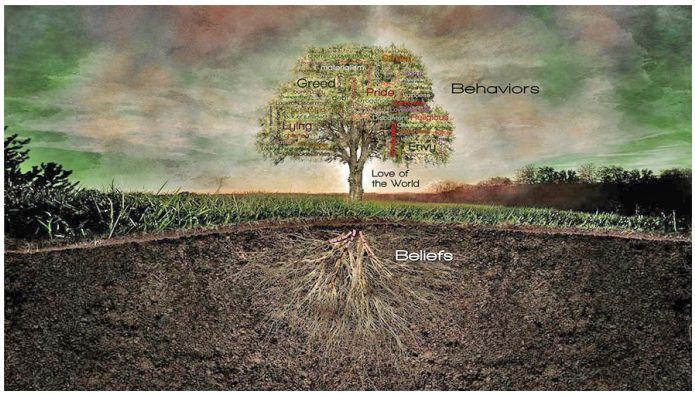
approach is backwards. Romans 12:1-2 says that we are transformed by renewing our mind -- that is, by changing our beliefs. Lasting change comes when we first modify what we believe. Once our beliefs are transformed, our behaviors will follow.

The Bible compares people to trees:

SCRIPTURE REFERENCE

"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 briers. 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

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

trained to change its behaviors.

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

SCRIPTURE REFERENCE

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

SCRIPTURE REFERENCE

"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

SCRIPTURE REFERENCE

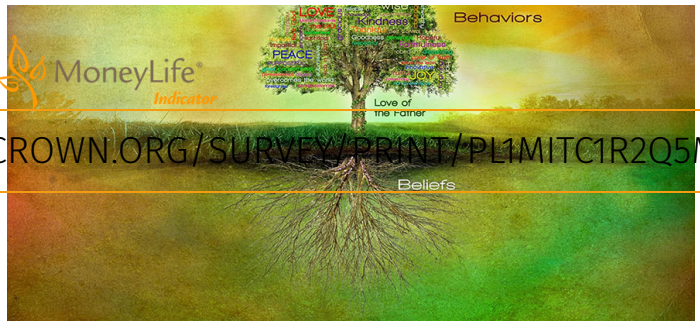
"Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction." – 1 Timothy 6:9

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!

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)



"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

Drew Lund, 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.

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

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

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

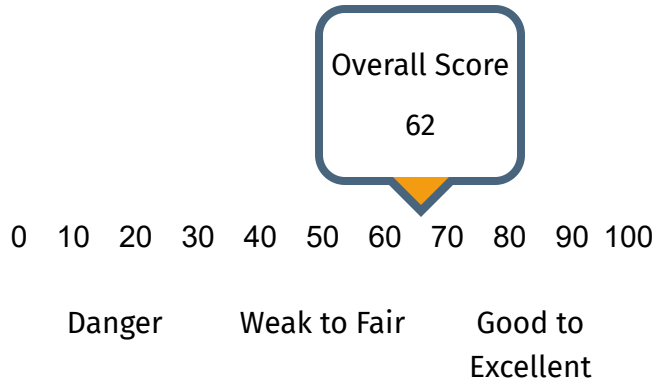
(/SURVEY/LOGIN)

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

Overall Score

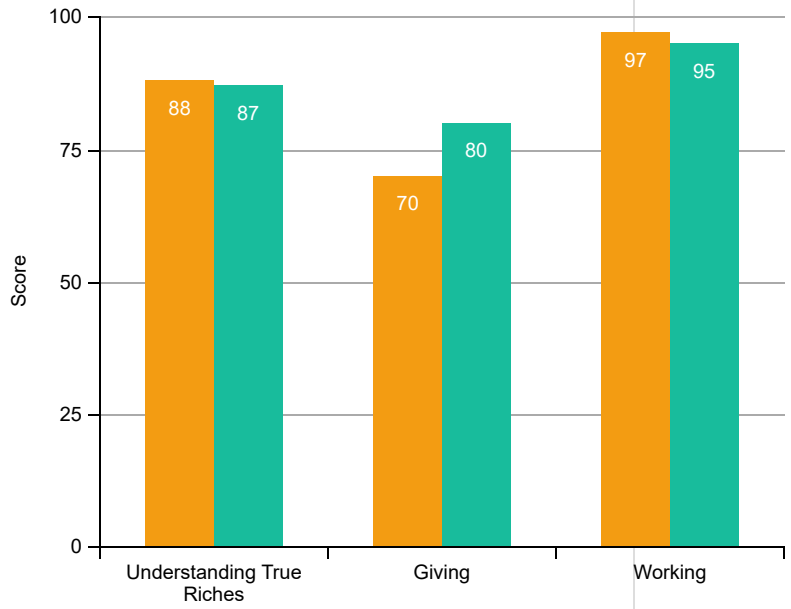


LOGIN

(/SURVEY/LOGIN)

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

Scores by Section



Beliefs

Top 3 Areas to Improve

	Area
1.	Debt
2.	Investing
3.	Saving

Behaviors

Top 3 Areas to Improve

	Area
1.	Planning
2.	Legacy
3.	Debt

UNDERSTANDING TRUE RICHES

CROWN

MoneyLife® Indicator

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

Beliefs	Behaviors
88	87
Good to Excellent	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

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

SCRIPTURE REFERENCE

"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

SCRIPTURE REFERENCE

"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

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

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

Beliefs	Behaviors
70	**80**
Weak to Fair	**Good to Excellent**

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

LOGIN

(/SURVEY/LOGIN)

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

- 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

SCRIPTURE REFERENCE

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

SCRIPTURE REFERENCE

"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?

You are making steady progress toward a Biblical understanding of giving and generosity. However, you may not be fully convinced yet that it is more blessed to give than to receive. As a result, you may sometimes find it challenging to give to others instead of focusing on your own needs. As you increase your Biblical knowledge about generosity, you will be much more likely to give freely and joyfully to God and others.

Congratulations! Your behavior regarding giving

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

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

Beliefs	Behaviors
97	**95**
Good to Excellent	**Good to Excellent**

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

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

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

SCRIPTURE REFERENCE

"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

SCRIPTURE REFERENCE

"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,

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

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

Beliefs	Behaviors
57	**55**
Weak to Fair	**Weak to Fair**

What was measured?

Saving is the cornerstone of wise stewardship,

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

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

SCRIPTURE REFERENCE

"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

SCRIPTURE REFERENCE

"...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,

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

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

Beliefs Behaviors

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

SCRIPTURE REFERENCE

"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

LOGIN

(/SURVEY/LOGIN)

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

SCRIPTURE REFERENCE

"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

PLANNING

MoneyLife® Indicator

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

Beliefs	Behaviors
80	29
Good to Excellent	Danger

What was measured?

Careful planning is essential to overcoming financial challenges. It also enables us to pursue a life filled with meaning and purpose. The essentials for a financial plan are:

- Understanding biblical financial principles
- Creating a spending plan (budget)
- Spending less than you earn
- Having clear financial goals

Everyone needs a plan for their finances and a commitment to stick to it! Applying the financial principles in Scripture is a journey that takes time. It is easy to become discouraged. Remember, simply be faithful with what you have – whether it is little or much.

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

- Your discipline to follow a budget
- Your commitment to your financial goals
- Your current actions towards planning
- Your temptation to make spontaneous, costly financial decisions
- Your agreement with your spouse regarding your financial plans (if you are married)
- Your attention to financial details
- Your actions regarding creating a financial

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

plan

- Your current financial circumstances
- Your willingness to carefully plan and remain faithful to it

SCRIPTURE REFERENCE

"The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control." – Galatians 5:16

SCRIPTURE REFERENCE

"Plans fail for the lack of counsel, but with many advisers they succeed." – Proverbs 15:22

Where are you?

Congratulations! Your beliefs about planning are closely aligned with God's Word. Based on your knowledge of His principles, you understand that every financial decision is actually a spiritual decision. You recognize the benefits of creating a realistic spending plan and sticking to it. Your mindset is that of a faithful steward, whose beliefs strongly influence your behavior.

Your behavior regarding planning does not align closely with God's Word. You may have started planning, but perhaps you became distracted or stopped because of financial difficulties. For many people, procrastination and disorganization can be major inhibitors to success. It is essential to seek God's direction when establishing your short- and long-term goals. Once you have a realistic plan in place, you will benefit from

LOGIN

(/SURVEY/LOGIN)

reviewing it regularly with godly advisers (Proverbs 15:22). Remember to rely on the Lord as you take appropriate steps to reach your goals.

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

Your Action Plan

For your next step to grow in this area, review the resources section.

DEBT

Beliefs	Behaviors
50	**31**
Weak to Fair	**Danger**

What was measured?

Scripture does not say it is a sin to borrow money, but it does discourage the use of debt. Remember, God loves us and has given us these principles for our benefit:

- Debt is considered slavery
- Debt was considered a curse
- Debt presumes upon tomorrow
- Debt may deny God an opportunity

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

- Your view of borrowing money
- Your willingness to pay interest
- Your willingness to carry a balance on credit cards

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

cards

- Your commitment to pay off your debts and avoid future borrowing
- Your desire to pay off your home loan
- Your view of getting out of debt
- Your current stress regarding debt and borrowing

SCRIPTURE REFERENCE

"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law." – Romans 13:8

SCRIPTURE REFERENCE

"The rich rules over the poor, and the borrower is the slave of the lender." – Proverbs 22:7

Where are you?

You are making progress in understanding God's perspective on debt. However, you may still think borrowing is the only way to achieve your financial goals. The root cause of this belief might be an unwillingness to delay gratification or difficulty in trusting God to provide. It is important to continue renewing your mind with the principles from God's Word on this important topic.

Your behavior regarding debt does not closely align with God's Word. We realize debt can sometimes be due to circumstances beyond your control. However, it is also possible that you have a tendency to misuse the resources God provides or to make poor financial decisions. Regardless of

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

the reason, debt can take its toll financially, emotionally, and spiritually. The good news is that God's Word offers hope! It is important to turn to Him and acknowledge your desire to live debt-free. Seek His help in creating and sticking to a repayment plan that will eliminate your debt completely.

Your Action Plan

For your next step to grow in this area, review the resources section.

LEGACY

Beliefs	Behaviors
72	**30**
Weak to Fair	**Danger**

What was measured?

We must be intentional to train our children how to make and manage money God's way. Our greatest legacy is at stake. Our failure to view our present lives through the lens of eternity is one of the biggest hindrances to seeing our lives and assets in their true light. Yet Scripture states that the reality of our eternal future should determine the character of our present lives -- as well as the way we use our money and possessions.

Your financial decisions impact the course of your life and the lives of those around you. All of us will leave a legacy behind of more than just

will leave a legacy behind of more than just money.

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

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

- Your discipleship of others regarding their stewardship of God's resources
- Your investment in teaching your children about God's financial principles
- Your mentorship of others in your church, family or place of work
- Your involvement with estate planning
- Whether or not you have a legal will and testament

SCRIPTURE REFERENCE

"Fix these words of mine in your hearts and minds; tie them as symbols on your hands and bind them on your foreheads. Teach them to your children, talking about them when you sit at home and when you walk along the road, when you lie down and when you get up." – Deuteronomy 11:18-19

SCRIPTURE REFERENCE

"Only be careful, and watch yourselves closely so that you do not forget the things your eyes have seen or let them fade from your heart as long as you live. Teach them to your children and to their children after them." – Deuteronomy 4:9

Where are you?

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

You are making progress in gaining a Biblical understanding about leaving a legacy. You believe it is important to teach God's principles to the next generation and to share the wisdom you have gained through the years. However, you are not always sure how to do that effectively. As a result, you may procrastinate in teaching and discipling others from God's Word and your life experiences.

When it comes to leaving a legacy, your behavior does not align closely with God's Word. It could be there is no one in your life you feel called to disciple right now, or you do not feel properly equipped to teach others. To become more intentional about your legacy, look for opportunities to invest your life in others. Ask God to show you how to share His principles, as well as your insights and experiences, with the next generation. The blessings for you and those you disciple will be well worth the investment of your time and energy.

Your Action Plan

For your next step to grow in this area, review the resources section.

MANAGING

Beliefs	Behaviors
58	**37**
Weak to Fair	**Danger**

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

What was measured?

The simple, daily choices we make will enable us to overcome our financial challenges and help us live lives of meaning and purpose. The Bible does not require one standard of living for everyone. In Scripture, godly people are represented in all walks of life, and the Lord still places His people in every level of society – rich and poor. People who evaluate their standard of living according to Biblical principles and then apply them will become faithful stewards.

Understanding our role as managers (or stewards) is at the core of what it means to serve God with our finances. How we manage God's resources has eternal consequences.

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

- Your knowledge that financial decisions are spiritual decisions that should be aligned with God's financial principles
- Your willingness to manage your finances well
- Your current financial stress
- Unity with your spouse regarding financial decisions (if you are married)
- Your willingness to seek godly counsel
- Self-control regarding spending
- Your view of integrity and honesty in financial matters
- Your view of financial independence
- Your faithfulness to live by a budget
- Your attention to detail
- Paying your mortgage or rent
- Tracking your net worth
- Willingness to spend on credit cards

SCRIPTURE REFERENCE

"Master, he said, 'you entrusted me with five talents. See, I have gained five more.'

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'" – Matthew 25:20-21

SCRIPTURE REFERENCE

"There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be my manager.'" – Luke 16:1-2

Where are you?

Your score in this area indicates you have some Biblical understanding about wisely managing the resources God provides. You believe that faithful stewards can experience financial freedom, reduce their stress level, and increase their joy. However, you may not be confident that you have sufficient knowledge to apply God's principles on a consistent basis. As you renew your mind with His Word, you will gain the wisdom and ability to become a good manager of your time, talents, and treasure.

Your behavior regarding managing your resources does not align closely with God's Word. You may find it difficult to manage your time, talent, and resources in a way that honors the Lord and fulfills His purposes. How you handle money is often an external indicator of an internal spiritual condition. If you are currently experiencing

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

condition. If you are currently experiencing financial challenges in your life, remember that God can make all things work together for your good. As you submit to Him, He will help you become a better manager of the resources He provides.

Your Action Plan

For your next step to grow in this area, review the resources section.

RESOURCES

2,350 Verses (https://crown.org/wp-content/uploads/cfmu/money-and-possession-scriptures.pdf)

One of the best way's to transform your beliefs and behaviors is to memorize Scripture. This list will help you find verses that will increase your understanding of God's principles and gain His perspective on your finances.

Debt | Giving | Investing | Legacy | Managing | Planning | Saving | Understanding True Riches | Working

Budget Coaching (https://www.crown.org/budget-coaching)

Are you tired of losing sleep due to money troubles? If you feel alone and overwhelmed with the burden of financial difficulties, Crown can

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

help. Our online Budget Coaching program matches you with one of our certified coaches to thoroughly analyze your financial status. Your coach will work with you to develop a customized spending plan and debt elimination strategy to put you on the road to financial freedom! It all can be done securely and from the convenience of your home.

Debt | Managing | Planning | Saving

Career Direct (https://careerdirect.org)

God designed you to fulfill a unique purpose through your work, but a lack of clarity may be preventing you from discovering that life. The Career Direct Assessment helps people like you clarify their calling so they can find their perfect career fit.

Working

CCC (https://www.crown.org/christian-credit-counselors)

Crown is privileged to have Christian Credit Counselors (CCC) as a trusted partner to help free individuals and families from the burden of credit card debt.

Debt | Managing | Planning

Creating a Spending Plan (https://www.crown.org/qsg/budget)

With this easy to read guide, you'll be on your way to financial freedom in no time. Making a budget doesn't have to be hard, the trick is knowing the steps to get there! Download the Quick Start Guide to Creating a Spending Plan today!

Managing | Planning | Saving

Crown.org (https://www.crown.org)

Downloads, Calculators, Articles, Blog and Podcast on Crown.org

Debt | Giving | Investing | Legacy | Managing | Planning | Saving | Understanding True Riches | Working

---

Do Well (https://crownonline.thinkific.com/course well)

Do Well is our 10-lesson classic Biblical Financial Study. Each lesson has two components – an in-depth Bible study on that week's topic and hands-on financial exercises.

Debt | Giving | Investing | Legacy | Managing | Planning | Saving | Understanding True Riches | Working

---

Eliminating Debt (https://www.crown.org/qsg/debt)

The Eliminating Debt Quick Start Guide is your

LOGIN

(/SURVEY/LOGIN)

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

The Eliminating Debt Quick Start Guide is your step by step process to accomplishing your goal to be debt free! Check out all steps on one page or dive further for the simple how-to's on each step as you need. Start your free debt analysis today!

Debt | Managing | Planning

Generosity Premium (https://www.crown.org/generosity-resource)

In this teaching, Generosity: The Key to Living a Significant Life from Chuck Bentley, you'll:
-Discover the key to true and lasting significance.
-Explore biblical examples of people who got it right and some who got it wrong.
-Learn how to live generously in every area of your life.
-Walk away inspired to live a truly significant life.

Giving

God Provides Videos (https://www.crown.org/godprovides)

God Provides Dramatic Biblical stories like Abraham and Isaac, The Rich Man and Lazarus, and more jump off the pages of the Bible in this collection of six theater-quality, epic short films. Experience the reassurance of God's provision and His eternal perspective on money and possessions in a fresh way. The accompanying Companion Guide is recommended to optimize the learning experience.

Understanding True Riches

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

LOGIN

(/SURVEY/LOGIN)

Money Dates (https://crownonline.thinkific.com/course/money-dates)

12 date nights, or Money Dates, to help spouses and engaged couples connect on the topic of money, come together to create a biblical financial plan that will help you achieve all God has for you.

Debt | Giving | Legacy | Managing | Planning | Saving

Money Map (https://www.crown.org/map)

Access Crown's Money Map with step by step instruction and resources to follow God's plan for your finances.

Debt | Giving | Investing | Legacy | Managing | Planning | Saving | Understanding True Riches | Working

MoneyLife (https://crownonline.thinkific.com/course

The MoneyLife Personal Finance Study is a 10-Part program with accompanying videos to guide you through God’s teaching on money.

Debt | Giving | Investing | Legacy | Managing | Planning | Saving | Understanding True Riches | Working

LOGIN

(/SURVEY/LOGIN)

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

MoneyLife Planner (https://planner.crown.org)

The MoneyLife® Planner™ will help you hit the ground running by assessing where you are, showing you where you need to go, and helping you develop a plan you can stick with!

Managing Planning Saving

PID (https://careerdirect.org/pid/start)

Know Your Personality, Discover the design and dynamics of your inner self with our FREE Personality ID START NOW Personality I.D. enhanced your self knowledge.

Working

Planning Your Legacy (https://www.crown.org/resources/plann your-legacy-will-and-trust-planning-guide)

Most of us work 40 years to accumulate assets and spend 10 to 20 years conserving them. However, many of us spend two hours or less planning the distribution of our assets. This guide is designed to help you move forward with a plan that writes a very good chapter in the book of your life.

Legacy

LOGIN

(/SURVEY/LOGIN)

PRINT (HTTPS://MLI2.CROWN.ORG/SURVEY/PRINT/PL1MITC1R2Q5MFEE)

Thank you for using the MoneyLife Indicator on your journey to self discovery. We hope that, as you identify your beliefs and behaviors in the nine areas of financial stewardship, you will seek to learn and apply biblical financial principles related to those areas. As you achieve greater alignment with scripture, we anticipate that your financial health will improve. Our ultimate desire, however, is that your walk with the Lord will become deeper and more intimate. To God be the glory!

© 2021 Crown Financial Ministries | Crown.org (http://crown.org) | Support (mailto:clientservices@crown.org)