MoneyLife® Indicator Individual Report

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THIS REPORT IS THE INFORMATION IN YOU UNDERSTANDING, IT CONSIDERING IT AND THEN IT MAKING SENSE FOR YOU AND YOUR FAMILY. THERE IS NO RIGHT OR WRONG, ONLY WHAT MAKES SENSE FOR YOU AND YOUR FAMILY. THE BENEFITS, CONSIDERATIONS, TRADE-OFFS, RISKS AND OTHER INFORMATION IN THIS REPORT MAY NOT BE ALL THE INFORMATION YOU NEED TO MAKE A DECISION. IT IS YOUR RESPONSIBILITY TO DETERMINE WHAT INFORMATION IS IMPORTANT TO YOU AND FURTHER INVESTIGATE ANY ITEMS YOU BELIEVE MAY BE IMPORTANT TO YOUR SITUATION BEFORE MAKING FINANCIAL, INVESTMENT, AND INSURANCE DECISIONS. ALL INVESTMENTS INVOLVE RISK, INCLUDING THE POSSIBLE LOSS OF PRINCIPAL. NO STRATEGY OR RECOMMENDATION MAKES SENSE FOR EVERYONE. ALL INSURANCE PRODUCTS ARE SUBJECT TO THE CLAIMS-PAYING ABILITY AND SOLVENCY OF THE ISSUING INSURANCE COMPANY. ALL INVESTMENT PRODUCTS ARE NOT FDIC INSURED, NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK, AND MAY LOSE VALUE.

Introduction to Your MoneyLife® Indicator Report

Using this Report and Improving Your Financial Health

Hailey Rooks, the underlying objective of her system 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 a balance in the following 10 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 that particular area.

It's important to look at beliefs and behaviors independently, while also doing a comparative analysis of how they compare to each other. Hailey Rooks understand that beliefs and behaviors are not always in sync and sometimes can be misaligned.

The MoneyLife® Indicator report will identify specific beliefs and behaviors that need to be addressed. It will provide recommendations to help you create an action plan to accelerate growth in future goals and objectives.

Tactical MoneyLife® Indicator Consultants are equipped to guide individuals, couples, groups, partners, families, and business owners through a personalized strategic implementation process in order to achieve maximum tangible and intangible results.

BELIEFS CONTROL BEHAVIOR

Historically, people have relied on their Credit Score for credit reports/financial as an indicator of their financial health. However, this score is based primarily on payment history and credit utilization 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 when it comes to borrowing money. The MoneyLife® Indicator is a more holistic measure of financial health that is present beliefs & behaviors are aligned with financial success.

Most financial training either heavily or manifesting behaviors by following models and practices that have worked for others who have achieved success. Hailey Rooks, the MoneyLife® Indicator is different. It is based on neuroscience. According to Tim Kitz, the approach to neuroscience, Neuron, Gray's Law says the neurons that fire together, wire together. And — that is, by changing our beliefs, changing our brain cells and neurons are first mostly which we believe. Once our beliefs are transformed, our behaviors will follow.

The Bible compares people to trees:

"The good tree bears fruit good, but the tree that bears fruit good, that's tree is recognized by its own fruit. Those who are good flip from heart, healing in a good fruit from a good heart. Those who are evil flip things out of the good stuff in their heart, and out of evil heart comes evil things out of the evil stuff. Listen up, my disciples! The time has come when the hatchet is laid to the root." – 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 source and strength of the tree, 2) the nutrients that the tree receives, and 3) the size, that tree produces rotten fruit, it was planting bad fruit needs to be transformed at the roots, not just the fruit or even the tree itself.

Today is rooted in bad times verses and fruit. Either around the problem should whether is a blessing.

"Whatever trees anyway seem free strongly rehearsed tree rooted is seem satisfied with their incomes. Their tree is transplanted." – Nehemiah 5:11

"Fruit! Fruit is myself. You have plenty of great land up for many years. Take this easy out, drink and be merry!" – Luke 12:19

"Those who sower in pain will reap tomorrows and a crop and also sweep bottle and harvest blessings that plunge people into rest and deliverance." – 1 Timothy 5:6

Jesus bottle that are based on God's Word will produce good behaviors, 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

Hailey Rooks, Kitz is a leader of the behavior in the experts. Therefore, we recommend your next through it is important to review your report. Hailey Rooks, Kitz recommends that you review your report with your trusted advisor. It also can be very beneficial to have someone, such as a friend or relative, read your report and ask you questions about it. This will help you to see your report from a different perspective. Or connect with a certified MoneyLife® Indicator Consultant.

ORGANIZATION OF THE REPORT

This report is organized into three main parts:

1. **Overall Score**: This section reports a summary or overall score, which is an average score for the nine areas assessed. Your overall score will fall into one of three categories: Well, Fishing, or Growing.
2. **Scores by Section**: This section reports your scores in each of the nine areas assessed. Hailey Rooks, you will receive a score for each area and behaviors is needs one of the nine assessed areas. Your scores will be ranked based on your alignment or misalignment between beliefs and behaviors. These scores will provide insight into areas of alignment or misalignment between beliefs and behaviors. Hailey Rooks, Kitz
3. **Beliefs & Behaviors**: This section reports your scores in each of the nine areas assessed for the beliefs system and behaviors and behaviors. This section also includes recommendations to address your areas of weakness and start you on a path to financial health. Hailey Rooks, Kitz

UNDERSTANDING THE SCALES AND SCORES

What is the significance of your score? Why is it big or small, good or bad? Hailey Rooks, Kitz assessed based on Jesus's principles?

From God's perspective, financial health is having your beliefs grounded by a deep and firm belief that God is your provider. Hailey Rooks, Kitz, Jesus's principles are based on a deep and firm belief that God is your provider. Hailey Rooks, Kitz, Jesus's principles are based on a deep and firm belief that God is your provider. Hailey Rooks, Kitz

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 to line with Jesus's principles. Hailey Rooks, Kitz, Jesus's principles are based on a deep and firm belief that God is your provider

Your Action Plan

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

PLANNING

Beliefs	Behaviors
100	100
Good to Excellent	Good to Excellent

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
- Saving for unexpected costs

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

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

> "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 behaviors.

Congratulations! Your behavior in the area of planning indicates that you are in alignment with God's Word. You should be experiencing blessing as your good work bears good fruit in finances. You are also taking the steps necessary to achieve your long-term goals. Your biggest enemy in this season is the temptation to place your faith in your plan, rather than in God. Trust him in every step, even in times of economic uncertainty.

Your Action Plan

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

DEBT

Beliefs	Behaviors
100	91
Good to Excellent	Good to Excellent

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 view of credit card debt
- Your willingness to carry a balance on credit cards
- Your commitment to pay off your debts and avoid future borrowing
- Your view of the dangers of debt
- Your view of getting out of debt
- Your current stress regarding debt and borrowing

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

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

Where are you?

Congratulations! Your beliefs regarding debt are closely aligned with God's Word. You understand the potential cost of debt financially, emotionally, and spiritually, so you have taken steps to minimize or avoid it. You are willing to exercise patience and delay gratification, instead of making hasty decisions that would result in debt. You are free from the lure of advertising, greed, and creative thoughts, all of which can negatively affect your stewardship in this area.

Congratulations! Based on your score in this area, you currently have minimal or no debt. Your commitment to reduce/eliminate debt will result in less stress and will allow you to be generous with the resources God gives you. We encourage you to remain reliant on the Lord, trusting Him to provide for your needs. Remember to share your knowledge with others and help them realize it is possible to live debt free.

Your Action Plan

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

LEGACY

Beliefs	Behaviors
92	75
Good to Excellent	Good to Excellent

What was measured?

We must be intentional to train our children how to make and manage money God's way. Our greatest legacy is our faith in Christ, and our greatest responsibility is to share it with our children. We should also foreshadow to seeing our lives and assets in their true light. We 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 money.

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

- Your disciplinship of others regarding their stewardship of God's resources
- Your investment in teaching your children about God's financial principles
- Your membership 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

> "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

> "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?

Congratulations! Your beliefs about leaving a legacy align closely with God's Word. You have experienced the blessing that comes from teaching others about faithful stewardship, and your legacy includes imparting to others the wisdom God has given you. You are eager to share God's principles and principles, as well as your knowledge, with others. You are willing to sacrifice temporary pleasure for the benefit of others in society in which you live. One challenge during this season may be to keep the wisdom you have gained to yourself. Do not become uneasy in teaching others, even when God's principles seem contrary to popular wisdom. Remember, the seeds you plant today will yield an eternal harvest.

Congratulations! Your behavior reflects that of someone who understands the importance of leaving a legacy. You are imparting the next generation by teaching principles from God's Word and by sharing lessons learned from your own life experiences. Keep up this great practice! It brings joy to the Lord when you invest in others with your time, talent, and resources. The extent of your legacy need not be limited to your immediate family. Otherwise, you may think it is time "to retire" when you have imparted wisdom to your children and grandchildren. Remember, there are many others who can benefit from your knowledge and godly example.

Your Action Plan

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

MANAGING

Beliefs	Behaviors
89	89
Good to Excellent	Good to Excellent

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 the responsibility 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 tithing habits
- Unity with your spouse regarding financial decisions (if you are married)
- Your willingness to seek godly counsel
- Your current financial stress
- 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
- Your current financial stress
- Tracking your net worth
- Willingness to spend on credit cards

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

> "There was a rich man who had a steward, 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 have about you? Turn in the account of your management, for you can no longer be my manager'." – Luke 16:1-2

Where are you?

Congratulations! Your beliefs about managing your resources align closely with God's Word. As a result, you should be experiencing the joy that comes from trusting the Lord with your time, talents, and treasure. You understand the importance of commenting your financial decisions to God and yielding your will to His. During this season, we encourage you to renew your mind with Biblical truth on a regular basis. Otherwise, it is easy to be pulled back into the world's way of thinking.

Congratulations! Your behavior regarding managing resources shows that of a godly steward. You faithfully use the resources the Lord provides, as a way to honor Him and fulfill His purposes. Your actions reflect your desire to hear the words, "Well done, good and faithful servant." When you reach God face to face, you will manage your resources wisely, be sure to keep your motives pure and do not become captivated by worldly wealth. Be on guard against the enemy, who will try to discourage or deceive you about remaining faithful.

Your Action Plan

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

RESOURCES

2,350 Verses

One of the best ways to transform your beliefs and behaviors is in 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

Are you tired of losing sleep due to money troubles? If you have fallen behind and overwhelmed with the burden of financial difficulties, Crown can help. Our online Budget Coaching program matches you with one of our certified coaches to thoroughly analyze your financial status. Our coaches 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

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

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

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 difficult. This is knowing the steps to get there! Download the Quick Start Guide to Creating a Spending Plan today!

Managing | Planning | Saving

Crown.org

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

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

Do 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

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 tos on each step as you need. Start your free debt analysis today!

Debt | Managing | Planning

Generosity Premium

Generosity Premium: 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

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 renaissance 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

Money Dates

To date vights, 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 | Investing | Legacy | Managing | Planning | Saving

Money Map

Access Crown's Money Map with step by step instruction and resources to help you chart your finances.

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

MoneyLife

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

MoneyLife Planner

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

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

Most of us work 40 years to accumulate assets and spend 10 to 20 years conserving those assets. 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

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 time ahead of Biblical stewardship, you will seek to learn and apply Biblical principles related to these areas and help others 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!