

MoneyLife® Indicator Individual Report

Shelley Young

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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.

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Introduction to Your MoneyLife® Indicator Report

Using this Report to Understand and Improve Your Biblical Financial Health

Shelley Young, 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.



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 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

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:

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!



"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

Shelley Young, 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.

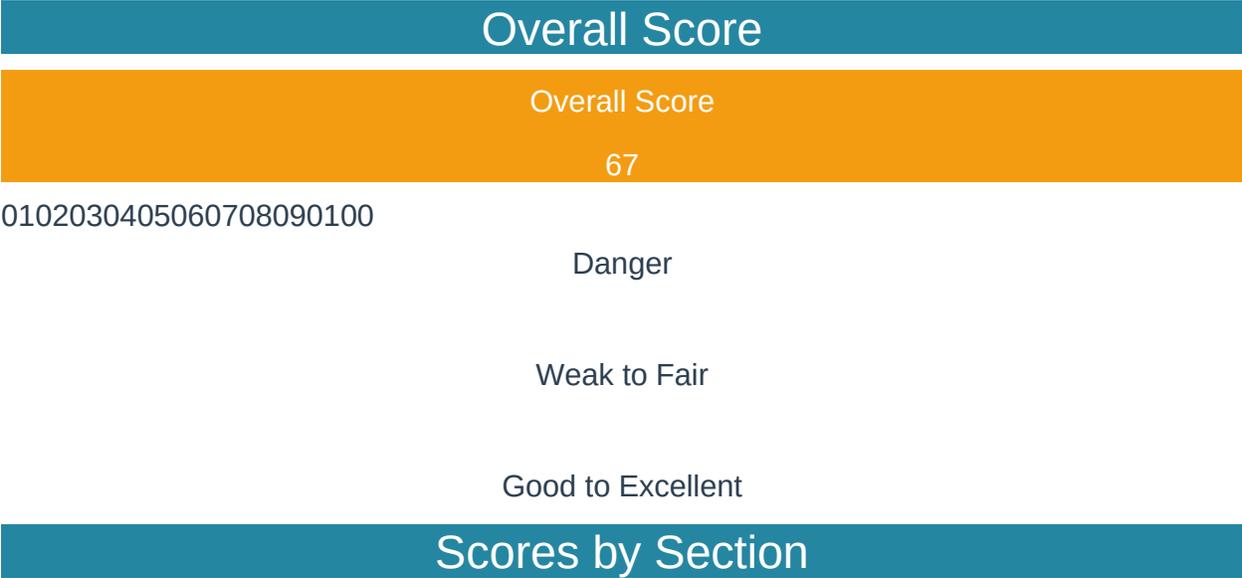
Your scores will be color-coded based on the numeric value you achieved.

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



733793634090877265734090554760664051Understanding
TrueRichesGivingWorkingSavingInvestingPlanningDebtLegacyManagingScore0255075100
BeliefsBehaviorsOverall Score

67

0102030405060708090100

Danger

Weak to Fair

Good to Excellent

Scores by Section

733793634090877265734090554760664051Understanding
TrueRichesGivingWorkingSavingInvestingPlanningDebtLegacyManagingScore0255075100
BeliefsBehaviors

Behaviors

Top 3 Areas to Improve

	Area	Score
1.	Giving	40
2.	Legacy	40
3.	Investing	47

Beliefs

Top 3 Areas to Improve

	Area	Score
1.	Giving	37
2.	Investing	40
3.	Saving	63

| UNDERSTANDING TRUE RICHES

Beliefs

73

Weak to Fair

Behavior

73

Weak to Fair

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.

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?

Your score indicates some understanding of true riches from a Biblical perspective. You are definitely moving in the right direction when it comes to seeking God's perspective about your priorities and focusing on the things that matter most to Him. If you struggle to consistently live as a faithful steward, it is important to renew your mind daily by meditating on Biblical principles about the meaning of true riches.

You are on your way toward living with a Biblical understanding of true riches. You have made progress in adopting God's perspective on this subject, but you might struggle at times to live it out practically. It could be that you are influenced by the world's definition of riches, without even realizing it. When that happens, the worries and cares of this life can distract you from pursuing eternal vs. worldly wealth.

Your Action Plan

To experience the blessing that comes from pursuing true riches, we recommend:

Free Resources

- [VIEW RESOURCE](#)

2,350 Bible Verses on Money & Possessions

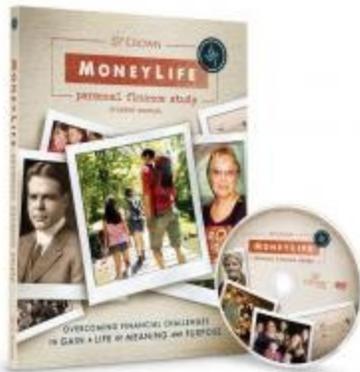
One of the best ways to transform your beliefs and behaviors is to memorize Scripture. This list will help you find verses that will increase your understanding of God's principles and gain His perspective on your finances.

- [VIEW RESOURCE](#)

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

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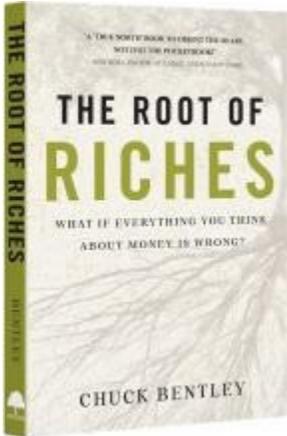
Crown Resources



- [VIEW RESOURCE](#)

MoneyLife Personal Finance Study

From motivating true stories of great perseverance to insightful teaching to deeply introspective self-study, the MoneyLife® Personal Finance Study is designed to help you overcome financial challenges and gain a life of meaning and purpose. This study provides solutions for both the symptoms and the root cause of your financial problems once and for all. Combining solid biblical teaching, powerful online tools, and hands-on practical experiences, the MoneyLife® Personal Finance Study is a 10-week journey with the potential to change not only your finances but also your life.



[VIEW RESOURCE](#)

Root of Riches

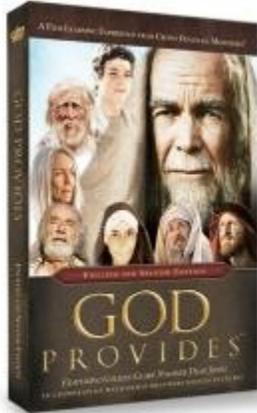
"The more money you acquire, the richer you become." This ancient belief is presumed to be true, as if it were a guaranteed and proven law of life on par with the law of gravity. Thousands of books have offered steps, formulas, makeovers, investment guides, motivational stories and philosophies to set the non-rich on the sure road to riches. But is there more to becoming rich than the accumulation of money? The *Root of Riches* by Chuck Bentley is filled with insight and practical examples that answer this question.



[VIEW RESOURCE](#)

Do Well - The Crown Biblical Financial Study

Do Well – The Crown Biblical Financial Study will help you learn about money and possessions from God's perspective. You will study topics such as His part/our part, spending, debt, work, saving and investing, giving, teaching children, and eternity. The *Do Well* participant manual includes a wealth of Biblical principles, as well as practical homework to help you apply what you're learning. The study also includes new videos for each week's lesson and a copy of the *Crown Money Map* to guide and celebrate your progress. With the individual and couple's set, you will receive a companion book by Chuck Bentley called, *The Worst Financial Mistakes in the Bible and How You can Avoid Them*.

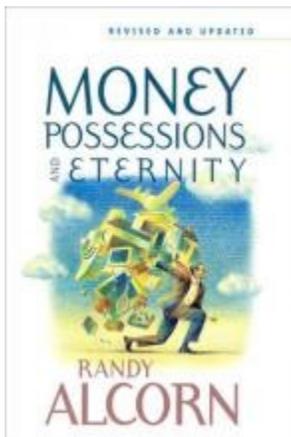


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God Provides

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.

Partner/Other Resources



[VIEW RESOURCE](#)

Money, Possessions and Eternity by Randy Alcorn

Who wants to settle for fleeting treasures on earth, when God offers everlasting treasures in heaven? It's time to rethink our perspectives on money and possessions. In this thoroughly researched and extensively updated classic, Randy Alcorn shows us how to view them accurately—as God's provision for our good, the good of others, and his glory. Alcorn presents a Biblical and comprehensive view of money and possessions. This practical and refreshing theology of money contains topical and Scripture indexes, a 13-lesson study guide, and five helpful appendices.



-

[VIEW RESOURCE](#)

Simplify: Ten Practices to Unclutter Your Soul by Bill Hybels

Bestselling author and pastor Bill Hybels unpacks ten key areas of life that can get out of focus — from finances to relationships to time commitments — and offers practical insights for making changes to create a life with greater peace and energy anchored in the priorities that matter most.

GIVING

Beliefs

37

Danger

Behavior

40

Danger

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.

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?

Your beliefs regarding giving and generosity do not totally align with God's Word. Your score indicates that you are hesitant to be generous towards God and others. This is generally caused by lack of knowledge, fear, or a false philosophy. It is important that you examine the root cause of your belief system regarding this important area of Biblical stewardship.

Your behavior regarding giving and generosity does not align fully with God's Word. Giving to the Lord and others may be difficult for you, rather than being a source of joy in your life. A key challenge you might face is to give as God leads, regardless of whether you have a

little or a lot. Perhaps you have never made giving a priority in your budget. We encourage you to honor the Lord by giving of your time, talents and resources to Him and others (Proverbs 3:9). As you grow in this important area of stewardship, you will begin to view giving as an act of worship -- rather than an obligation to be fulfilled.

Your Action Plan

To learn God's perspective on giving and generosity, we recommend:

Free Resources

- [VIEW RESOURCE](#)

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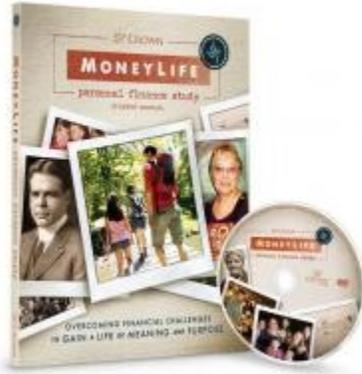
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- [VIEW RESOURCE](#)

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Crown Resources



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MoneyLife Personal Finance Study

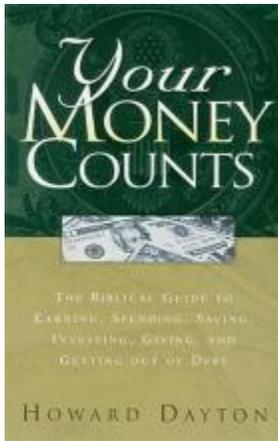
From motivating true stories of great perseverance to insightful teaching to deeply introspective self-study, the MoneyLife® Personal Finance Study is designed to help you overcome financial challenges and gain a life of meaning and purpose. This study provides solutions for both the symptoms and the root cause of your financial problems once and for all. Combining solid biblical teaching, powerful online tools, and hands-on practical experiences, the MoneyLife® Personal Finance Study is a 10-week journey with the potential to change not only your finances but also your life.



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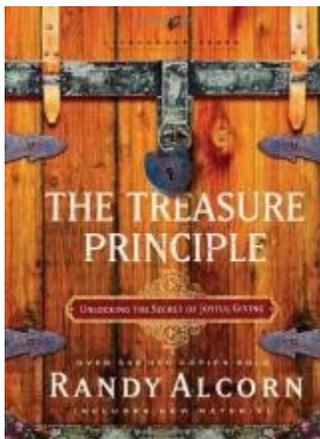


[VIEW RESOURCE](#)

Your Money Counts

In *Your Money Counts*, Howard Dayton will help you discover how much the Bible has to say about money. There are over 2,350 verses in God's Word about money and possessions -- providing a clear blueprint for managing your finances. *Your Money Counts* is extremely practical, yet also reveals the profound impact handling money has on your relationship with God.

Partner/Other Resources



[VIEW RESOURCE](#)

The Treasure Principle by Randy Alcorn

Bestselling author Randy Alcorn introduced readers to a revolution in material freedom and radical generosity with the release of the original *The Treasure Principle* in 2001. Now the revision to the compact, perennial bestseller includes a provocative new concluding chapter depicting God asking a believer questions about his stewardship over material resources. Readers are moved from the realms of thoughtful Bible exposition into the highly personal arena of everyday life. Because when Jesus told His followers to “lay up for yourselves treasures in heaven,” He intended that they discover an astounding secret: how joyful giving brings God maximum glory and His children maximum pleasure.

- 
- **LIVING GENEROUSLY** [VIEW RESOURCE](#)

Living Generously by Reimagine

Transform the way you think about generous living. The heart of generosity begins by challenging people to give of their whole lives. The 5-week *Living Generously* video series wrestles through the concept of what it looks like to give God our first and finest, rather than our leftovers.

- **GENEROUS GIVING** [VIEW RESOURCE](#)

Generous Giving

Founded in 2000 by The Maclellan Foundation, Generous Giving's mission is to spread the biblical message of generosity in order to grow generous givers among those entrusted with much. It was launched with a vision to stir a renewed, spirit-led commitment to generosity among followers of Christ through conversation. These conversations consistently allow us and our friends to discover joy in ways we didn't expect.

WORKING

Beliefs

93

Good to Excellent

Behavior

90

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 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, 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

To experience work as God designed it and to find joy and fulfillment in your career, we recommend:

Free Resources

-  [VIEW RESOURCE](#)

Personality I.D.®

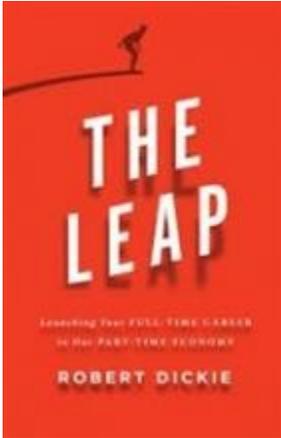
Personality I.D.® is a world-class, web platform that allows you to do your own assessment or work with a consultant to interpret your results. Crown offers a free version of the Personality I.D.® report, which provides helpful insights into your unique God-given design.

-  [VIEW RESOURCE](#)

Free Downloads on Crown Business Website

Larry Burkett started a business outreach more than 35 years ago, teaching and ministering to business leaders across our land. God has a plan for operating a business and His principles are proven to work! Crown has developed specialized, hands-on training to help business professionals start or grow a business. The Crown Business website includes several free resources to help you approach business challenges from a Biblical worldview.

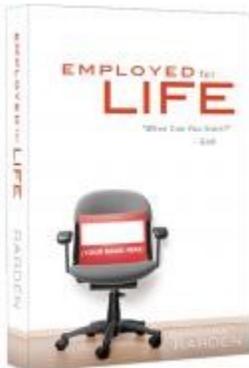
Crown Resources



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The Leap

The world, our economy, and technology have all made major leaps in the past decade. Have you made the leap along with them? Whether you're in the middle of your career or just getting started, now is the time to prepare for changes headed your way. With real world experience and advice from a host of industry leaders, Bob Dickie outlines seven proven strategies that can be translated into a practical personal action plan to achieve results in the ever-changing job landscape.



[VIEW RESOURCE](#)

Employed For Life

How can someone truly be employed for life? Author Barb Rarden says it all depends on who your employer is. The fantastic news is that the employer she's referring to -- God -- provides the best jobs, the best working conditions and the best benefits imaginable! And the best part of it all? God is "hiring," and you're perfectly suited for a position in His workplace. *Employed for Life* takes you on a journey of discovery that -- once you realize Who your ultimate employer is -- will allow you to identify and thrive in your ideal job.



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Career Direct

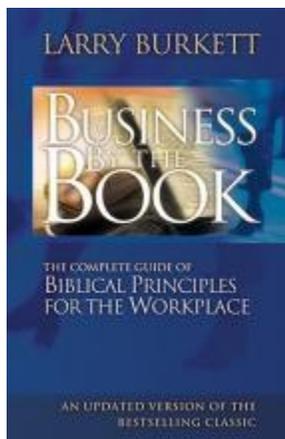
You have unlimited potential to be more and do more. You have a deep desire to grow in life and work. You are ready to exceed everyone's expectations. *Career Direct*® is designed to help you maximize your God-given talents and abilities. It is a revolutionary consultation-based assessment that combines Biblical principles of talent stewardship with cutting-edge career guidance technology and statistics. More than a simple career test, it analyzes four critical areas -- personality, interests, skills, and values. Most other career assessments only analyze one or two of these areas. *Career Direct*® incorporates all four dimensions into a full profile, detailed report.



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Venture Academy Online

Venture Academy membership provides access to 190+ professionally produced videos that explain important business concepts such as: sales, marketing, accounting, finance, business law, human resources, business planning, business communications, operations, technology, and service management. Each video is highly focused and broken down into short 1 – 10 minutes per video, except for Harvard Business School case study discussions which are 80 minutes long.

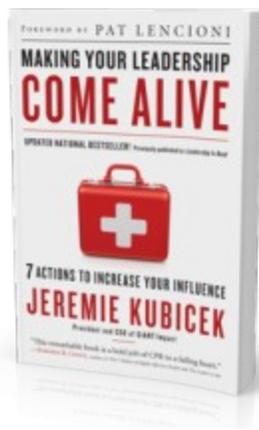


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Business by the Book

What would happen if you made your business decisions by the BOOK (God's Word)? This updated version of Larry Burkett's best-selling book offers radical principles of business management that go beyond the Ten Commandments and other biblical maxims. *Business by the Book* is a step-by-step presentation of how businesses should be run according to the Creator of all management rules. Find out what God's Word says on topics such as: Hiring and firing decisions; pay increases and promotions; management selection; employee pay decisions, borrowing and/or lending decisions, discounting policies, forming corporations and partnerships, business tithing requirements, and much more.

Partner/Other Resources



[VIEW RESOURCE](#)

• Making Your Leadership Come Alive by Jeremie Kubicek

Anyone can make an impact. You only need influence; it is the most potent professional asset on the planet. The problem is that influence is also the most underused asset. And the primary reason is that the enemy of influence is a universal human trait: self-preservation. If leaders are too concerned with protecting their status and reputation, they limit their opportunity to forge open and honest ties with others. In *Making Your Leadership Come Alive*, Jeremie Kubicek shows how leaders who are genuine — who give themselves away — have the greatest influence and are the most successful in their work.

| SAVING

Beliefs

Weak to Fair

Behavior

55

Weak to Fair

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

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, 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

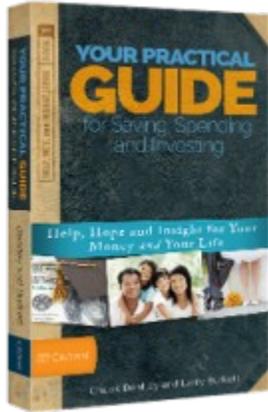
To live as a consistent and prudent saver, we recommend:

Free Resources

- [VIEW RESOURCE](#)

SmartyPig®

SmartyPig® is a free online piggy bank for people saving for specific financial goals like a wedding, a vacation or a flat-screen TV. Even if your goal is saving for a rainy day, SmartyPig® will help you reach that goal faster.



[VIEW RESOURCE](#)

Your Practical Guide to Saving, Spending and Investing

Whether you are in prevention mode (prudently planning to avoid financial pressure) or in repair mode (scrambling to escape financial bondage), this book will enable you to apply God's wisdom to your situation.

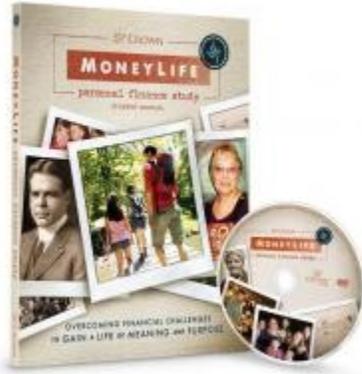


[VIEW RESOURCE](#)

Qapital

Qapital is a new way to bank that helps you save and spend smarter! When you create a Qapital account, you connect your checking account as a funding account, choose Goals you would like to save toward and apply Rules that send money automatically toward your Goals.

Crown Resources



[VIEW RESOURCE](#)

MoneyLife Personal Finance Study

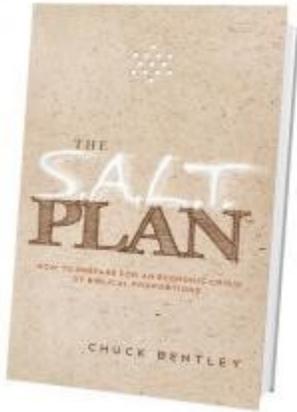
From motivating true stories of great perseverance to insightful teaching to deeply introspective self-study, the MoneyLife® Personal Finance Study is designed to help you overcome financial challenges and gain a life of meaning and purpose. This study provides solutions for both the symptoms and the root cause of your financial problems once and for all. Combining solid biblical teaching, powerful online tools, and hands-on practical experiences, the MoneyLife® Personal Finance Study is a 10-week journey with the potential to change not only your finances but also your life.



[VIEW RESOURCE](#)

Do Well - The Crown Biblical Financial Study

Do Well – The Crown Biblical Financial Study will help you learn about money and possessions from God's perspective. You will study topics such as His part/our part, spending, debt, work, saving and investing, giving, teaching children, and eternity. The *Do Well* participant manual includes a wealth of Biblical principles, as well as practical homework to help you apply what you're learning. The study also includes new videos for each week's lesson and a copy of the *Crown Money Map* to guide and celebrate your progress. With the individual and couple's set, you will receive a companion book by Chuck Bentley called, *The Worst Financial Mistakes in the Bible and How You can Avoid Them*

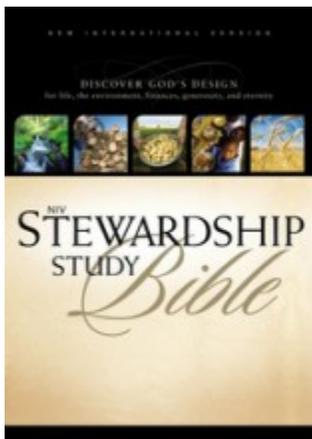


[VIEW RESOURCE](#)

The S.A.L.T. Plan™

The signs are around us everyday. We are truly in times of economic hardship, and some would even say that we are hinging on an economic event of Biblical proportions. How can you protect your family before (or in the midst of) a financial crisis? God's Word provides proven principles for preparing you to do well in any economic situation. The S.A.L.T. Plan™ by Chuck Bentley is a culmination of those principles compiled into a practical guide that provides both Biblical wisdom and sound advice to help you plan for hard times, while continuing to be faithful with your God-given resources.

Partner/Other Resources

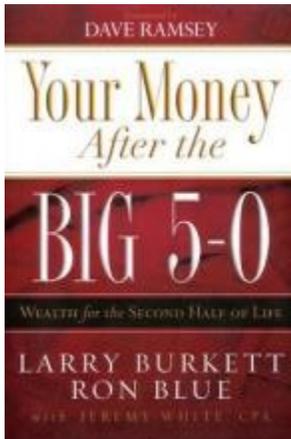


[VIEW RESOURCE](#)

NIV Stewardship Study Bible

The NIV Stewardship Study Bible uses a variety of engaging features to lead individuals through a comprehensive study of what it means to be managers entrusted with the resources of God. Through 366 Exploring Stewardship notes, profiles of individuals, notes on challenges to stewardship, quotes on stewardship from respected Christians throughout the ages, and other articles and helps, the NIV Stewardship Study Bible projects a positive picture of the privilege that we

have to manage what God has given us to his glory and to the building of his kingdom.



[VIEW RESOURCE](#)

Your Money After the Big 5-0 by Larry Burkett and Ron Blue

With combined career sales of twelve million books, the two most revered and trusted names in Christian finance -- Ron Blue and the late Larry Burkett -- offer the ultimate book about how to build a solid financial future as retirement approaches. *Your Money After the Big 5-0* equips readers with the knowledge, financial tools, and wisdom needed to ensure their fiscal well-being in the second half of life. By following Burkett and Blue's definitive direction, we learn to build a portfolio that provides for our family, honors God, and better positions us to bless the generations that follow with a legacy of stewardship and resources.

INVESTING

Beliefs

40

Danger

Behavior

47

Weak to Fair

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

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?

Your beliefs about investing do not align closely with God's Word. You may be uncomfortable or insecure regarding investment strategies, perhaps due to a lack of knowledge and/or a negative experience. While it is important to focus initially on goals for giving, saving, and debt elimination, it is also important to grow in your understanding of wise investment principles.

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

To learn more about investing from a Biblical perspective, we recommend:

Free Resources

- [VIEW RESOURCE](#)

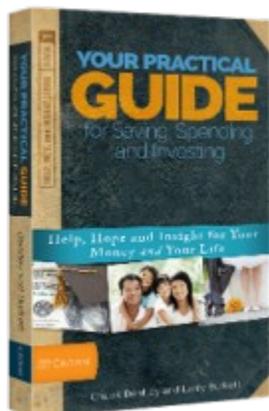
2,350 Bible Verses on Money & Possessions

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.

- [VIEW RESOURCE](#)

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

Crown's website includes a variety of free resources for your journey. Take advantage of the downloads, calculators, and articles available under the *Resources* section of Crown.org. You can access Chuck Bentley's blog and podcasts under the *Happening Now* section of Crown.org

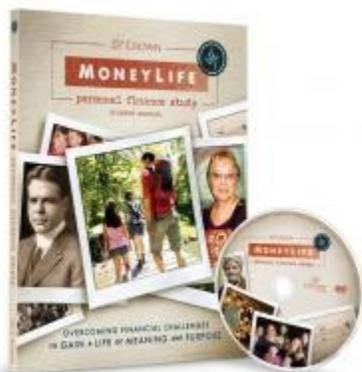


[VIEW RESOURCE](#)

Your Practical Guide to Saving, Spending and Investing

Whether you are in prevention mode (prudently planning to avoid financial pressure) or in repair mode (scrambling to escape financial bondage), this book will enable you to apply God's wisdom to your situation.

Crown Resources



[VIEW RESOURCE](#)

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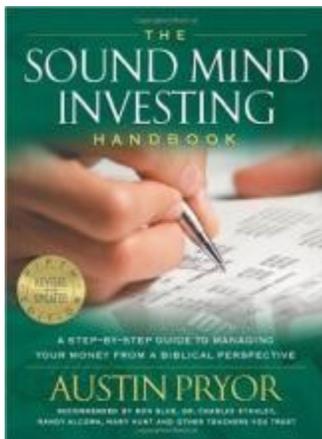


[VIEW RESOURCE](#)

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Partner/Other Resources



[VIEW RESOURCE](#)

The Sound Mind Investing Handbook by Austin Pryor

Many excellent books teach God's principles of finance. Perhaps one or more of them has helped you lay a strong biblical foundation for carrying out your money management responsibilities. But as you try to apply those principles to making real-life investing decisions, it's easy to feel overwhelmed by the jargon and the sheer number of investment possibilities. Investment adviser Austin Pryor has carefully created the "next step" guide that helps you put Godly principles of finance into motion. Whether you're a beginner or an experienced investor, you'll benefit from stepping across this bridge between "theory" and "action". Each user-friendly lesson is written in everyday English and filled with helpful visual aids.

PLANNING

Beliefs

90

Good to Excellent

Behavior

60

Weak to Fair

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 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.

You are making progress toward the Biblical practice of planning. You understand the importance of having a workable plan, even though it is sometimes difficult to stick with it. Perhaps an accountability partner or adviser can help you grow in this discipline. Once you have developed realistic short-term and long-term plans, ask God for the wisdom to know when adjustments are necessary.

Your Action Plan

To grow in your capabilities as a faithful planner, we recommend:

Free Resources



MoneyLife® Planner

Ready to get a handle on your finances? 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!

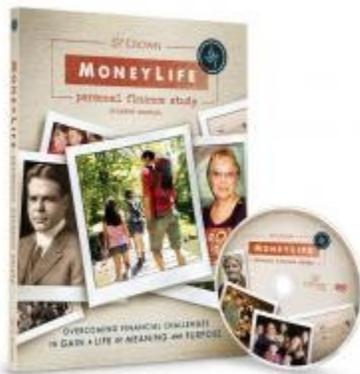


[VIEW RESOURCE](#)

Crown Money Map™

God has a special purpose for your life, and He doesn't want anything to prevent you from fulfilling it. No matter where you are on your journey, it's never too late to better prepare for the future and fulfill God's purposes based on His principles. The Crown Money Map™ makes it easy to set and track your goals, reach significant milestones, and move from one destination to the next on your journey to true financial freedom..

Crown Resources



[VIEW RESOURCE](#)

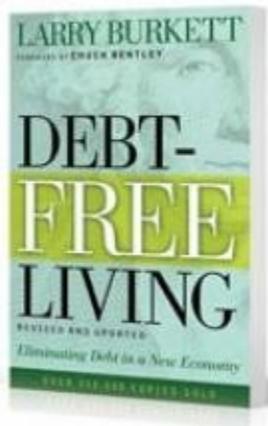
MoneyLife Personal Finance Study

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-  [VIEW RESOURCE](#)

MoneyLife Mentoring

Tired of losing sleep to money troubles? Our online MoneyLife® Mentoring program matches you with one of our certified mentors to thoroughly analyze your financial status. From there, your mentor will work with you to develop a customized spending plan and debt elimination strategy that can put you on the road to financial freedom! It all can be done securely and from the convenience of your home. The Crown MoneyLife® Mentoring program is a 15-week program that is comprised of 5 separate biblically-based sessions with scriptural teaching, thought-provoking questions, and practical application tools.



- [VIEW RESOURCE](#)

Debt-Free Living

Debt-Free Living has sold more than 350,000 copies in the two decades since Larry Burkett first laid down the challenge to live debt-free lives. On the heels of the debt-fueled debacle that was 2008-2009, we need this message now, more than ever. This bestselling book has been updated and revised to reflect today's realities alongside timeless biblical truth.



- [VIEW RESOURCE](#)

Creating a Spending Plan - Video Study

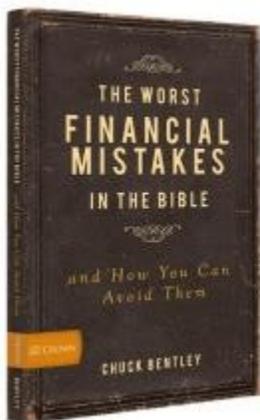
Quick. Help. Now. Sounds like everyday life doesn't it? Financially speaking, one of the best "quick, help, now" things you can do to reach your financial goals is to create and follow a spending plan. It's not about restraining you – it's about freeing you! But, where do you start? In less than two hours, *Creating a Spending Plan* provides practical help to be a better steward of your finances by applying God's wisdom.



• [VIEW RESOURCE](#)

The S.A.L.T. Plan™

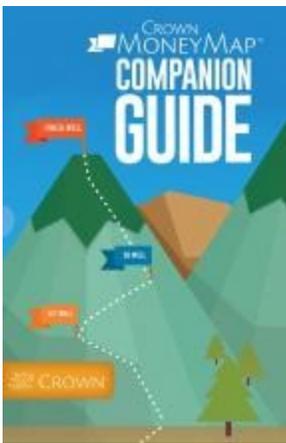
The signs are around us everyday. We are truly in times of economic hardship, and some would even say that we are hinging on an economic event of Biblical proportions. How can you protect your family before (or in the midst of) a financial crisis? God's Word provides proven principles for preparing you to do well in any economic situation. The S.A.L.T. Plan™ by Chuck Bentley is a culmination of those principles compiled into a practical guide that provides both Biblical wisdom and sound advice to help you plan for hard times, while continuing to be faithful with your God-given resources.



• [VIEW RESOURCE](#)

The Worst Financial Mistakes in the Bible and How You Can Avoid Them

The Bible is full of epic heroes who accomplished great things through faith and obedience. We learn from these godly examples, but we can also gain wisdom from the mistakes of those who failed. This is especially true in the area of finances, as God's Word tells us story after story of what not to do with our money and resources. Experience new lessons from familiar stories through a fresh take on Biblical financial teaching. Practical and insightful, this book by Chuck Bentley outlines some of the worst mistakes made by both heroes and villains of the Bible, the consequences they faced, and what YOU can do to avoid falling into these same traps.

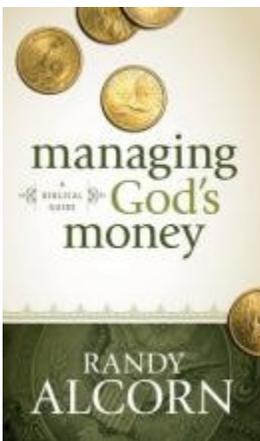


[VIEW RESOURCE](#)

Crown Money Map® Companion Guide

Crown's new Money Map® Companion Guide is a practical and inspiring resource designed to walk you through the seven steps of our newly revised Money Map®.

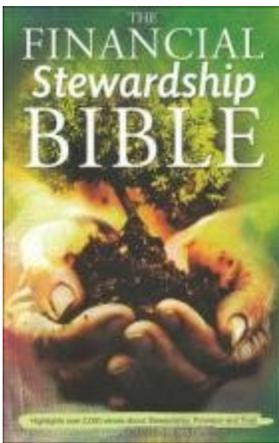
Partner/Other Resources



[VIEW RESOURCE](#)

Managing God's Money: A Biblical Guide by Randy Alcorn

God cares a great deal more about our money than most of us imagine. The sheer enormity of Scripture's teaching on this subject screams for our attention. In fact, Jesus says more about how we are to view and handle money and possessions than about any other topic — including both heaven and hell. In *Managing God's Money*, Randy Alcorn breaks down exactly what the Bible has to say about how we are to handle our money and possessions in a simple, easy-to-follow format. Filled with Scripture references, *Managing God's Money* is the perfect reference tool for anyone who is interested in gaining a solid biblical understanding of money, possessions, and eternity.



[VIEW RESOURCE](#)

The Financial Stewardship Bible by The American Bible Society

The *Financial Stewardship Bible* is your guide to explore God's messages and challenges regarding money and possessions. Developed in collaboration with Compass-Finances God's Way, the *Financial Stewardship Bible* includes over 2,000 highlighted verses that illuminate God's perspective about Stewardship, Provision and Trust.

DEBT

Beliefs

87

Good to Excellent

Behavior

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
- 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?

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 require you to go into debt. Beware of advertising, greed, and covetous thoughts, all of which can negatively affect your beliefs in this area.

Although you are working toward eliminating your debt, you may still experience stress regarding this part of your budget. Your current debt may have been caused by circumstances beyond your control or through poor financial decisions. Regardless of your level of indebtedness, never give up on your goal to become debt-free. It is important to turn to God and seek His help to eliminate what you owe. As you stick to a debt repayment plan, the Lord will bless your faithfulness.

Your Action Plan

To learn more about getting and staying out of debt, we recommend:

Free Resources

- [VIEW RESOURCE](#)

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

Crown's website includes a variety of free resources for your journey. Take advantage of the downloads, calculators, and articles available under the Resources section of Crown.org. You can access Chuck Bentley's blog and podcasts under the Happening Now section of Crown.org

-  [VIEW RESOURCE](#)

Planning Your Legacy

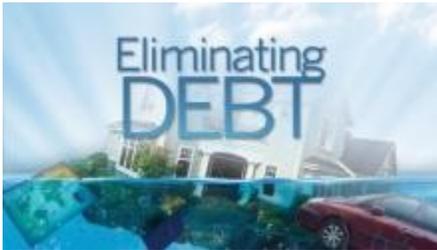
Ready to get a handle on your finances? The MoneyLife® Planner™ will help you hit the ground running by assessing where you are, showing you where you need to go, and helping you develop a plan you can stick with!

Crown Resources

-  [VIEW RESOURCE](#)

MoneyLife Mentoring

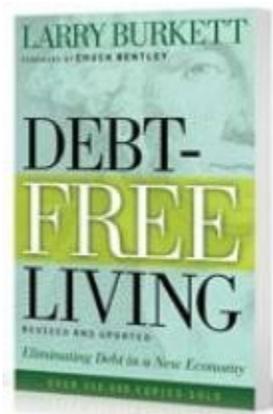
Tired of losing sleep to money troubles? Our online MoneyLife® Mentoring program matches you with one of our certified mentors to thoroughly analyze your financial status. From there, your mentor will work with you to develop a customized spending plan and debt elimination strategy that can put you on the road to financial freedom! It all can be done securely and from the convenience of your home. The Crown MoneyLife® Mentoring program is a 15-week program that is comprised of 5 separate biblically-based sessions with scriptural teaching, thought-provoking questions, and practical application tools.



- [VIEW RESOURCE](#)

Eliminating Debt - A Practical Video Study

Face the Fear. Attack the Debt. Be Free. There is no denying that debt takes a toll on us financially, emotionally, relationally, and spiritually. That's why this video study is so crucial! In less than two hours, *Eliminating Debt* will help you create a plan to attack your debt and live free from the dangers of debt dependence.



- [VIEW RESOURCE](#)
-

Debt-Free Living

Debt-Free Living has sold more than 350,000 copies in the two decades since Larry Burkett first laid down the challenge to live debt-free lives. On the heels of the debt-fueled debacle that was 2008-2009, we need this message now, more than ever. This bestselling book has been updated and revised to reflect today's realities alongside timeless biblical truth.



[VIEW RESOURCE](#)

Journey to Financial Freedom Seminar

This 6-1/2 hour live seminar, presented by a certified Crown Seminar Instructor, will help you understand Biblical principles about money and possessions. It will also help you develop new beliefs and habits related to money and possessions. You will acquire the knowledge and tools to create a realistic plan, accelerate debt elimination and gain confidence in your financial decisions.

Partner/Other Resources

Christian Credit
COUNSELORS®
A Non-Profit 501(c)3 Organization

[VIEW RESOURCE](#)

Christian Credit Counselors

Are you struggling with credit card debt? Christian Credit Counselors (CCC) can help. CCC is a non-profit credit counseling agency that can effectively reduce high interest rates, getting you out of debt faster, while honoring your debt in full. There is hope. Contact a counselor for a free debt analysis.

Beliefs

72

Weak to Fair

Behavior

40

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 money.

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?

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

To grow in your ability to leave a Kingdom legacy for the next generation, we recommend:

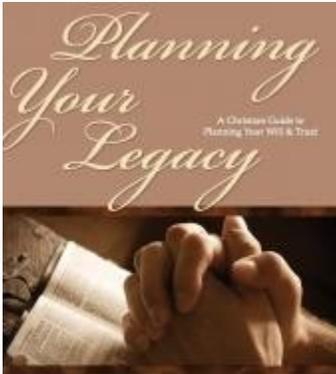
Free Resources

- [VIEW RESOURCE](#)

The Generous Family

As wise stewards, one of the most important roles that parents and grandparents have is raising up the next generation of givers in the family. But nurturing a spirit of generosity can be quite challenging in contemporary culture, where a mindset

of “getting” prevails rather than giving. With this in mind, the National Christian Foundation created The Generous Family guide to help families turn the cultural tide and establish their own legacy of generosity.

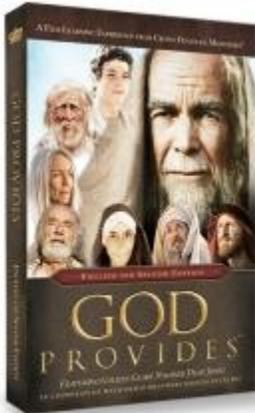


[VIEW RESOURCE](#)

Planning Your Legacy

The vast majority of people do not have a will or a trust. If they died today, they would leave the distribution of their assets to the government or others. From a biblical perspective, this is not wise stewardship. To help you to understand what kind of estate planning is best for your family, Crown has developed an e-guide related to wills and trusts.

Crown Resources



[VIEW RESOURCE](#)

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

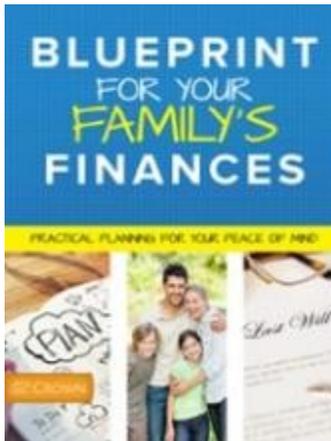
perspective on money and possessions in a fresh way. The accompanying Companion Guide is recommended to optimize the learning experience.



[VIEW RESOURCE](#)

In God We Trust

In God We Trust contains everything you need to teach children about stewardship. This 4-week study will teach children grades kindergarten to fifth grade how to give, save and spend wisely. The lessons are based on strong financial principles modeled through Scripture. Power-packed curriculum includes: Bible stories creatively told on DVD; engaging children's worship songs on Career Direct®; activities for children to take home, and much more!

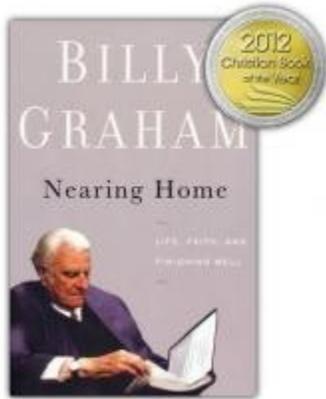


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Blueprint for Your Family Finances

Do you have peace of mind about your financial future? Are you and your family prepared for what lies ahead? God's Word tells us that He wants us to have an abundant life full of joy and peace and free from fear and worry. Regardless of your stage in life, this workbook gives you the helpful tools you need to apply God's wisdom to your unique situation.

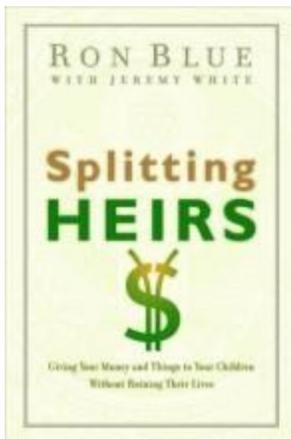
Partner/Other Resources



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Nearing Home by Billy Graham

In *Nearing Home*, Billy Graham — now in his nineties — explores the challenges of aging while gleaning foundational truths from Scripture. This man of faith invites us to journey with him as he considers the golden years while anticipating the hope of being reunited with his wife, Ruth, in his heavenly home that eclipses this world. Join Billy Graham as he shares the challenges of fading strength but still standing strong in his commitment to finishing life well.



[VIEW RESOURCE](#)

Splitting Heirs by Ron Blue

You can't take it with you. But the wealth you leave behind could be the best thing that ever happened to your loved ones -- or the worst. By approaching these important topics with clarity, conviction, and a little bit of humor, financial advisor Ron Blue explains why it is important to make these decisions now, instead of forcing your heirs to do it later. Even if your nest egg is small, it can have a huge impact on the next generation. With practical tips, tools, charts, and worksheets, this book will foster a real appreciation for the precious resources that God has entrusted to your care.

MANAGING

Beliefs

65

Weak to Fair

Behavior

51

Weak to Fair

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. 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 totally align with God's Word. Based on your score, you may not be fully satisfied with the way you manage your time, talent, and resources. Perhaps you manage them well sometimes, but you find it challenging to be consistent in this area of your life. It is also possible that you are managing more as an Owner, rather than a Steward. Until your actions reflect God's ownership over everything, it is likely you will experience times of financial stress in your life.

Your Action Plan

To grow in your journey as a faithful manager of God's resources, we recommend:

Free Resources



MoneyLife® Planner

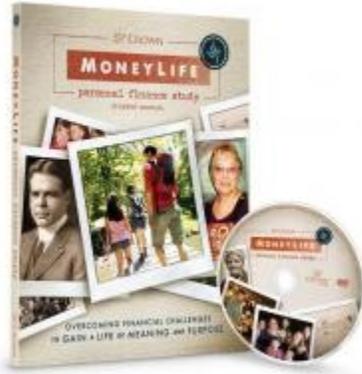
Ready to get a handle on your finances? The MoneyLife® Planner™ will help you hit the ground running by assessing where you are, showing you where you need to go, and helping you develop a plan you can stick with!



Mint.com

From money and budgeting to customized tips and more — get a clear view of your total financial life. Mint calculates average spending by category with a click so you can easily create a budget based on spending patterns. See how much you're spending on what -- year-to-year or month-to-month. Create and adjust budgets as you go based on what you actually do.

Crown Resources



[VIEW RESOURCE](#)

MoneyLife Personal Finance Study

From motivating true stories of great perseverance to insightful teaching to deeply introspective self-study, the MoneyLife® Personal Finance Study is designed to help you overcome financial challenges and gain a life of meaning and purpose. This study provides solutions for both the symptoms and the root cause of your financial problems once and for all. Combining solid biblical teaching, powerful online tools, and hands-on practical experiences, the MoneyLife® Personal Finance Study is a 10-week journey with the potential to change not only your finances but also your life.



[VIEW RESOURCE](#)

MoneyLife Mentoring

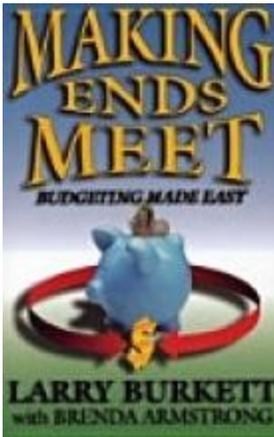
Tired of losing sleep to money troubles? Our online MoneyLife® Mentoring program matches you with one of our certified mentors to thoroughly analyze your financial status. From there, your mentor will work with you to develop a customized spending plan and debt elimination strategy that can put you on the road to financial freedom! It all can be done securely and from the convenience of your home. The Crown MoneyLife® Mentoring program is a 15-week program that is comprised of 5 separate biblically-based sessions with scriptural teaching, thought-provoking questions, and practical application tools.



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Do Well - The Crown Biblical Financial Study

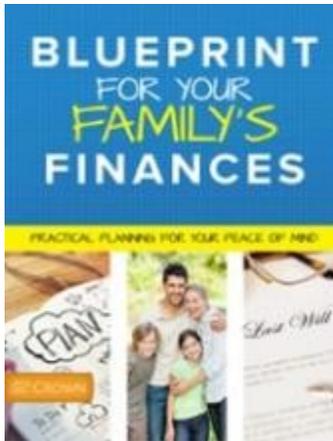
Do Well – The Crown Biblical Financial Study will help you learn about money and possessions from God's perspective. You will study topics such as His part/our part, spending, debt, work, saving and investing, giving, teaching children, and eternity. The *Do Well* participant manual includes a wealth of Biblical principles, as well as practical homework to help you apply what you're learning. The study also includes new videos for each week's lesson and a copy of the *Crown Money Map* to guide and celebrate your progress. With the individual and couple's set, you will receive a companion book by Chuck Bentley called, *The Worst Financial Mistakes in the Bible and How You can Avoid Them*.



[VIEW RESOURCE](#)

Making Ends Meet

Many people's excuse for not setting up a written budget is that they think they don't have enough money to budget, or they think it would be too complicated. What they don't realize is that they do have a budget — they have income and spend it on expenses — they just don't have a written plan. They don't control their money; their money controls them. The great thing about having a budget is that you decide where your money goes. This book presents the basics of budgeting in an easy-to-understand format that uses a one-page budget form. It explains the real purpose of money, how to use a checking account, and how to deal with things that can wreck a budget — like credit cards.

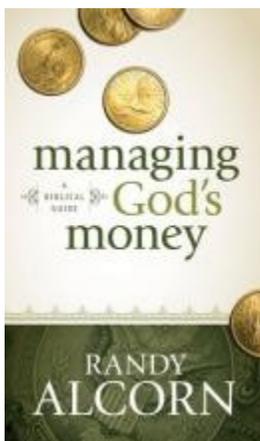


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Partner/Other Resources



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Managing God's Money: A Biblical Guide by Randy Alcorn

God cares a great deal more about our money than most of us imagine. The sheer enormity of Scripture's teaching on this subject screams for our attention. In fact, Jesus says more about how we are to view and handle money and possessions than about any other topic — including both heaven and hell. In *Managing God's Money*, Randy Alcorn breaks down exactly what the Bible has to say about how we are to handle our money and possessions in a simple, easy-to-follow format. Filled with Scripture references, *Managing God's Money* is the

perfect reference tool for anyone who is interested in gaining a solid biblical understanding of money, possessions, and eternity.

- [VIEW RESOURCE](#)

Quicken

Wherever you are with your money, Quicken has money management software for you.