



Your Score: 93

MoneyLife® Indicator Individual Report

1. Understanding True Riches

Elliott Kess

Email: twoforhim@hotmail.com

2. Giving

3. Working

4. Saving

5. Investing

6. Planning

7. Debt

8. Legacy

9. Managing

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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English

Introduction to Your MoneyLife[®] Indicator Report

Using this Report to Understand and Improve Your Biblical Financial Health

Elliott Kess, 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 from briars. A good man brings good things out of the good stored up in his heart, and an evil man brings evil things out of the evil stored up in his heart. For the mouth speaks what the heart is full of.” – Luke 6:43-45

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

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

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

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

Elliott Kess, 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 \(/contact/recommend-consultant\)](/contact/recommend-consultant) to connect with a certified MoneyLife® Indicator Consultant.

ORGANIZATION OF THE REPORT

This report is organized into three main parts:

1.

- 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.

- 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.

- 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.

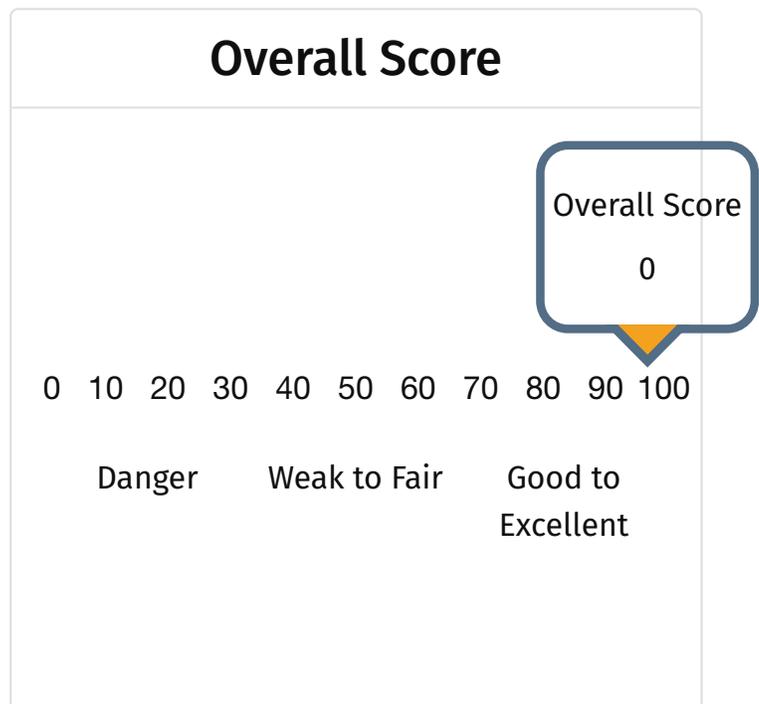
: Significant changes to beliefs and/or behaviors are necessary to bring your financial life in line with God's economy. Immediate attention on the underlying issues may help you avoid or minimize negative consequences (financial and/or relational). On a positive note, there are both short- and long-term 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.

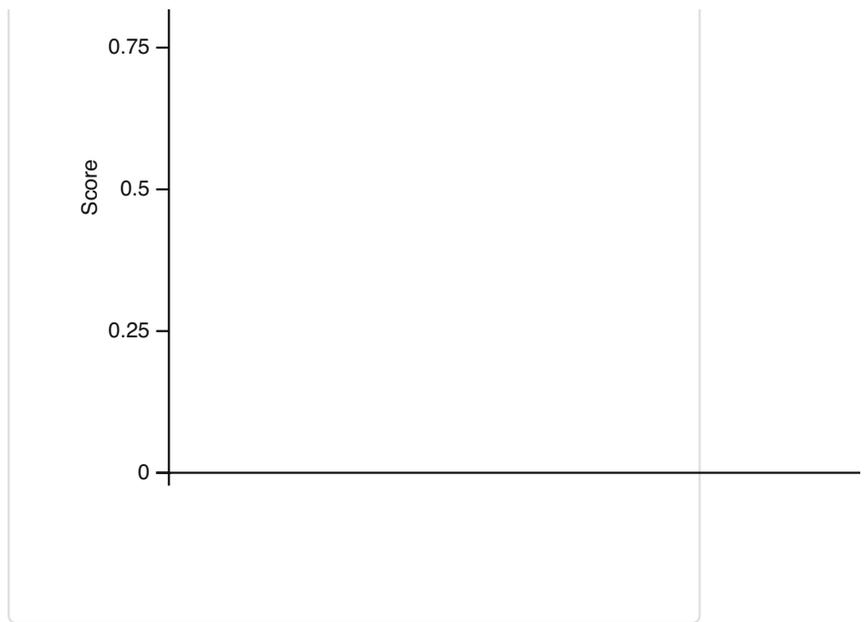
: You have a certain level of understanding about God's economy, as it relates to behaviors and beliefs in His way of handling finances. However, there may be some level of uncertainty causing you to hesitate on behaviors that align with God's principles. Your beliefs regarding certain areas are influenced 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.

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.

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

MoneyLife Indicator™ Results





Beliefs Behaviors

Top 3 Areas to Improve Top 3 Areas to Improve

	Area		Area
1.	Investing	1.	Investing
2.	Understanding True Riches	2.	Giving
3.	Managing	3.	Working

UNDERSTANDING TRUE RICHES

Beliefs Behavior

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?

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

Congratulations! Your behavior is closely aligned with God's Word in regard to true riches. Both your budget and your lifestyle bring honor and glory to the Lord. On a personal level, you find great joy and satisfaction in giving to Kingdom causes. Your focus has become external instead of internal -

- you invest in the lives of others, rather than simply looking out for yourself. You know it is more blessed to give than to receive, and you are intentional about using your time, talent, knowledge and resources for things with eternal value.

Your Action Plan

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 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

Crown Resources

(<http://shop.crown.org/P-37-moneylife-personal-finance-study.aspx>)

MoneyLife Personal Finance Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-37-MONEYLIFE-PERSONAL-FINANCE-STUDY.ASPX](http://shop.crown.org/P-37-moneylife-personal-finance-study.aspx))

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.

(<http://shop.crown.org/46-root-of-riches.aspx>) **Root of Riches**

VIEW RESOURCE

(<http://shop.crown.org/P-46->

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.

(<https://shop.crown.org/67-employed-for-life-discussion-guide.aspx>)

VIEW RESOURCE ([HTTPS://SHOP.CROWN.ORG/P-67](https://shop.crown.org/p-67))

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

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*.

(<http://shop.crown.org/p/23-god-provides-dual-language-video-englishspanish.aspx>)

God Provides

Dramatic Biblical stories like

[VIEW RESOURCE \(HTTP://SHOP.CROWN.ORG/P-23-GOD-PROVIDES-DUAL-LANGUAGE-VIDEO-ENGLISHSPANISH.ASPX\)](http://shop.crown.org/p/23-god-provides-dual-language-video-englishspanish.aspx)

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

is recommended to optimize the learning experience.

Partner/Other Resources

(<https://store.epm.org/product/money-possession-and-eternity>)

[VIEW RESOURCE \(HTTPS://STORE.EPM.ORG/PRODU](https://store.epm.org/product/money-possession-and-eternity)

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.

(<http://www.christianbook.com/simplify-ten-practices-unclutter-your-soul/bill-hybels/9781414391229/pd/391229-dv=c&en=google-pla&event=SHOP&kw=christian-living-020&p=1179710&gclid=CjwKEAjwuevtBRCmpOyZ2L-xrG8SJADwH5c6dz4ehli26yZhoHdk7XZ9PoeUwEVbHGLfb0>)

Simplify: Ten Practices to Unclutter Your Soul by Bill Hybels

VIEW RESOURCE ([HTTP://WWW.CHRISTIANBOOK.CC](http://www.christianbook.com))

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.

Beliefs Behavior

0 0

Good to Excellent Good to Excellent

What was measured?

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

There are five elements associated with giving:

- Our attitudes in giving
- The advantages of giving
- The amount to give
- 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

6: 11-12” Ps. 112: 9

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?

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

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

Your Action Plan

To learn God's perspective on giving and generosity, 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

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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

Crown Resources

(<http://shop.crown.org/37-moneylife-personal-finance-study.aspx>)

MoneyLife Personal Finance Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-37-1](http://shop.crown.org/p-37-1))

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.

(<https://shop.crown.org/67-employed-for-life-discussion-guide.aspx>)

Do Well - The Crown Biblical Financial Study

VIEW RESOURCE (<https://shop.crown.org/p-67>)

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

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(<https://shop.crown.org/106-your-money-counts-book.aspx>)

Your Money Counts

VIEW RESOURCE (<https://shop.crown.org/106-your-money-counts-book.aspx>)

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

handling money
has on your
relationship with
God.

Partner/Other Resources

(<http://store.epm.org/product/the-treasure-principle>)

[VIEW RESOURCE \(HTTP://STORE.EPM.ORG/PRODUCT](http://store.epm.org/product/the-treasure-principle)

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.

(<http://www.thereimagine.org/the-living-generously-films/>)

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.

(<http://generousgiving.org/>)

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 Behavior

0

Good to
Excellent

0

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

(http://pidteam.crown.org/training/free_report)

Personality I.D.®

[VIEW RESOURCE \(HTTP://PIDTEAM.CROWN.ORG/TR](http://pidteam.crown.org/training/free_report)

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.

(<http://crownbiz.com/>)

Free Downloads on Crown Business Website

[VIEW RESOURCE \(HTTP://CROWNBIZ.COM/\)](http://crownbiz.com/)

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!

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

(<http://shop.crown.org/P-74-the-leap.aspx>) **The Leap**

VIEW RESOURCE

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.

(<https://shop.crown.org/p-67-employed-for-life-discussion-guide.aspx>)

Employed For Life

VIEW RESOURCE

How can someone 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.

(<https://shop.crown.org/p-67-employed-for-life-discussion-guide.aspx>)

(<https://www.crown.org/Career>)

Career Direct

VIEW RESOURCE ([HTTPS://WWW.CROWN.ORG/CAREER](https://www.crown.org/Career))

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.

(<https://crownbiz.com/venture-academy-listing/>)

Venture Academy Online

VIEW RESOURCE ([HTTPS://CROWNBIZ.COM/VENTUI](https://crownbiz.com/venture-academy-listing/))

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.

(<http://shop.crown.org/6-business-by-the-book-revised.aspx>)

Business by the Book

VIEW RESOURCE ([HTTP://SHOPCROWN.ORG/P-6-B](http://shop.crown.org/6-business-by-the-book-revised.aspx))

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

(<http://www.aliveleader.com>)

VIEW RESOURCE ([HTTP://WWW.ALIVELEADER.COM/](http://www.aliveleader.com/))

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

themselves away —
have the greatest
influence and are
the most
successful in their
work.

| SAVING

Beliefs Behavior

0

Good to
Excellent

0

Good to
Excellent

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

- 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?

Congratulations! Your beliefs about saving align closely with God’s Word. Because you have embraced the Biblical principles of steady

plodding (Proverbs 21:5) and delayed gratification (Proverbs 21:20), you are experiencing the peace that comes to those who wisely prepare for the future. Saving requires consistency, so it is important to stay the course even in difficult economic times.

Congratulations! You are exercising Biblical wisdom in regard to your savings plan. You save regularly for emergency expenses and major purchases, so you can avoid going into debt for your needs and wants. This is a significant accomplishment, especially in cultures where debt is considered the norm. If you continue to faithfully save a portion of your income, you will also be able to help others and give more liberally to God's purposes.

Your Action Plan

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

Free Resources

(<https://www.smartypig.com/>) **SmartyPig®**

VIEW RESOURCE

([HTTPS://WWW.SMARTYPIG.COM/](https://www.smartypig.com/));

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.

(<http://info.crown.org/practical-guide>)

VIEW RESOURCE ([HTTP://INFO.CROWN.ORG/PRACT](http://info.crown.org/practical-guide)

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.

(<https://www.qapital.com/>)

VIEW RESOURCE ([HTTPS://WWW.CAPITAL.COM/](https://www.qapital.com/))

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

(<http://shop.crown.org/37-moneylife-personal-finance-study.aspx>)

MoneyLife Personal Finance Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-37-1](http://shop.crown.org/P-37-1))

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.

(<http://shop.crown.org/P-84-do-well-the-crown-bfs-life-group-study-individual-set.aspx>)

Do Well - The Crown Biblical Financial Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-84-](http://shop.crown.org/P-84-do-well-the-crown-bfs-life-group-study-individual-set.aspx)

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*

(<http://shop.crown.org/p/47-the-salt-plan.aspx>) **The S.A.L.T.
Plan™**

VIEW RESOURCE (<http://shop.crown.org/p/47-1>)

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

(<http://www.christianbook.com/niv-stewardship-environment- generosity-special-edition/9780310442165/pd/23005EB>)

NIV Stewardship Study Bible

VIEW RESOURCE

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

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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.

(<http://www.christianbook.com/after-wealth-second-half-life/larry-burkett/9780805444322/pd/44323>)

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

VIEW RESOURCE ([HTTP://WWW.CHRISTIANBOOK.COM](http://www.christianbook.com))

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

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 Behavior

0

Good to
Excellent

0

Good to
Excellent

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?

Congratulations! Your beliefs about investing are aligned closely with God’s Word. You understand the importance of being faithful in this area, and you are willing to seek wise counsel about your investments. By now, you should be experiencing the benefits of seeing your investments grow steadily. We encourage

you to guard against the temptation to make your investment portfolio a primary focus during this season. Maintain the proper balance with your investments, so you can honor God without compromising on the truly important things in life.

Congratulations! Your behavior in the area of investing indicates that you have made great strides towards financial freedom. Because you are managing your financial affairs well, you have been able to build an investment portfolio that will bless your family and God's kingdom. Keep growing in your knowledge of investing and surround yourself with godly advisers who can guide you toward responsible investment choices. During this season, it's important to allocate your time wisely and not become consumed with studying the markets. Without proper balance, the most important things in life can take a back seat to a preoccupation with investment strategies.

Your Action Plan

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

Free Resources

(/downloads/2350-bible-verses-money-possession-1422379298.pdf)

[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.

(<http://www.crown.org/>)

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

(<http://info.crown.org/practical-guide>)

VIEW RESOURCE

**Your
Practical
Guide to
Saving,
Spending
and**

([HTTP://INFO.CROWN.ORG/PRACTICAL-GUIDE](http://info.crown.org/practical-guide))

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

(<http://shop.crown.org/37-moneylife-personal-finance-study.aspx>)

MoneyLife Personal Finance Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-37-1](http://shop.crown.org/p-37-1))

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 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.

(<http://shop.crown.org/p-84-do-well-the-crown-bfs-life-group-study-individual-set.aspx>)

Do Well - The Crown Biblical Financial Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-84-](http://shop.crown.org/p-84-do-well-the-crown-bfs-life-group-study-individual-set.aspx)

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*

Partner/Other Resources

(<https://www.soundmindinvesting.com/soundmind-investing-handbook/>)

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 Behavior

0 0

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
- 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

- 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.

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 short-term plans come to fruition. 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 to direct your steps, even in times of economic uncertainty.

Your Action Plan

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

Free Resources

(<https://planner.crown.org/>)

MoneyLife® Planner

[VIEW RESOURCE](#)

([HTTPS://PLANNER.CROWN.ORG/](https://planner.crown.org/))

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!

(www.crownmoneymap.org)

Crown Money Map™

[VIEW RESOURCE](#)

([WWW.CROWNONEYMAP.ORG](http://www.crownmoneymap.org))

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

(<http://shop.crown.org/37-moneylife-personal-finance-study.aspx>)

MoneyLife Personal Finance Study

[VIEW RESOURCE \(HTTP://SHOP.CROWN.ORG/P-37-1\)](http://shop.crown.org/p-37-1)

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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.

(<http://mentoring.crown.org/>)

MoneyLife Mentoring

VIEW RESOURCE ([HTTP://MENTORING.CROWN.ORG](http://mentoring.crown.org))

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.

(<http://shop.crown.org/p-13-debt-free-living-book.aspx>)

Debt-Free Living

Debt-Free Living

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-13-DEBT-FREE-LIVING-BOOK.ASPX](http://shop.crown.org/p-13-debt-free-living-book.aspx))

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.

(<http://shop.crown.org/P-41-creating-a-spending-plan-package.aspx>)

Creating a Spending Plan - Video Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-41-C](http://shop.crown.org/P-41-creating-a-spending-plan-package.aspx))

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.

(<http://shop.crown.org/P-47-the-salt-plan.aspx>)

The S.A.L.T. Plan™

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-47-T](http://shop.crown.org/P-47-the-salt-plan.aspx))

The signs are
around us
everyday. We are

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.

(<http://shop.crown.org/P-54-the-worst-financial-mistakes-in-the-bible-and-how-you-can-avoid-them.aspx>)

The Worst Financial Mistakes in the Bible and How You Can

VIEW RESOURCE ([HTTP://SHOPCROWN.ORG/P-54-](http://shop.crown.org/P-54-the-worst-financial-mistakes-in-the-bible-and-how-you-can-avoid-them.aspx)

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.

131-crown-money-map-companion-guide.aspx)

Money Map[®] Companion Guide

VIEW RESOURCE ([HTTPS://WWW.CROWN.ORG/P-131](https://www.crown.org/p-131-crown-money-map-companion-guide.aspx))

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

(<https://store.epm.org/product/managing-gods-money>)

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

VIEW RESOURCE ([HTTPS://STORE.EPM.ORG/PRODU](https://store.epm.org/product/managing-gods-money))

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.

(<https://www.amazon.com/Financial-Stewardship-Bible-American-Society/dp/1585169986>)

VIEW RESOURCE (<https://www.amazon.com/Financial-Stewardship-Bible-American-Society/dp/1585169986>)

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 Behavior

0

Good to
Excellent

0

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 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.

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

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

Free Resources

(<http://www.crown.org/>) **Downloads, Calculators, Articles, Blog and Podcast on Crown.org**

[VIEW RESOURCE](#)

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

(<https://planner.crown.org/>)

Planning Your Legacy

VIEW RESOURCE

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

(<http://mentoring.crown.org/>)

MoneyLife Mentoring

VIEW RESOURCE

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.

(<http://shop.crown.org/43-eliminating-debt-package.aspx>)

Eliminating Debt - A Practical Video Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-43-I](http://shop.crown.org/P-43-I))

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.

(<http://shop.crown.org/p-13-debt-free-living-book.aspx>) **Debt-Free Living**

VIEW RESOURCE

Debt-Free Living

(<http://shop.crown.org/p-13-debt-free-living-book.aspx>)

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.

(<http://events.crown.org/sem>) **Journey to Financial Freedom**

VIEW RESOURCE

(<http://events.crown.org/sem>)

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

(<http://www.christiancreditcounselors.org/crown/>)

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.

| LEGACY

Beliefs Behavior

0 0

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 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?

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 precepts and principles, as well as your own life experiences. This can lead to the transformation of individual lives, families, and the society in which you live. One challenge during this season may be to keep the wisdom you have gained to yourself. Do not become weary 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 impacting 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/or grandchildren. Remember, there are many others who can benefit from your knowledge and godly example.

Your Action Plan

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

Free Resources

[VIEW RESOURCE](#) ([/DOWNLOADS/THE+GENEROUS+I](#))

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.

(<https://www.crown.org/life/content/Planning-Your-Legacy.pdf>)

Planning Your Legacy

VIEW RESOURCE (<https://www.crown.org/life/content/Planning-Your-Legacy.pdf>)

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

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

(<http://shop.crown.org/p/23-god-provides-dual-language-video-englishspanish.aspx>)

God Provides

Dramatic Biblical stories like

[VIEW RESOURCE \(HTTP://SHOP.CROWN.ORG/P-23-GOD-PROVIDES-DUAL-LANGUAGE-VIDEO-ENGLISHSPANISH.ASPX\)](http://shop.crown.org/p/23-god-provides-dual-language-video-englishspanish.aspx)

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.

(http://www.amazon.com/god-trust-us-Stewardship-Association-Ministries/dp/B001RYJEKK/ref=sr_1_8?ie=UTF8&qid=1460576777&sr=8&keywords=in+god+we+trust+dvd)

In God We Trust

In God We Trust

contains

everything you

VIEW RESOURCE (http://www.amazon.com/god-trust-us-Stewardship-Association-Ministries/dp/B001RYJEKK/ref=sr_1_8?ie=UTF8&qid=1460576777&sr=8&keywords=in+god+we+trust+dvd)

needed 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!

(http://shop.crown.org/100-blueprint-for-your-familys-finances.aspx)

Blueprint for Your Family Finances

VIEW RESOURCE (<http://shop.crown.org/100-blueprint-for-your-familys-finances.aspx>)

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

(<http://www.christianbook.com/nearing-home-life-faith-finishing-well/billy-graham/9780849948329/pd/948329>)

Nearing Home by Billy Graham

VIEW RESOURCE ([HTTP://WWW.CHRISTIANBOOK.COM](http://www.christianbook.com))

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

...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.

(<http://www.amazon.com/Splitting-Heirs-Children-Without-Ruining/dp/0802413765>) **Splitting Heirs by Ron Blue**

VIEW RESOURCE ([HTTP://WWW.AMAZON.COM/SPLI](http://www.amazon.com/Splitting-Heirs-Children-Without-Ruining/dp/0802413765))

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

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 Behavior

0

Good to
Excellent

0

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 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?

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 committing 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 represents 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 meet God face-to-face. As you 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

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

Free Resources

(<https://planner.crown.org/>) **MoneyLife®**

[VIEW RESOURCE \(HTTPS://PLANNER.CROWN.ORG/\)](https://planner.crown.org/)

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!

(<https://www.mint.com/>) **Mint.com**

[VIEW RESOURCE \(HTTPS://WWW.MINT.COM/\)](https://www.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

(<http://shop.crown.org/P-37-moneylife-personal-finance-study.aspx>)

MoneyLife Personal Finance Study

[VIEW RESOURCE \(HTTP://SHOP.CROWN.ORG/P-37-MONEYLIFE-PERSONAL-FINANCE-STUDY.ASPX\)](http://shop.crown.org/P-37-moneylife-personal-finance-study.aspx)

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.

(<http://mentoring.crown.org/>)

MoneyLife Mentoring

VIEW RESOURCE ([HTTP://MENTORING.CROWN.ORG](http://mentoring.crown.org/))

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.

(<http://shop.crown.org/p/84-do-well-the-crown-bfs-life-group-study-individual-set.aspx>)

Do Well - The Crown Biblical Financial Study

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-84-](http://shop.crown.org/p/84-do-well-the-crown-bfs-life-group-study-individual-set.aspx)

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

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*.

(<http://shop.crown.org/60-making-ends-meet.aspx>) **Making Ends Meet**

VIEW RESOURCE

([HTTP://SHOP.CROWN.ORG/P-60-](http://shop.crown.org/P-60-)

Many people's 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

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.

(<http://shop.crown.org/100-blueprint-for-your-familys-finances.aspx>)

Blueprint for Your Family Finances

VIEW RESOURCE ([HTTP://SHOP.CROWN.ORG/P-100](http://shop.crown.org/p-100))

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

(<https://store.epm.org/product/managing-gods-money>)

[VIEW RESOURCE \(HTTPS://STORE.EPM.ORG/PRODU](https://store.epm.org/product/managing-gods-money)

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

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.

(<http://www.quicken.com>) **Quicken**

VIEW RESOURCE ([HTTP://WWW.QUICKEN.COM/COM](http://www.quicken.com))

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

