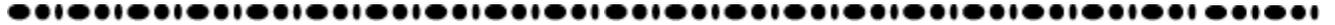


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INTRODUCTION

Money is a tool. Like all tools, it is amoral, neither good nor evil, but fully dependent on how it is used. A hammer, for example, is also amoral. It can be used to build a house, or it can be used as a weapon in a crime. Money is the same. Great good can come from money, as can great evil.

How we use the tool of money is done with external actions, but our usage puts our internal hearts on display. The exercise that follows addresses both external actions and internal dispositions. You will be asked to engage three stages.

Stage One—The Money Test

A brief assessment of how you handle money *externally* based on Scripture’s guiding principles for money.

Stage Two—The Money Personality Assessment

A “Money Personality” assessment to gain clarity on your *internal* disposition toward money.

Stage Three—Internal and External Commitments

Discernment on internal motives toward money, and steps for external commitments you would like to make moving forward.

As always, you will get out of this what you put into it. There may be no more tangible of a handle for grabbing hold of our internal hearts than money, so you are very much encouraged to make the most of this exercise. Engage prayerfully, thoughtfully, and even relationally. This would be a great exercise to not only debrief with your Small Group or Running Partners, like you do with other *Morph* weeks, but if you make financial decisions with others, such as family or spouses, you are also encouraged to debrief it with them as well.

FIRST STAGE SCRIPTURE'S "MONEY TEST"

Scripture may not give a detailed description for the minutia of money management, but we are given guiding principles for stewarding the resources entrusted to us. These guiding principles can be used as Scripture's "Money Test" to discern matters of the heart. A fully-committed heart will be expressed by money habits that match Scripture's guiding principles. To be sure, *passing* this "money test" does not guarantee a right heart. But *failing* this "money test" heightens the likelihood that something is, or has been, off.

The money test is brief. Simply answer the following seven questions yes or no. Additional passages on the guiding principle for each question are found at the back of this exercise.

- | | | |
|--|-----|----|
| 1. Are you free from debt? | YES | NO |
| <i>Proverbs 22:7 The borrower is servant to the lender.</i> | | |
| 2. Do you have and consistently keep a plan for your finances (i.e., budget, savings, etc.)? | YES | NO |
| <i>Proverbs 6:6-8 Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.</i> | | |
| 3. Do you tithe regularly? | YES | NO |
| <i>Proverbs 3:9-10 Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.</i> | | |
| 4. Do you make all of your income (every cent that comes into your hands) through honest gain? | YES | NO |
| <i>Proverbs 16:8 Better a little with righteousness than much gain with injustice.</i> | | |
| 5. Do you give cheerfully and regularly to those in need around you? | YES | NO |
| <i>Proverbs 21:26 The righteous give without sparing.</i> | | |
| 6. Do you avoid overworking to get more money? | YES | NO |
| <i>Proverbs 23:4 Do not wear yourself out to get rich; have the wisdom to show restraint.</i> | | |
| 7. Do you pay your taxes honestly and on time? | YES | NO |
| <i>Romans 13:7 Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.</i> | | |

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SECOND STAGE

MONEY PERSONALITY

The “Money Test” is effectively pass/fail rather than discerned by degrees. Answering “no” to any of the previous questions indicates a heightened need to peel back the layers of our hearts—that is, to ask *why* am I using money the way that I do.

In this Second Stage, you are asked to take a quick Money Personality assessment to assist in understanding your heart. A Money Personality assessment does not discern right or wrong, but is a useful tool in understanding the dispositions of our hearts’ personalities with regard to finances.

Complete the following sentences with the answer that best matches your tendencies with money.

1. If I had \$500 in my wallet right now...
 - a. it would burn a hole in my wallet. I’d buy something with it.
 - b. I’d avoid needing to use it. I’d put as much of it as I could in the bank.
 - c. I’d buy something if I *truly* needed it. The purchase would be useful.
 - d. I’d buy a few gifts for friends and treat somebody to lunch.
 - e. I wouldn’t give it much thought. I might lighten the load by putting some of it in a safe place, but I’d then forget about it.
2. When it comes to financial record keeping...
 - a. I’m not even sure what I should be doing.
 - b. I enjoy keeping detailed records.
 - c. I’m always looking for opportunities to make more money, maximize investments, or to make my money work on my behalf.
 - d. I keep some records, but I don’t obsess over them.
 - e. I don’t keep records. Maybe I should, but I don’t have time.
3. When I think about spending money...
 - a. I get excited. I love to spend.
 - b. I don’t enjoy spending money. I’m okay with spending on necessities, but I’d rather save than spend.
 - c. I enjoy spending money most when I can use it to make more money.
 - d. I think about others. I look for ways to make others happy in my spending.
 - e. I just enjoy life as it comes and don’t stress over spending or not spending.
4. When it comes to borrowing money...
 - a. I’m fine with it. It helps me get what I want when I want it.
 - b. I hate it. If I’m forced to borrow, I pay off the debt as quickly as possible.
 - c. I’ll borrow money for business purposes, to make more money, but not for consumer purposes.
 - d. I’d borrow to take care of a friend.
 - e. I’ve probably borrowed more than I should have from time to time. I’m not sure.

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5. When it comes to saving money...
 - a. I'm terrible at saving but will do so to get something I really want.
 - b. I'm a pro. I have a thoughtful, long-term savings plan.
 - c. I see saving as a way to amass capital for future investments, but I don't like to leave money sitting around earning low interest.
 - d. I like having amounts on hand so I'm able help others when needs arise.
 - e. I get overwhelmed or bored when thinking about savings, and sometimes both. I'd rather do something else.
6. I will loan money to others...
 - a. if I have a little on hand. I don't usually have a lot to loan, but it doesn't bother me to loan what I have.
 - b. only very hesitantly. If they planned better, they wouldn't need to borrow.
 - c. if it is a good investment. I will, however, lay out clear expectations for when and how much I'd like to be paid back.
 - d. eagerly and without much thought to interest or when I will be paid back.
 - e. if it's not a big hassle and won't mess up the relationship.
7. My attitude toward credit cards is...
 - a. I use them often and make minimum payments.
 - b. at most, I use them for convenience. I always pay the full balance.
 - c. I like that they allow me to keep cash in my own accounts, earning interest for another month.
 - d. I like them for treating a friend to dinner and not having to parade a bunch of cash.
 - e. I like them because they are easy and convenient. I prefer to pay them off immediately but sometimes get hit with charges when I procrastinate paying bills.
8. If I were suddenly to come into an unexpected \$10,000...
 - a. I'd go shopping!
 - b. I'd deposit it into my savings account or a highly secure investment, like a CD or government bond.
 - c. I'd research investments and find ways to turn it into \$20,000.
 - d. I know exactly who I'd help and would enjoy doing so.
 - e. I'd probably have some fun, but I wouldn't obsess over it. Most of it would sit in the bank.

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9. My goals about money are...
- a. to have enough so I can buy whatever I want.
 - b. to save enough now, so I never have to worry about the future.
 - c. to make a lot.
 - d. to make enough to satisfy my basic needs, and then give the rest away.
 - e. unclear to me.
10. When I'm feeling blue, the thought of spending money...
- a. always cheers me up.
 - b. makes me feel even worse.
 - c. frustrates me. It compromises my investment goals and has me going in the opposite direction.
 - d. makes me happy, but mostly if it involves others.
 - e. doesn't even come up. Happiness has nothing to do with money.
11. When I go shopping...
- a. I always come home with lots of bags.
 - b. I usually look without buying.
 - c. I buy what I really need.
 - d. I always notice things that other people would love to have.
 - e. I rarely think about how much money I have when I make a purchase.
12. When it comes to investing in the stock market...
- a. I'm not much of an expert, but it sounds like it would be fun to take risks in investments that might offer high gain.
 - b. the inherent risk in the stock market makes me nervous. If I do invest, I choose only conservative, low-risk investments.
 - c. I carefully research stock trends and diversify my investments to maximize my returns.
 - d. I think it's a good tool and probably necessary, but I'd prefer to invest in people, not profits.
 - e. I might invest, but when I do, I follow the advice of an expert. I don't research much myself.
13. If I had an enormous influx of cash...
- a. I would be beside myself with excitement. From now on, I can buy anything that I want!
 - b. I would be shocked, but very relieved by my new financial security.
 - c. I'd use some for my own enjoyment but would be consider most how I could invest the money to make it grow.
 - d. I'd look for ways to make a lasting difference for people in need.
 - e. I would be pleased. I'd find someone to manage it, though, so I wouldn't have to mess with the details.

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14. When it comes to planning for retirement...

- a. I'm concerned that I won't have enough money to live on when I'm old. It's difficult for me to save.
- b. I've been a consistent saver for years. I'm reasonably confident that I'll be okay.
- c. if my investments go as they should, I'll be more than okay in retirement.
- d. I'm more concerned about the *present* needs of those around me than I am about the *future* needs of myself.
- e. it feels overwhelming to me. All I can do is hope the future takes care of itself.

15. When it comes to following a budget...

- a. I hate the word *budget*. I prefer *spending plan*!
- b. I enjoy following my budget closely.
- c. I rework my budget often to find new ways to find money to invest.
- d. I enjoy trying to minimize my own expenses so that I free up more to give away.
- e. I don't have a budget. It's too much work.

16. When it comes to handling money...

- a. it flies out of my hands almost as soon as I get it.
- b. I spend as little as possible on daily expenses so that I can save for the future.
- c. I like to think about money matters. I often think of how I can maximize my money to get the most out of life.
- d. I enjoy using it to buy gifts.
- e. I try not to think about it and hope that it will take care of itself.

17. If I were to lose \$250 in cash, my reaction would be...

- a. I hope I find it, and if I do, I'm going to buy _____.
- b. how did that happen? I have strong systems to protect my money. What do I need to do differently moving forward?
- c. I would think not only about that money but what that money would have been worth a year from now.
- d. I hope whoever finds it could really use the money.
- e. it might bug me at first, but whatever, it's just money.

18. I consider money to be...

- a. a means to get what I want in life.
- b. a source of security.
- c. a tool to accomplish great things.
- d. a way to make other people happy.
- e. necessary but boring.

19. When it comes to saving for emergencies or tough times...

- a. I have no money set aside for tough times. I don't like to think about what I'd do in an emergency situation.
- b. I consistently have at least three to six months' salary saved and easily available.
- c. I have money readily available for tough times, but I don't put too much toward that. It takes away from the best investments.
- d. I have a hard time hanging on to emergency funds because I keep using it to take care of other people's emergencies.
- e. I probably have a little money tucked away somewhere. I'll figure it out when the tough times come.

20. When it comes to paying taxes...

- a. I hate tax time. I always wait to the last minute to file, and I'm usually surprised by how much I owe.
- b. I save regularly for taxes, and I usually get my tax return done well before the deadline.
- c. I'm most bothered by how taxes erode my return on investments. I do my best to position investments to avoid this.
- d. I don't like taxes but do appreciate that my government is able to provide services to people in need and am glad my money supports that aspect of government.
- e. I hire someone else to do my taxes so I don't have to think about it.

THIRD STAGE INTERNAL AND EXTERNAL COMMITMENTS

Our internal disposition toward money impacts our external actions. This Third Stage asks you to bring your internal disposition toward money before God, and to then consider what external actions you need to take with regard to stewarding the resources entrusted to you.

INTERNAL DISPOSITION

Jesus stated...

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money. (Matthew 6:24)

With that in mind, it's revealing to consider the *Primary Perceived Purpose* of money stated with each of the five Money Personalities and to note that each of these are God-given desires intended to be ultimately met by God himself.

The Spender—Pleasure

You have made known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand. (Psalm 16:11)

The Saver—Security

A horse is a vain hope for deliverance; despite all its great strength it cannot save. But the eyes of the LORD are on those who fear him, on those whose hope is in his unfailing love, to deliver them from death and keep them alive in famine. We wait in hope for the LORD; he is our help and our shield. In him our hearts rejoice, for we trust in his holy name. (Psalm 33:17-21)

The Investor—Achievement

I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing. (John 15:5)

The Giver—Help

And [God] is not served by human hands, as if he needed anything, because he himself gives all men life and breath and everything else. (Acts 17:25)

The Avoider—Rest

Find rest, O my soul, in God alone; my hope comes from him. (Psalm 62:5)

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EXTERNAL COMMITMENTS

Based on the seven guiding principles identified in the “Money Test” of Stage One, and after reflecting on your Money Personality and internal disposition, what external commitments and next steps do you need to take? Each category may or may not apply to you and your current need.

1. What is a next step you can take with regard to financial debt?

2. What is a next step you can take with regard to creating and/or maintaining a financial budget?

3. What is a next step you can take with regard to tithing?

4. What is a next step you can take with regard to earning money through honest means?

5. What is a next step you can take with regard to giving to those in need?

6. What is a next step you can take with regard to not overworking?

7. What is a next step you can take with regard to honestly paying taxes and meeting other financial obligations?

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SCRIPTURAL GUIDELINES ABOUT MONEY

SCRIPTURES ABOUT DEBT

Deuteronomy 15:6 For the LORD your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you.

Psalms 37:21 The wicked borrow and do not repay, but the righteous give generously.

Proverbs 11:15 He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.

Proverbs 13:22 A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous.

Proverbs 22:7 The rich rule over the poor, and the borrower is servant to the lender.

Proverbs 22:26-27 Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.

Ecclesiastes 5:5 It is better not to vow than to make a vow and not fulfill it.

Romans 13:8 Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

SCRIPTURES ABOUT FINANCIAL PLANNING

Genesis 41:35-36 They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, 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.

Proverbs 6:6-8 Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

Proverbs 21:5 The plans of the diligent lead to profit as surely as haste leads to poverty.

Proverbs 21:20 In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Proverbs 22:3 A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.

Luke 14:28-30 Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, "This fellow began to build and was not able to finish."

I Corinthians 16:2 On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

SCRIPTURES ABOUT TITHING

Leviticus 27:30 A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD.

Deuteronomy 14:22 Be sure to set aside a tenth of all that your fields produce each year.

Proverbs 3:9-10 Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

Nehemiah 10:38 And the Levites are to bring a tenth of the tithes up to the house of our God, to the storerooms of the treasury.

Malachi 3:8-10 "Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,"

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says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

Matthew 23:23 Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cummin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.

SCRIPTURES ABOUT HONEST GAIN

Deuteronomy 25:13-16 Do not have two differing weights in your bag—one heavy, one light. Do not have two differing measures in your house—one large, one small. You must have accurate and honest weights and measures, so that you may live long in the land the LORD your God is giving you. For the LORD your God detests anyone who does these things, anyone who deals dishonestly.

Psalms 62:10 Do not trust in extortion or take pride in stolen goods; though your riches increase, do not set your heart on them.

Proverbs 11:1 The LORD abhors dishonest scales, but accurate weights are his delight.

Proverbs 13:11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Proverbs 15:27 A greedy man brings trouble to his family, but he who hates bribes will live.

Proverbs 16:8 Better a little with righteousness than much gain with injustice.

Proverbs 21:6 A fortune made by a lying tongue is a fleeting vapor and a deadly snare.

Proverbs 22:1 A good name is more desirable than great riches; to be esteemed is better than silver or gold.

Proverbs 28:20 A faithful man will be richly blessed, but one eager to get rich will not go unpunished.

Luke 16:10 Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.

SCRIPTURES ABOUT GIVING

Exodus 22:25 If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest.

Leviticus 25:35-37 If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident, so he can continue to live among you. Do not take interest of any kind from him, but fear your God, so that your countryman may continue to live among you. You must not lend him money at interest or sell him food at a profit.

Deuteronomy 15:10 Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.

Deuteronomy 16:17 Each of you must bring a gift in proportion to the way the LORD your God has blessed you.

Proverbs 3:27-28 Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbor, "Come back later; I'll give it tomorrow"—when you now have it with you.

Proverbs 21:26 The righteous give without sparing.

Proverbs 22:9 A generous man will himself be blessed, for he shares his food with the poor.

Proverbs 28:27 He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses.

Matthew 5:42 Give to the one who asks you, and do not turn away from the one who wants to borrow from you.

Matthew 6:3-4 But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

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Mark 12:41-44 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

Luke 3:11 The man with two tunics should share with him who has none, and the one who has food should do the same.

Luke 6:30 Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back.

Luke 6:38 Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

Acts 20:35 In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: "It is more blessed to give than to receive."

2 Corinthians 9:7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

James 2:15-16 Suppose a brother or sister is without clothes and daily food. If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it?

SCRIPTURES ABOUT NOT OVERWORKING

Exodus 23:12 Six days do your work, but on the seventh day do not work, so that your ox and your donkey may rest and the slave born in your household, and the alien as well, may be refreshed.

Psalms 127:2 In vain you rise early and stay up late, toiling for food to eat—for he grants sleep to those he loves.

Proverbs 23:4-5 Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Proverbs 28:20 A faithful man will be richly blessed, but one eager to get rich will not go unpunished.

Ecclesiastes 5:12 The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.

Matthew 6:31-32 So do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For the pagans run after all these things, and your heavenly Father knows that you need them.

Hebrews 13:5 Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

SCRIPTURES ABOUT PAYING TAXES

Matthew 22:21 Give to Caesar what is Caesar's, and to God what is God's.

Romans 13:7 Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.

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