



BE THE BODY

FINANCIAL GENEROSITY

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.

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 debrief with your Life Group or Running Partners.

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

Proverbs 22:7 The borrower is servant to the lender.

2. Do you have and consistently keep a plan for your finances (i.e., budget, savings, etc.)? YES No

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.

3. Do you tithe regularly? YES No

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.

4. Do you make all of your income (every cent that comes into your hands) through honest gain? YES No

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

5. Do you give cheerfully and regularly to those in need around you? YES No

Proverbs 21:26 The righteous give without sparing.

6. Do you avoid overworking to get more money? YES No

Proverbs 23:4 Do not wear yourself out to get rich; have the wisdom to show restraint.

7. Do you pay your taxes honestly and on time? YES No

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.



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.
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.
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.

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- 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 it 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.
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.



SPENDERS

Primary perceived purpose of money:

Pleasure

Strengths:

Doesn't carry money with a white-knuckled grip. Isn't afraid of money and doesn't carry a lot of anxiety about it. Is able to spend money when needed and is not fearful of doing so.

Weaknesses and Susceptibilities:

Doesn't usually keep close records of money. Often struggles with living on a budget. They may have good intentions to give and to resource the body of Christ and may think they are actually doing so. In reality, though, they more commonly give a few dollars when on the spot, and they less commonly take time to make sure they are giving 10 percent on a consistent basis. Similarly, with saving, they may have good intentions to save, but they more commonly have a hard time reaching the savings goal before finding something else they'd like to spend their money on.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?

SAVERS

Primary perceived purpose of money:

Security

Strengths:

Manages money with a great deal of thought and wisdom. Is more commonly able to accumulate money even on a modest or low income. Doesn't make haphazard purchases. More commonly maintains financial independence throughout life. Is able to establish strong giving patterns once convictions are developed about doing so.

Weaknesses and Susceptibilities:

Susceptible to hoarding money. At times, painfully slow to make needed purchases, and is commonly less capable of truly enjoying the simple pleasures money can bring into a person's life. Can be slow to give 10 percent to their local church and even slower to give generously to a friend in need. This is not just because giving threatens their own savings, but because they are frustrated with other people's lack of preparedness and stewardship. This person commonly has a strong susceptibility toward self-righteousness or arrogance in the area of money.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?



INVESTORS

Primary perceived purpose of money:

Achievement

Strengths:

Financially savvy and commonly gifted at maximizing money's potential to make more money. Tends to be hardworking, focused, and knowledgeable. Able to amass money over time.

Weaknesses and Susceptibilities:

Susceptible to overworking, needless risk, and obsessing over money. Commonly struggles with greed, although they might not like the sound of that because it gives a bad impression. Like the saver, is susceptible to hoarding, but for different reasons. Will be interested in giving someday, but likes to think of it more as philanthropy than tithing. Will be most interested in giving if the giving is a mark of achievement and is done after goals have been met and their mark has been made.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?

GIVERS

Primary perceived purpose of money:

Help

Strengths:

Enjoys making others happy and seeing their needs met. Will willingly sacrifice their own wishes, wants, and even needs, if it will truly make a difference in the lives of others. Is thoughtful with gifts and consistently thinks of others.

Weaknesses and Susceptibilities:

Although the giving can be driven by love, it can also be driven by insecurity and the desire to gain approval of others. Giving 10 percent to a church might be done, but this kind of giving might also be avoided for what they perceive as "real" giving when they are closer to the need. They may struggle with saving, investing, and even debt in a similar way as the spender but for different reasons.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?



AVOIDERS

Primary perceived purpose of money:

Rest

Strengths:

Doesn't obsess or make a big deal out of money. Easily sees money as a tool and not the end all be all it is commonly made out to be. Likes money, would welcome more of it, but is not consumed by its pursuit or accumulation.

Weaknesses and Susceptibilities:

Lack of engagement can bring about significant financial problems. Self-perception is that their avoidance is rooted in a healthy looseness toward money, but it may be more about escaping the necessary work associated with making and managing money. They are likely willing to be generous with their money, but commonly lack the discipline to do so consistently, and their lack of discipline around money often translates into there being less money available for giving than would be available if they were more disciplined and thoughtful with their resources.

In your own words:

What of the above is accurate or inaccurate about you and your relationship with money?



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)

Internal Commitment

Thoughtfully talk with God about your own Money Personality and ask that he reveal any way you may be looking to money to deliver something only he can truly and fully deliver. Listen for his voice and bring before him any dark corners of your heart by entrusting it all to the cross of Christ. Once clarity is gained, write your thoughts or confessions in a brief prayer to God.

External Commitments

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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