

UNCOVER AND RESOLVE

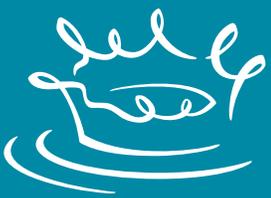
THE HIDDEN
FINANCIAL
ISSUES
IN YOUR
CONGREGATION ...



*Are Money
Problems
Crippling the
Local Church?*

BY CHUCK BENTLEY


CROWN
Do Well



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1

CHAPTER

**Does Your
Church Have
a Hidden
Financial
Problem?**



Over the past 40 years of ministry, Crown has had the privilege of serving over one hundred thousand churches in the USA and around the world. We have a front row view of the challenges faced by pastors, overseers and church planters, as well as the people they serve.

Many churches tell us they are struggling to make ends meet and are having difficulty covering the pastoral and/or staff's salaries. Some admit they have no significant savings for emergencies or long term needs, carry too much debt, and experience worry and stress over the annual budget. Other churches report they are overwhelmed by the financial challenges their members deal with on a regular basis. In addition, there are those who report they have not been satisfied with outside programs, consultants or campaigns to address the financial problems facing the church and/or its members.

All of these issues ultimately affect the Body of Christ's ability to fund Kingdom work through the local church - including ministries that assist church members, serve the local community, and spread the gospel through missions outreach. Sadly some churches have reported that when they try to talk about financial issues, attendance drops. This is a topic that must be approached with wisdom and discernment.

Sadly some churches have reported that when they try to talk about financial issues, attendance drops.

According to a recent article in *USA Today*, Americans report that the most common financial problems they face are:

- **Too Much Debt (41%)**
- **Poor Purchasing or Investment Decisions (38%)**
- **Making Ends Meet (35%)**
- **No Retirement Savings (31%)**
- **Unable to Enjoy their Money (10%)**

While this is not a survey of Christians, research indicates there is very little difference between how Christians and non-Christians manage money. There is also justification to believe that the church itself experiences many of the same financial challenges as its members.

DON'T OVERLOOK THE ROOT ISSUE

Most church leaders around the globe have a sincere desire to help their members improve their financial situation. Some even offer programs that provide practical instruction and tools to address the issues mentioned above. But I have a surprise for you; **none of those issues are the real financial problems faced by Americans or Christians or churches anywhere in the world!** The issues reported are the fruit, not the root. The real issue is much deeper and we are often blind to it. It has become the norm to overlook it, and therefore we misunderstand how to solve it.

The answers on the USA Today survey are so wrong that it's likely to be the hidden cause of your churches' financial problems

THE REAL FINANCIAL PROBLEM FACED BY CHRISTIANS

Ask the man on the street or in the pew about his financial problems, and the typical answers will relate to their financial condition. Ask a pastor or overseer about the financial challenges of the church, and you will hear similar replies related to their financial condition.

Review the *USA Today* survey referenced earlier and note how the financial problems are stated. Pay careful attention because these answers are **wrong**. In fact, they are so wrong, it is likely to be the hidden cause of the financial problems in your church.

Have you ever wondered why nothing seems to change with the people in your congregation... year after year, little change in the giving numbers, continual budget shortfalls, challenges with finding the resources to fulfill the church vision?

What about those who are continually in need of benevolence help? Why does their financial picture never seem to change?

Do 35% of your members have trouble making ends meet? Maybe more? Have you conducted your own survey to find out?

What about in your own life? Are you stuck in a financial challenge you cannot seem to escape?

Crown Financial Ministries, a not-for-profit founded in 1976 by the late Larry Burkett and now the largest Christian financial training organization in the world, wants to help.

But more importantly, God wants to help you address this problem.

I have been studying this problem for over 15 years. In fact, I have surrendered my life to serve Jesus Christ with a focus to solve the problem I am about to share with you. Why? Because it was my own personal, hidden financial challenge for years.

So I want to be Biblically and factually accurate with what I am about to share with you. Like you, I want to make a difference in the lives of people. I want to be faithful to God and His Word, so I don't share this to be clever; rather, I want to be bold.

The hidden financial problem in your church is not how people BEHAVE with money; it is what they BELIEVE about money.

Stated another way, it is not the *financial condition* that is the problem; instead, it is the *financial lies* leading to that condition which infect the roots causing the bad fruit.

This problem of misdiagnosis is so prevalent, it is making financial slaves out of the Body of Christ.

A misdiagnosis always leads to mistreatment of the malady.

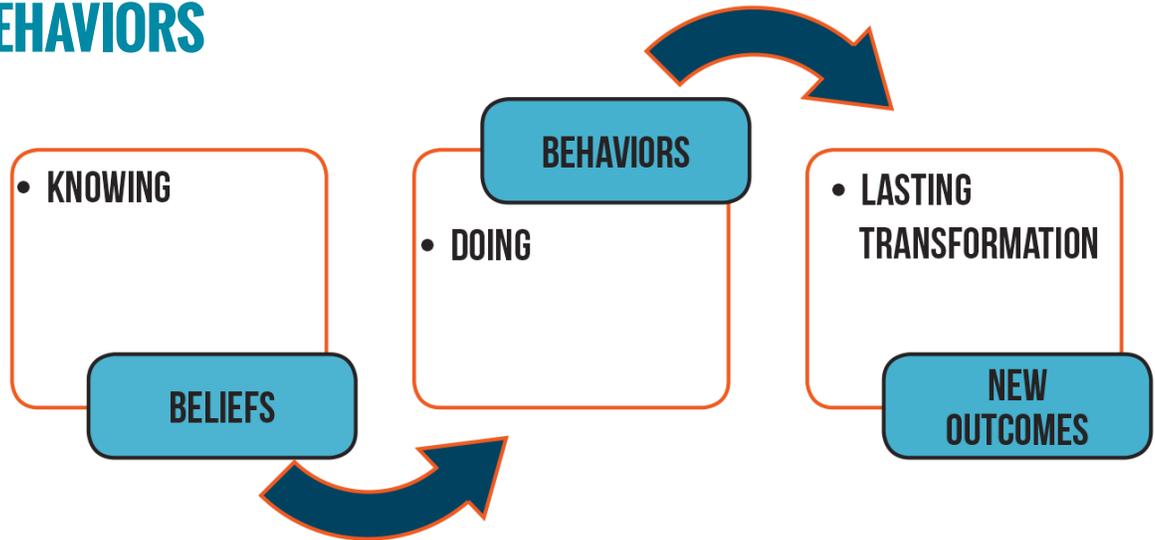
If we don't accurately define the problem, we naturally make wrong decisions about how to solve the problem. If we think the patient has a cold instead of malaria, we might prescribe a bowl of chicken soup to make them well. Yet all the while they are in danger of death.

You see, if I think I have a debt problem, I will seek a solution to get out of debt. If I think I have a savings problem, I will seek a solution to increase my savings. If I think my church has a financial need, I will seek a solution with a capital campaign, a training program or a stewardship emphasis in hopes of changing the church's financial condition.

If we think the patient has a cold instead of malaria, we might prescribe a bowl of chicken soup to make them well. Yet all the while they are in danger of death.

There is nothing wrong with focusing attention on getting out of debt or increasing our savings or creating a plan. However, these behavioral changes leave our wrong beliefs unchallenged.

THE RELATIONSHIP BETWEEN BELIEFS AND BEHAVIORS



“ The ultimate freedom we have as human beings is the power to select what we will allow our minds to dwell upon. ”

– Dallas Willard

We have allowed beliefs to go unchallenged and tried to fix the resulting problems through behavior modification. In many ways, we approach financial management with the same methods that we hope to teach a chicken to play the piano. We point out what keys or notes the chicken is to peck, then reward the good behavior with a treat.

Here is the danger of leaving bad beliefs unchanged. Beliefs determine our behaviors, and behaviors determine our direction and ultimately our very destiny. Let's look at a practical illustration of this truth.

Many of us struggle with maintaining a healthy weight. Between our busy lifestyles and poor food choices, it can be a challenge to eat right and exercise regularly. Some people change their eating habits for a short period of time, which results in temporary weight loss. However, they often regain the weight because they begin to eat junk food again or they abandon their exercise routine. Lasting change doesn't usually occur until someone changes what they believe about healthy eating and the need for regular exercise.

You understand my point? Most financial training is telling people what to do without supporting the behavior with the reasons why.

To experience lasting change – change that is unwavering – we must be convinced in our inner being – in our hearts and minds – to embrace a **belief** and allow it to guide our **behaviors**.

“ In fact, beliefs as a determiner of actions will trump action plans, reorganizations, new processes and systems, and the latest behavior-modification programs seven days a week. Yes, beliefs really are that important. ”

– Craig Hickman, Author,
The Oz Principle

Every Bible teaching pastor in the world knows these verses:

Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.

Romans 12:2 ESV

Now that you KNOW these things, you will be blessed if you DO them.

John 13:17 NIV

God's Word makes it perfectly clear that we are changed into something brand new, transformed – the same experience when a caterpillar becomes a butterfly – by the change in our BELIEFS. Yes, we can be trained to change our behaviors. Elephants in India are subdued into obedience by ankle chains, chickens can be trained to play the piano, and people can change methods, plans and techniques with money. Yet their real need is to be transformed by the renewing of their mind.

To see God's people experience true financial freedom, they must become un-conformed to what the world has taught them about finances and have their minds renewed by God's truth. This does not occur with new behaviors but with a new set of beliefs. Without this core shift in beliefs, we have only changed temporary outcomes. Inevitably, financial problems will persist.

2

CHAPTER

The Biblical Model for Lasting Change



Vilfredo Pareto, an Italian economist, observed in the late 1800's that 20% of the pea pods contained 80% of the peas in his garden. From this simple observation, he went on to develop the **Pareto Principal**, which has become known as the 80/20 Rule. The principal states that, for many events, roughly 80% of the effects come from 20% of the causes. It is also known as the **Law of the Vital Few**.

Research shows this principle is applicable to church giving. According to research by *State of the Plate*, tithers (those giving 10% or more of their annual income) carry outsized importance in a congregation. The study found they comprise “only 10-25 percent of the families in the church, but they often provide 50 to 80 percent of the funding.”¹

The question we should all be asking is, “Why?”

Generous givers are as important to the survival and health of the church as air is important to a hot-air balloon. They are interdependent. Why are not 100% of Christians giving faithfully and cheerfully to put air in the balloon?

According to one website, if every American church member had tithed in 2007, there would have been an additional \$161 billion available for the mission of the Church

Many people might say they don't have the capacity to give. Based on spending statistics, however, it seems more likely a matter of priorities. The reality is that many people use their money for things that have no eternal value. It is hard to believe that Americans spent \$11.8 billion on bottled water in one year² or that there is a \$14 billion fragrance industry across the globe³. Those are just two examples in a long line of statistics about people's priorities.

According to one website, if every American church member had tithed in 2007, there would have been an additional \$161 billion available for the mission of the Church. Unfortunately, studies consistently show that church members spend their money in ways very similar to that of Americans in general.⁴

So if God commands us all to be generous, why are not much higher percentages of the Christian population giving more to support the church? The answer is their beliefs about money have not been transformed.

1 <http://www.christianitytoday.com/gleanings/2013/may/inside-look-at-church-attenders-who-tithe-most.html>

2 <http://www.businessinsider.com/bottled-water-costs-2000x-more-than-tap-2013-7>

3 From “Fleeting Fragrances” by Aude LaGorce of MarketWatch, appearing in *Champaign (Ill.) News-Gazette*, January 21, 2007, p. C-1.

4 <http://www.emptytomb.org/lifestylestat.html>

What the USA Today survey is really telling us is this:

- 41%** do not have proper beliefs about Debt, which causes them to be in bondage to creditors.
- 38%** have a bad philosophy about Spending and Investing that has led them to make poor decisions about it.
- 35%** do not have proper beliefs about Making Ends Meet, which has led them to be unable to do so.
- 31%** do not have correct beliefs about Retirement Savings, which has led them to have none.
- 10%** are unable to Enjoy their Money because of their financial beliefs.

Like Wilfredo, I want to encourage you to focus your efforts on the Vital Few – the core Biblical beliefs that will lead to transformation of the heart, mind and soul of those entrusted to your oversight.

Let's begin with the issue of Identity. You see, "stewardship" is often thought of as method of management. It is taught as a program to get our finances in order, to increase giving in the church, to achieve our financial goals. The problem is skipping over the obvious element of Identity.

First, we **are** stewards. That is our Identity in God's kingdom. Adam was the first steward (Genesis 2:15). God did not deed Adam the Earth; He gave him responsibility to work and manage it. Second, in the Parable of the Talents we learn that Heaven is not an all-expense paid vacation. Our reward, following the affirmation, "Well done, thy good and faithful servant," is actually a job. The good and faithful servants are put in charge of cities as God's stewards. For eternity these stewards will be managing God's property. Our name, rank and serial number in God's kingdom is nothing more and nothing less than this: STEWARD – (fill in your name).

I think the Rich Young Ruler in Matthew 19:16-22 was successful with money. He likely was debt free, living on a budget and had plenty of money in the bank. But was his identity as a steward? I don't think so. Although he was even very interested in following God, his heart was not transformed. His identity was found in three words- Rich – Young – Ruler. When Jesus challenged his **behaviors**, he went away sad because his heart and mind (core beliefs) were unchanged. His identity was in the world, not in God's kingdom.

The vast majority of Christian instruction about money today deals only with the surface issues, the how to's, the nuts and bolts. We attempt to help people

overcome financial challenges by telling them what to DO. We present new formulas, new plans, new tactics, new budget tools, new goal setting techniques. Many have wrongly been led to believe that all you have to do is to get on a budget, get out of debt, save lots of money and you will be living according to God's plan for your life!

We attempt to help people overcome financial challenges by telling them what to DO. We present new formulas, new plans, new tactics, new budget tools, new goal setting techniques.

These “Solutions” ALL MISS THE TARGET

BEHAVIORAL CHANGES ARE TOPICAL BAND-AIDS.

BEHAVIOR

GET ON A BUDGET

GET OUT OF DEBT

STOP SPENDING

Darts thrown at the Behavior Target like, “Get out of Debt,” “Get on a Budget,” or “Stop Spending” miss the real target.

The Bull's-Eye of the Issue: THE HEART OF MAN

ARROWS = BELIEFS ABOUT GIVING, SAVING, SPENDING, PLANNING, INVESTING, TRUE RICHES, ETC.)



BELIEFS

SPENDING

SAVING

SPENDING

Arrows shot at the heart -- where our core beliefs reside -- will hit the bull's-eye. What do you believe about Debt? What do you believe about Budgeting? Do your beliefs align with God's Word?

Crown’s teaching has always focused on the heart of the matter. We believe there are two extreme teachings about money and possessions today that are not Biblical and are wrong – the prosperity gospel and the poverty gospel. These are illustrated in the diagram below. You will notice these are philosophies- i.e. theologies about money that, if embraced, can lead to bad behaviors with money.

| | POVERTY | PROSPERITY | STEWARDSHIP |
|---------------------|-----------------------|--------------------------|---------------------------|
| Possessions are: | Evil | A right | A responsibility |
| I work to: | Meet only basic needs | Become rich | Serve Christ |
| Godly people are: | Poor | Wealthy | Faithful |
| Ungodly people are: | Wealthy | Poor | Unfaithful |
| I give: | Because I must | To get | Because I love God |
| My spending is: | Without gratitude | Carefree and consumptive | Prayerful and responsible |

I also want you to notice the column above titled, “Stewardship.” The Biblical message on finances starts with understanding our identity as temporary trustees. We have been given the responsibility to manage what God has put in our care. You will note that the standard for evaluating our stewardship is “faithfulness” vs. “success.” **God looks at our heart, not at the amount we are managing.**

“What the heart loves, the will chooses, and the mind justifies.”

– Thomas Cranmer

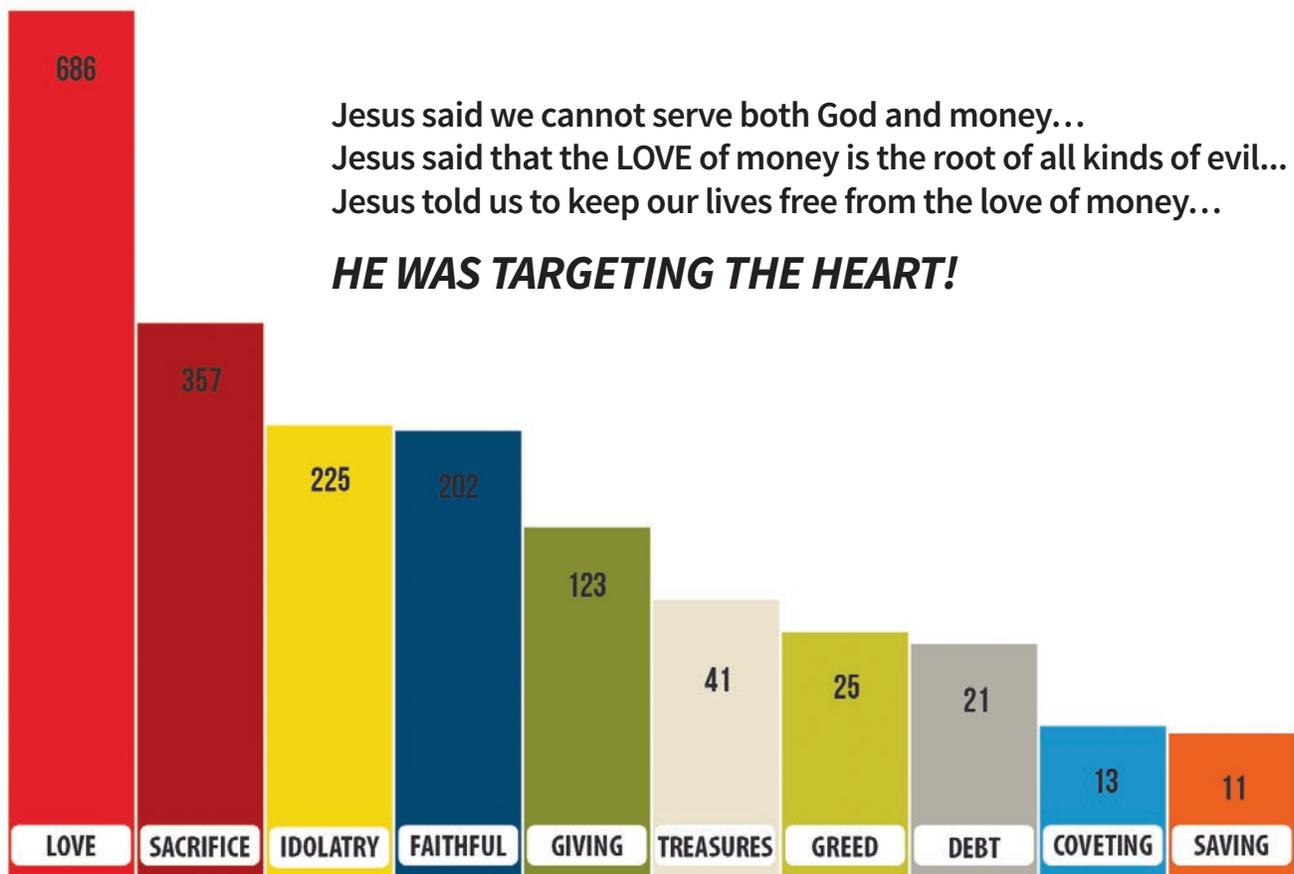
God’s Word speaks to our hearts first and foremost. The Bible has much more to say about idolatry, greed and coveting than debt. **Financial training that misses the heart of the issue – man’s wicked and deceitful heart – is not Biblical financial teaching!**

In Matthew 23: 25-26, Jesus said:

*“Woe to you, scribes and Pharisees, hypocrites! For you clean the outside of the cup and the plate, **but inside they are full of greed and self-indulgence.** You blind Pharisee! **First clean the inside of the cup and the plate,** that the outside also may be clean.”*

Look at the chart below and think about the typical approach to financial training compared to the topics that address the heart. You will quickly note that the practical issues or behaviors are very minor topics compared to the softer issues relating to our beliefs.

Non-Unique Mentions/Verses in Bible (NIV) on Important Topics

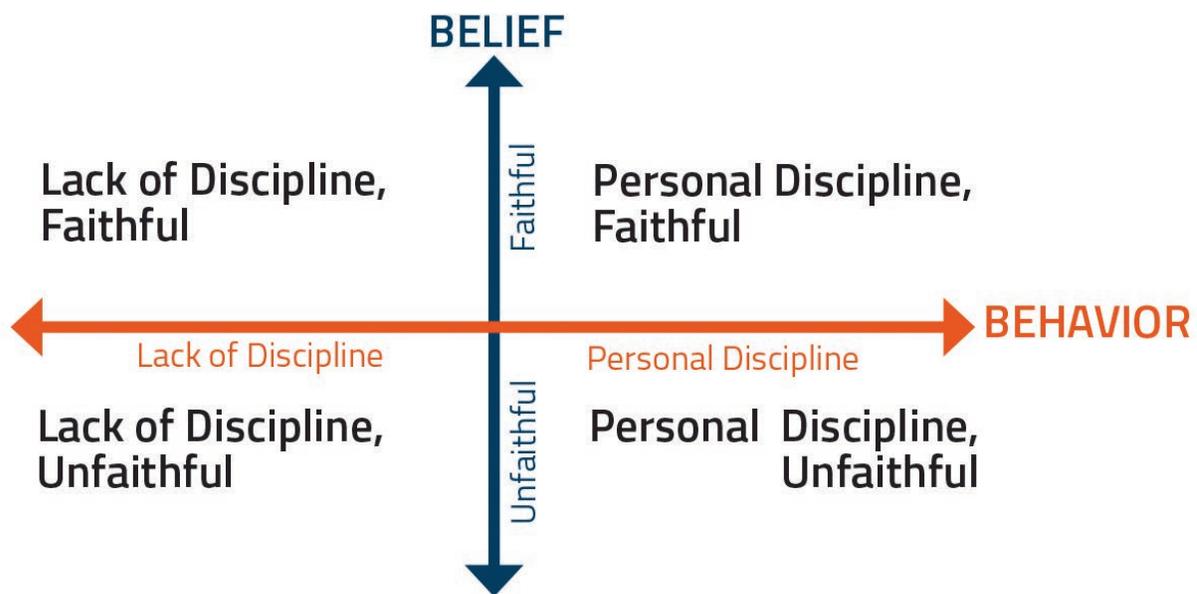


Please feel free to copy this graph to use in sermons and talks.

A Friend of Mine Says it Like This:

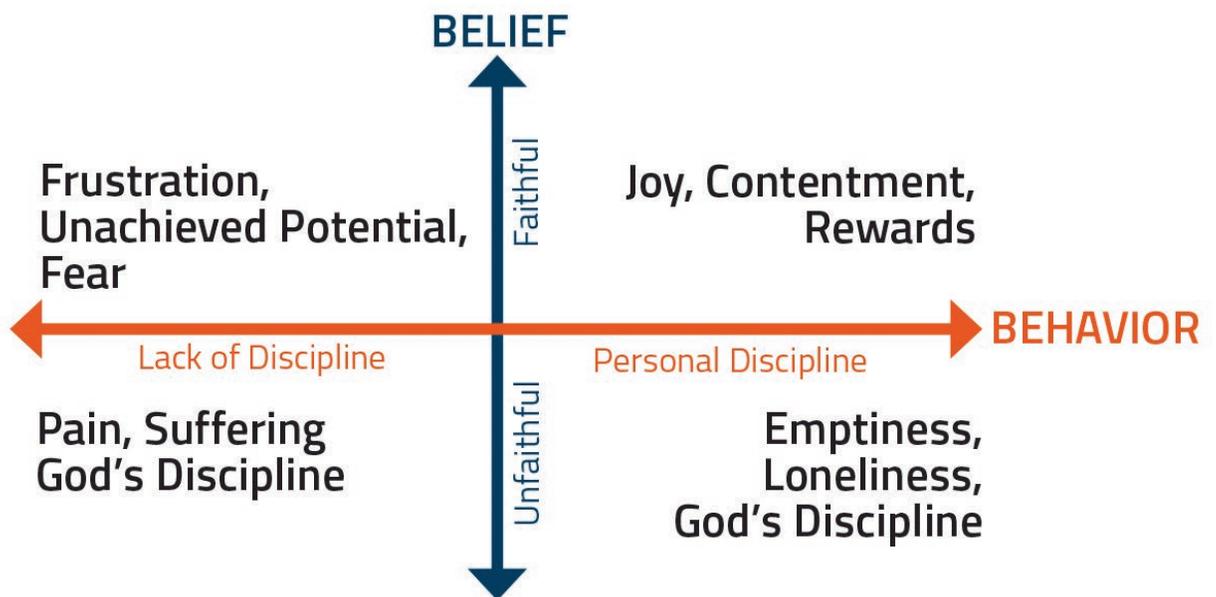
“If God does not have the wallet, He does not have the heart. And if God does not have the heart of a man, He does not have the man.”

The Vital Few can be condensed to these two issues -- a man must be disciplined and faithful. Faithful describes our heart attitude that flows from our beliefs, and Disciplined describes our actions that align with our beliefs. This relationship is reflected in the graph below.



Personal discipline = Strong financial controls.
 Lack of discipline = Weak financial controls.
 Faithful = Strong adherence to God's principles.
 Unfaithful = Weak adherence to God's principles.

You can see below the dangers of teaching behavioral disciplines without teaching the foundational beliefs that encourage faithfulness to God:



Likely Consequences of Each Scenario

Mankind's Essential Needs

Man has much deeper needs when it comes to financial challenges than simply relieving the pain. Our staff has come up with a list of seven crucial requirements for every man and woman, regardless of their economic condition. Addressing these needs will provide far greater benefits than simply overcoming financial challenges.

1) Mankind Needs Practical, Reliable Guidance

- a) The kingdom of God is reality, everything else is a deception.
- b) The most practical and reliable help we can deliver are Biblical principles and supporting tools.
- c) God's principles change everything!

2) Mankind Needs True Significance

- a) Every human has a need to matter to someone else.
- b) Serving God and others and seeking to hear "well done" is the most significant pursuit in life.

3) Mankind Needs a True Identity

- a) Who am I? Why am I here?
- b) We are stewards from Adam to the New Jerusalem (Genesis 2:15; Matthew 25).

4) Mankind Needs One Master

Money is the most dangerous and yet least challenged of all idols (Matthew 6:24).

5) Mankind Needs True Riches

We will build God’s Kingdom and receive true riches, or we build our “thingdom” and gain nothing (Matthew 6; Luke 16).

6) Mankind Needs Freedom From Poverty

Man is in a desperate search to alleviate his poverty, whether rich or poor (I Timothy 6:9-10; Proverbs 30: 7-9; Rich Young Ruler; Rich Man and Lazarus; Foolish Farmer).

7) Mankind Needs To Advance The Great Commission

Faithful stewardship is the economic engine of the global Church (Matthew 28:18-20).

Many churches today struggle to effectively address the areas above, all of which are opportunities for discipleship. Why? Because church leaders are often unclear about the most pressing stewardship needs in their congregation. Relying on generalizations about the financial challenges facing their members, they may find themselves attacking the wrong problems.



CHAPTER 3

What Should We Measure?



The modern credit score looks at past performance in repaying debt and gives a score to rate the likeliness of future repayment of debt. Lenders around the world use a similar method to determine whether or not to extend credit to a borrower. It is considered by professionals to be the single most important score in financial management.

However, this is often a poor measure of overall financial health. 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. A person can have a perfect ranking and record of debt repayment, but be completely misaligned when comparing their beliefs and behaviors to what the Bible says about money.

To assess financial health more effectively, I developed technology to measure the beliefs and behaviors of Christians in nine key areas related to Biblical financial management. I wanted something much deeper and more helpful than a credit score. I had several motivations and objectives.

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. As stated earlier, lasting change comes when we first modify what we believe. Once our beliefs are transformed, our behaviors will follow.

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.

The MoneyLife[®] Indicator



MoneyLife[®] Indicator

In addition to teaching God's financial principles to people around the globe, Crown can now help people understand what they truly believe and how they behave with regard to **9 stewardship areas** found in Scripture. The MoneyLife[™] Indicator is an assessment that helps individuals, couples and organizations gain insight about their financial **beliefs** and financial **behavior**. The Indicator can assist you in assessing your own financial needs, as well as those of your staff and congregation.

The assessment consists of 52 questions and will take an individual 20 - 25 minutes to complete. After completing the assessment, a detailed report will be provided that addresses nine areas of **belief** and nine areas of **behavior**. The report will also include an action plan based on the 3 lowest scores for both beliefs and behaviors.



The Bible Compares People to Trees:

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

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**
- 3) THE FRUIT OF THE TREE**

LET'S LOOK AT THE EXAMPLE OF A TREE PRODUCING BAD FRUIT...

THE 3 LOVES OF THE “ME TREE”

1

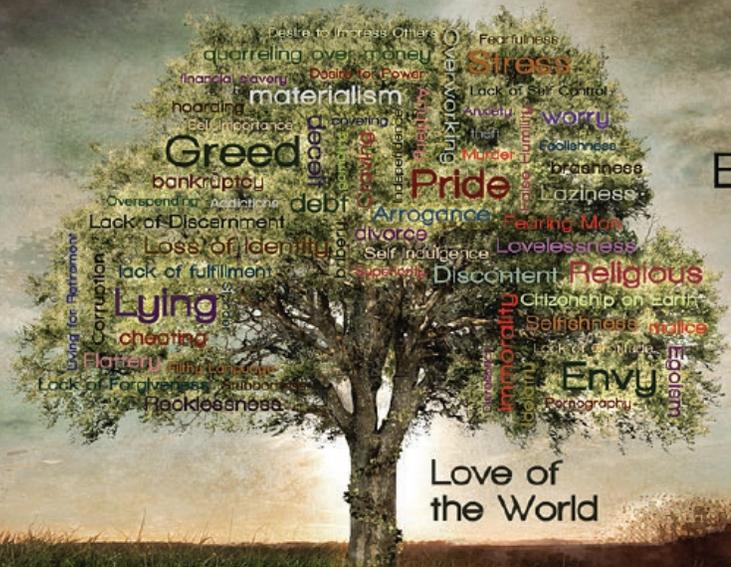
LOVE OF PLEASURE

2

LOVE OF SELF

3

LOVE OF MONEY



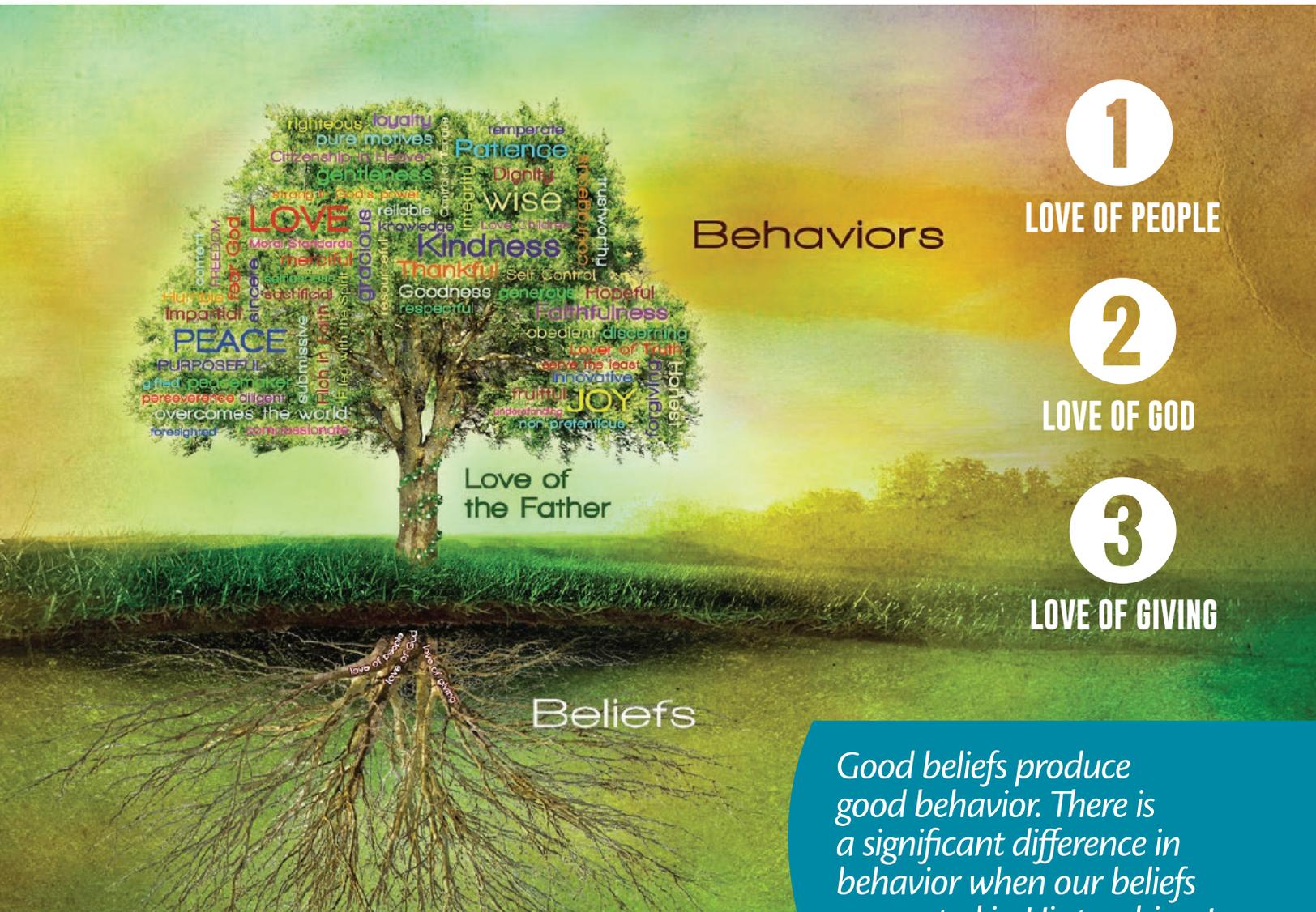
Behaviors

Love of
the World

Beliefs

Bad roots produce rotten fruit. A tree yielding bad fruit needs to be transformed at the roots, not simply trained to change its behaviors.

THE 3 LOVES OF THE “HE TREE”



1

LOVE OF PEOPLE

2

LOVE OF GOD

3

LOVE OF GIVING

Behaviors

Love of the Father

Beliefs

Good beliefs produce good behavior. There is a significant difference in behavior when our beliefs are rooted in His teachings!

They will be called Oaks of Righteousness, a planting of the Lord for the display of His splendor.

Isaiah 61:3

9 Key Areas of Biblical Financial Management



Administering a church-wide assessment of the MoneyLife™ Indicator has numerous benefits.

First, many Christians cannot name nine key areas of Biblical financial management. Since most of our financial beliefs are derived from the world's philosophies and traditions, an assessment is a helpful first step to learning what is important to God.

Second, an assessment gives the church leadership an accurate, thorough and significant diagnostic tool. It prevents false assumptions and broad unsupported declarations like, "everyone in my church has a problem with debt" or "I just need to preach more on giving" or "if we build a building, everyone excited about giving to it." Again, misdiagnosis leads to mistreatment.

Next, with the ability to compare beliefs to behaviors, it will give a clear picture of the root issues. A person may be low on beliefs and high on behaviors or the reverse -- high on beliefs and low on behaviors. One is just as dangerous as the other. This allows for laser focus on the Vital Few and customized solutions to unlock the hidden financial problems in the church.

Finally, this tool empowers the pastor to take the lead role in solving the problem. By providing the pastor and or key staff with a clear picture of where the real pain points are, the pastor can create a plan that hits the real needs of his congregation. It effectively equips leadership to help their flocks become faithful, generous stewards.

Let's look more closely at the nine stewardship areas measured by the MoneyLife™ Indicator. Then consider whether you can accurately answer the questions related to your congregation's beliefs and behaviors.



TRUE RICHES

So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

Luke 16:11 NIV

It's impossible for a nation to be in fellowship with God when its people have forgotten Him in their hearts, given credit for their prosperity to anything but Him, and as a result have a possessive attitude about money. Acknowledging God's ownership requires a transformation of thinking, which can be challenging for every believer. It may be easy to say that God owns it all, yet still behave as if this were not true.

How would the members of your church define true riches? Do they acknowledge God's ownership and authority over everything in their lives? Do they find it challenging to serve Him as Master, rather than serving money and possessions?



GIVING

It is more blessed to give than to receive.

Acts 20:35

Crown's Founder, Larry Burkett, emphasized **Purposeful Giving**. He said that if we allow Satan's tools of fear, doubt, and selfishness to prevent us from surrendering all to God, we can never enjoy the rewards that await us when we serve, share, and give. But if we seek God's will in giving, give only to please Him (not to impress others), and give cheerfully, we won't have to worry about our needs. Do your members believe that their abundance is meant to further the kingdom of God -- not simply increase their standard of living? Do they trust God as their provider, even in difficult economic times? How many of them live this out by giving consistently, generously, and sacrificially?



WORKING

***Whatever you do, work at it with all your heart,
as working for the Lord, not for men.***

Colossians 3:23 NIV

The majority of people spend a large part of their time at work, so it's important to find contentment in this aspect of their life. People who are miserable in their current job often have an incorrect understanding about God's design for work. They view work as part of the curse, not realizing that Adam was created to work before he disobeyed God. Do the members of your congregation understand and embrace God's unique calling on their lives? How many of them recognize that using their God-given talents for His glory is their first responsibility as a faithful steward?



SAVING

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

Proverbs 21:20 NIV

Being able to delay gratification is a sign of contentment. Yet the world convinces us that if we desire something, we should have it now. People who buy into this philosophy won't be content until they have a particular item in their possession— even if it means buying it with credit. Saving is the cornerstone of wise stewardship, while excessive consumption and waste are the opposite. When God's children understand His perspective on money and possessions, they will be much more likely to save for their wants and needs.

How prepared are your church and members for unexpected expenses or major purchases? Have any of your people crossed the line from prudent saving to hoarding, due to a lack of trust in God's ability to provide?



INVESTING

***The heart of the discerning acquires knowledge;
the ears of the wise seek it out.***

Proverbs 18:15 NIV

When it comes to investing, there are pitfalls and blessings, rewards and penalties, events that are unexpected and some that are unpredictable. Surviving the world of investing requires wisdom, and the best source of wisdom is God. Every facet of life should be viewed through the lens of Scripture, including our approach to investing.

Do your church members have a Biblical mindset when it comes to long-term investing? Do you know how many struggle with a get-rich-quick mentality or improper motives for investing? Will they be financially able to devote more time to Kingdom work when they reach retirement age?



PLANNING

***Do not be anxious about anything, but in everything,
by prayer and petition, with thanksgiving, present your
requests to God. And the peace of God, which transcends
all understanding, will guard your hearts and your minds
in Christ Jesus.***

Philippians 4:6-7 NIV

Even those seeking to be good stewards of God's resources may be tempted by marketing tactics from time to time. When we think and pray about both small and large purchases, every financial decision becomes a spiritual decision. Some Christians question whether they should do any planning and wonder if it indicates a lack of faith in God. Planning is essential for everyone, but especially in the lives of Christians.

How many people in your church truly believe that having a financial plan can result in greater freedom and peace? Do they have a written plan that aligns closely with God's Word? Do they make spending, saving, and giving decisions based on their plan or their emotions?



DEBT

The rich rules over the poor, and the borrower is the slave of the lender.”

Proverbs 22:7 ESV

Debt often increases stress, which contributes to mental, physical and emotional fatigue. It can stifle creativity and harm relationships. Eliminating all debt may be the most difficult, but also the most liberating, of all the financial decisions a person makes. It is essential to overcoming financial bondage. Are greed and materialism hidden sins of the heart that are widely accepted among your fellowship of believers? What percentage of people in your church have used debt to increase their standard of living, only to discover their debt is now an obligation they can't meet?



LEGACY

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

Proverbs 13:22 NIV

Certainly this proverb makes it clear that a good man thinks well beyond his own needs and makes plans for an inheritance that will extend to his grandchildren. We should be concerned with leaving our children to meet the needs of the world, rather than leaving the world to meet the needs of our children. Often we fail to realize that an inheritance can be much richer than the passing on of money to the next generation.

Are your church members leaving a legacy of righteousness in the way they love God and treat others? Will they leave a legacy of servanthood in the way they humbly care for people outside the walls of your church? Are they equipping the next generation to be faithful, generous stewards of God's Kingdom resources?



MANAGING

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!’

Mathew 25:21 NIV

Many people make the mistake of believing they can handle money well by using common sense instead of Biblical wisdom. God knows more about money than humans do, and He wants to be intimately involved in our life and our finances. If we care about the people and things that matter to God, we will want to manage our resources in a way that fulfills His purposes.

Do the members of your congregation understand their role as managers of everything God owns? Are husbands and wives aligned in their approach to money management, or are financial matters a frequent source of marital conflict?

How can this become a ministry tool to bless our church?

Crown’s primary objective is to empower you with knowledge about the specific needs of the people you lead. It will be invaluable for you as a pastor or church leader to understand the beliefs and behaviors that drive people in your congregation.

Crown has certified *MoneyLife*™ Indicator Consultants who can work closely with you on implementing a church-wide assessment. Your Consultant will provide statistical sampling recommendations, as well as suggestions for promotional strategies that will garner maximum participation from your congregation.

After your members complete the assessment, you will receive a consolidated report that is totally anonymous. The report will include a score of 0-100 for beliefs and behaviors in the nine stewardship areas. Your *MoneyLife*™ Indicator Consultant will assist you with interpreting the assessment results and developing an action plan to address the specific needs that are identified. Whatever the size of your church, we can help. Our goal is to be accurate, insightful and encouraging to help you release the full financial potential in your church.

MoneyLife[®] Indicator Results - Lakewood Baptist Church



As we began to test the effectiveness of the *MoneyLife*™ *Indicator*, I had the opportunity to work with the Pastor and Staff of Lakewood Baptist Church in Gainesville, GA. After completing the assessment, we sat down together to review the results. During that meeting, I learned several important things to remember.

First, the high average score of his congregation delighted the Pastor. When we started the process, he believed that his people would do very well because of his emphasis on applying God's Word to our financial choices and his partnership with Crown for many years prior to the survey. His instincts were correct. The overall ranking indicated a spiritually mature congregation with correct beliefs about money and consistent behaviors.

Second, the pastor felt a high sense of responsibility for the top three areas where his congregation expressed a need for help. Because of the demographics, his people were struggling with saving, investing and legacy issues more than spending, managing and debt. This also reflected the areas where the church staff sensed their personal greatest need as well. This was a key area of focus and insight for the Pastor to understand how to speak to and serve his people.

Finally, we discussed a variety of options for how to use the knowledge we now had. Some options discussed were:

A CHURCH-WIDE CAMPAIGN

- ▶ involving seminars, small groups and a coordinated sermon series

A SEMINAR

- ▶ focused exclusively on the issues revealed by the survey and starting up Crown small group studies for those who were now ready for help

A TARGETED SERMON SERIES

- ▶ by the Pastor based upon the findings. All of these options have been in development at some point since our testing.

We agreed the analysis was helpful and that by using the findings in a meaningful way, steps would be taken to serve the needs of the people. We also decided it would be beneficial to re-administer the survey at a future date to see if the numbers had improved or the needs changed.

CHAPTER

4

**Why Partner with
Crown to Uncover
and Resolve the
Hidden Financial
Problem in Your
Church?**



6 REASONS TO PARTNER WITH CROWN

LEADERSHIP

Developing innovative teaching solutions for over 35 years

STEWARDSHIP

Combining timeless Biblical principles with relevant tools

DISCIPLESHIP

Partnering with churches/ organizations to deliver ministry that leads to exponential Kingdom impact

EMPHASIS

Resources are Christ-focused rather than man-focused

DEPTH

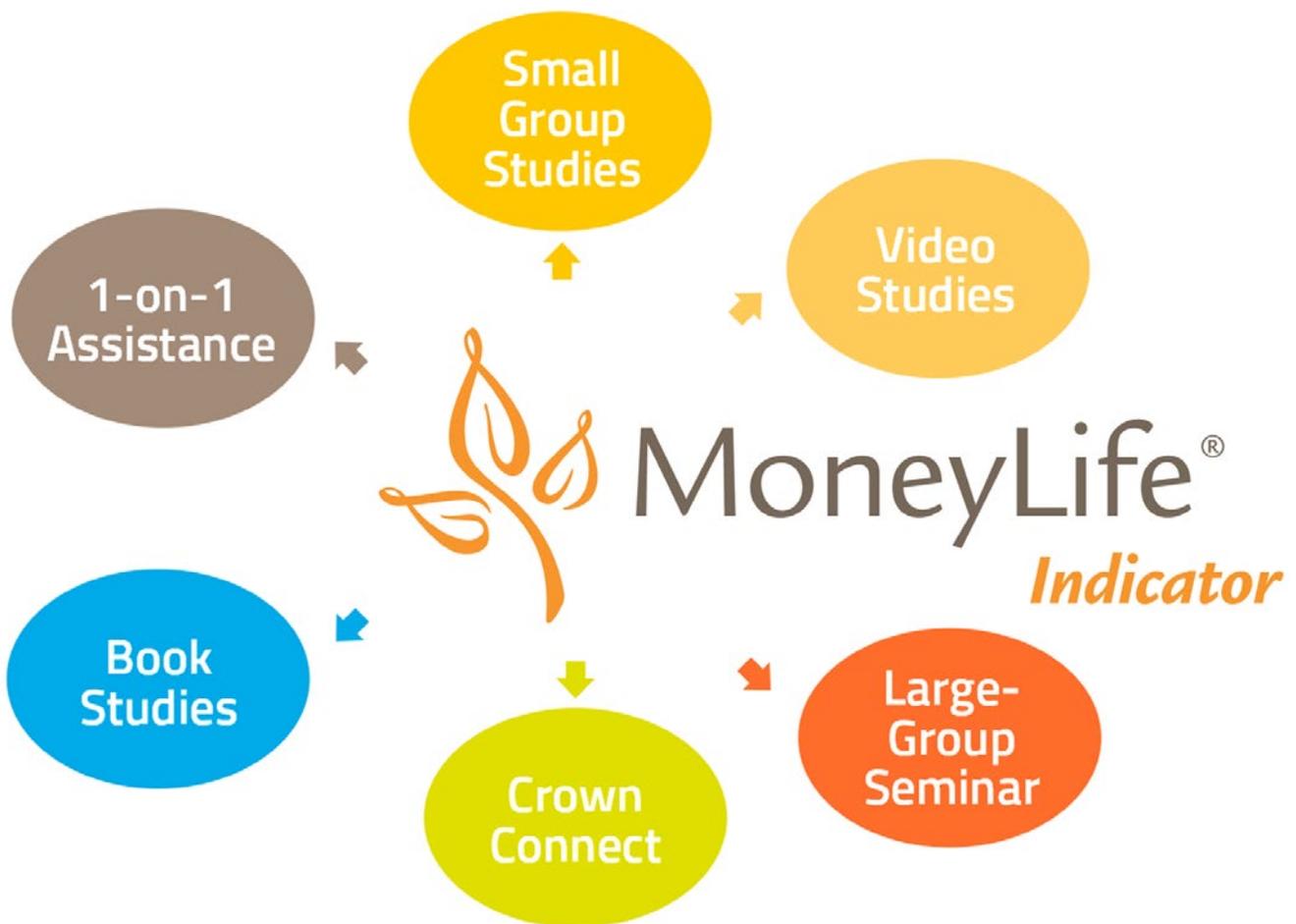
Proven results of life transformation, beyond simply strengthening the financial situation of individuals and families

INSIGHT

Interpretation and analysis of market forces from a Biblical perspective

Crown's Teaching Solutions

It would be a privilege to partner with you in teaching God's perspective on financial faithfulness to every person in your congregation – regardless of their age, spiritual maturity, or economic status. Crown offers a variety of teaching solutions that can be tailored to members' learning styles and your church's educational programs.



How Crown's Teaching Solutions Impacted My Life

In 1999, my own life was transformed when I learned that my beliefs were not in line with God's Word. It was an area of my life that had never been challenged from the pulpit or in a small group. Although a Christian since I was 7 years old, most of my financial philosophy came from the world, not from the Bible. My finances were in fairly good shape, but my heart was not. Almost immediately upon learning that God's Word instructs us to how to make money, how to manage it and how to use it to fulfill His purposes, I began to change how I behaved with money. Our giving increased from an average of 2.5% of our annual income to over 10%. Our marriage became stronger because we could agree on following God's ways. Our relationship with Christ was improved as my desire to honor Him and serve Him increased, and as I desired to become faithful in every area of my life.

More importantly, I began to live for the day that I would stand before the Lord and hopefully hear Him say that I had been a good and faithful servant. I wanted to be found faithful. My heart was sold out to Christ, not for more money or a better lifestyle or simply getting on a budget, out of debt and accumulating more savings. Those things are not bad or wrong, but I wanted something better than worldly riches; for the first time in my life I desired the true riches described in Luke 16:10-11.

Since that day, I have given my full time efforts to help others make this life-changing discovery. I hope we can partner with you to help those you serve do the same.

To learn more about your own financial health, I encourage you to take the free **MoneyLife® Indicator**. To utilize this unique assessment with your group, church, or organization, **contact Crown** to connect with a MoneyLife® Indicator Consultant who can assist you.

