

# The Money Challenge

## God has a design for you and your money. Are you living in it?

Do you believe that everything you “own” is actually owned by God?

Y  N

Do you believe that spending money on others will make you happier than spending it on yourself?

Y  N

Do you believe you can begin living generously before you get all your finances in order?

Y  N

Do you give sacrificially, to the extent that it keeps you from doing other things you would like to do?

Y  N

Do you have a detailed and specific plan for giving?

Y  N

Do you have a detailed and specific plan for saving?

Y  N

Do you have an emergency savings account for both minor emergencies and job-loss emergencies?

Y  N

Do you know exactly how much you spend on food and entertainment each month?

Y  N

Do you believe that debt is dangerous, and should only be entered with extreme caution?

Y  N

Do you know how much you earn and how much you spend in a given month?

Y  N

# The Money Challenge

Now, count the number of questions you answered “Yes” to, and look below to learn if you are living in God’s design for you and your money.

*8–10: You’re right on track!*

You are made for something more. Your money was made for something more. God’s formula for money is simple: Give generously, save wisely, and live appropriately. You will find the “more” if you are seeking His design. (see p. 8)

By God’s grace, you have found the “more.” You are living in God’s design! Living generously is not just about money. We are called to live openhandedly with every resource God has given us. (see p. 146) Is there someone in your life who needs your generosity? Maybe the most generous thing you can do is read through *The Money Challenge* with a friend, family member, or fellow church member who is in need. Will you consider using *The Money Challenge* to help lighten the financial load of someone in need?

*5–7: You’re so close!*

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You are so close to living within God’s design for your money! God designed you, not to be a hoarder, but a conduit through which His generosity flows. Sometimes, the difference between the two is just a couple small steps. Will you consider reading *The Money Challenge* and learning about the few loose ends you could tie up? Do you accept the challenge?

*0–4: God wants more for you and your money!*

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God designed you, not to be a hoarder, but a conduit through which His generosity flows. God loves you and wants what is best for you. He has a design for you and your money. Will you consider reading *The Money Challenge* to learn about that design? Do you accept the challenge?