

**GETTING STARTED WITH THE  
CROWN MONEY MAP™**



Spring 2010 Edition



**W**elcome to the most exciting journey you have ever taken! This trip will not only lead you to financial freedom and peace, but through faithful stewardship of God's resources, eternal rewards are promised as well.

When God originally gave me the idea for a simple visual guide to help people know how to overcome financial bondage, my dear friend and Crown's cofounder, Larry Burkett, had already gone home to be with the Lord.

Larry was a brilliant yet humble man who had a grasp on God's Word and its practical application to financial issues. His life work was used for to see millions of lives transformed spiritually and financially.

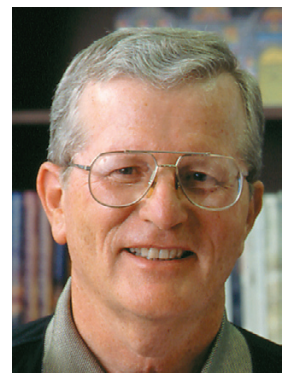
To get you started on your journey through the *Crown Money Map*™, regardless if you are starting on Destination 1 or further down the road, I encourage you to read the following advice of Larry Burkett that I selected for you. It will give you a strong foundation for understanding financial freedom by applying God's truth to your life.

One more point to remember: it is very important to work through your Life Purpose and Life Goals sections on the *Crown Money Map*™ to be sure your financial journey is accomplished for the Lord's purposes. Once you have done that, carefully follow each step on the Money Map and persevere until each step is completed.

We are here to serve you!

Now, read and enjoy the powerful instruction from Larry Burkett to renew your mind as you begin this journey.

Chuck Bentley, CEO  
Crown Financial Ministries  
I Corinthians 1:9



LARRY BURKETT  
1939 - 2003

It is important for Christians to be able to recognize financial bondage, but it is equally important to know how to achieve freedom. Financial freedom manifests itself in every aspect of our lives—relief from worry and tension about overdue bills, a clear conscience before God and before others, and the absolute assurance that God is in control of our finances.

This is not to say that our lives will be totally void of any difficulties in the area of finances. Often God will allow the consequences of earlier actions to remain in order to reinforce the lesson; also God does not promise to remove every difficulty. But no matter what circumstances are encountered, God promises peace. When God manages our finances, we have nothing to worry about. He is the Master of the universe. It is His wisdom we are seeking. We're still human beings and subject to making mistakes at any moment. Even when we understand God's principles, it is possible to step out of His will, and we all do from time to time. But as soon as we admit the error and let God take control again, we are back under His guidance.

Once we truly accept and experience financial freedom, there will be a greater desire to stay within God's will, which will result in perfect peace.

In our society, there are some who have found financial freedom, but I have never met a non-Christian who had true freedom from worry, anxiety, tension, harassment, or bitterness about money. Once someone experiences and lives in financial freedom (meaning freedom from the bondage of debts, freedom from oppression of others, freedom from envy and covetousness or greed, and freedom from resentfulness), that person shines like a beacon at sea.

# 10 STEPS TO FINANCIAL FREEDOM

- How can we achieve financial freedom?
- What must we do according to God's plan?

1

## ***Transfer Ownership***

A Christian must transfer ownership of every possession to God. This means money, time, family, material possessions, education, even earning potential for the future. This is essential to experience the Spirit-filled life in the area of finances (see Psalm 8:4-6).

A Christian must realize that there is absolutely no substitute for this step. If you believe that you are the owner of even a single possession, then the events affecting that possession are going to affect your attitude. God will not force His will on us. He will not input His perfect will into our lives unless we first surrender our will to Him.





## Become Debt Free

A Christian must get out of debt altogether. Again, let me define a scriptural debt. Debt exists with any of the following conditions:

- a. Payment is past due for money, goods, or services that are owed to other people.
- b. The total value of unsecured liabilities exceeds total assets. In other words, if you had to cash out at any time, there would be a negative balance on your account.
- c. The family's basic needs are not being met, producing anxiety in the area of financial responsibility.

## Six Steps to Becoming Debt Free

### Step 1. Have a Written Plan

A written plan is an absolute necessity for everyone who is in financial bondage. Use a written plan of all expenditures and their order of importance. The order of importance is crucial because we have lost the point of reference between needs, wants, and desires. Let's examine the differences between a need, a want, and a desire.

**Needs.** These are the purchases necessary to provide your basic requirements such as food, clothing, a job, home, medical coverage, and others. *"If we have food and covering, with these we shall be content"* (1 Timothy 6:8).\*

**Wants.** Wants involve choices about the quality of goods to be used: dress clothes versus work clothes, steak versus hamburger, a new car versus a used car. These verses give a point of reference for determining wants in a Christian's life: *"Your adornment must not be merely external—braiding the hair, and wearing gold jewelry, or putting on dresses; but let it be the hidden person of the heart, with the imperishable quality of a gentle and quiet spirit, which is precious in the sight of God"* (1 Peter 3:3-4).

\*Unless otherwise noted, Scripture quotations are taken from the New American Standard Bible, © The Lockman Foundation, 1960, 1962, 1963, 1968, 1971, 1972, 1973, 1975, 1977, 1995. Used by permission.





**Desires.** These are choices according to God's plan that can be made only out of surplus funds after all other obligations have been met.

*"Do not love the world, nor the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh and the lust of the eyes and the boastful pride of life, is not from the Father, but is from the world" (1 John 2:15-16).*

## **Step 2. Determine Essentials for Living**

A Christian in debt must stop any expenditure that is not absolutely essential for living (see Proverbs 21:17). Look for services around the home that can be done without outside cost. Also begin to develop some home skills. By utilizing individual skills you can begin to cut down on some of the expenditures that are not really essential.

What I'm expressing is an attitude of conservatism. Begin to eliminate expenditures that are not essential, and remember that many expenditures are assumed to be essential only because of our society. Fifty years ago almost all the labor supplied in the home was done by family members—not professionals who charged for it. Christians who are in bondage must begin to assess what things they can do for themselves and stop the frivolities. Once a Christian has begun to do these things, whether in debt or not, it will become fun and will help stabilize the family life.

## **Step 3. Think Before Buying**

A Christian who is in debt (and even those who are not) should think before every purchase (see Proverbs 24:3). Every purchase should be evaluated.

Is it a necessity? Have I assessed whether it is a need, a want, or a desire?

Does the purchase reflect my Christian ethics? (For example, *Playboy* does not reflect Christian ethics.)

Can I continue to subscribe to magazines, or belong to book, CD, or movie clubs while I owe others?

Is this the best possible buy I can get, or am I purchasing only because I have this credit card?

Is it a highly depreciative item? Am I buying something that will devalue quickly? (Swimming pools, boats, sports cars all fall into this category.)

Does it require costly upkeep?



## ***Step 4. Discontinue Credit Buying***

A Christian in debt also should begin buying on a cash-only basis. Often someone in debt with an asset that can be converted into cash will ask, "Would it be better to sell this asset and pay off the debts?" That is a possible option but would only be valid if a person first learned new spending habits; otherwise it treats the symptom rather than the problem.

For example, I remember a couple who was in dire financial bondage from credit card debts. They owed over \$20,000 and paid in excess of \$4,000 a year in interest alone. In our planning, it seemed reasonable for them to sell their home and apply the money to their debts, which would pay them off. They did so, but less than a year later they were back in debt again, with about \$6,000 in credit card debts—and no home this time.

What happened? I had treated a symptom rather than the problem. The problem was an attitude dealing with credit cards. I had their assurance that they would not use the credit cards; but, without working out a plan for them to discontinue the use of those cards, they fell right back into the same trap again. As soon as they needed something and lacked the cash to purchase it, out came the card.

The principle to observe is this: If you are in debt from the misuse of credit, stop—totally stop using it. Cut up the cards and mail them back to their respective companies and ask them not to send you any more. Include in your letter the plan for paying that credit card debt, and then commit yourself to buying solely on a cash basis.

Once good habits have been developed and the bondage from the misuse of credit cards has been broken, then evaluate the feasibility of converting assets to pay off the debts. In that way you won't simply be treating the symptom. Once someone has overextended his or her finances, it is necessary to sacrifice some of the wants and desires in life to get current; otherwise, that person will continue to borrow and only get deeper into bondage.

## ***Step 5. Avoid Leverage***

When in debt, avoid the use of what is called "leverage." Leverage is the ability to control a large asset with a relatively small amount of invested capital.

For example, if you bought a piece of property that cost \$10,000 and required \$1,000 down, that represents a nine-to-one lever. You have invested 10 percent of your money and borrowed 90 percent.



Borrowing money to invest is not a scriptural principle, because when a Christian borrows the money from a bank to invest, the repayment of the bank loan is dependent on the investment making a profit. But if a profit is not made and the investor can't make the payments, he or she loses the investment and still owes the bank. The result? Financial bondage.

## **Step 6. Practice Saving**

A Christian should practice saving money on a regular basis. This includes those who are in debt. Even if it is only \$5 a month, develop a discipline of saving. This does not mean to store up a large amount of money while failing to pay your creditors, but one of the best habits a young couple can develop is to save a small amount on a regular basis.

Everyone in our society living above the poverty level has the capability to save money, but many fail to do so because they believe that the amount they can save is so small it's meaningless. Others believe that God frowns upon a Christian saving anything. Neither of these two reasons is scriptural. *"There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up"* (Proverbs 21:20). The common attitude presented in the Bible is to save on a regular basis, and it is important that Christians develop good habits to replace bad habits.

All told, to get out of debt a Christian must utilize these points we've just discussed. There is no alternative under God's plan for being debt free.

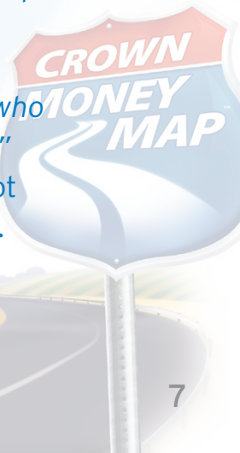


## **Honor God First**

Every Christian should give the first ten percent of all gross income as the minimum testimony to God's ownership. As mentioned earlier, how can we say that we have given total ownership to God when we have never given testimony to that fact?

It is through sharing that we bring His power in finances into focus. In every case, God wants us to give the first part to Him, but He also wants us to pay our creditors. That requires establishing a plan and probably making sacrifices of wants and desires until all obligations are current.

You cannot sacrifice God's part, that is not your prerogative as a Christian. *"Now this I say, he who sows sparingly shall also reap sparingly, and he who sows bountifully shall also reap bountifully"* (2 Corinthians 9:6). So what is the key? If a sacrifice is necessary, and it almost always is, do not sacrifice God's or your creditor's share. Choose a portion of your own expenditures to sacrifice.





## ***Accept God's Provision***

To obtain financial peace, recognize and accept that God's provision is used to direct each of our lives. Often Christians lose sight of the fact that God's will can be accomplished through a withholding of funds; we think that He can direct us only by an abundance of money. But God does not choose for everyone to live in great abundance. As stated before, this does not imply poverty, but it may mean that God wants us to be more responsive to His day-by-day control.

Each Christian must learn to live on what God provides and not come under the pressure brought on by driving desires for wealth and material things. This necessitates planning lifestyles around the provision that God has supplied. It can be done.



## ***Keep A Clear Conscience***

A Christian must have a clear conscience regarding past business practices and personal dealings. Freedom from these may well require restitution as well as a changed attitude.

I recall a friend who had wronged an individual financially before he became a Christian. God convicted him about this and indicated that he should go and make restitution. He contacted this individual, confessed what had been done, and offered to make it right. The person refused to forgive and refused to take any money.

For a while it hurt my friend's ego and pride—until he realized that it was not for the offended person that he had confessed but for himself. It was not for the loss that restitution was offered but for his relationship with God. God had forgiven him, and he had done exactly what God had asked. Nothing further was required.



## ***Put Others First***

A Christian seeking financial freedom must always be willing to put other people first. This does not imply that a Christian has to be a floor mat for others; it simply means that he doesn't profit at the disadvantage of someone else. Again, the key lies in attitude.







## **Limit Time Involvement**

A Christian also must limit time devoted to business affairs when family involvement suffers. *"Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies toward the heavens"* (Proverbs 23:4-5). Many Christians are trapped in this cycle of overcommitment to business or money pursuits. It's important to remember that the priorities God sets for us are very clear and that every Christian who seeks God's best must understand God's priorities.

The first priority in a Christian's life is to develop his or her personal relationship with Jesus Christ. The second priority of a Christian's commitment is to family, which includes teaching them from God's Word. This training requires a commitment to the family unit, and that means a specific time commitment too. Christ deserves the best part of our day. If you study best in the morning, get up early in the morning and give time to the Lord. Sacrifice if necessary to do so. If you find that your family time together can take place best between 8:00 and 9:00 in the evening, commit that time to God.

Turn off the television, have the children do their homework early, and begin to study the Bible together. It is important for the whole family to understand God and to pray together. Pray for those in need too. Help your children become aware that Christians, as intercessors, can pray for others and expect God to answer.

The third priority in a Christian's life should be church activities, social groups, work, and all the hobbies that he or she might have.



## **Avoid Indulgence**

To achieve financial freedom, every Christian must avoid the indulgences of life.

The range in which God's will can be found is between Luke 9:23 when Christ said, *"If anyone wishes to come after Me, he must deny himself, and take up his cross daily, and follow Me,"* and John 6:27, *"Do not work for the food which perishes, but for the food which endures to eternal life, which the Son of Man shall give to you, for on Him the Father, God, has set His seal."*

Does your lifestyle fit within this range? Are you willing to trust God and deny yourself some indulgences? As you do, He will supply you even more. Unfortunately, most of us are self-indulgers rarely passing up a want or desire, much less a need. But, in light of the needs around us, it is important that Christians assess their standards of living. Most of us can reduce our expenditures substantially without a real reduction in living standard.





## Get Christian Counseling

It is important to seek good Christian counseling. *“Without consultation, plans are frustrated, but with many counselors they succeed”* (Proverbs 15:22). God admonishes us to seek counsel and not to rely solely on our own resources. Many Christians become frustrated in financial planning because they lack the necessary knowledge and then give up. God has supplied others with the ability to help in the area of finances. Seek Christian counselors.



## A Right Relationship with God

Without a doubt, there is a great need in Christianity to get back to the basics of God’s Word. This is true whether we’re talking about salvation, sanctification, service, or finances.

Where finances are concerned, there is a great deal of false service by many who profess to serve God but actually want God to serve them. They will give, but they always expect to be repaid. They will help the needy, but it’s to keep God from allowing some tragedy to befall them. The list could go on and on and eventually would touch every one of us. Why? Because I believe so few really understand the function that finances play in our spiritual lives.

The financial principles given throughout God’s Word are not there to see if we’re strong enough to live by them; they’re given because God knows that they are the **best** for us. God’s principles of finances are not an arbitrary set of rules by which to govern us; they are a loving Father’s wisdom to those who will listen and trust **Him**.

## WHY DID CHRIST TEACH ON FINANCES?

It surprises many Christians to learn that approximately two-thirds of the parables that Christ used in teaching deal specifically with finances. The reason for this is very simple: He chose a topic with which everyone could identify to use as an example.

Christ never said money or materials things were problems. He said that they were symptoms of the real problems. He constantly warned us to guard our “hearts” against greed, covetousness, ego, and pride, because these are the tools that Satan uses to control and manipulate this world. Christ warned us a great deal more about “materialism” than He did any other sin (see Luke 12:15). In fact, in the parable about salvation in Matthew 13:18-23, “the deceitfulness of riches” is given as a cause for unfruitfulness.



Satan has taken the very riches provided by God to enhance our lives and bring others to salvation and has diverted them for his use. Today, even Christians evaluate (or value) others on the basis of how much they have and how successful they are in worldly terms.

## IS IT WRONG TO BE RICH?

“Rich” is a very subjective term, but here it’s used in context with having enough money to meet all of your reasonable needs and still have funds left over. Clearly, God’s Word teaches that many of His people will fit into this category. They not only will be able to meet their needs, but they also will be able to help others who have needs.

The entire 25th chapter of Matthew’s gospel is dedicated to teaching the management and distribution of a surplus. Obviously, in God’s economy, He must either provide a material surplus to some Christian to meet the needs of others, or He must provide manna from Heaven. God’s plan is clearly stated in 2 Corinthians 8:14-15, which says that our abundance at the present time will meet the needs of others. Later, their abundance will meet our needs (a good alternative to welfare within the church).

Christ warned those who are rich to always be on their guard (see Luke 12:15-21). There is a great temptation to trust in the security that a surplus can provide. The greater the surplus, the greater the temptation. That’s why those who are rich (most of American Christianity) must guard their hearts and minds with the principles from God’s Word.

## FINANCES: OUR SPIRITUAL BAROMETER

A definition of “faith,” according to Hebrews 11, is trusting God totally. It means trusting God for things we cannot see or manipulate into happening.

Most of us truly desire to be able to exercise this faith. But the world around us tells us to do just the opposite. If you don’t have the money for what you “need,” borrow to get it. If it’s too expensive for your income, so what? You deserve it; besides, you have to stretch yourself if you want to be successful in this world. God’s Word tells us to learn to be content and to dedicate ourselves to serving God.



## THE GREATEST NEED

The greatest need in our generation is for God's Word to be taught clearly and undiluted. The next greatest need is for Christians who will demonstrate that it works. In Romans 10:14 we are told that, for the unsaved to believe, someone must tell them about Jesus. The book of James tells us that we are the walking, talking evidence before the unsaved world that God's Word is true. As I think about our witness before the unsaved, it would appear to be evident that in our most visible area, finances, we don't have much of a witness.

In great part, this is because Christians just haven't been taught what God's Word says. A few examples from the Word should clearly point this out.

**BORROWING**—We are told to borrow very modestly and cautiously, always repaying what is owed (see Psalm 37:21; Proverbs 3:27-28).

**LENDING**—Christians should lend to one another without charging interest and should not engage in lawsuits to recover their losses (see Deuteronomy 23:19-20; 1 Corinthians 6:1-7).

**SHARING**—Christians should provide for every legitimate need within their own fellowships. This would include funds for illnesses, unemployment, old age. (2 Corinthians 8:14-15).

## WHAT SHOULD WE DO?

I would be negligent if I concluded this study of how finances reflect our faith without pointing out some simple steps to start applying God's wisdom.

### 1 Study the Available Materials on God's Principles for Managing Finances

You could glean all of the principles out of the Bible yourself and many Christians have. However, an organized study can reduce the time involved and give additional insights from others who have applied the principles.



## 2 Apply Godly Discipline to Your Lifestyle

It's clear that God doesn't demand the same lifestyle for any two families. Each of us is to witness to those whom God has placed around us. So there will be Christians at every level of income and society. But God's Word makes it very clear that lavishness and waste are worldly, not godly, values. Each Christian family must look at their spending habits, and particularly their waste, and give an account for their stewardship to God.

## 3 Teach Your Children God's Principles

The toll that worldly financial values place on young families today is enormous. More than one-half of their marriages will fail because of unnecessary financial pressures. The vast majority could be avoided or salvaged if they are taught (early) how to anticipate and avoid these problems. When a young couple is required to develop a budget prior to marriage, and then another couple works with them and monitors the budget for the first year, the financial problems are reduced dramatically. Christian parents should never let their children leave home without equipping them with the fundamental knowledge of finances that they will need to survive in a materialistically insane society.

## 4 Teach Your Neighbors

There are now several hundred Christian couples who regularly teach courses on God's principles of finances and basic budgeting in homes and churches around the country. Those who feared they would meet with indifference or disinterest found themselves swamped with requests for counseling and advice. Millions of people are hurting and don't know where to go for help. They will respond not only to the financial advice but also to the Gospel message that always must go with it.

*Larry Burbett*

*"The blessing of the LORD brings wealth,  
and he adds no trouble to it."*

*Proverbs 10:22 NIV*





# TOOLS FOR THE JOURNEY

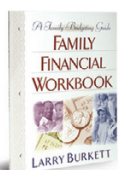
Crown has identified outstanding tools designed to help you safely reach each destination of your trip. These practical tools have been used successfully by millions of people.

Visit [CrownMoneyMap.org](http://CrownMoneyMap.org) for information about these and other helpful resources.

## I Need Help With...

### CONTROLLING MY SPENDING

Getting Started/  
Setting Up



*The Family Financial Workbook*



*MoneyLife™ Basics Spending Plan Solutions*



*Crown Money Map™ Seminar-live event*

Live it Out/  
Maintain



*Crown™Mvelopes® Online and Mobile Budgeting*

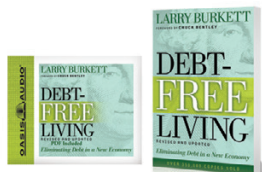


*Crown Money Map™ Financial Software Software Budgeting*



*Cash Organizer - Cash Budgeting*

### REDUCING MY DEBT



*Debt-Free Living (book and audio book)*

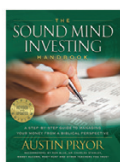


*MoneyLife™ Basics Debt and Bankruptcy*

### PRACTICING SAVING



*MoneyLife™ Basics Investing and Insurance*



*Sound Mind Investing Handbook*



*Your Money After the Big 5-0*

### GIVING CHEERFULLY



*MoneyLife™ Basics Giving and Generosity*



*The Treasure Principle Workshop*

### MONEY, BUSINESS, AND CAREER DECISIONS



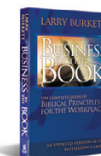
*Career Direct® Complete Guidance System*



*MoneyLife™ Basics Work and Business*



*Business by the Book® Independent Video Study*



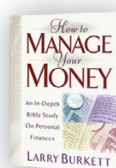
*Business by the Book®*



## Go Deeper and Learn More



*Crown Money Map™ Coaching*



*How to Manage Your Money- personal study*



*Biblical Financial Study 10-Week Edition-group study*

Resources for marriage and children are also available at [CrownMoneyMap.org](http://CrownMoneyMap.org)