

## Self Diagnosis: Spender, Saver, or Servant?

Take the following quiz, circling the answer that most closely aligns with your heart. This is meant to be a light-hearted and non-scientific exercise, so don't feel any pressure. We'll give away the answer key up front—A corresponds to a Saver, B corresponds to a Spender, and C corresponds to a Servant. Our guess is that 99 percent of the population, when being honest, will circle mostly As or Bs. Even after our journey, John gravitates toward the Saver answers, and Greg toward the Spender ones, but we are continually striving to grow the heart of a Servant! Give it a try:

What excites you more?

- A. A four-star vacation across Europe.
- B. Maxing out all retirement accounts for the year.
- C. Dinner with your pastor, who expresses heartfelt thanks for your sacrificial support of a successfully launched, new, key ministry.

What was your tendency as a child concerning new money you received?

- A. To buy new toys or spend on experiences as soon as you got it.
- B. To save it in a piggy bank or savings account.
- C. To spend on or give to others, your church, or charities.

You hear about a man who, at 70, has managed his middle-class income through careful savings, with a current net worth of eight million dollars. Your first thought is:

- A. What a waste! Spending it would have been more fun!
- B. Wow, he really did well. I hope to do that, too.
- C. He may have missed some opportunities to experience the joy of generosity.

Success looks like . . .

- A. Experiencing great food and travel, hosting friends, driving a luxury car.
- B. Retiring at 50.
- C. Lengthening home payoff and forgoing some luxuries to sponsor a missionary family.

Your annual bonus is twice as much as you thought it would be. What do you first think?

- A. I'm headed out shopping/on vacation.
- B. I'm putting this on the mortgage.
- C. Thank God for this provision. I can't wait to give a chunk of this away.

The spending in my life is:

- A. Effortless—I love it.
- B. Bothersome—I wish I could spend less.
- C. Controlled—I feel good about the way it's managed.

The saving in my life is:

- A. Bothersome—It's an inconvenience that gets in the way of having fun.
- B. Effortless—I love building wealth.
- C. Purposeful—I have healthy and reasonable goals toward which I'm carefully working.

The giving in my life is:

- A. Obligatory.
- B. Formulaic.
- C. Joyfully overflowing.

Tally up your score! The more your answers lean toward the same letter each time, the more you have a clue as to how your heart inclines.

Cortines, John; Baumer, Gregory. *God and Money: How We Discovered True Riches at Harvard Business School* (pp. 115-116). (Function). Kindle Edition.