

Checked Your MQ (Money Quotient) Lately?

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Jesus praised both the woman who possessed an extravagant jar of perfume (Mark 14:3-9) and the widow who only owned two pennies (Mark 12:41-44). Why? Because both used their money and possessions with God in mind.

Attitude is everything.

You've probably had your intelligence gauged with an IQ (intelligence quotient) test. You may have measured your emotional stability by taking an EQ (emotional quotient) test. But have you even taken an MQ (money quotient) test? Use the statements below to assess your money and possessions. Put a check by the statements that describe your situation.

The MQ Test

You Have Too Little If:

1. Missionaries send care packages to *you*.
2. The deacons keep returning your offering.
3. You have to make purchases using your library card.
4. Your Sunday suit is the same outfit the kids borrow for Clown Night. It has also appeared on your last three driver's licenses.
5. You have nothing to put out on garbage day.
6. You eagerly await those little samples of toothpaste and cereal in your mailbox.
7. Your decorative lawn goose has a lean and hungry look.
8. Icicles form *inside* your house in the winter.
9. Your idea of eating out is to carry the beans and cornbread to the back porch.
10. You see only those parts of your children's school plays and sporting events that occur after the ticket booths close.

You Have More Than Enough If:

1. Your family has more cars than drivers.
2. You have more than 21 odd socks in the laundry room.
3. You're going to feel deprived until you get that gazebo.
4. You find tens and twenties under your couch cushions.
5. When you return from grocery shopping, you have to eat some of the items right away because your fridge is already over-full.
6. Neighborhood kids wish they had as many toys as your dog has.
7. You have to build another shed to hold all your lawn-care implements.
8. Your decorative lawn goose has five changes of clothes.
9. Stuff tumbles out of the closets when you open the doors.
10. Friends fight over your hand-me-downs.

Your Finances Are on Track If:

1. You give 10 percent to the Lord unless times are tough; then you give 20 percent.
2. A portrait of Dave Ramsey hangs over your mantel.
3. You can carry a credit card to the mall and come home without buying anything.
4. Your teenagers can carry a credit card to the mall and come home without buying anything.
5. People consider you generous.
6. The following terms rarely appear in your vocabulary: *bankruptcy, second mortgage, college loans . . . and decorative lawn goose.*
7. You don't play the lottery.
8. You make an effort to simplify rather than accumulate.
9. When it comes to spending, your first thought is *Would this please the Lord?*—not *How much does it cost?*
10. You pay your bills. On time.

Your MQ

Add up your checkmarks under each heading above. Put the totals here and circle the highest score:

TOO LITTLE: _____ MORE THAN ENOUGH: _____ ON TRACK: _____

Now, seriously folks . . .

The rest of the MQ test will help you align your attitude about money and possessions with Scripture. In the list below, check the scriptural principles you live by.

Biblical Attitudes About Money

1. I don't worry about having too little to eat or wear. (Matthew 6:31, 32)
2. Just knowing God makes me feel rich. (1 Timothy 6:6)
3. I am generous even when finances are tight. (2 Corinthians 8:2)
4. I know God values me, so I'm not worried about my finances. (Matthew 10:29, 31)
5. I don't love money. (Hebrews 13:5)
6. I don't hoard things. (Ecclesiastes 5:13)
7. I never gripe, "If I only had a little more." (Ecclesiastes 5:10)
8. I wouldn't be overly nervous if I lost my job. (Proverbs 11:28)
9. I invest more in Heaven than I invest in earth. (Matthew 6:20, 21)
10. If I have today's provisions, I'm satisfied. (Proverbs 30:8)
11. I believe God is extravagant with me. (1 Timothy 6:17)
12. I never ever cheat. (Proverbs 11:1)
13. I put God's kingdom first and trust his promise to provide. (Matthew 6:33)

If you're not happy with your results, take heart! Study the Scripture references for your problem areas. Keep the MQ test handy and take it again in a few months.

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