

### Practical Exercise

Consider these signs of mammon's that might be at work in your life. Give each area a score: 0 = I do not recognize this at all 10 = this is really me.

	<b>Worry and anxiety over money</b> – it is never far from one's thinking, causes health issues like ulcers
	<b>Ongoing money mismanagement</b> – making continuously poor choices and decisions on the use of money
	<b>Consistent financial lack</b> – an ongoing way of life; can be generational in nature
	<b>A fear of lack</b> – displayed by hoarding or extreme frugality
	<b>"I can't afford it mentality"</b> – foremost thought when considering a purchase; unable to move forward with a purchase – causes one to be immobilized
	<b>Impulse buying</b> – see something and need to buy it without further thought of consideration of payment plan; immediate gratification is paramount
	<b>Materialism</b> – devotion to material wealth and possessions at the expense of one's spirituality; excessive comfort orientation
	<b>Stinginess</b> – tight fistedness with finances; the inability to give or spend money
	<b>Greed</b> – an overwhelming desire to have more of something than is actually needed; one engages in financial or economic gluttony – consuming more than is needed
	<b>Discontentment</b> – never at peace, always feeling unsettled, irritated or annoyed in relation to finances
	<b>Bondage to debt</b> – an ongoing pattern - sometimes over many years; can be inherited and passed down to subsequent generations
	<b>Exaggerated emphasis on money and overestimate of its true power</b> – perceives money being the end all; all decisions centre around this aspect
	<b>Coveting</b> – a strong desire to possess something that belongs to someone else
	<b>Selfishness</b> – seek to serve and please only themselves with their finances rather than seeking the good of others

	<b>Anxiety over unmet needs</b> – believing that money will satisfy these areas
	<b>Fear of the future</b> – intense anxiety over what will happen in the future, believing money will help shape one’s destiny and give one a sense of peace and well-being
	<b>Entitlement</b> – the mindset that one has a right to a certain standard or style of living; others like the government should provide or help in time of crisis; believes they are entitled to the money and possessions one has
	<b>Apathetic towards the poor, widow, sick, needy and oppressed</b> – has no heart for these individuals, if assists, does so with a condescending and legalistic manner

As a final consideration, please give thought to:

Describe what expectations you have held as a result of believing in mammon that have been false.