



## **Four Biblical Laws That Change Your Life: Homework Assignment**

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### **Starting Point**

Imagine a day in the future—maybe 2, 5, or even 10 years down the road—and envision who you want to be spiritually at that point in time. Now, the obvious question is how you get there. The answer is you start by knowing where you are today. Every journey needs a starting point. You have to know where you are now in order to move in the right direction to get to where you want to be tomorrow.

Use the questions below to help you get your bearings for the journey ahead. They'll help you see where you're at spiritually so you can take the right steps to get where you want to be. Think of them as helping you plot your coordinates on a map. Then, use the follow-up question to get a clear picture of where you want to go, and reflect prayerfully on what steps you can take to get there.

(If you're married, this is a good assignment to do together as a couple. Answer the questions separately and then come together to compare your responses and come up with a combined plan for moving forward into a healthier future.)



## Category 1: Stewarding Your Soul

Answer the first question in each set by giving it a rating from 1–10 (1 being the lowest, 10 being the highest). Then reflect on the follow-up questions at the end.

1. How well do you know your Bible?  
 What have you learned lately? Who do you read your Bible with regularly (e.g., spouse, children, grandchildren)? .....
2. How is your prayer life?  
 How often do you pray? What's the attitude of your heart when you pray? .....
3. How is your prayer life with others (e.g., Who do you pray for? Who do you pray with (including spouse, children, and grandchildren)? .....
4. What kind of church are you involved in (e.g., What are its characteristics? Is it a church that teaches the Bible? Is it a church passionate about missions? Does it emphasize grace?) .....
5. How are your giving practices to the Lord?  
 Do you give cheerfully? Do you worry about letting go of your finances? .....
6. How are you involved in your church (e.g., attending Sundays regularly, part of a small group, serving in a ministry)? .....
7. How is your volunteer ministry service? (Also consider: What abilities and gifts has God given you to further His Kingdom? Are you utilizing those gifts?) .....
8. How is your evangelism and mission to your neighbors, community, coworkers, and so on?
9. How is your spiritual life with your immediate family (e.g., spouse, children, grandchildren)?
10. How is your ongoing spiritual learning outside of the Bible (e.g., using technology to listen to lectures, sermons, audio Bible, or reading daily devotions or Christian books)? .....

<b>0–40</b>	your soul is severely undernourished
<b>41–60</b>	your soul is undernourished
<b>61–80</b>	your soul is fed
<b>81–100</b>	your soul is well fed

**TOTALS**   
*Tally your answers  
 and see your results*

**Follow Up:** How would you like your spiritual life to grow stronger in the future? Do you want to know God more deeply? Minister to others more effectively? Have a deeper trust in God's presence?

*What steps can you take to move in the right direction?*



## Category 2: Stewarding Your Physical Wellness

Answer the first question in each set by giving it a rating from 1–10 (1 being the lowest, 10 being the highest). Then reflect on the follow-up questions at the end.

1. How much do you weigh? How much should you weigh? .....
2. How much do you exercise? .....
3. How is your Sabbath (i.e., rest for your body, mind, and soul)? .....
4. How is your diet (including your consumption of things like tobacco, alcohol, recreational drugs, etc.)? .....
5. How much time is taken for your daily commute and how much stress comes from this routine?  
What can you do to reduce your driving (e.g., move, carpool, etc.) or redeem your commute (make calls, pray, listen to Bible teaching, etc.)? .....
6. How is your sleep? .....
7. How are you managing your use of technology? .....
8. What are your overall stress and energy levels? .....
9. How would you rate your day-to-day levels of joy and hope? .....
10. What is your overall wellness? .....

<b>0–40</b>	your physical wellness is very poor
<b>41–60</b>	your physical wellness is poor
<b>61–80</b>	your physical wellness is good
<b>81–100</b>	your physical wellness is very good

**TOTALS**

*Tally your answers  
and see your results*

**Follow Up:** In what ways would you like to see your physical wellness get better? What are some things you could do today to help kick start that process?



### Category 3: Stewarding Your Wealth

Answer the first questions in each set by giving it a rating from 1–10 (1 being the lowest, 10 being the highest). Then reflect on the questions that follow for each one.

- 1. How reasonable and godly is your budget? .....
- 2. How well are you stewarding your wealth (e.g., saving, spending, tithing, investing, etc.)? . . .
- 3. How much are you satisfied with your job? .....
- 4. How well are you performing at your job? .....
- 5. How is your medical and dental coverage? .....
- 6. How is your future saving going (e.g., retirement for self, college fund for kids, etc.)? . . . . .
- 7. How good are you at taking time off of work and turning off work when you are away from work? .....
- 8. How is your current emergency savings (six months' worth being a good target)? .....
- 9. How is your debt (e.g., mortgage, car payment, credit cards, personal loans to family and friends, etc.)? .....
- 10. How is your giving to God's work? .....

**0–40** your stewardship of wealth is very poor  
**41–60** your stewardship of wealth is poor  
**61–80** your stewardship of wealth is good  
**81–100** your stewardship of wealth is very good

**TOTALS**   
*Tally your answers  
and see your results*

**Follow Up:** What would it look like for your finances to be given over to God and used to seek His Kingdom first? How do you want your relationship with money to change in the future?



## Category 4: Stewarding Your Possessions

Answer the first questions in each set by giving it a rating from 1–10 (1 being the lowest, 10 being the highest). Then reflect on the follow-up questions at the end.

1. How is your current housing?  
Does it need to change to have a lower cost, more square footage, different layout for entertaining, and so on? .....
2. How well is your home furnished?  
What things could improve the quality of life at home? .....
3. How are your current vehicles?  
Do they need maintenance or replacement? .....
4. How are your current life helps (e.g., quality laptop if you need one, decent cell phone if that is necessary, right tools to maintain the home and car, appliances, good bed)? .....
5. How well organized is your home to function efficiently, stay clean, and reasonably organized? .....
6. How well is your bedroom set up for privacy and sleep without being overtaken by clutter, work, or technology? .....
7. How well are you using your home for hospitality and ministry? .....
8. How well are you doing in not wasting time and energy by using technology and simple systems to organize your life and family? .....
9. How well is your work environment organized for efficiency? .....
10. How are you doing at preventing future major expense (e.g., keeping up with home and vehicle maintenance)? .....

**0–40** your stewardship of possessions is very poor  
**41–60** your stewardship of possessions is poor  
**61–80** your stewardship of wealth is good  
**81–100** your stewardship of possessions is very good

**TOTALS**   
*Tally your answers  
 and see your results*

**Follow Up:** What characteristics of a healthy, efficient home and work environment do you find appealing? How would you like your home and work environment to change in the future?



## Category 5: Stewarding Your Relationships

Answer the first questions in each set by giving it a rating from 1–10 (1 being the lowest, 10 being the highest). Then reflect on the follow-up questions at the end.

1. How is your relationship with your spouse (if married)? .....
2. How are you and your spouse doing at growing your friendship, praying together, resolving conflict, serving one another, encouraging one another, forgiving one another, and loving one another? .....
3. How is your sex life (if married)? .....
4. How are you doing at setting aside sacred times such as date nights, birthdays, holidays, and vacations with your family? .....
5. How is your relationship with each of your children (if a parent)?  
If you do not have children but want them, how are you doing at preparing to be a parent?
6. How are you doing at helping your children each succeed in school, at church, and other activities and relationships? .....
7. How are your relationships with a few godly wise and safe friends of the same gender? . . . .
8. How are you doing at keeping appropriate boundaries with others where needed (including temptations to emotional and/or sexual adultery)? .....
9. How are you and your spouse doing at maintaining safe relationships with a few godly couples? .....
10. How are you doing at keeping healthy boundaries with extended family and coworkers? . . .

<b>0–40</b>	your relationships are very poor
<b>41–60</b>	your relationships are poor
<b>61–80</b>	your relationships are good
<b>81–100</b>	your relationships are very good

**TOTALS**   
Tally your answers  
and see your results

**Follow Up:** In what ways would you like to see your relationships grow stronger and more fulfilling? How could you start building into the relationships in your life today?



## Identify any red flags:

Is there an area from any of these categories where the scores are so low that there is an urgent need to make changes in that area first?

Even though this assignment is designed to help you plot the journey for where you want to be in the future, some issues are so dangerous that immediate action is needed before the process of transformation can even begin. *Is there anything in your life that must change right now?*

## Step 2: Identify and Make Changes

Many people only change when crisis demands it. We go on a diet after our doctors say we're in danger, make a budget after we're in significant debt, and go to marriage counselors or pastors after the possibility of divorce has been put on the table. It's far wiser and more hopeful to make changes before crisis demands it. This is the principle of the ant which Proverbs 6:6–11 speaks of saying:

*Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest. How long will you lie there, O sluggard? When will you arise from your sleep? A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber, and poverty will come upon you like a robber, and want like an armed man.*

## Changes

1. What three things do you hope to change within yourself? With your family? Your spouse? Your job? Your ministry? Your health? Your finances? Other?
2. What top three emotion-, time-, or energy-wasters do you need to drop immediately?
3. What three changes in your life would make the biggest difference?
4. What three things do you need the most (such as different car, gym membership, computer, home office, cell phone, high-speed Wi-Fi at home, etc.)?
5. What obstacles are keeping you from living by your convictions (for example, a cluttered house, no budget, lack of prayer time)?

## People

1. List the people who take but don't give toward a friendship, and determine if you are to continue serving them, to back off your involvement in their lives, or to simply make them take care of themselves.
2. Whom do you need to distance yourself from because they are taking time, money, or energy away from your first priorities?



## Handing Off

List all the things you can hand off to someone else, for example:

1. Ordering groceries online and having them delivered
2. Mowing your lawn
3. Doing your taxes
4. Household projects
5. Running errands
6. Laundry and ironing

## Daily Habits

1. How will you pray alone each day? With your spouse each day? With your family members each day?
2. How will you ensure that you eat at least one meal with your family nearly every day?
3. What will be your daily Bible reading?

## Weekly Routine

1. What does your typical weekly schedule look like?
2. What will your weekly Sabbath day look like? What will you do to relax as a family and have fun together?
3. What weekly routines will provide anchors to your schedule (family movie night, family breakfast before school, etc.)?
4. What small group or class will you be in together at your church to grow and serve?
5. Where will you serve in ministry?
6. What does a weekly date time look like with your spouse?

## Holidays

1. How can you make sacred traditions during the holidays?
2. How can you make changes to most enjoy the holidays?

## Annual Routine

1. When will your vacation break(s) be?
2. How can your vacations be more beneficial for rest and recovery as well as fun memories?





## Start Your Journey

Now that you have a sense of how you're stewarding your soul, physical wellness, wealth, possessions, and relationships, remember that each of these categories is an important part of building the life you want—the life God created you to enjoy and lead.

But keep in mind that Christ is your foundation and His grace is your fuel. Modifying your behavior will never lead to lasting life-change if your heart doesn't change. So before you take one step, give the journey to Him and walk with Him each step of the way.

God has called you to live a life of joy and purpose rooted in His love. So be intentional, be prayerful, be faithful, and get going!