

Survey of Crown grads in New Zealand shows better giving, saving, marriages

Peter and Lorraine Crawford, who oversee Crown's New Zealand team, have conducted a survey of individuals in their country who completed Crown's *Biblical Financial Study*.

The average amount of time since respondents had completed the study was four years. Here is some of what they reported.

- Current average debt, other than a home mortgage or business loan, fell from \$3,950 to \$1,470, a reduction of 63 percent.

- The average amount of total charitable giving increased from \$4,233 to \$8,317, an increase of 96 percent.

- The average amount of annual church giving increased from \$4,446 to \$6,500, an increase of 46 percent.

- Church giving as a percentage of income increased from 7.8 percent to 9.5 percent. And, 58 percent of the respondents were giving more than 10 percent of their income to their church when they completed the questionnaire (compared to 42 percent prior to going through the study).

- Average savings and investments increased from \$10,400 to \$48,267, an

increase of more than 360 percent.

- Half of the married people who responded to the survey said that their marriages had been strengthened since completing the study.

Following are some of the testimonies recorded from survey participants.

- "I have done the course twice. I found the course to be very helpful and would recommend it.

"The course radically changed our lives. Financially, we were struggling and that changed almost immediately when we started giving regularly. We were blessed with friendships that still endure.

We all need the guidelines from the Lord."

- "Prior to the Crown study I had to deal with...\$7,000 debt. Now, four years on, my wife and I have saved \$17,000 in seven months and made our first investment, having no debt in the world! Glory to God."



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- "We have been very blessed in our business and now tithe for the business. This has resulted in a healthier business as well, and it is really interesting to see God's hand of blessing in this area."

- "We have paid off 60 percent of our credit card and are paying off the stove we had to buy on no-interest terms with regular payments to avoid interest later. Our main earner has had a minimal pay increase in the last five years, so things are very tight. It is thanks to some of the principles and practices that we are not in a lot more debt. Thanks."