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## Four Hs of Financial Wisdom

Ron Blue Institute

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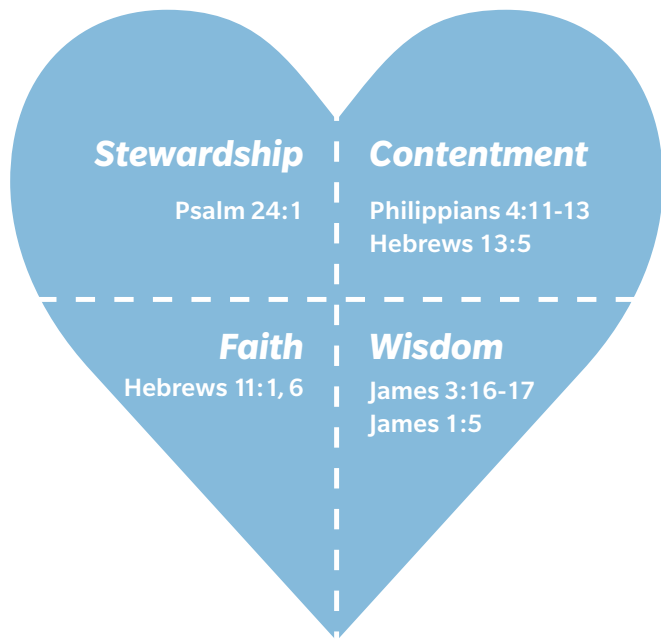
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# THE FOUR HS OF FINANCIAL WISDOM

## HEART: BEHAVIOR FOLLOWS BELIEF



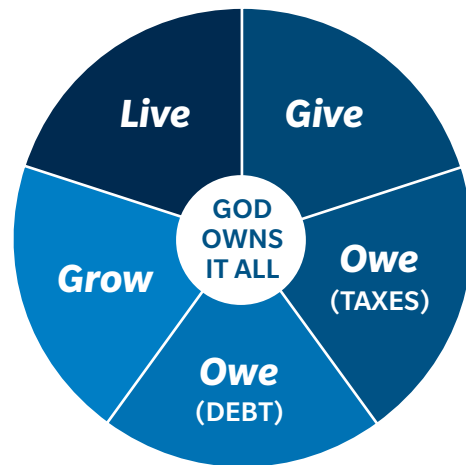
**STEWARDSHIP:** Do I believe that God owns it all?

**CONTENTMENT:** Do I believe that what I have right now is enough?

**FAITH:** Do I believe that I demonstrate my faith through my finances?

**WISDOM:** Do I believe that God's wisdom is true and available?

## HEALTH: TODAY'S REALITY



*There are five simultaneous competing priorities for the use of money. God's Word speaks to each:*

**LIVE:** Practice provision, contentment, and enjoyment because money is a tool. (1 Timothy 4:4, 5:8, 6:6-10)

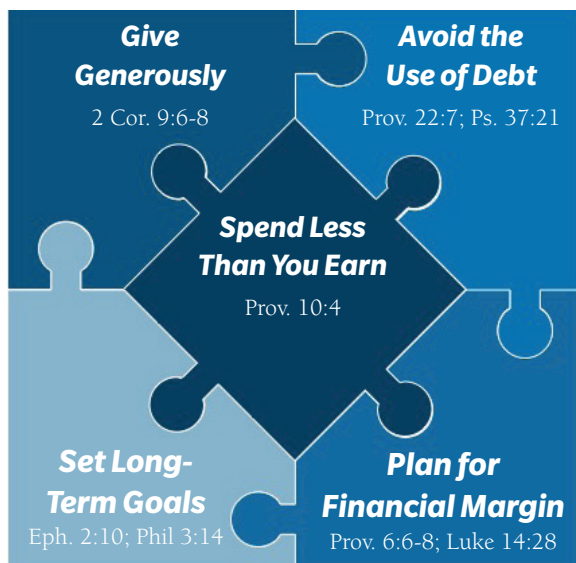
**GIVE:** Open my hand to release God's resources. He wants my heart connected to His Kingdom story. (Matthew 6:19-24; 2 Corinthians 8:9-11; Luke 16:13)

**OWE (DEBT):** Eliminate debt because debt always presumes upon the future. (Proverbs 22:7; James 4:13-16)

**OWE (TAXES):** Pay taxes with gratitude. They reflect God's provision. (Matthew 22:17-21)

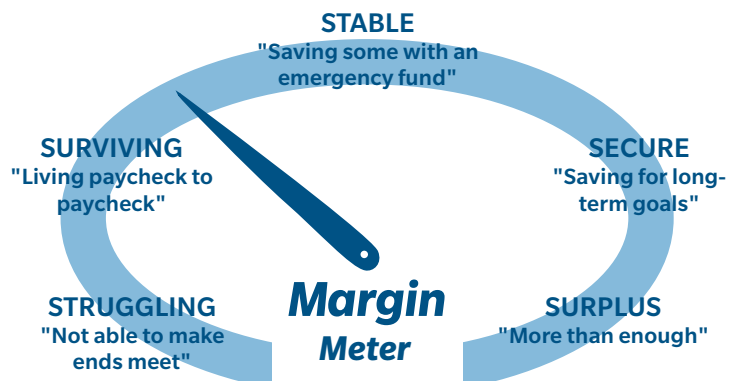
**GROW:** Demonstrate financial maturity by giving up today's desires for tomorrow's benefit. (Proverbs 6:6-8; Luke 14:28-30)

## HABITS: FIVE BIBLICAL PRINCIPLES



## HOPE: TOMORROW'S PROMISE

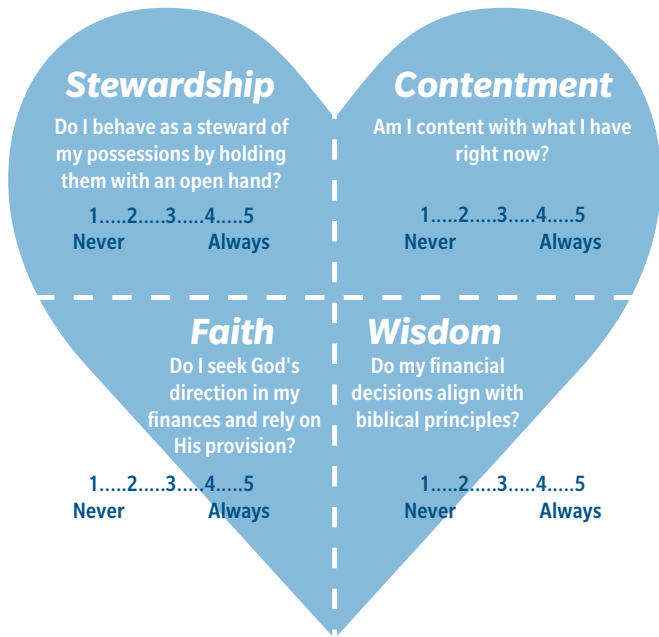
*Changing habits to increase margin is the only way to meet long-term goals and align our hearts and hope toward eternity.*



*Without margin, it is difficult to respond to God's calling on our lives and to meet the needs of those He has put in our lives.*

# HEART: BEHAVIOR FOLLOWS BELIEF

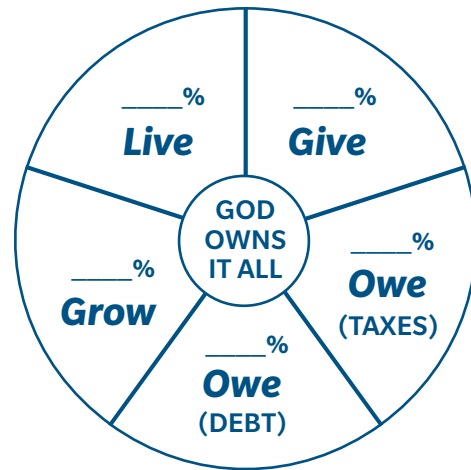
Action: Assess how your heart aligns with the four beliefs.



Reflection: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# HEALTH: TODAY'S REALITY

Action: Complete your pie to identify your current reality.



To calculate the percentages for your pie, record the following amounts and divide each by your income:

Income: \$ \_\_\_\_\_ Give: \$ \_\_\_\_\_

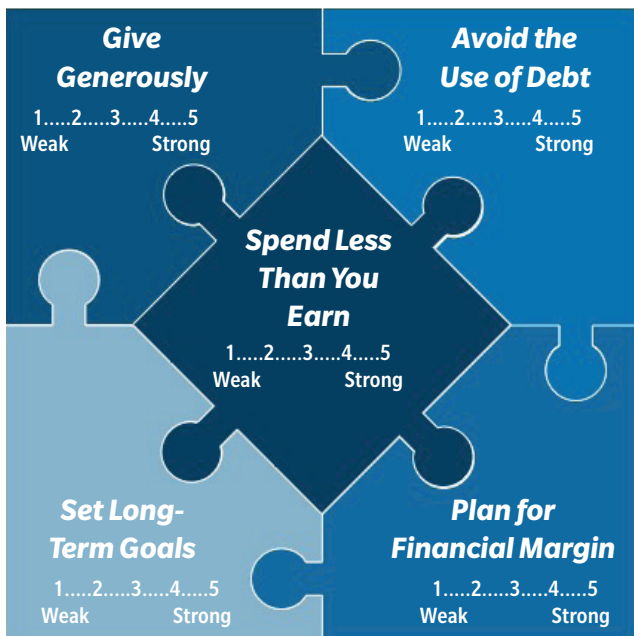
Owe (Debt): \$ \_\_\_\_\_ Owe (Taxes): \$ \_\_\_\_\_

Grow (Save): \$ \_\_\_\_\_ Live\*: \$ \_\_\_\_\_

\*LIVE = Income – (Give + Owe Debt + Owe Taxes + Grow)

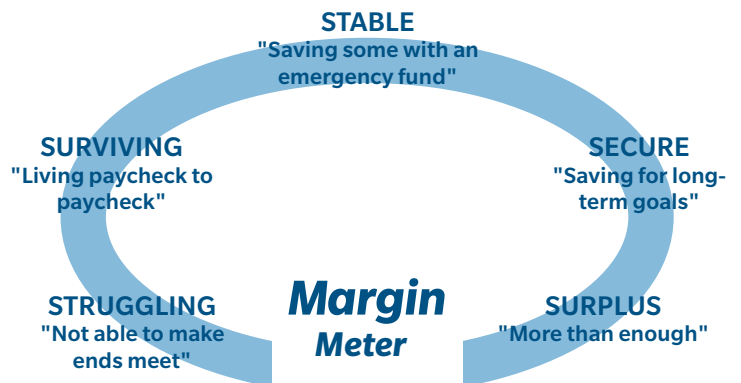
# HABITS: FIVE BIBLICAL PRINCIPLES

Action: Assess your strengths and weaknesses.



# HOPE: TOMORROW'S PROMISE

Action: Place an 'x' where you are and a '✓' where you want to be on the margin meter below.



What habits can you adopt to grow your margin to where you want to be? \_\_\_\_\_  
\_\_\_\_\_

How will you realign your pie based on your increase in margin? \_\_\_\_\_  
\_\_\_\_\_