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Four Hs of Financial Wisdom

Ron Blue Institute

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The Four Hs of Financial Wisdom

Heart: Behavior Follows Belief

Stewardship
Psalm 24:1

Contentment
Philippians 4:11-13
Hebrews 13:5

Faith
Hebrews 11:1, 6

Wisdom
James 3:16-17
James 1:5

Health: Today’s Reality

Live
GOD OWNS IT ALL

Give
(TAXES)

Owe
(DEBT)

Owe
(TAXES)

Grow

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

Give Generously
2 Cor. 9:6-8

Avoid the Use of Debt
Prov. 22:7, Ps. 37:21

Spend Less Than You Earn
Prov. 10:4

Set Long-Term Goals
Eph. 2:10, Phil 3:14

Plan for Financial Margin
Prov. 6:6-8, Luke 14:28

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.

Surviving
“Living paycheck to paycheck”

Secure
“Saving for long-term goals”

Struggling
“Not able to make ends meet”

Stable
“Saving some with an emergency fund”

Surplus
“More than enough”

Margin Meter

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.

Stewardship
Do I behave as a steward of my possessions by holding them with an open hand?
1.....2.....3.....4.....5
Never Always

Contentment
Am I content with what I have right now?
1.....2.....3.....4.....5
Never Always

Faith
Do I seek God’s direction in my finances and rely on His provision?
1.....2.....3.....4.....5
Never Always

Wisdom
Do my financial decisions align with biblical principles?
1.....2.....3.....4.....5
Never Always

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.

Give Generously
1.....2.....3.....4.....5
Weak Strong

Avoid the Use of Debt
1.....2.....3.....4.....5
Weak Strong

Spend Less Than You Earn
1.....2.....3.....4.....5
Weak Strong

Set Long-Term Goals
1.....2.....3.....4.....5
Weak Strong

Plan for Financial Margin
1.....2.....3.....4.....5
Weak Strong

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? _____________________________
________________________________________________