



*Resources for a journey  
to financial health,  
stewardship, and  
generosity in your  
business, church,  
or community*

**Welcome** to the Financial Wisdom Starter Pack. We're thrilled to partner with you on a journey to integrate biblical financial wisdom into your church, business, or community. The resources in the Financial Wisdom Starter Pack can help you establish a financial discipleship ministry in your congregation, a learning journey for members of your business, or a training program to impact your community.

The Financial Wisdom Starter Pack resources aim to actively engage individuals, sparking a transformation in the way they talk, think, and communicate about money and possessions.

The Financial Wisdom Starter Pack includes four printed tools and four microcourses. The printed tools are not necessarily sequenced in any particular order; however, they are listed from the simplest to the more robust (starting on page 2). Each item listed includes a brief description followed by ideas for its implementation and use.

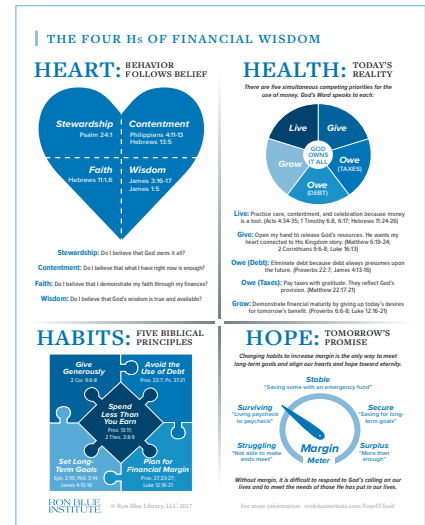
## Four H's of Financial Wisdom

### Product Description:

The Four H tool is a concise four-page handout introducing the framework of Heart, Health, Habits, and Hope for discussing biblical financial wisdom. It establishes a common language and foundation, addressing God's teachings on the connection between our hearts and money, as well as our practices in its use.

### Implementation Ideas:

- This tool serves as a preferred framework for communication and conceptualization of biblical financial wisdom among pastors, church, business, and community leaders. It facilitates the establishment of common language around scriptural concepts and can serve as the foundation for a message series on financial wisdom, spanning from one to four sermons, lessons, or seminars.
- Designed for small group discussions and/or Bible study classes, this content is suitable for a series spanning from one to four sessions.
- This tool can be utilized alongside the Four H's Self-Assessment for individuals seeking a deeper exploration of their mindset and perspectives on finances.



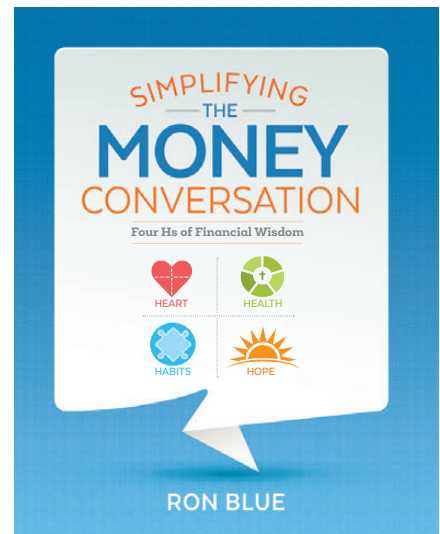
## Simplifying The Money Conversation

### Product Description:

Built on the foundation and principles of the Four H's of Financial Wisdom tool, this resource offers study material and content for an RBI champion to facilitate. The 24-page booklet provides extra content and biblical support for the Four H's of Financial Wisdom tool, featuring study questions after each section.

### Implementation Ideas:

- Designed for teaching or facilitating discussions with clients, small groups, or a Bible study class. The content can be presented in a concise 60-90 minute session or extended across up to four, hour-long class sessions.
- Can serve as the foundation for financial coaching sessions, pre-marital or marriage counseling sessions, employee learning groups, community meetings, or as a resource framing Biblical financial wisdom for potential donors.

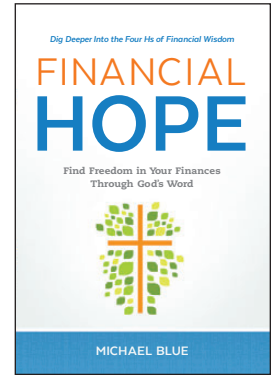


## Financial Hope

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### **Product Description:**

This concise 71-page book follows the common language and foundational principles of the Four H tool and *Simplifying the Money Conversation*. It expands the exploration into various biblical themes, including God’s ownership, contentment, the role of faith in finances, aligning the heart with God’s, hope for tomorrow, debt, and determining “how much is enough.” Each chapter is accompanied by study questions.



### **Implementation Ideas:**

- Individuals or small groups can utilize this book as a small group or Bible study tool, fostering rich discussions on what the Bible says about money and possessions.
- Each chapter has the potential to serve as the foundation for a discipleship/Bible study class or employee development, spanning a 4 or 8-week time frame.

## God Owns It All Toolkit

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### **Product Description:**

*God Owns It All* is a comprehensive six-week, small-group Bible study curriculum designed to help people find contentment and confidence in their finances. This study takes a holistic look at what the Bible says about money, providing insights for day-to-day living. It explores perspectives on money, principles driving a biblical approach, and introduces the Live, Give, Owe, Grow model—a simple framework for financial decision-making within a discipleship or growth group context.



The six-week study toolkit includes video teachings (20-30 minutes each) from Ron Blue, along with a study guide featuring additional content and discussion questions. A leader’s guide and participant guide offer application points throughout the study. Additionally, there is an extra week of content featuring Michael Blue teaching on budgeting and financial planning, providing practical applications based on the truths explored in the *God Owns It All* study.

### **Implementation Ideas:**

- This study can be effectively utilized in both small-group and large-group settings, offering flexibility for either whole-group discussions or the opportunity to break into smaller groups for more focused interactions.
- This study is suitable for presentation and discussion during either a Sunday or midweek church service, company training session, or community group, providing flexibility in integrating it into church programming or a Christian organization’s training curriculum.
- This study can be regularly offered as a key component of a financial discipleship ministry or other learning journey, providing a consistent and structured resource for ongoing financial education and spiritual growth.

## Microcourse Videos and Study Guides

The Financial Wisdom Network Starter Pack provides digital access to four microcourses. Each microcourse includes a supporting video, a study guide, and discussion questions for an enriching learning experience.

### Introduction to Wisdom

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#### **Video Overview:**

The purpose of the Introduction to Wisdom microcourse is to discuss wisdom from a biblical perspective. Presented by Ron Blue, Founder and Ambassador of the Ron Blue Institute (RBI), Ron shares a biblical view of wisdom in opposition to the world's standard of wisdom. The accompanying study guide assists the viewer in understanding what the Bible says about this timely topic.



#### **Implementation Ideas:**

- This video can be integrated as a component of a sermon focusing on a biblical approach to finances.
- Designed to be accessed by individuals interested in developing a biblical worldview of money, either through a discipleship/Bible study class or within a financial coaching context.

### Financial Wisdom Transferable Concepts

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#### **Video Overview:**

In this microcourse, Ron Blue explains transferable concepts as keys to the application of knowledge, skills, and wise decision-making. Ron shares 12 wisdom principles that are simple, relevant, and repeatable, along with practical ways these concepts should guide our decision-making.



Incorporating the Live, Give, Owe, Grow model for financial decision-making has been shown to transform behavior by first influencing what one thinks.

#### **Implementation Ideas:**

- This microcourse is a great tool for individual use as a Bible study resource or for enhanced personal growth in financial wisdom.
- This video could be a part of a church's financial discipleship or any Christian organization's training, providing a strong, biblical foundation for thinking about finances from God's perspective.



## Four H's of Financial Wisdom

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### Video Overview:

The purpose of the Four H's of the Financial Wisdom Framework microcourse is to understand and begin a process of changing the way Christians think, act, and communicate about financial decisions. Viewers will learn about financial wisdom through a biblical perspective of stewardship, contentment, faith, and wisdom. Additionally, they will understand the simultaneous competing priorities for the use of money and that God's Word speaks to each. Finally, individuals will be able to understand and implement five biblical principles for financial decision-making.



### Implementation Ideas:

- This microcourse can be distributed and used by individuals for personal Bible study and/or financial wisdom development.
- The microcourse video can be used in conjunction with a small group or class that is studying the Four H's Tool or the *Simplifying The Money Conversation* booklet. The four sections of the video (Heart, Health, Habits, and Hope) can be used to stimulate discussion and study.

## Treasure Target

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### Video Overview:

The purpose of the Treasure Target microcourse is to help viewers prioritize action steps to determine what to do with their money. What do I do next? How can I become accountable? How can I apply the Four H's of Financial Wisdom practically using the Live, Give, Owe, Grow model?



### Implementation Ideas:

- This video can be used for personnel edification and growth in the area of financial wisdom, used in conjunction with the Four H's tool and the *Simplifying The Money Conversation* booklet.
- This video can be used in a small group or class to supplement the study and teaching of the Four H's tool and the *Simplifying The Money Conversation* booklet. Facilitators can show each segment of the Four H's (Heart, Health, Habits, and Hope) with conversation and discussion between each segment. The emphasis is on practical application in each area.

