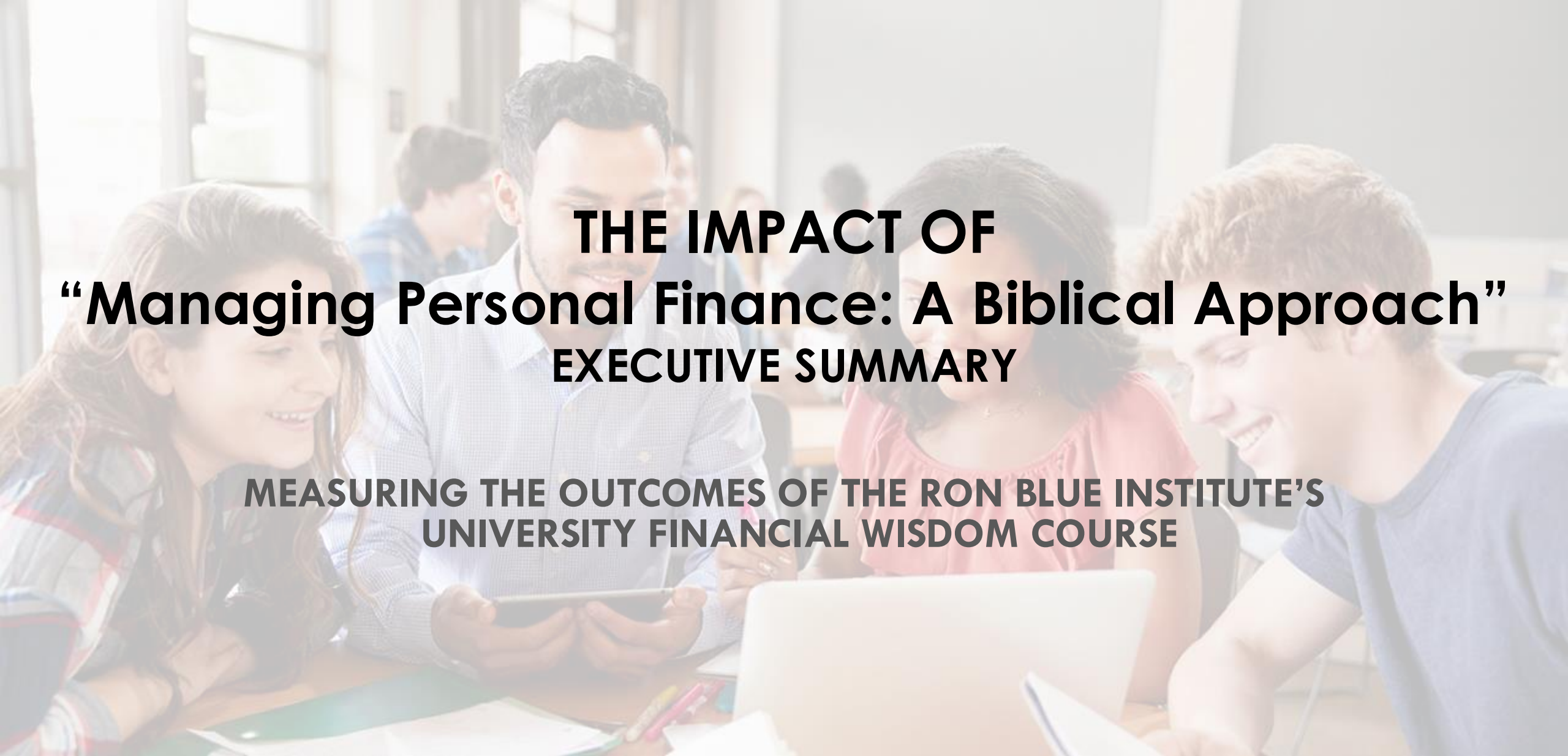




RON BLUE INSTITUTE

Clarity Research Report

November 2025



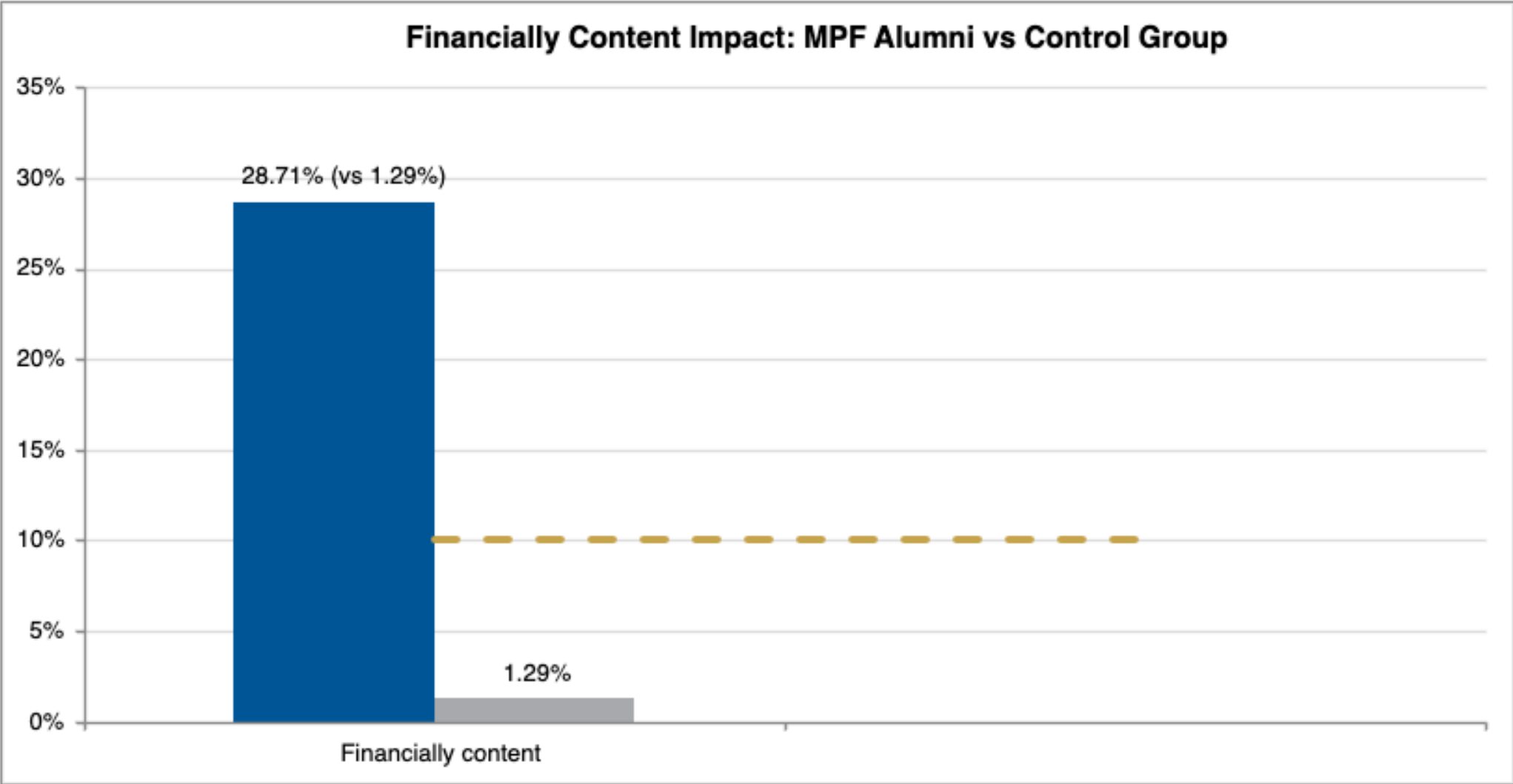
THE IMPACT OF “Managing Personal Finance: A Biblical Approach” EXECUTIVE SUMMARY

**MEASURING THE OUTCOMES OF THE RON BLUE INSTITUTE’S
UNIVERSITY FINANCIAL WISDOM COURSE**

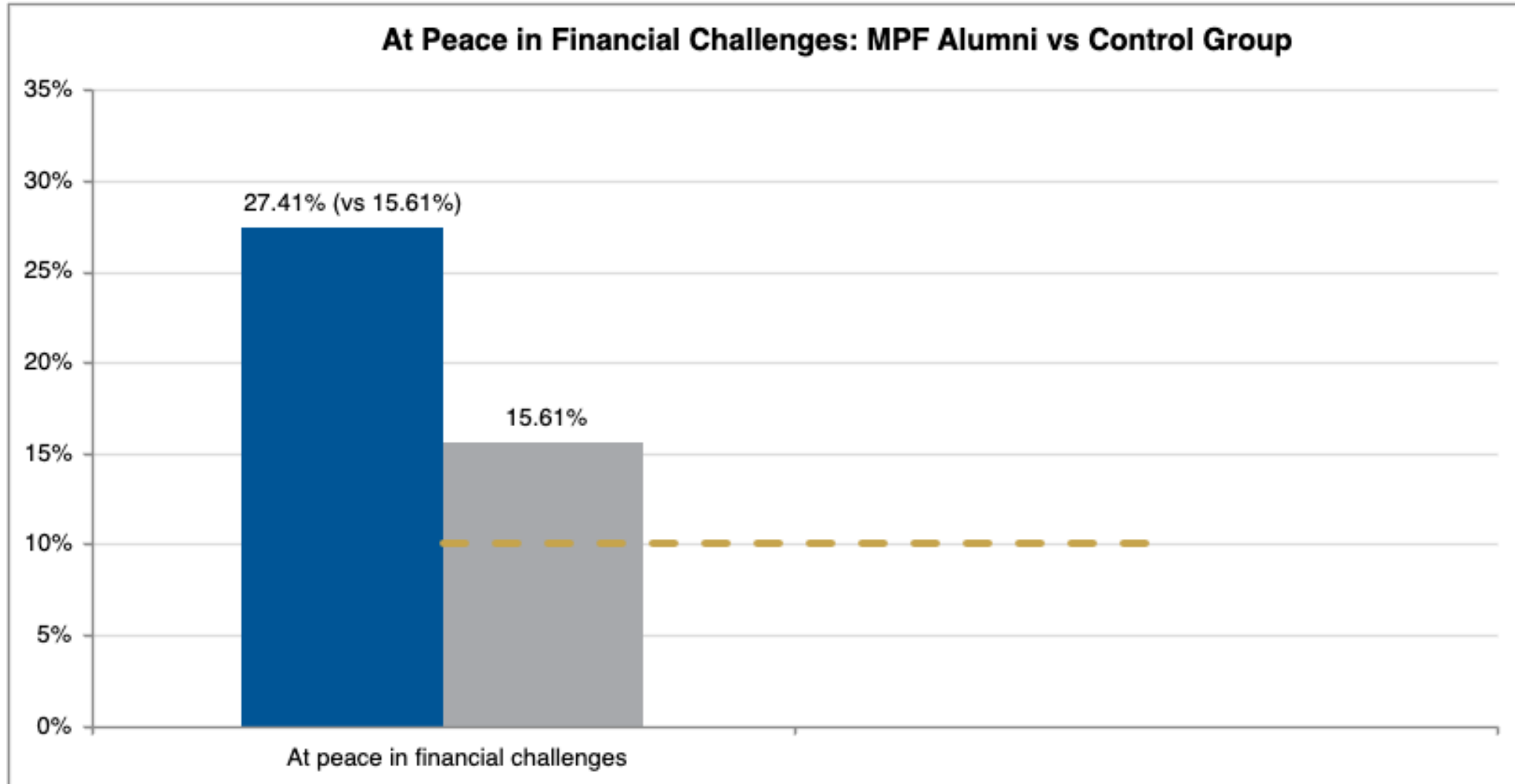
GENERAL DISCOVERIES FROM THE FOCUS GROUPS

- The focus groups identified seven transformational outcomes from students completing the MPF course.
 - Contentment.
 - Better stewardship of resources.
 - Financial freedom.
 - A heart attuned to God about money.
 - A generous Christian.
 - Less financial stress in relationships.
 - Transparent conversations about money.
- The focus group interviews also revealed several areas of transformed knowledge, abilities, attitudes, beliefs, behaviors, and relationships leading to these outcomes. This data was organized into two impact maps (a “Core Issues” map and a “Interventions” map) for the Ron Blue Institute. These maps will serve as valuable tools for future product development and innovation.

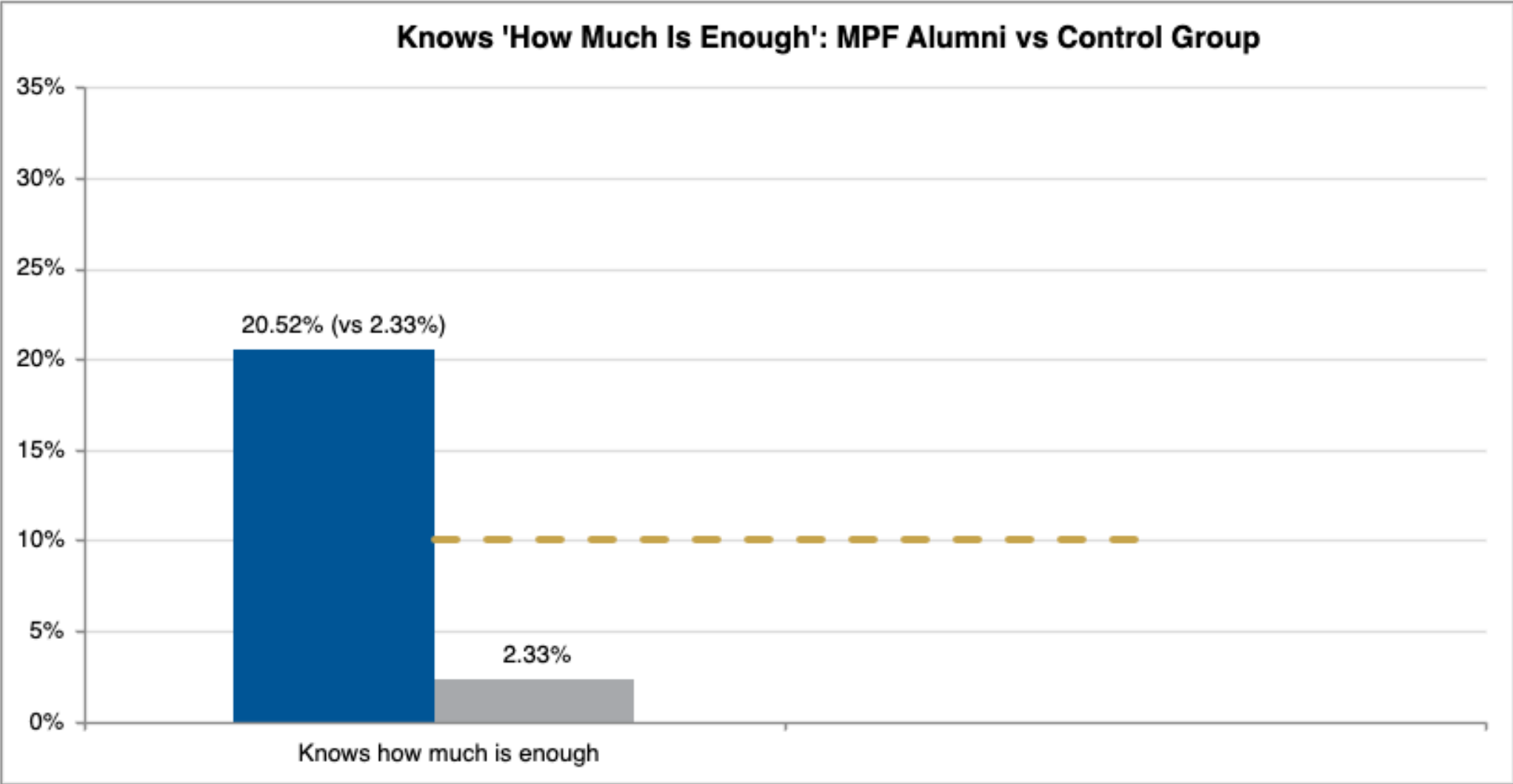
COURSE ALUMNI ARE MORE CONTENT



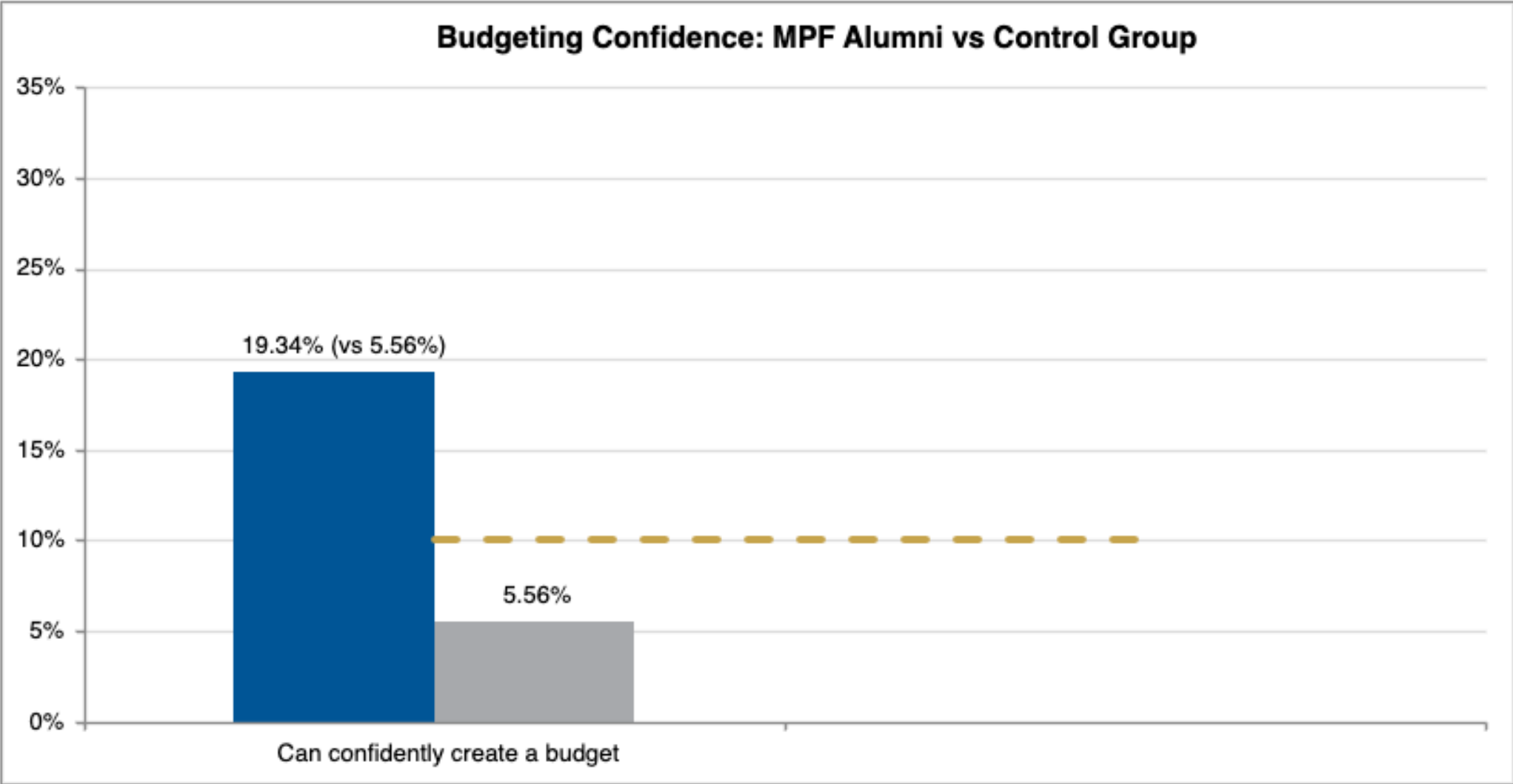
COURSE ALUMNI ARE MORE AT PEACE



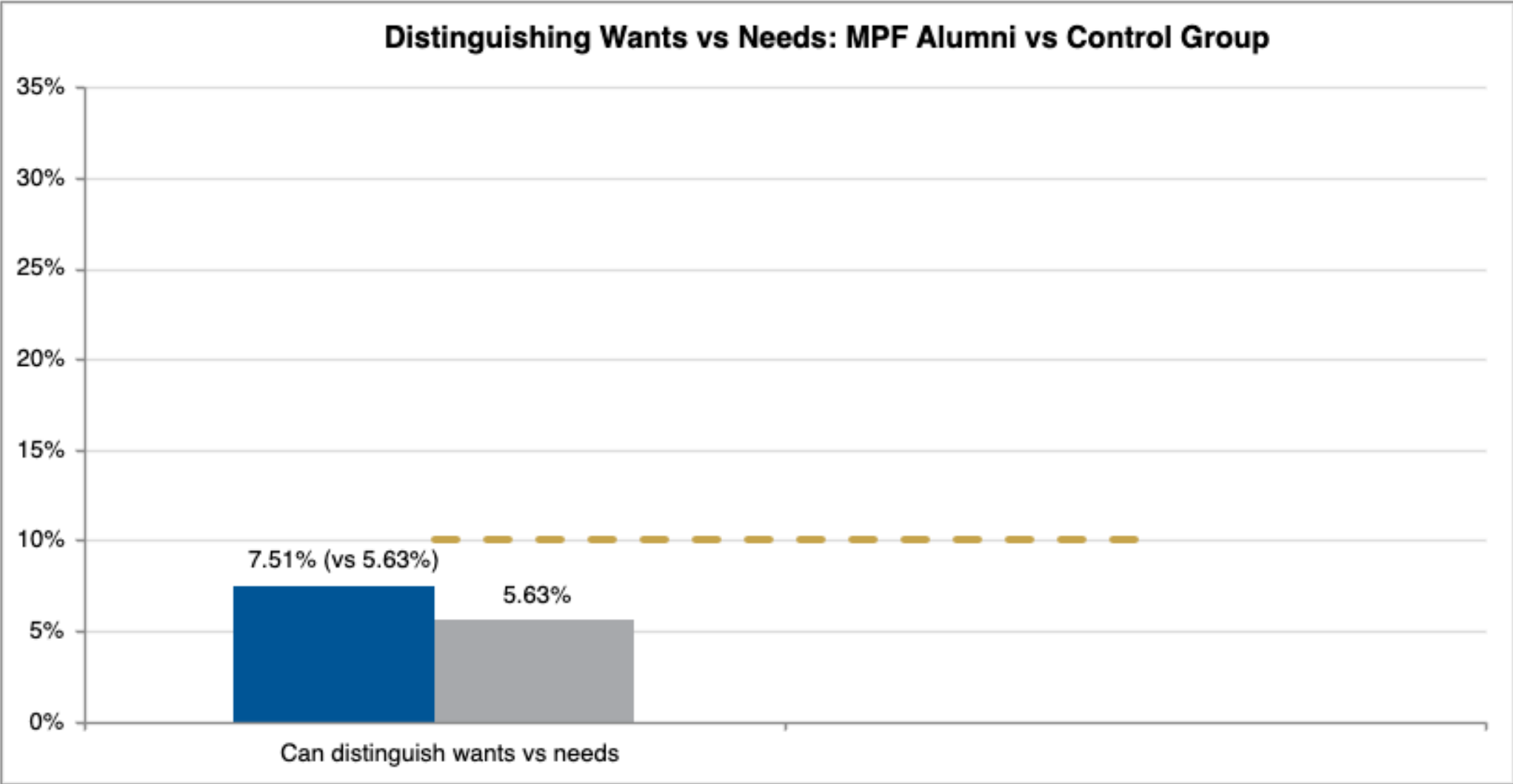
COURSE ALUMNI KNOW HOW MUCH IS ENOUGH



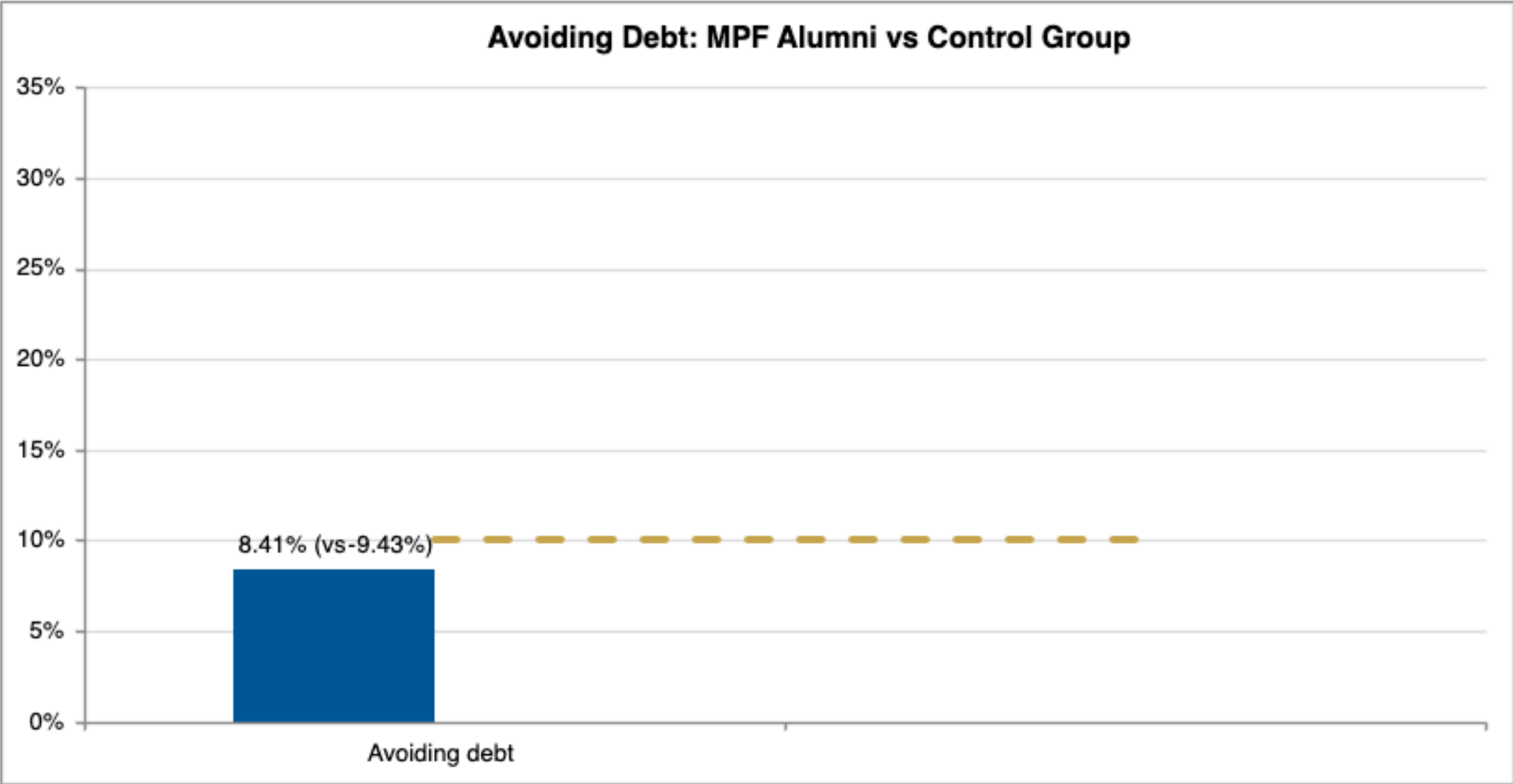
COURSE ALUMNI ARE CONFIDENT WITH BUDGETING



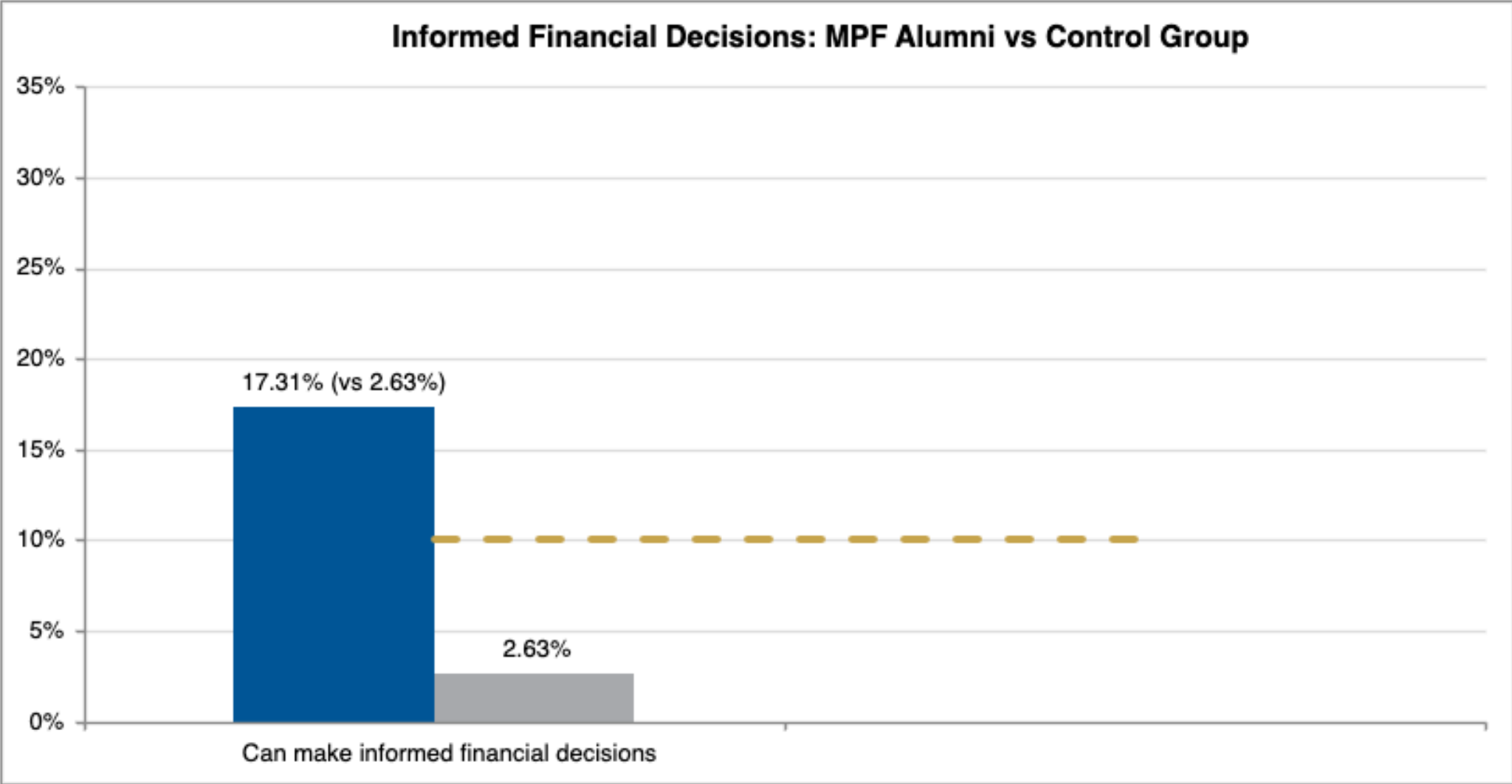
COURSE ALUMNI CAN DISTINGUISH WANTS/NEEDS



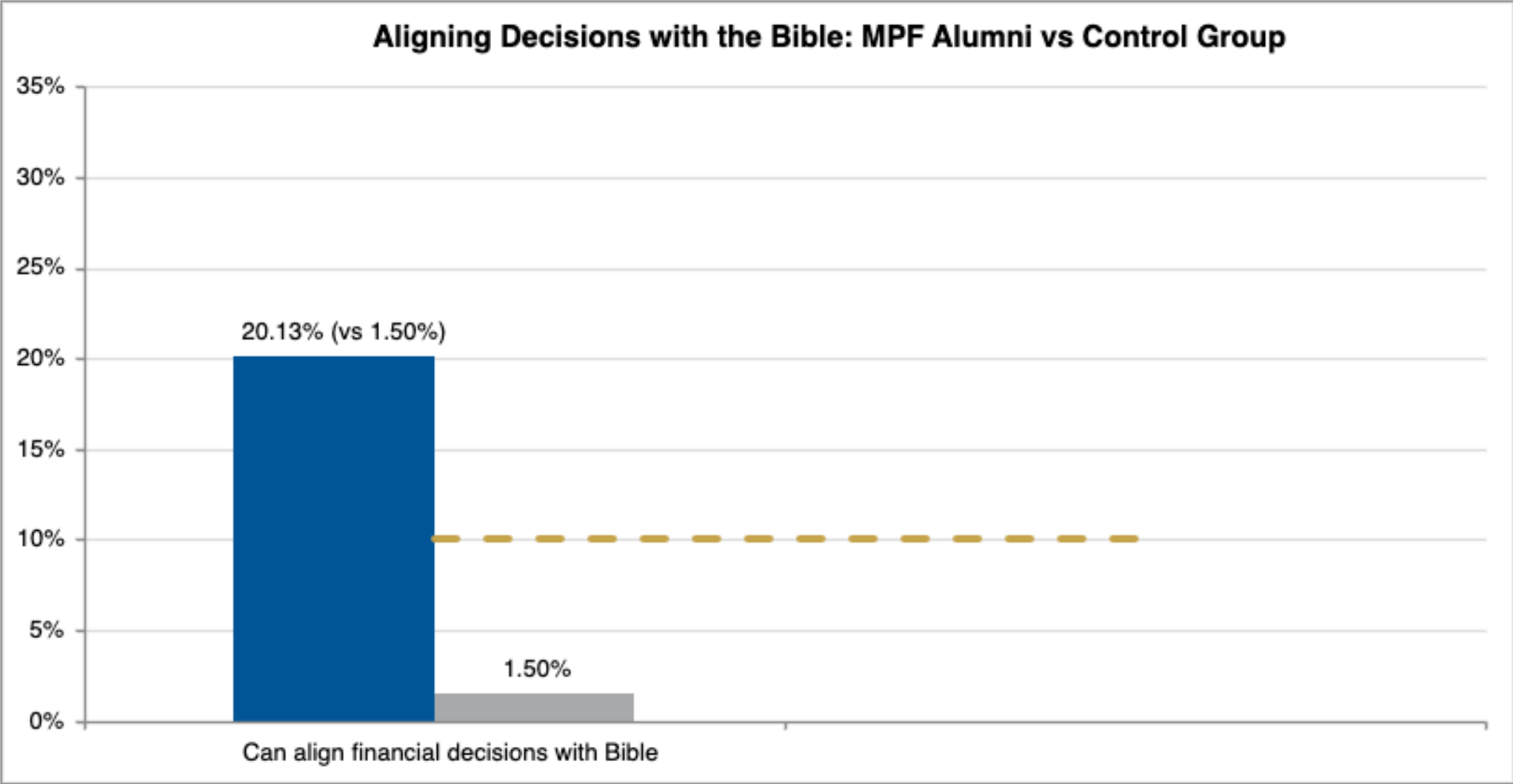
COURSE ALUMNI UNDERSTAND AVOIDING DEBT



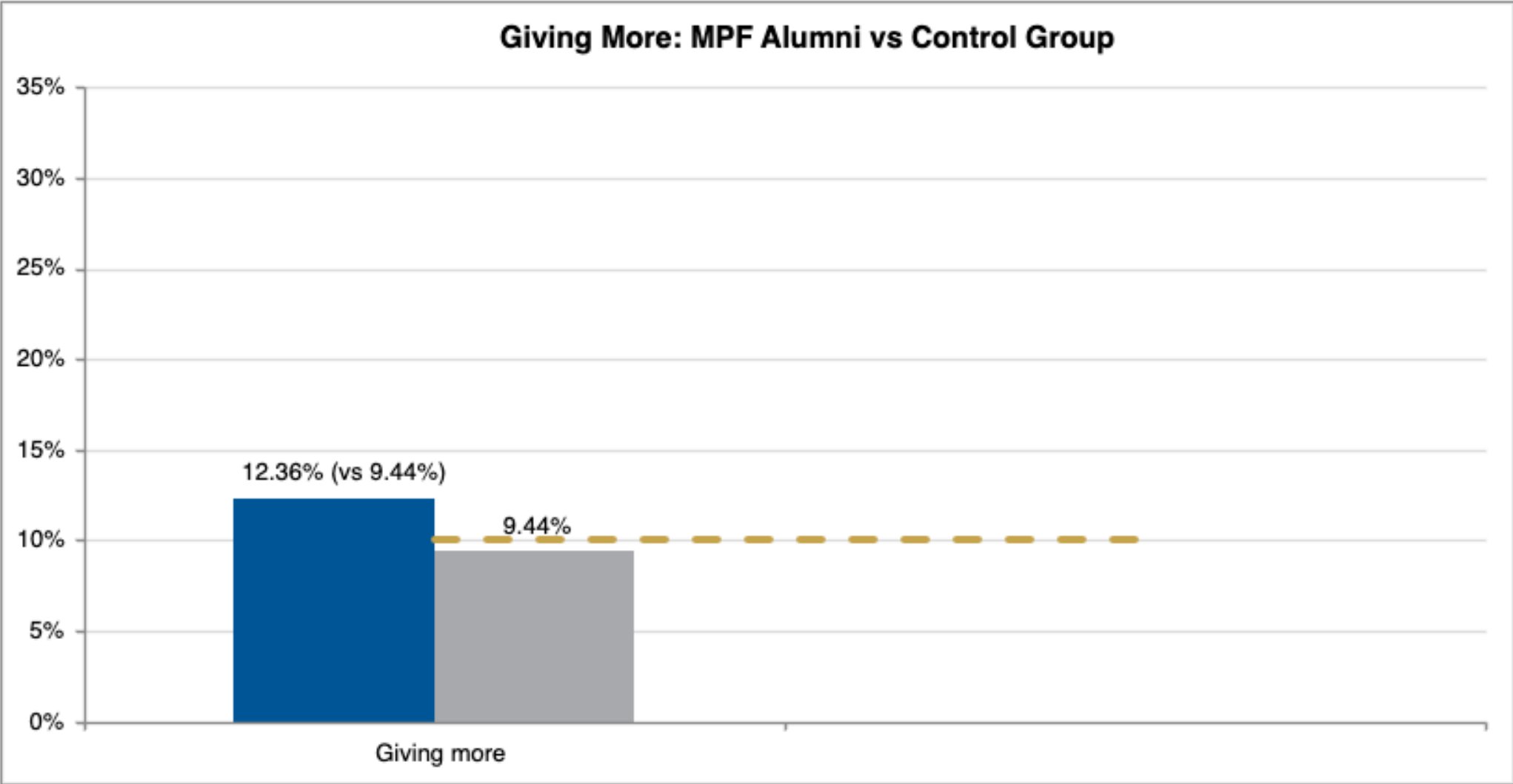
COURSE ALUMNI MAKE INFORMED DECISIONS



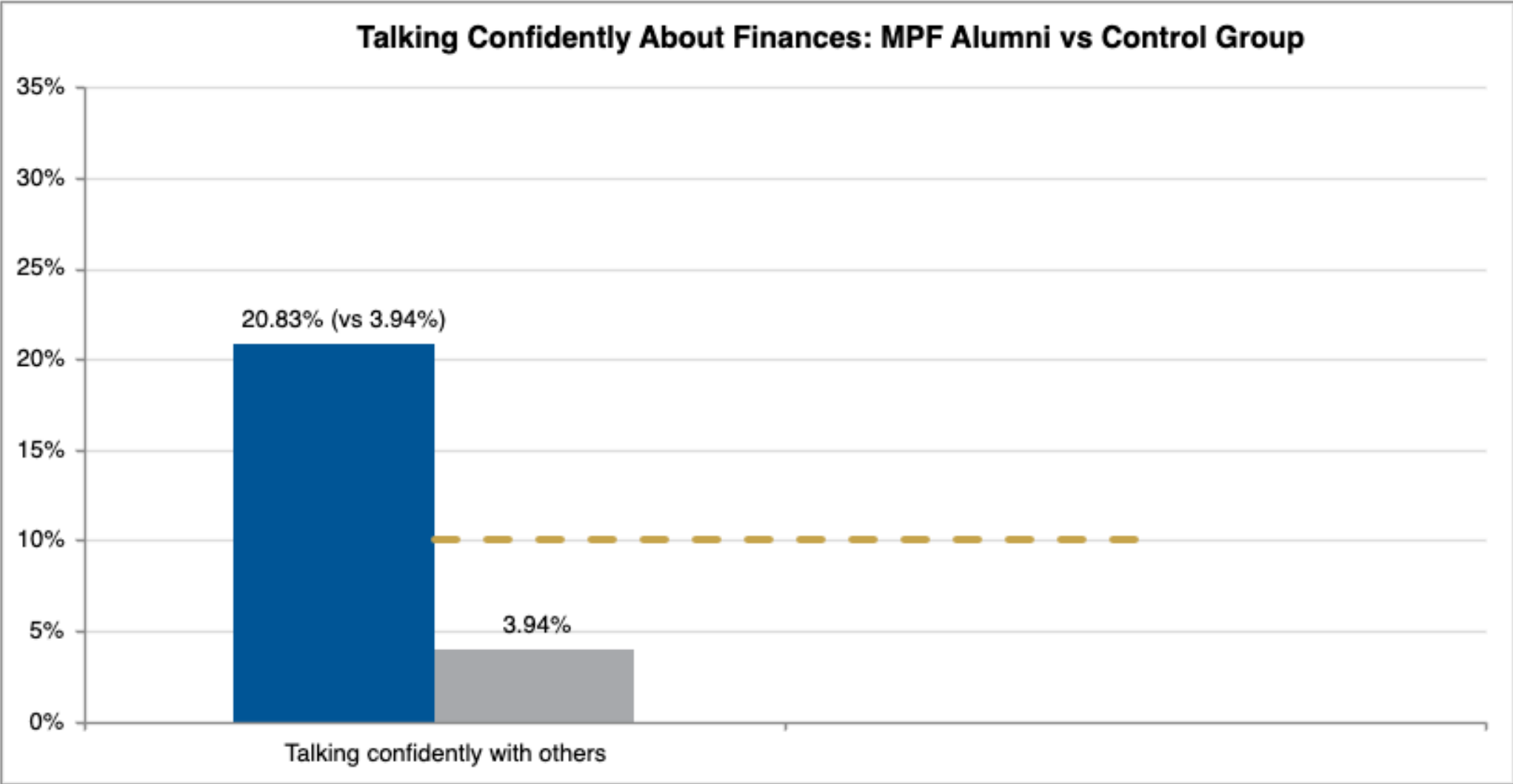
COURSE ALUMNI ALIGN DECISIONS WITH BIBLE



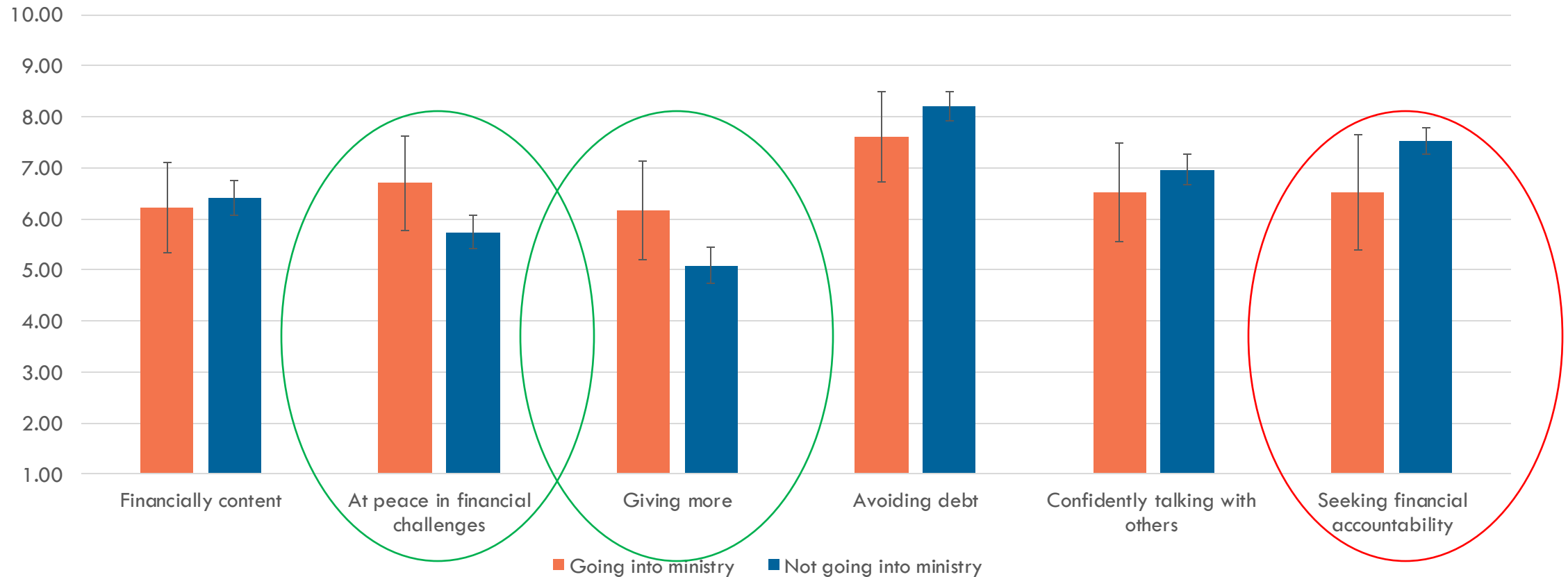
COURSE ALUMNI ARE MORE GENEROUS



COURSE ALUMNI TALK CONFIDENTLY ABOUT FINANCES



KEY RESULT: AFTER THE COURSE, STUDENTS INDICATING THAT THEY ARE GOING INTO MINISTRY HAVE MORE FINANCIAL PEACE AND ARE GIVING MORE YET THEY ARE LESS LIKELY TO SEEK FINANCIAL ACCOUNTABILITY



ABOUT CLARITY RESEARCH

Scott Friderich started Clarity Research in 2009 to help clients by designing and executing clear research strategies that connect vision to action. Over the last sixteen years, Clarity has provided a wide variety of research methods from focus groups to surveys that empower clients to expand and improve their services and communicate impact to stakeholders.

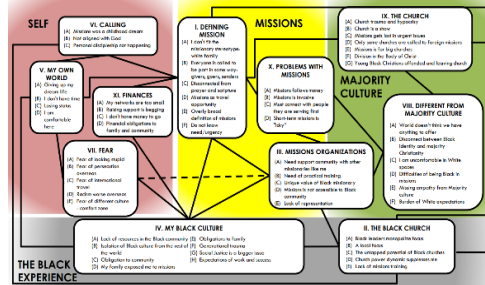
Clarity Research serves customers in a variety of fields including non-profits, religious institutions, academia, medical products, personal care products, and consumer packaged goods. Clarity is passionate about research and is committed to delivering results that are clear, honest, and actionable: the vision is **MAKING RESEARCH WORK**.

RESEARCH THAT INNOVATES



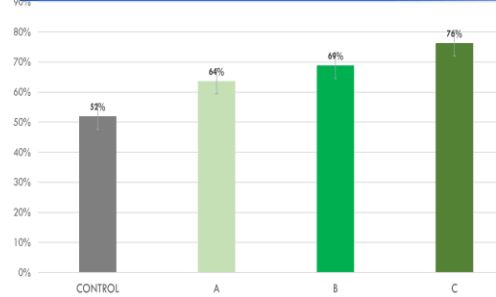
Innovation begins with conversations, so it is crucial to design and implement research conversations that provide insights for inspiration and invention. Scott has developed cutting edge qualitative research methods that have helped organizations discover and develop new strategies to accomplish their mission. Overall, Clarity Research has fielded and facilitated more than **400 focus groups in 20 different nations and in 9 different languages**.

RESEARCH THAT VERIFIES



Well-designed qualitative research reveals the needs and desires of the people that you serve. Clarity has worked with clients to find the intersection of people's needs and your organization's vision to develop the best possible options for impact. Clarity has helped clients verify new strategies and initiatives through a variety of quantitative tools including **KANO analysis, Max-Diff analysis, and Conjoint studies**.

RESEARCH THAT VALIDATES



Quite often the research journey begins with the simple question – is my organization making an impact that fulfills my vision? Clarity has worked with dozens of clients around the world to measure impact and discover opportunities for continuous improvement. Since 2009, Clarity Research has designed, fielded, and analyzed **quantitative surveys in more than two dozen different languages and placed surveys in more than 100 nations** on every continent except Antarctica.