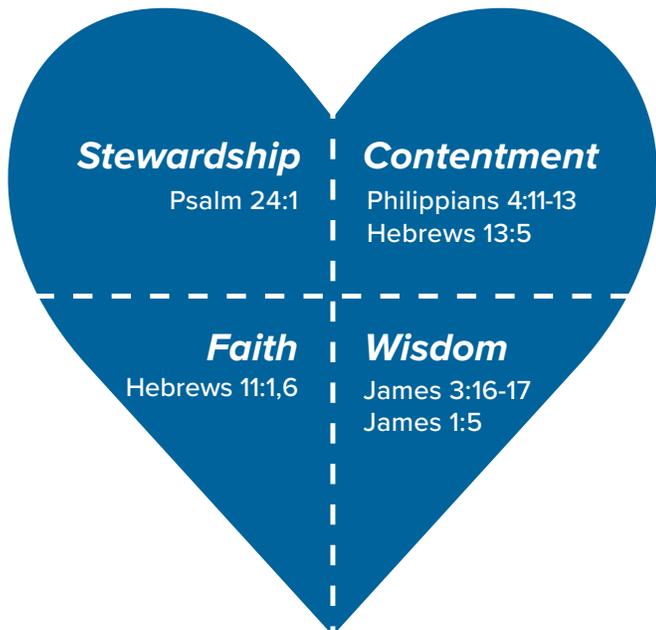


# THE FOUR HS OF FINANCIAL WISDOM

## HEART: BEHAVIOR FOLLOWS BELIEF



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

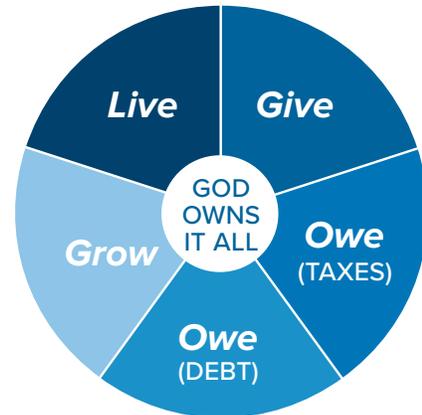
**Contentment:** Do I believe that what I have right now is enough?

**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 care, contentment, and celebration because money is a tool. (Acts 4:34-35; 1 Timothy 6:8, 6:17; Hebrews 11:24-26)

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

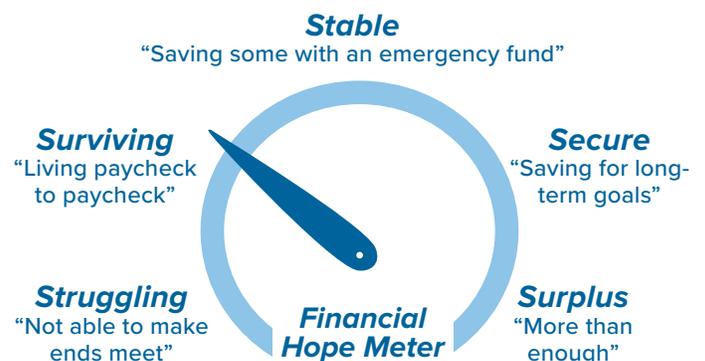
**Grow:** Demonstrate financial maturity by giving up today's desires for tomorrow's benefit. (Proverbs 6:6-8; Luke 12:16-21)

## 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.

**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

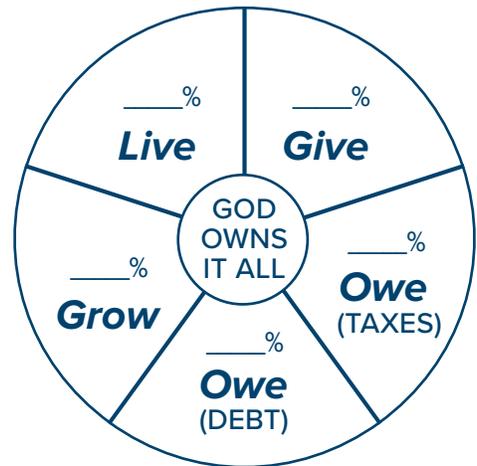
**Faith**  
Do I seek God's direction in my finances and rely on His provision?  
1.....2.....3.....4.....5  
Never Always

**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

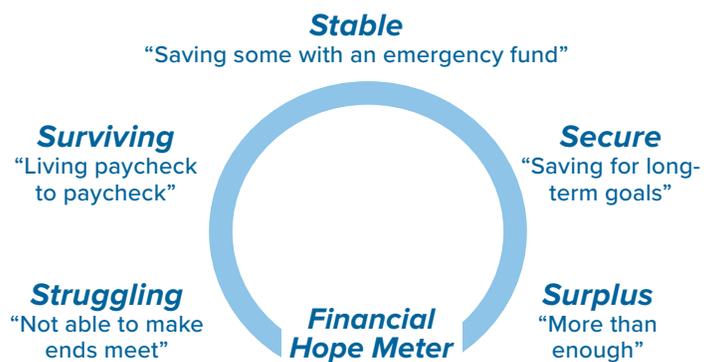
**Spend Less Than You Earn**  
1.....2.....3.....4.....5  
Never Always

**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 think God wants you to be on the financial hope meter below.

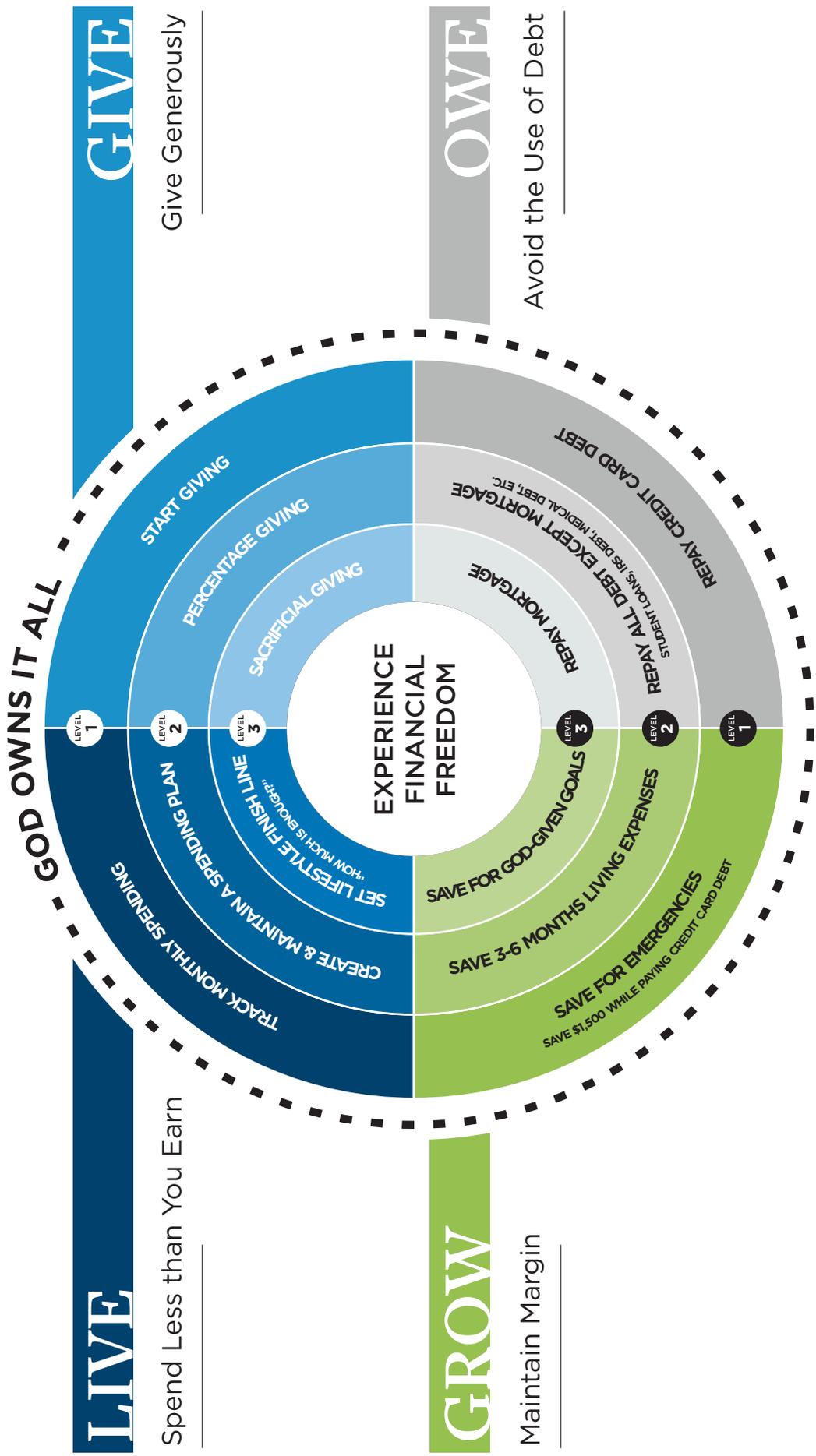


What habits can you adopt to grow your margin to where you think God wants you to be? \_\_\_\_\_  
\_\_\_\_\_

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

# TREASURE TARGET

This tool can help you experience freedom in all financial areas of your life. Starting with the truth that God owns it all, in each quadrant, find the level that best applies to your financial situation today. Once you've achieved the goal of that level, progress to the next level as you journey to the center and experience financial freedom.



# THE FOUR HS OF FINANCIAL WISDOM

GOAL 1: \_\_\_\_\_

Action Steps:

---

---

---

---

---

---

---

GOAL 2: \_\_\_\_\_

Action Steps:

---

---

---

---

---

---

---

## Discover Your Money Perspective:

This assessment and teaching will help you evaluate your current attitudes and positions in your financial journey. You will explore biblical perspectives and how well you feel like you align with them. In the end, you will be provided with tools and resources to help you take the next step in discovering how to use money in a way that honors God. Spend 15 minutes with us as investment in the rest of your financial life!

To take the assessment, scan the code or visit: [RonBlueInstitute.com/FourHs](https://RonBlueInstitute.com/FourHs)



RON BLUE  
INSTITUTE