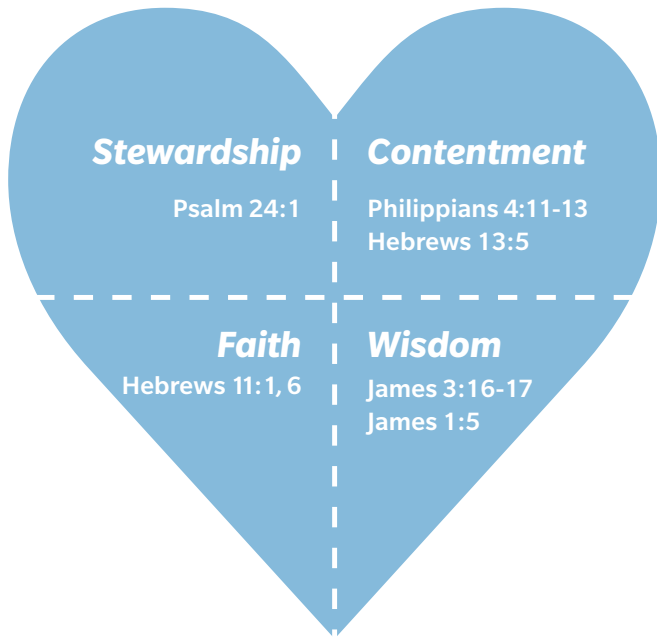


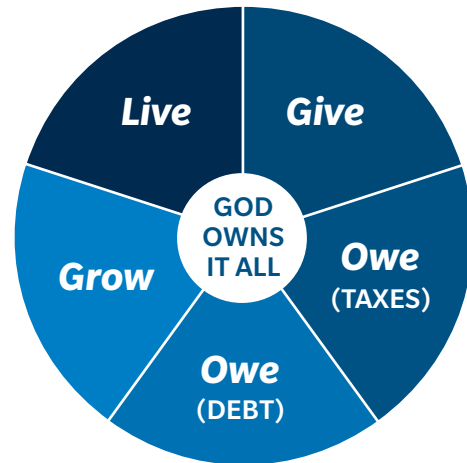
THE FOUR HS OF FINANCIAL WISDOM

A biblical context for every financial decision

HEART: BEHAVIOR FOLLOWS BELIEF



HEALTH: TODAY'S PRIORITIES



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; 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)

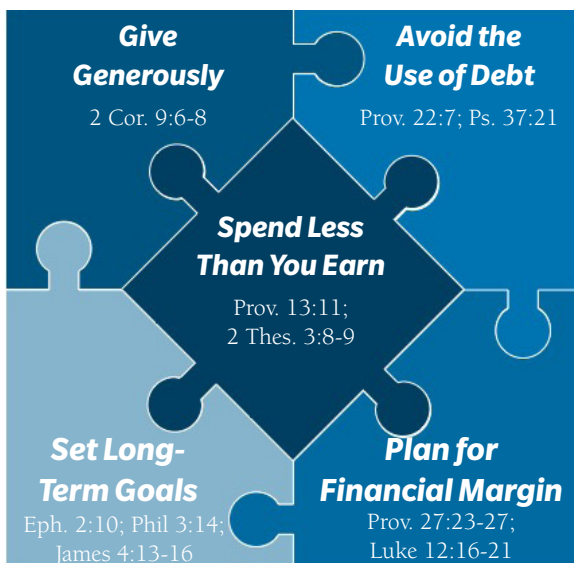
STEWARDSHIP: Do I believe that God owns it all?

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

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

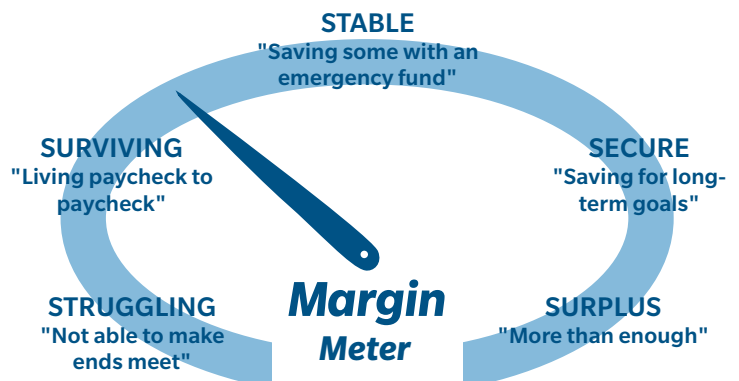
WISDOM: Do I believe that God's wisdom is true and available?

HABITS: FIVE BIBLICAL PRINCIPLES



HOPE: TOMORROW'S PROMISE

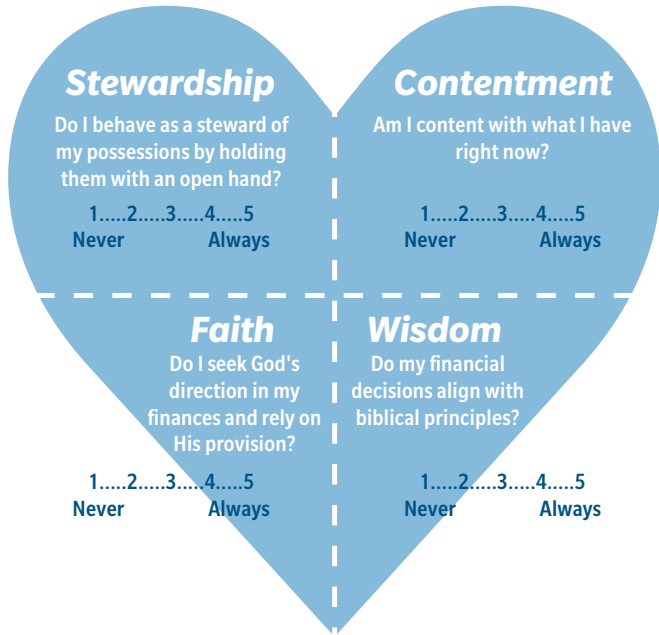
Changing habits to increase margin is the only way to meet long-term goals and align our hearts and hope toward eternity.



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

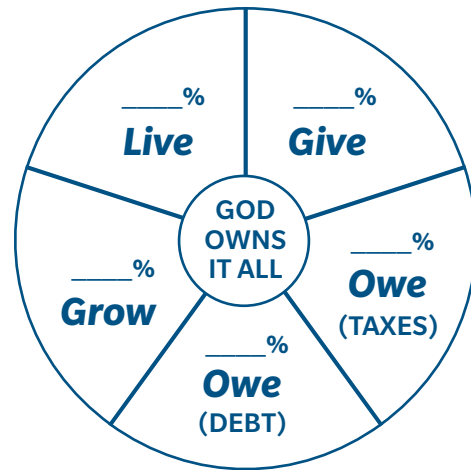
Action: Assess how your heart aligns with the four beliefs.



Reflection: _____

HEALTH: TODAY'S PRIORITIES

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: \$ _____

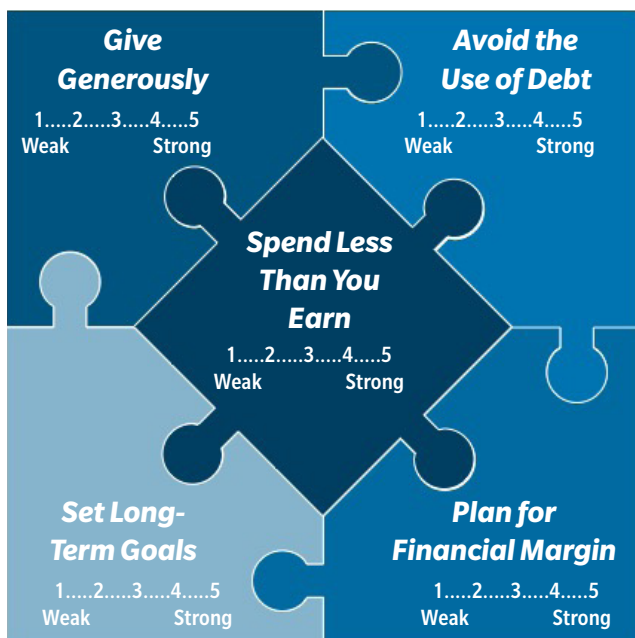
Owe (Debt): \$ _____ Owe (Taxes): \$ _____

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

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

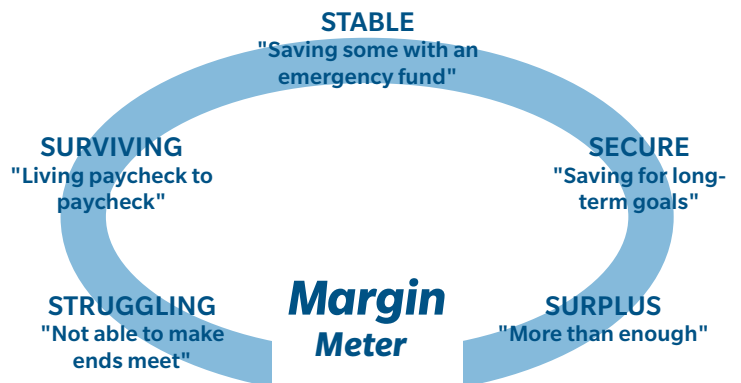
HABITS: FIVE BIBLICAL PRINCIPLES

Action: Assess your strengths and weaknesses.



HOPE: TOMORROW'S PROMISE

Action: Place an 'x' where you are and a '✓' where you think God wants you to be on the margin 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? _____
