



HEART



HABITS



HEALTH



HOPE

heart

why is the heart so important in financial wisdom?

... because all money issues are issues of the heart. Jesus said, “Where your treasure is, there will also be your heart.” (Matthew 6:21) Where we allocate our money, is a direct reflection of our heart’s desires. Show me your bank statements and I will show you your priorities.

How we handle money reflects what we truly value and prioritise in life—whether it’s self-indulgence, security, or generosity towards others.

... because love and money are connected.

Paul wrote that “the love of money is at the root of all kinds of evil.” (1 Timothy 6:10)

and if we neglect the heart in financial matters?

Neglecting the heart in financial dealings can lead to selfish motives, materialism, and unethical behaviour. When our heart isn’t aligned with Biblical values, we may prioritise wealth over integrity, straining relationships and compromising our ability to give generously.

This often leads to stress, conflict, and missed opportunities to bless others. Without a heart rooted in God’s purposes and responsibility, financial decisions can become destructive, harming ourselves and those around us.

stewardship

Stewardship is the responsible management of resources entrusted to us, including time, talents, and finances. It involves using them wisely to serve others, honour God, and further His Kingdom purposes. “The earth is the Lord’s, and everything in it, the world, and all who live in it; Ps 24:1

faith

Faith is the confident trust in God’s promises, even without visible proof. It involves believing in His character, guidance and planning, and shaping our actions and decisions based on that trust.

“Hebrews 11:1 (ESV) Now faith is the assurance of things hoped for, the conviction of things not seen.” (Hebrews 11:1)

contentment

Contentment is a state of inner peace and satisfaction, regardless of circumstances. It comes from trusting in God’s provision and finding fulfilment in Him, rather than in material possessions or external success. “Hebrews 13:5 (ESV) Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.” (Hebrews 13:5)

wisdom

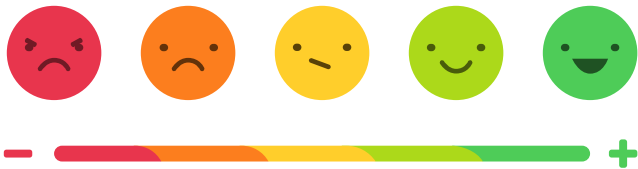
Wisdom is the ability to apply knowledge and discernment to make sound decisions. It involves understanding what is right, considering long-term consequences, and aligning actions with Biblical principles.” James 1:5 (ESV) If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him.” (James 1:5)



reflection questions

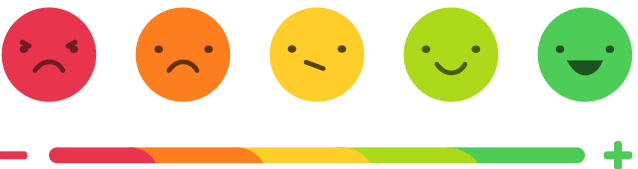
stewardship

Do I behave as a steward, or manager, of God's possessions by holding them in an open hand, recognising that everything I have ultimately belongs to Him?



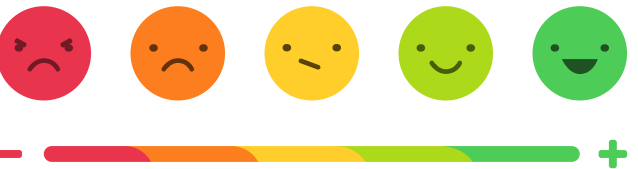
faith

Do I seek God's direction in my financial choices and rely on His provision?



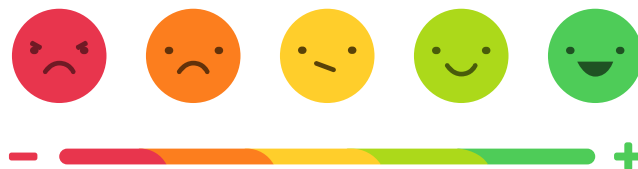
contentment

Can I be content and thankful for what God has given me right now?

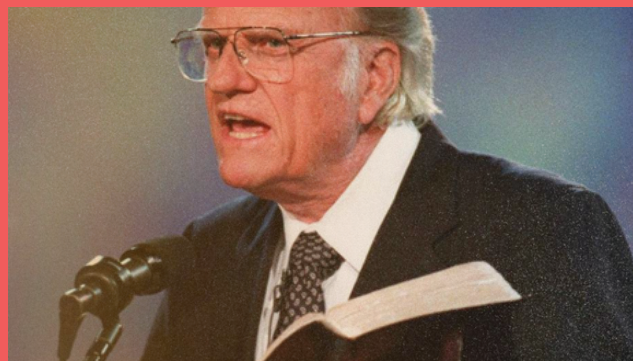


wisdom

How am I actively seeking and applying biblical principles to guide my financial decisions, reflecting my commitment to stewardship?"



behaviour follows belief



billy graham

"if a person gets his attitude to money right, it will help straighten out almost every other area in his or her life."

the iceberg ...



Imagine financial management as an iceberg. Above the surface, we see the visible elements: behaviours, tools, techniques, and financial capital —what we actively engage with in our day-to-day decisions.

These represent our external actions and strategies. However, beneath the waterline lies the much larger, invisible part of the iceberg: our foundational values.

Here, faith, stewardship, wisdom, and contentment shape our approach to finances.

These unseen values inform our priorities, influence our choices, and provide a framework for navigating challenges. Just as the bulk of an iceberg is hidden, so too are the values that guide our financial journeys. Recognising both layers helps us achieve holistic financial management.