



# 4-H Mentoring Tool Leading a Mentoring Session

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## Introduction

In these sessions, we will introduce four key concepts for financial well-being: heart, Health, Habits, and Hope. These elements form a foundation framework for making good financial decisions.

**Heart-** You will learn four Biblical perspectives that will guide your financial choices.

**Health:** You will learn a simple tool to reveal your current financial reality and how well it aligns with your desired situation.

**Habits** – Learn five Biblical principles which will help you become financially stronger, if applied consistently

**Hope:** Confidently determine the steps to take by setting faith financial goals and aligning your finances with God's purposes.

As you implement this strategy, remember that the goal is to impart knowledge and foster transformation. Be patient, encouraging, and prayerful as your mentee embarks on this journey. By consistently applying the virtues, they will grow into more faithful stewards of God's resources and live out the call to honour Him with their financial decisions.

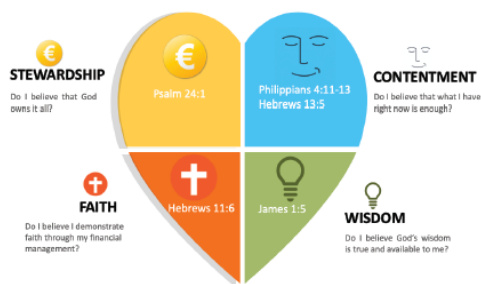
This mentoring strategy combines teaching, practical application, accountability, and reflection to create a holistic growth experience for your mentee.



## The 4-H Model of Financial Wisdom

### Heart: Behaviour follows belief

*What I believe in will determine how I act.*



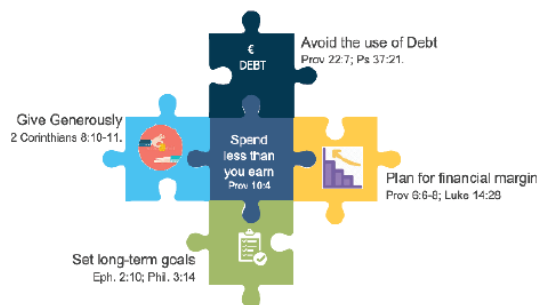
### Health: Your financial reality

*There are five simultaneous competing priorities for the use of money, God's Word speaks to each.*



### Habits: Five Biblical principles

*Five essential disciplines to develop to maintain financial health.*



### Hope: Tomorrow's promise

*Changing habits to increase margin is the only way to meet my goals and align my hearts and hope towards eternity*



## Preparing the Discussion Papers

Preparing the materials is essential before discussing the virtues with your mentee. Each discussion paper should focus on one virtue, providing scriptural backing, practical examples, and questions that stimulate thought.

We will structure the discussion using the GROWN model.

Here's how to structure a 90-minute session around each discussion paper:

## Session 1: HEART- Behaviour Follow Belief

Session Focus: Exploring how beliefs shape financial behaviour through the principles of Stewardship, Faith, Contentment, and Wisdom

This session encourages participants to critically examine their beliefs about money, fostering a deeper understanding of how aligning those beliefs with biblical principles can lead to healthier financial behaviours.

### 1. Introduction (10 minutes)

- Welcome participants and introduce the session theme: "The Heart—Behaviour Follows Belief."
- Explain the significance of understanding how beliefs influence financial decisions.
- Briefly outline the four key principles to be discussed: Stewardship, Faith, Contentment, and Wisdom.

### 2. Goal (10 minutes)

Define the session goal as exploring how aligning beliefs with financial principles can lead to positive behaviour change.

- Ask participants to reflect on their beliefs about money and how they influence their financial behaviours.

### 3. Reality (15 minutes)

- Facilitate a discussion about participants' current financial behaviours. Use guiding questions like:
  - What beliefs do you hold about money that influence your spending or saving habits?
  - How do these beliefs align with the principles of stewardship, faith, contentment, and wisdom?
- Encourage the sharing of personal experiences to foster a supportive environment.

#### **4. Options (20 minutes)**

- Break down each of the four principles and discuss practical applications:
  - Stewardship: Explore what it means to view finances as a responsibility. Discuss budgeting and prioritising God's resources.
  - Faith: Discuss trusting in God's provision and how this belief can reduce anxiety around finances.
  - Contentment: Encourage participants to reflect on gratitude and how it can shift their focus from want to sufficiency.
  - Wisdom: Highlight the importance of informed decision-making and seeking guidance in financial matters.
- Brainstorm practical steps for integrating these principles into their financial lives together.

#### **5. Will (15 minutes)**

- Invite participants to commit to specific actions based on the discussions. For example:
  - Identify a belief they want to change and develop a strategy for doing so.
  - Choose a principle to focus on in their financial management over the coming week.
- Encourage participants to share their commitments with the group for accountability.

#### **6. Next Steps (10 minutes)**

- Outline actionable next steps:
  - Schedule a follow-up session or check-in to discuss progress.
  - Encourage participants to find an accountability partner within the group.
  - Provide resources (books, articles, podcasts) for further exploration of these principles.

#### **7. Reflection Activity (10 minutes)**

- Lead a reflective exercise where participants can meditate or pray about their beliefs and how they influence their financial behaviours.
- Encourage participants to envision how adopting the discussed principles can transform their financial lives.

#### **8. Conclusion and Prayer (10 minutes)**

- Summarise key takeaways about the connection between belief and behaviour in financial management.

- Close with a prayer, asking for God's guidance in aligning their hearts with His principles in their financial journeys.

- Encourage ongoing dialogue and support within the group as they apply what they've learned.

## Session 2: HEALTH

Session Duration: 90 minutes: Session Structure Using the GROWN Model

**Session Focus:** Understanding financial health through the lens of God's ownership of our money and developing a financial plan.

### Session Structure Using the GROWN Model

This session structure provides a comprehensive approach to understanding and improving financial health, emphasising God's ownership and the importance of developing a thoughtful financial plan.

#### 1. Introduction (10 minutes)

- Welcome participants and introduce the session theme: "Financial Health."
- Emphasise the foundational belief that God owns our money and how this perspective influences our financial decisions.
- Provide a brief overview of the four key components: Live, Give, Owe, and Grow.

#### 2. Goal (10 minutes)

- Define the session goal: to analyse current financial realities and develop a personalised financial plan.
- Encourage participants to reflect on their current financial situation and attitudes toward money.

#### 3. Reality (15 minutes)

- Facilitate a discussion on today's financial reality. Use guiding questions like:
  - What challenges are you currently facing in your financial life?
  - How does the concept of God owning our money impact your financial decisions?
  - What does "financial health" mean to you in your current context?



- Encourage participants to share their experiences and insights about financial stressors.

#### **4. Options (20 minutes)**

Introduce the four components of a financial plan:

##### **a. Live: How Much is Enough?**

- Discuss the importance of determining what "enough" looks like in their lives, promoting mindful spending and lifestyle choices.

##### **b. Give: Giving Breaks the Power of Money**

- Emphasise the transformative power of generosity and how giving aligns with God's purposes.
- Encourage participants to consider how they can incorporate giving into their financial plans.

##### **c. Owe: Debt Always Mortgages the Future**

- Discuss the implications of debt on financial health and long-term goals.
- Explore strategies for reducing and managing debt effectively.

##### **d. Grow: Growing Margin is the Only Way to Meet Long-Term Goals**

- Highlight the importance of creating a financial margin for savings and investments.
- Encourage participants to think about their long-term financial goals and how to achieve them.

e. Use the Excel sheet to make a financial circle of enough. [Download here](#)

#### **5. Will (15 minutes)**

- Invite participants to create a personalized financial plan based on the four components:
  - Encourage them to set specific, actionable goals for each area.
  - Ask them to identify one immediate step they can take toward improving their financial health, such as budgeting, setting up a giving plan, or developing a debt repayment strategy.
- Encourage participants to share their commitments with the group for accountability.

#### **6. Next Steps (10 minutes)**

- Outline actionable next steps:
  - Schedule a follow-up session to review progress on their financial plans.



- Encourage participants to seek accountability partners to support each other in their financial journeys.

- Provide resources (budgeting tools, financial planning articles, and generosity books) for further exploration.

### **7. Reflection Activity (10 minutes)**

- Lead a reflective exercise where participants can meditate or pray about their financial health and relationship with money.

- Encourage them to consider how aligning their financial plans with God's ownership can lead to greater peace and purpose.

### **8. Conclusion and Prayer (10 minutes)**

- Summarise key takeaways about financial health and the importance of a God-centered financial plan.

- Close with a prayer, asking for wisdom and guidance as they navigate their financial lives.

- Encourage ongoing dialogue and support within the group as they apply what they've learned.

## **Session 3: HABITS**

Session Duration: 90 minutes: Session Structure Using the GROWN Model

### **Session Focus: Establishing healthy financial habits based on biblical principles.**

This session structure provides a comprehensive approach to developing healthy financial habits, emphasising the importance of aligning those habits with biblical principles for lasting financial well-being.

#### **1. Introduction (10 minutes)**

- Welcome participants and introduce the session theme: "Financial Habits."
- Explain the significance of cultivating habits aligning with biblical principles for financial health.
- Briefly outline the five fundamental principles: Spend Less Than You Earn, Avoid Debt, Plan for Financial Margin, Give Generously, and Set Long-Term Goals.

#### **2. Goal (10 minutes)**

- Define the session goal: to identify and commit to specific habits that will improve financial health based on biblical teachings.
- Ask participants to reflect on their current financial habits and identify areas for improvement.

#### **3. Reality (15 minutes)**



- Facilitate a discussion about participants' current financial habits. Use guiding questions such as:

- What financial habits do you currently practice?
- How do these habits align with the biblical principles we are discussing?
- What challenges do you face in maintaining healthy financial habits?
- Encourage the sharing of personal experiences to foster a supportive environment.

#### **4. Options (20 minutes)**

- Break down each of the five principles and discuss practical applications:
  - Spend Less Than You Earn:
    - o Discuss budgeting strategies and the importance of living within one's means.
  - Avoid the Use of Debt:
    - o Explore the impact of debt on financial health and strategies for staying debt-free.
  - Plan for Financial Margin:
    - o Discuss creating a financial buffer for emergencies and future goals.
  - Give Generously:
    - Emphasise the importance of generosity in fostering a healthy relationship with money and encourage participants to identify ways to give back.
  - Set Long-Term Financial Goals:
    - o Guide participants in envisioning their financial future and establishing achievable long-term goals.
- Encourage participants to brainstorm specific actions to incorporate these principles into their daily lives.

#### **5. Will (15 minutes)**

- Invite participants to choose specific habits they want to adopt based on the discussed principles:
  - Encourage them to set SMART goals (Specific, Measurable, Achievable, Relevant, Time-bound) for each habit they select.
  - Ask them to write down their commitments and share them with the group for accountability.

#### **6. Next Steps (10 minutes)**

- Outline actionable next steps:
  - Schedule a follow-up session to discuss progress on their financial habits.
  - Encourage participants to find accountability partners within the group to support each other.
  - Provide resources (budgeting tools, financial planning articles, and generosity books) for further exploration.

#### **7. Reflection Activity (10 minutes)**

- Lead a reflective exercise where participants can meditate or pray about their financial habits and their relationship with money.
  - Encourage them to consider how adopting these biblical principles can transform their financial lives.

#### **8. Conclusion and Prayer (10 minutes)**

- Summarise key takeaways about the importance of establishing financial habits rooted in biblical principles.



- Close with a prayer, asking for God's guidance as they implement these habits in their financial journeys.
- Encourage ongoing dialogue and support within the group as they apply what they've learned.

## Session 4: HOPE: Tomorrow's Promise

Mentoring Session Program: Financial Hope: Session Duration: 90 minutes

This session structure provides a comprehensive approach to evaluating and fostering hope in personal financial journeys, empowering participants to take actionable steps toward financial well-being.

**Session Focus: Evaluating personal financial journeys and fostering hope for financial well-being.**

### Session Structure Using the GROWN Model

#### 1. Introduction (10 minutes)

- Welcome participants and introduce the session theme: "Financial Hope."
- Emphasise the importance of hope in the journey towards financial well-being and how it can inspire positive change.
- Provide an overview of the stages of financial well-being: Struggling, Surviving, Stable, Secure, and Surplus.

#### 2. Goal (10 minutes)

- Define the session goal: to evaluate personal financial situations and cultivate a hopeful mindset towards achieving financial stability and abundance.
- Encourage participants to reflect on their current financial state and how hope can guide their progress.

#### 3. Reality (15 minutes)

- Facilitate a discussion on participants' current financial situations. Use guiding questions such as:
  - Which stage do you identify with: Struggling, Surviving, Stable, Secure, or Surplus?
  - What challenges do you face in moving to the next stage?
  - How has your financial journey affected your outlook on life and your sense of hope?
- Encourage the sharing of personal stories to foster community and support.

#### 4. Options (20 minutes)

- Discuss strategies for progressing through each stage:
  - Struggling: Identify immediate resources for assistance (e.g., community programs, budgeting support).
  - Surviving: Explore techniques for better budgeting and expense tracking to gain more control over finances.
  - Stable: Discuss the importance of creating and maintaining an emergency fund and strategies for saving.
  - Secure: Encourage participants to set long-term financial goals and the steps needed to achieve them.



- Surplus: Discuss managing excess resources wisely, including investing and generous giving.
- Invite participants to brainstorm specific actions to advance in their financial journey.

#### **5. Will (15 minutes)**

- Invite participants to commit to specific actions they can take to move towards the next stage in their financial journey:
  - Encourage them to identify one or two actionable steps they can implement immediately.
  - Ask them to write down their commitments and share them with the group for accountability.

#### **6. Next Steps (10 minutes)**

- Outline actionable next steps:
  - Schedule a follow-up session to discuss progress on their financial journeys.
  - Encourage participants to connect with accountability partners to support one another.
  - Provide resources (budgeting tools, savings plans, and materials on financial goal-setting) for further exploration.

#### **7. Reflection Activity (10 minutes)**

- Lead a reflective exercise where participants can meditate or pray about their financial hopes and aspirations.
- Encourage them to envision their future financial selves and how they can align their actions with those goals.

#### **8. Conclusion and Prayer (10 minutes)**

- Summarise critical takeaways about the importance of hope in financial journeys and the power of taking actionable steps.
- Close with a prayer, asking for encouragement and guidance as they pursue financial well-being.
- Encourage ongoing dialogue and support within the group as they work towards their financial hopes.

## **Follow-Up and Accountability**

Virtue-based transformation doesn't happen overnight; as a mentor, part of your role is to hold the mentee accountable.

1. **Set Up Check-Ins:** At the end of each session, agree on a time to follow up before the next meeting. During check-ins, ask how they are progressing with their goals and discuss any challenges they may face.

2. **Encourage Reflection:** Ask the mentee to keep a reflection journal, documenting how they apply each virtue to their financial life. Review their reflections during check-ins or the next session and offer encouragement or guidance.



3. Celebrate Progress: As mentees demonstrate growth in their application of virtues, celebrate these victories. Acknowledge small wins, whether overcoming an impulse to overspend or making a more generous financial decision.

## Tailoring the Approach to Each Mentee

Every mentee will have different financial situations and spiritual maturity levels, so how you approach each session might vary. Here are a few tips to ensure your strategy remains effective:

1. Gauge the Mentee's Financial Knowledge: If a mentee is new to financial management, spend more time explaining how each virtue practically impacts finances. If they are more advanced, focus on refining their understanding and deepening their spiritual reflection.
2. Focus on Their Specific Struggles: Tailor the discussion to the mentee's unique financial challenges. For example, if they struggle with overspending, emphasise Moderation more. If they find it hard to give or tithe, focus on Love and Justice.
3. Adapt to Their Learning Style: Some mentees may prefer reading and reflecting in their own time, while others will benefit more from dynamic conversation. Adjust how much reading and in-session discussion is appropriate for each person.

## Using Group Discussions

If you are mentoring a small group, consider having collective discussion sessions around each virtue. Group discussions allow mentees to learn from one another's experiences and perspectives.

1. Assign Pre-Work: Before group sessions, assign the discussion paper for individual reading. Ask each participant to come with written reflections or prepared thoughts.
2. Facilitate Group Sharing: Create an open and supportive atmosphere where everyone can share. Balance participation so that everyone has a voice.
3. Group Action Plans: Encourage the group to develop collective action steps, such as holding one another accountable for a specific financial goal related to the virtue.

## Measuring Growth Over Time

Having tangible ways to measure growth in applying the virtues is important.

1. Pre-Assessment: Before starting the journey through the seven virtues, have the mentee assess their current strengths and weaknesses in each virtue. This can be done through self-assessment forms or informal discussions.



2. Midpoint Reflection: After discussing 3-4 virtues, have a reflection session to see how the mentee applies the virtues learned so far. What progress have they made? What are the ongoing challenges?

3. End-of-Series Evaluation: Review the mentee's overall journey once all seven virtues have been covered. What has changed in their financial life? Where have they grown spiritually? Encourage and offer the next steps for continued growth.

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## G.R.O.W.N. ACTION PLAN WORKSHEET

STEP	OUTCOME
GOAL	
REALITY	
OPTIONS	
WILL	
NEXT STEPS	



## The Discussion Papers

Here are some discussion papers to help focus on each of the 4- H's and evaluate how the mentee is doing.