



choosing  
from the heart



being  
before  
doing



character  
first

## what is courage?

is the inner strength to face fear, uncertainty, or adversity with determination and resilience, in the face of fear or doubt. Courage has many forms: standing up for personal beliefs or values, taking calculated risks in professional or personal life, and persevering through adversity, such as illness or failure.

Courage involves confronting uncomfortable or challenging situations, even when the outcome is uncertain or difficult. It enables individuals to take action when others might hesitate, making tough decisions or pursuing long-term goals despite setbacks. Figures like civil rights leaders, activists, and innovators who challenge the status quo or face societal pressure exemplify secular courage, pushing boundaries for change.

## and the opposite of courage?

is fearfulness, marked by an inability to face challenges or risks due to pervasive anxiety. Fearfulness leads to avoidance and inaction, where fear overwhelms the capacity to confront difficulties. Instead of taking bold steps or standing firm, a fearful person retreats from adversity, missing opportunities for growth and progress.

Unlike courage, which drives individuals to act despite fear, fearfulness confines them within their comfort zone, hindering personal development and achievement.

# character quality courage

## dealing with setbacks

To deal with adversity using courage, first acknowledge your fears and understand their impact.

Then, break down challenges into manageable steps and confront them progressively.

Embrace a positive mindset, focusing on growth and learning. Seek support from others who encourage resilience. Trust in your abilities and stay committed to your goals despite setbacks. Courage involves acting despite fear, which empowers you to overcome obstacles and emerge stronger.

## perseverance

Perseverance, fueled by courage, means persistently facing challenges despite fear. It involves steady determination, embracing setbacks as growth opportunities, and unwavering commitment to goals, even when progress is slow.

## endurance

Endurance through courage means persisting in the face of challenges and remaining steadfast despite fear or difficulty. It involves maintaining resolve and commitment, pushing forward with strength and determination until success is achieved.

## risk

Facing risk with involves embracing uncertainty with confidence, making informed decisions despite fear, and taking bold actions. Courage transforms risk into an opportunity for growth and resilience.

## values

Using courage to maintain your values involves standing firm in your beliefs despite challenges or opposition. It means acting with integrity, making tough decisions, and not compromising on your principles.



# strong & courageous

## developing courage

Developing courage begins with facing fears step by step. Start by acknowledging the areas where fear holds you back, whether in personal, financial, or spiritual matters.

Take small, intentional actions to confront these fears, gradually building confidence. Surround yourself with supportive, encouraging people who challenge you to grow.

Reflect on past successes where you overcame challenges, reinforcing your ability to be courageous. Most importantly, trust in God's strength and guidance, knowing that courage often stems from faith in His plans, even when outcomes are uncertain.

## reflection questions

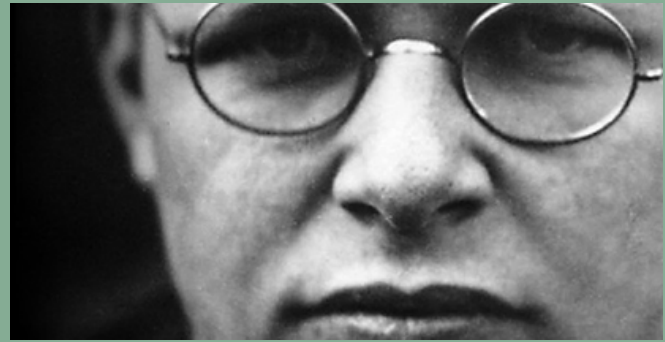
1. What financial decisions have you been avoiding due to fear or uncertainty, and how might stepping out in courage bring you closer to your financial goals?
2. Can you identify a time when you took a bold financial step, such as making an investment or giving generously, even when the outcome was unclear? What did you learn from that experience?
3. Where do you feel most anxious about your financial situation, and how can trusting God's provision give you the courage to make difficult but necessary decisions?
4. Are there any risky financial behaviours or habits you need the courage to confront and change for your long-term financial health?
5. In what ways can embracing courage help you overcome financial setbacks or challenges, and how can you use these moments as opportunities for growth rather than discouragement?

## the Bible says ...



“Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go.” (Joshua 1:9)

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## the courage of Bonhoeffer

Dietrich Bonhoeffer showed extraordinary courage by opposing Nazi rule and standing firm in his Christian beliefs. As a pastor, he spoke out against Adolf Hitler's regime and the persecution of Jews, even joining the resistance movement. Despite knowing the risks, he actively worked against the Nazis, believing that faith required bold action. Arrested in 1943, he remained unwavering, writing about the cost of discipleship and the need for moral conviction. Bonhoeffer was executed in 1945, but his courage in standing against evil continues to inspire people to live out their faith with boldness and integrity.



## the lion ...

The lion is a powerful symbol of courage, often referred to as the "King of the Jungle" for its boldness and strength. Lions exhibit courage by fearlessly defending their pride from threats, even against larger or more numerous enemies. They show bravery in hunting, often targeting animals larger than themselves, requiring both strategy and fearlessness. Male lions also patrol and protect their territory, standing their ground against invaders. This courage is not only about physical strength but also a willingness to face danger head-on to protect their family, making the lion a fitting symbol of courage in nature.