



7-V Mentoring Tool

To develop Financial Strength

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Introduction

Introducing the Seven Virtues (prudence, justice, moderation, courage, faith, hope, and love) into financial mentoring can help guide mentees towards a Christ-centered approach to managing money. As a mentor, you play a crucial role in facilitating discussions, encouraging reflection, and helping mentees internalise these virtues. This strategy will guide you on effectively using discussion papers in your sessions.

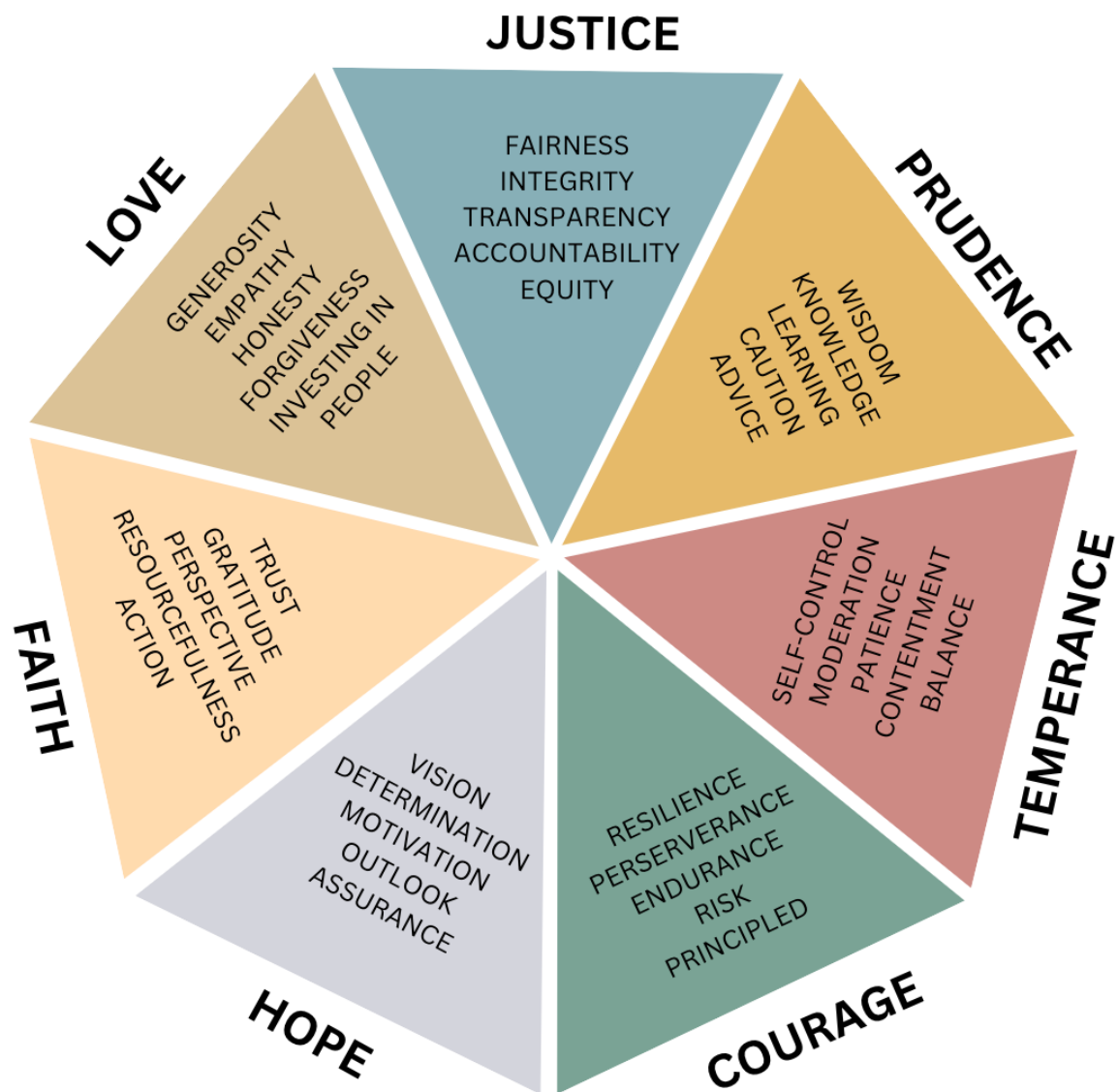
Using discussion papers focused on the Seven Virtues offers a structured and thoughtful way for mentors to guide mentees through the intersection of faith and finances. By exploring virtues in the context of money management, mentors can help their mentees achieve not only financial health but also spiritual growth.

Using the G.R.O.W.N. method, mentors can guide their mentees through structured, thoughtful sessions that build on each virtue's strengths.

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 7 Virtues and Financial Strength



Managing money effectively involves more than just budgeting and investing. From a Christian perspective, it requires the integration of the **7 virtues**: prudence, justice, temperance, courage, faith, hope, and love. These virtues guide us to use financial resources wisely and in alignment with God's will.

Prudence: Wise Decision-Making

Prudence, or wisdom, is crucial in financial management. Proverbs 21:20 says, "Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it." Prudence involves making thoughtful financial decisions, planning for the future, and avoiding impulsive choices. It requires seeking God's guidance through prayer and scripture, ensuring our spending aligns with His purposes.

Justice: Fairness and Integrity

Justice in finance means fairness, honesty, and ethical conduct. Micah 6:8 instructs us to, "Do justice, love kindness, and walk humbly with your God." This virtue involves treating others equitably in financial dealings and advocating for fair practices. Christians are called to use resources to promote justice, support charities, and ensure ethical business practices.

Temperance: Self-Control and Balance

Temperance, or moderation, is vital in avoiding excess and materialism. 1 Timothy 6:6 states, "Godliness with contentment is great gain." This virtue teaches self-control in spending and saving, helping us live within our means and practice gratitude. Temperance ensures that money does not control us but is used in a balanced way aligned with God's will.

Courage: Facing Financial Challenges Boldly

Courage empowers us to face financial difficulties with trust in God. Joshua 1:9 encourages, "Be strong and courageous...for the Lord your God will be with you wherever you go." Courage involves confronting debt, making tough financial decisions, and trusting God's provision despite uncertainty. This virtue enables us to act boldly and confidently in managing our finances.

Faith: Trusting in God's Provision

Faith is central to Christian money management. Proverbs 3:5-6 advises, "Trust in the Lord with all your heart and lean not on your own understanding." Faith means trusting that God will provide and guide us in our financial decisions. It shifts our focus from hoarding to stewardship, knowing God will meet our needs.

Hope: Anticipating God's Future Provision

Hope allows us to look forward with confidence in God's plans. Romans 15:13 says, "May the God of hope fill you with all joy and peace in believing." This virtue encourages perseverance through financial struggles, reminding us that our ultimate security is in God's eternal provision. Hope helps us make long-term financial decisions with assurance of God's goodness.

Love: Generosity and Sacrifice

Love underpins all Christian virtues. 1 Corinthians 13:3 reminds us that even great sacrifices are meaningless without love. In financial terms, love manifests as generosity—using our resources to benefit others and reflect Christ's love. Whether through charitable giving, supporting ministries, or caring for family, love transforms our financial management from self-focused to Christ-centered stewardship.

"Financial strength" refers to the ability to manage resources responsibly and ethically, grounded in virtues like self-discipline, wisdom, and integrity. It reflects a person's capacity to make sound financial decisions, maintain stability in both prosperous and challenging times, and align their financial practices with their values. This strength is not just about accumulating wealth but about demonstrating resilience, accountability, and stewardship in handling money.

Virtues help develop **financial strength** by encouraging habits that foster stability and wise decision-making. Virtues like prudence teach us to weigh risks and plan carefully, while self-discipline helps curb unnecessary spending and focus on long-term goals. Integrity ensures honesty in financial dealings, building trust and avoiding debt or unethical shortcuts.

By nurturing these virtues, we cultivate the character needed to manage money effectively, stay resilient during financial challenges, and grow stronger in our stewardship over time.

Step 1: 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.

Components of Each Discussion Paper:

- Introduction to the Virtue: Define the virtue and provide a biblical reference. For example, for Prudence, use Proverbs 27:12, which speaks about foreseeing danger and taking precautions.
- Real-life Scenarios: Offer a financial scenario related to the virtue. For instance, for Moderation, present a case where someone has to choose between buying unnecessary luxuries and saving for future needs.
- Reflection Questions: Include 4-5 questions that guide the mentee into self-reflection, such as "What are some areas where you need to exercise more self-control in your spending?"
- Call to Action: End with an action plan, such as journaling how they can apply the virtue in their financial decisions over the next week.

Step 2: Structuring the Sessions

Each session should focus on one virtue. Here's how to structure a 60-90-minute session around each discussion paper:

Session Flow:

1. Opening Prayer and Scripture (5-10 minutes): To set the tone, begin the session by reading a related scripture. Ask God for wisdom and clarity as you explore the virtue together.
2. Virtue Overview and Introduction (10-15 minutes): Provide the mentee with the discussion paper for the virtue in question. Read through the introduction together. Discuss what the virtue means, both in a biblical and practical sense.
3. Explore the Virtue (15-20 minutes): Walk through the information provided in the paper. Ask the mentee how they would handle the situation and why. Encourage them to share personal experiences where they have applied or struggled with the virtue in question.
4. Discuss the Reflection Questions (20-30 minutes): Go through the reflection questions individually. Encourage open dialogue, sharing personal stories and insights. Ensure the mentee

feels safe exploring areas where growth is needed. As a mentor, share examples from your own financial journey where applicable to help model vulnerability and growth.

5. Apply the Virtue (15-20 minutes): Lead the mentee through the GROWN process. Encourage them to fill out a [GROWN Action Plan](#). Discuss any practical steps they can take to integrate this virtue into their daily life.

6. Closing Prayer and Reflection (5 minutes): End the session with a prayer, asking for God's guidance and strength to apply the virtue. Leave the mentee with an encouraging word about their journey toward financial stewardship.

Step 3: 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.

Step 4: 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.

Step 5: 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.

Step 6: 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.

Step 7: Transitioning from Virtue Discussions to Practical Financial Skills

Once you have completed the journey through the Seven Virtues, it's time to bridge the gap between values-based financial management and practical financial skills. This step is crucial for helping mentees integrate what they've learned into actionable financial practices.

1. Budgeting with Virtue: Guide the mentee through creating a budget that reflects their commitment to virtues like Prudence and Moderation. Encourage them to align their spending and saving habits with the principles discussed.
2. Investing with Integrity: Discuss how virtues like Justice and Faith can influence investment decisions. Encourage the mentee to consider ethical investing or supporting causes that align with their values.

3. Generosity in Practice: Focus on how virtues like Love and Justice play out in giving, whether through tithing, charitable donations, or acts of kindness. Help the mentee create a giving plan that reflects their desire to live out these virtues.

Using the GROWN to structure each session

During **STEP 2** keep the GROWN model in mind.

Especially while discussing and applying the virtue in STEP 2

Overview of the GROWN Method

1. **Goal:** Establish the desired outcome for the session.
2. **Reality:** Understand the current situation or challenge related to the virtue.
3. **Options:** Explore various ways to apply the virtue to the mentee's situation.
4. **Will:** Commit to a specific course of action.
5. **Next Steps:** Define practical, actionable steps for the mentee to apply the virtue in their life.

Here are some ideas:

Session 1: Prudence (Wise Decision-Making)

- **Goal:** Identify a specific area in the mentee's life where better decision-making is needed.
- **Reality:** Discuss current financial, relational, or personal decisions and the outcomes. What patterns are evident? What challenges exist?
- **Options:** Explore possible approaches to making more thoughtful and deliberate decisions. How can the mentee plan better, evaluate risks, or seek advice?
- **Will:** Ask the mentee to choose one area where they will apply prudent decision-making.
- **Next Steps:** Agree on a practical step to implement in the coming week (e.g., creating a budget, seeking counsel on a major decision).

Session 2: Justice (Fairness and Integrity)

- **Goal:** Focus on cultivating fairness and integrity in relationships, work, or financial matters.
- **Reality:** Explore how the mentee currently practices fairness. Are there situations where injustice or inequality is present?
- **Options:** Discuss ways to ensure honesty and fairness in dealings with others, such as addressing unethical work practices or standing up for fairness.
- **Will:** Commit to one action that demonstrates fairness (e.g., resolving a conflict with integrity, making a fair business decision).

- **Next Steps:** Define how this action will be implemented, and agree on a timeline for follow-up.
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Session 3: Temperance (Self-Control and Balance)

- **Goal:** Develop better self-control in managing desires, habits, or finances.
 - **Reality:** Examine areas where the mentee may lack balance (e.g., spending, time management, unhealthy habits).
 - **Options:** Brainstorm strategies to cultivate moderation and self-control, such as budgeting, setting personal boundaries, or limiting indulgences.
 - **Will:** Decide on one area where the mentee will exercise greater self-control.
 - **Next Steps:** Establish concrete actions (e.g., reducing unnecessary expenses or setting limits on technology use).
-

Session 4: Courage (Facing Challenges Boldly)

- **Goal:** Encourage the mentee to face a personal or professional challenge with courage.
 - **Reality:** Discuss a current challenge that requires courage. What fears or obstacles are holding the mentee back?
 - **Options:** Explore different ways the mentee can take bold steps, such as addressing conflict, making a difficult decision, or embracing change.
 - **Will:** Choose one specific area where the mentee will take courageous action.
 - **Next Steps:** Outline the steps to be taken and set a deadline for action.
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Session 5: Faith (Trust in God's Provision)

- **Goal:** Deepen the mentee's trust in God when facing uncertainties, particularly in financial or life decisions.
 - **Reality:** Discuss areas where the mentee struggles with trust. What doubts or anxieties exist regarding the future?
 - **Options:** Talk about practices that build faith, such as prayer, reading scripture, or taking small steps in trust.
 - **Will:** Decide on one specific way to demonstrate faith (e.g., tithing, volunteering, or making a decision based on God's guidance).
 - **Next Steps:** Agree on a faith-based action and a timeline for follow-up.
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Session 6: Hope (Anticipating a Positive Future)

- **Goal:** Cultivate hope in the mentee, especially in difficult times.

- **Reality:** Explore any feelings of hopelessness or discouragement. What current challenges are clouding the mentee's vision for the future?
 - **Options:** Discuss practical ways to build hope, such as setting small, achievable goals or reflecting on past successes and God's faithfulness.
 - **Will:** Commit to focusing on a hopeful mindset and taking steps toward a positive future.
 - **Next Steps:** Define actionable steps that promote hope, such as creating a vision board or pursuing a new opportunity.
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Session 7: Love (Generosity and Service)

- **Goal:** Encourage the mentee to demonstrate love through generosity, service, and selflessness.
 - **Reality:** Discuss current relationships and actions. Is there room for greater generosity or acts of service?
 - **Options:** Explore opportunities to show love, whether through giving, volunteering, or resolving conflicts with compassion.
 - **Will:** Choose one tangible way to express love in the mentee's life.
 - **Next Steps:** Set a practical goal for showing love, such as donating to a cause or helping someone in need.
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G.R.O.W.N. ACTION PLAN

STEP	OUTCOME
GOAL	
REALITY	
OPTIONS	
WILL	
NEXT STEPS	