



HEART



HABITS



HEALTH



HOPE

## financial health ...

Financial health begins with the understanding that God owns it all, which shifts our perspective from ownership to stewardship. This foundational belief encourages us to view our resources as a gift to be managed wisely.

## the pie ...

To achieve balance, we can envision our finances as a pie that we portion into four key areas: Live, Give, Owe, and Grow.

There are only five wedges of the pie, meaning that there are only five ways to use money. God's Word speaks to each of them.

The pie is a depiction of where your money goes (cash flow) over a period of time.

The circumference of the pie represents your income for the given period of time. While you may wish for a bigger pie (as most people do), contentment means accepting and working from the size pie that you already have.



# health

## God owns it all:

The belief that "God owns it all" is essential for financial health because it fosters a mindset of stewardship rather than ownership, encouraging us to manage our resources wisely and responsibly. This perspective helps us make informed financial decisions and align our spending and saving habits with Biblical values.

## live ...

Allocate a portion of what God provides for essential living expenses, ensuring your basic needs are met without overspending. Ask yourself, "How much is enough?"

## give ...

Set aside a portion for generosity, reflecting gratitude and a commitment to support others and advance causes that matter to you. Giving blesses both the giver and receiver and breaks the power of money in your life.

## owe ...

You owe taxes, but this is a sign of God's provision and honouring His chosen government.

Pay off debt as soon as possible because this frees up resources for giving, saving and investing.

## grow ...

Invest in your future by saving and investing a portion, allowing your resources to grow and build wealth. By prioritising growth, you enable your assets to compound, helping you achieve long-term goals, prepare for emergencies, and create a legacy for future generations.



# how are you doing?

# live, give. owe & grow

## god owns it all

1. Have you taken the time to reflect on how fully you trust God with every aspect of your financial life?
2. In what ways can you actively demonstrate that you've surrendered control of your resources to God?
3. Have you created a clear plan to allocate your resources in a way that honours God's ownership?
4. What specific steps have you taken to ensure your spending, saving, and giving align with your values as a steward of God's money?

## your pie

Use the spreadsheet to calculate your pie.

Start by planning to give, what you owe, and how much to save to grow, and then find out how much you have to live on!

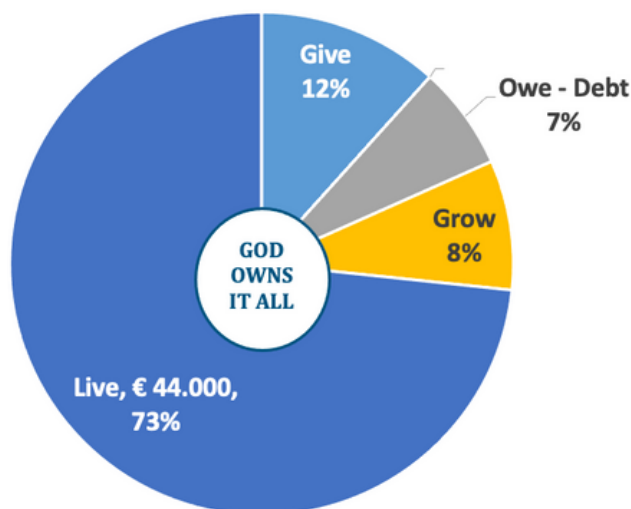
## example

### Live, Give, Owe, Grow

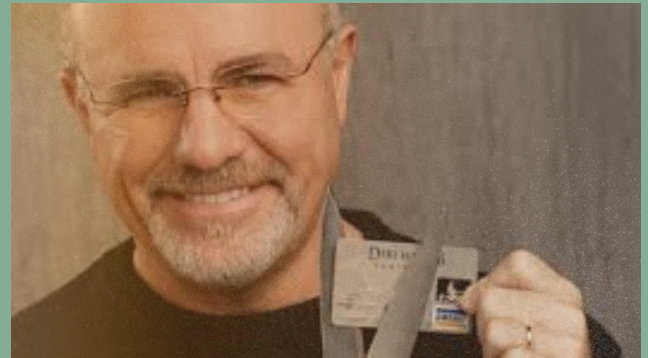
#### Input field

Income	€ 60.000
Give	€ 7.000
Owe - Taxes	€ 0
Owe - Debt	€ 4.000
Grow	€ 5.000
Live	€ 44.000

Calculates automatically



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dave ramsey,

“You must gain control over your money or the lack of it will forever control you.”,

## the financial garden ...



### soil ...

The foundational beliefs, like the understanding that God owns it all, provide a rich base for growth.

### seeds ...

symbolise your financial margin, surplus, and savings. They are the tools that empower you to invest and give, putting you in control of your financial future.

### work ...

represents consistent effort and discipline in budgeting & spending.

### sunlight ...

symbolises God's wisdom and guidance, illuminating your path and decisions.

### plants/harvest ...

depict the results of your financial practices—wealth, security, and generosity