



choosing  
from the heart



being  
before  
doing



character  
first

**what is temperance?**

... is the practice of self-control, balance, and intentionality with money. It involves spending wisely, avoiding excess or impulsiveness, and prioritising needs over wants. Through budgeting and careful planning, temperance ensures that resources are managed responsibly, fostering financial stability. This virtue also cultivates contentment, helping individuals constantly resist the urge to seek more wealth or material possessions.

Furthermore, temperance encourages generosity, using money for personal gain and to support others in need. Ultimately, temperance with finances promotes a healthy, balanced relationship with money, grounded in discipline and thoughtful stewardship

**and the opposite of justice?**

... is excess or wastefulness. It manifests as impulsive spending, lack of self-control, and indulgence in material desires without regard for necessity or long-term consequences. Instead of practising restraint, this attitude leads to overspending, accumulating debt, and prioritising wants over needs.

The absence of balance causes financial instability, often driven by greed or the desire for immediate gratification. It may result in neglecting essential responsibilities like saving, budgeting, or being generous.

# character quality temperance

## self-control

... is the ability to manage money with discipline and restraint, making thoughtful choices rather than impulsive ones and setting financial boundaries, sticking to a budget, and avoiding unnecessary purchases. Self-control helps individuals prioritise needs over wants, resist the temptation of instant gratification, and stay focused on long-term goals like saving or investing. By practising self-control, people can maintain financial stability, reduce debt, and develop a healthier relationship with money.

## moderation

... is the practice of balancing spending and saving, avoiding extremes like overspending or excessive frugality. It involves making thoughtful financial decisions, prioritising needs, and being mindful of unnecessary luxuries. By practising moderation, individuals can achieve financial stability and maintain a healthy relationship with money

## balance

... means equitably managing income, expenses, saving, and investing. It ensures financial stability by prioritising needs while allowing for enjoyment, promoting a healthy and sustainable financial lifestyle.

## patience

... is the discipline to delay gratification, allowing time for investments to grow and financial goals to be achieved. It prevents impulsive decisions, fostering long-term stability and success..

## contentment

... is the state of being satisfied with what one has, reducing the desire for more. It promotes gratitude, encourages mindful spending, and helps maintain financial stability by prioritising needs over wants.



## developing temperance

To develop the five elements of temperance—balance, self-control, patience, moderation, and contentment—start by setting clear financial goals to establish balance. Create a budget that reflects your priorities, ensuring you allocate funds for saving, spending, and giving. Practice self-control by resisting impulsive purchases; wait 24 hours before buying non-essential items. Cultivate patience by understanding that financial growth takes time, encouraging a long-term perspective on investments and savings. Embrace moderation by avoiding extremes in spending and saving, allowing room for both needs and occasional treats. Finally, foster contentment by expressing gratitude for what you have, regularly reflecting on your blessings, and recognising that true wealth lies not in possessions but in fulfilling relationships and purpose.

## reflection questions

1. Balance: How can I ensure that my financial decisions reflect a balance between my immediate needs and long-term goals?
2. Self-Control: What triggers impulsive spending in my life, and what strategies can I implement to strengthen my self-control in those situations?
3. Patience: In what areas of my financial life do I struggle with impatience, and how can I cultivate a more patient mindset regarding my financial goals?
4. Moderation: Am I tending toward extremes in my financial habits? How can I incorporate moderation into my spending and saving practices?
5. Contentment: What specific practices can I adopt to cultivate a sense of contentment with my current financial situation and reduce the desire for more material possessions?

## the Bible says ...



“A man without self-control is like a city broken into and left without walls.” (Proverbs 25:28)



warren buffett

Warren Buffett exemplifies financial temperance through his disciplined approach to investing and spending. He advocates for living within one's means, often choosing a modest lifestyle despite his immense wealth. Buffett's emphasis on saving and prudent investing reflects his understanding of the importance of self-control and moderation in financial decisions. He famously avoids impulsive purchases and focuses on long-term value, embodying the principles of patience and balance. By sharing his wisdom on financial literacy, he encourages others to adopt a temperate mindset, promoting sustainable wealth-building and responsible stewardship of resources.



the ants ...

Ants exemplify temperance through their industriousness and teamwork. They demonstrate moderation by carefully foraging for food, ensuring they take only what is necessary and avoid overconsumption. Working collectively, ants embody self-discipline, each member contributing to the success of the colony.

Their resource management reflects careful planning and restraint, showcasing how balance in effort leads to sustainability.

By prioritising the needs of the group over individual desires, ants remind us of the virtues of cooperation and moderation in achieving long-term goals.