

### being before doing

character first

#### what is love?

The virtue of love plays a crucial role in managing money effectively. It encourages individuals to prioritise the well-being of their family and community over personal gain. Practising love in finances involves making compassionate choices, such as budgeting for necessities, saving for future needs, and generously supporting those in need. This mindset fosters a sense of responsibility and stewardship, guiding individuals to use their resources wisely. Love also promotes within families, fostering trust and collaboration. By aligning financial decisions with the values of love, individuals can create a more stable, environment for themselves and

## and the opposite of love?

... is greed. Greed is characterised by an insatiable desire for more wealth, often leading individuals to prioritise personal gain over the well-being of others. This mindset can result in reckless spending, selfish investment decisions, and a lack of consideration for those in need. Greed fosters a sense of entitlement, causing individuals to overlook ethical responsibilities and the impact of their financial choices on their families and communities. Ultimately, this vice undermines healthy relationships and creates an environment of distrust, isolation, and financial instability, contrasting sharply with the principles of love and generosity.

# character quality love

#### generosity

... is a profound expression of the virtue of love, reflecting a selfless desire to uplift others. It involves sharing time, resources, and support without expecting anything in return. Generous individuals understand that their financial blessings can positively impact those in need, fostering a sense of community and compassion. This act of giving not only aids others but also enriches the giver's life, promoting deeper connections and fulfillment. Generosity embodies the belief that love extends beyond personal interests, nurturing relationships and encouraging a culture of kindness.

#### empathy

involves understanding the feelings and struggles of others regarding their financial situations. It fosters compassion, encourages support, and promotes open communication, ultimately strengthening relationships and creating a sense of community in shared financial challenges.

#### honesty

... means openly sharing financial situations, goals, and challenges. This fosters trust, encourages collaboration, and promotes accountability, enabling individuals to support each other in achieving financial stability and nurturing healthy relationships.

#### forgive debt

... demonstrates love and compassion, alleviating burdens for those struggling financially. It fosters healing and restores relationships by prioritising emotional well-being over financial gain. This act reflects a commitment to grace, understanding, and support in challenging times.

#### investing in people

... involves dedicating time, resources, and support to help others grow and thrive. This could include mentoring, providing educational opportunities, or fostering skills development. Such investments cultivate strong relationships, empower individuals, and contribute to a supportive community, ultimately reflecting the values of love and compassion.

give back

## generous & kind

#### developing love

To develop love in finances as an expression of generosity, start by giving freely to those in need, whether through charitable donations or supporting friends and family. Cultivate openness by having honest discussions about money, encouraging transparency and trust within relationships. Practice empathy by understanding the financial challenges others face and offering your support or guidance.

Lastly, focus on investing in people by mentoring, providing educational opportunities, or helping them develop skills.

By embodying these qualities, you create a financial environment rooted in love, compassion, and mutual support, ultimately fostering stronger relationships and a sense of community.

#### reflection questions

- 1. Generosity: How can I actively incorporate acts of generosity into my financial decisions, and what causes or individuals resonate most with my values?
- 2. Openness: Am I willing to have open and honest conversations about finances with my family or partners? What barriers might be preventing me from doing so?
- 3. Empathy: How can I better understand the financial struggles of those around me, and what specific actions can I take to offer support or encouragement?
- 4. Investing in People: In what ways can I invest time or resources in the growth and development of others within my community or family?
- 5. Personal Growth: What steps can I take to cultivate a mindset of love and compassion in my financial practices, and how can I hold myself accountable for this growth?

#### the Bible says ...



"In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive." (Acts 20:35)





#### mother theresa

Mother Teresa, known for her unwavering commitment to helping the poor, exemplified love in every aspect of her life, including finances. She dedicated her resources to serve the neediest, often living a life of simplicity to ensure that her funds went directly to aid those suffering. By establishing the Missionaries of Charity, she created a care network for the sick, orphaned, and dying. Mother Teresa believed true love was demonstrated through selfless acts, using her financial support to provide food, shelter, and medical care. Her actions inspired millions to embrace love as a guiding principle, showing that financial resources can profoundly impact lives when used with compassion and dedication.



#### the elephant ...

Elephants are renowned for their deep emotional connections and strong social bonds. These majestic creatures demonstrate love through nurturing behaviors, such as caring for their young and mourning lost family members. Elephants communicate with one another using vocalizations and body language, often displaying empathy and support for distressed herd members. Their intelligence allows them to recognize friends and family even after long separations. By embodying compassion and loyalty, elephants serve as powerful symbols of love, reminding us of the importance of connection and care within communities.