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# BUILDING FINANCIAL STRENGTH





Justice



Prudence



Temperance



Courage



Faith



Hope



Love

# DEVELOPING FINANCIAL STRENGTH

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Justice



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## WHAT IS FINANCIAL STRENGTH?

**"FINANCIAL STRENGTH"** refers to the ability to manage resources responsibly and ethically, grounded in character qualities 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 financial strength is about accumulating wealth and demonstrating resilience, accountability, and stewardship in handling money.

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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.

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Justice



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Managing money effectively involves more than budgeting and investing. It requires integrating the seven virtues: prudence, justice, temperance, courage, faith, hope, and love. These virtues guide us to use financial resources wisely and purposefully

### **Prudence: Wise Decision-Making**

Prudence means making thoughtful financial decisions, planning, and avoiding impulsive spending. It ensures our actions align with purpose and long-term goals.

### **Justice: Fairness and Integrity**

Justice calls for fairness, honesty, and ethical behaviour in financial dealings. It involves treating others equitably and using resources to promote good.

### **Temperance: Self-Control and Balance**

Temperance encourages moderation, helping us live within our means, avoid excess, and stay grateful. It ensures money remains a tool, not a master.

### **Courage: Facing Financial Challenges Boldly**

Courage helps us tackle financial struggles with confidence, make difficult decisions, and trust that challenges can be overcome.

### **Faith: Trusting in Provision**

Faith involves trusting that our needs will be met, focusing on stewardship over worry, and confidently managing resources with purpose.

### **Hope: Anticipating Future Provision**

Hope provides perseverance during struggles, offering assurance that better days are ahead and encouraging long-term, optimistic decisions.

### **Love: Generosity and Sacrifice**

Love drives us to use resources for the benefit of others. It transforms financial management into an act of generosity and care.



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## The Benefits of Discussing the Seven Virtues in Financial Strength

Discussing the seven virtues with a mentor or group can significantly enhance financial strength. These conversations provide a space for reflection, accountability, and practical application.

A trusted mentor offers personal guidance tailored to your circumstances. They help you see how virtues like prudence or temperance can reshape your financial habits. They bring wisdom from their experiences, allowing you to learn from their successes and challenges. A mentor can challenge you to take actionable steps while encouraging growth in self-control or generosity.

Discussions in a group setting foster diverse perspectives. Hearing others' insights on justice or hope can inspire new ways of thinking about fairness in financial decisions or perseverance during difficulties. Group settings also encourage mutual support, as participants hold each other accountable and celebrate small victories.

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**what is justice?**

Justice is the virtue of treating others with fairness, integrity, and respect, ensuring that each person receives what is rightfully theirs. It involves honesty in relationships, work, and financial dealings, promoting transparency and accountability. Justice requires that we do not exploit, harm, or take advantage of others for personal gain but seek to treat everyone with equality and dignity.

Beyond personal actions, justice also calls us to advocate for fairness in our communities, addressing systemic inequalities and standing against injustice. Rooted in moral and ethical principles, justice aligns with God's call to love our neighbour, promoting a just and compassionate society where all can thrive.

**and the opposite of justice?**

... is unfairness, characterised by dishonesty, partiality, and exploitation. It involves treating others unequally, showing bias, or taking advantage of people for personal gain. Unfairness disregards the dignity and rights of individuals, allowing inequality and oppression to persist. It manifests in corrupt actions, whether in relationships, workplaces, or societal systems, where people are harmed or denied what they deserve. This lack of fairness undermines trust, promotes division, and fosters injustice in communities.

# character quality justice

## fairness

Practising fairness in managing money involves treating all parties involved with honesty, transparency, and impartiality. It means ensuring that financial decisions are ethical, wages are fair, and resources are distributed equitably. Fairness also requires avoiding exploitation or taking advantage of others for personal gain.

Whether in personal finances, business, or charitable giving, fairness prioritises justice over profit, promotes mutual respect, and seeks to benefit everyone involved, not just those in positions of power or wealth.

## integrity

Practising integrity in managing money involves being honest, transparent, and ethical. It means making responsible financial decisions, avoiding deceit, and prioritising trust and accountability in all financial dealings.

## equity

Practicing equity in managing money involves allocating resources fairly, recognising individual needs, and creating opportunities that ensure everyone has a chance to thrive, fostering financial inclusivity and support.

## transparency

Practising transparency in managing money involves openly sharing financial information, ensuring clear communication about income and expenses, and being honest about financial decisions to build trust and accountability.

## accountability

Practising accountability in managing money means taking responsibility for financial decisions, tracking spending, setting clear budgets, and regularly reviewing financial goals to ensure alignment with values and commitments.



# fair & honest

## developing justice

Start by cultivating awareness of fairness in your financial decisions. Reflect on how your spending, saving, and investing impact others. Make it a priority to be transparent about your financial dealings, sharing relevant information with those affected. Establish equitable practices, ensuring your financial choices consider the needs of marginalised individuals.

Engage in regular self-assessment, asking whether your financial actions promote justice and accountability. Finally, practice generosity by supporting charitable causes and those in need, demonstrating love and compassion through your financial resources. You can embody justice in your money management by consistently applying these principles.

## reflection questions

1. How do we define fairness in our financial dealings? What criteria guide us in assessing whether our financial decisions are fair to all parties involved?
2. What role does integrity play in our financial transactions? How can we consistently uphold our values when faced with ethical dilemmas in managing money?
3. How can we improve transparency in our financial practices? How can we openly share information about income, expenses, and financial goals to build trust with others?
4. How can we measure equity in our financial decisions? What specific practices can we adopt to ensure that marginalised groups have equal access to resources?
5. What accountability measures can we implement for just financial practices? How can we evaluate our financial decisions regularly to ensure they align with the principles of justice?

## the Bible says ...



“He has told you, O man, what is good; and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God? (Micah 6:8)



## the justice of Wesley

John Wesley demonstrated the virtue of justice in finances by advocating for fair wages and ethical business practices. He emphasised the importance of treating workers with dignity and respect, encouraging employers to pay living wages. Wesley also promoted thrift and financial responsibility, urging individuals to use their resources wisely and generously. His emphasis on charity and social responsibility led to the establishment of various initiatives aimed at alleviating poverty. By linking faith with practical financial ethics, Wesley's teachings encouraged his followers to contribute to the well-being of others, fostering a sense of justice within their communities.



## the wolf ...

Wolves demonstrate the virtue of justice through their strong pack dynamics and cooperative behavior. In a wolf pack, every member plays a vital role, and decisions are made collectively, ensuring fairness and equity. When hunting, wolves share the spoils equally among pack members, promoting a sense of community and support. They also care for injured or weaker members, demonstrating loyalty and compassion. This commitment to the well-being of the entire pack reflects a deep sense of social responsibility, illustrating how justice is not just about individual gain but also about fostering harmony and balance within the group.



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**what is prudence?**

... is the virtue of making wise, careful decisions regarding money management. It involves assessing risks, understanding the long-term implications of financial choices, and prioritising security and stability. A prudent person creates a budget, saves for emergencies, and invests thoughtfully, always considering potential consequences. This virtue encourages individuals to avoid impulsive spending and to focus on sustainable financial practices.

Prudence also fosters patience, as it often requires delaying gratification for future benefits. By exercising prudence, individuals can navigate financial challenges more effectively, leading to greater peace of mind and long-term financial health.

**and the opposite of prudence?**

... is recklessness or foolhardiness. This mindset involves making hasty, uninformed financial decisions without considering the potential risks or long-term consequences. Reckless spending often leads to impulsive purchases, accumulating debt, and neglecting savings or investments. Individuals who lack prudence may engage in extravagant lifestyles, ignoring budget constraints and the importance of financial planning. This approach can result in financial instability, stress, and vulnerability to economic downturns. By failing to exercise foresight and careful judgement, foolhardy behaviour undermines financial security and hinders the ability to achieve long-term goals.

character quality

# prudence

## wisdom

... is the ability to make sound decisions based on knowledge, experience, and insight. It involves understanding the complexities of money management, including budgeting, saving, and investing. A wise person evaluates risks and opportunities, prioritising long-term benefits over short-term gains. They seek advice, learn from past mistakes, and remain adaptable to changing circumstances. By exercising financial wisdom, individuals can navigate challenges with confidence, make informed choices, and ultimately achieve their financial goals, fostering a sense of stability and security in their lives.

## knowledge

... involves understanding financial concepts, market trends, and personal finance management. A knowledgeable individual can assess risks, make informed decisions, and avoid pitfalls, ensuring their financial choices align with their goals.

## learning

... empowers individuals to make informed decisions. People can enhance their financial literacy by learning about budgeting, investing, and investing. Continuous learning helps them adapt to changing circumstances, avoid pitfalls, and achieve long-term financial goals.

## caution

... involves carefully evaluating potential risks before making decisions and ensuring that actions are well-considered. A cautious individual avoids impulsive purchases and high-risk investments, prioritising stability and security.

## advice

... is essential for making informed decisions. By consulting trusted sources like financial advisors and educational materials, individuals can develop sound strategies, set achievable goals, and enhance their financial literacy, ultimately leading to long-term stability and success.





## developing temperance

Individuals should seek advice from trusted sources, such as financial advisors and educational resources, to develop financial temperance. This guidance helps cultivate wisdom in managing money effectively. Emphasising continuous learning about budgeting, investing, and saving enhances knowledge, enabling informed decisions that align with long-term goals. Practising caution is crucial; before making financial choices, take time to evaluate risks and potential outcomes.

By integrating these elements—advice, wisdom, learning, knowledge, and caution—individuals can cultivate a balanced approach to finances, fostering self-control and moderation, which ultimately leads to greater financial stability and peace of mind

## reflection questions

1. Advice: Who are the trusted individuals or resources I can turn to for financial advice, and how can I actively seek their input to improve my financial decisions?
2. Wisdom: How can I apply the lessons learned from my past financial experiences to make wiser decisions moving forward?
3. Learning: What specific areas of financial knowledge do I need to improve, and what steps can I take to enhance my understanding of budgeting, investing, and saving?
4. Knowledge: How do I currently gather and evaluate financial information, and am I using reliable sources to inform my decisions?
5. Caution: What practices can I implement to ensure I take a cautious approach before making significant financial decisions, and how can I develop the habit of evaluating risks?

## the Bible says ...



“For the protection of wisdom is like the protection of money, and the advantage of knowledge is that wisdom preserves the life of him who has it.” (Ecclesiastes 7:12)



## nelson mandela

Nelson Mandela was a transformative leader who exemplified wisdom in his fight against apartheid in South Africa. Imprisoned for 27 years, he emerged with a profound understanding of justice, reconciliation, and human dignity. Rather than seeking revenge, Mandela advocated for forgiveness and unity, recognising the importance of healing a divided nation.

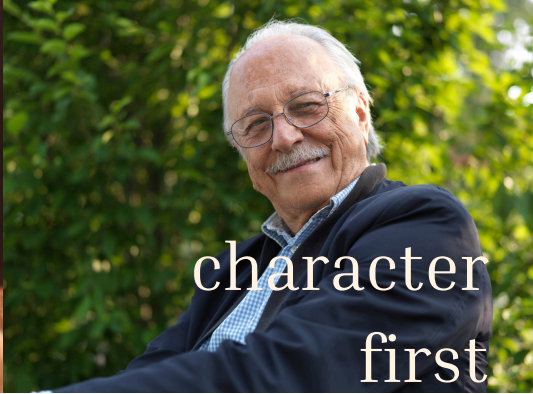
His wisdom guided the transition to a democratic South Africa, promoting peace and inclusivity. As a global symbol of resilience and hope, Mandela's legacy continues to inspire those striving for equality and justice worldwide.



## the ravens ...

Ravens are remarkable birds known for their exceptional intelligence and problem-solving abilities. They exhibit advanced cognitive skills, such as using tools to obtain food and demonstrating planning for future needs.

Ravens communicate through a complex system of calls and gestures, indicating their social sophistication. Their ability to adapt to various environments and learn from experiences reflects a depth of understanding that fascinates researchers, earning them a reputation as symbols of wisdom in various cultures.



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## 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.



# moderation & patience

## 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)

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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.



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# 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.

## principled

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.



## 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.

## 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.

# 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

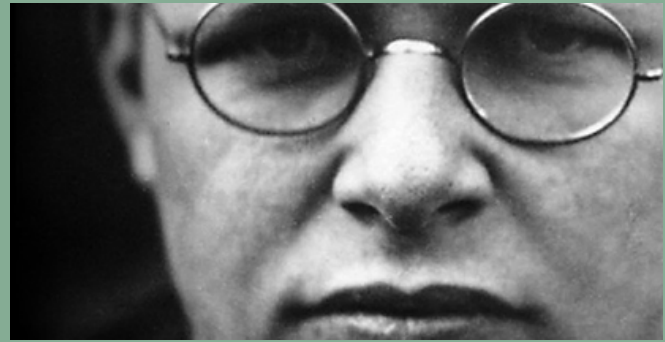
1. What financial decisions have you been avoiding due to fear or uncertainty, and how might stepping out in courage bring you closer to your financial goals?
2. Can you identify a time when you took a bold financial step, such as making an investment or giving generously, even when the outcome was unclear? 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.



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**what is faith?**

... encompasses trust and confidence in both God's provision and one's financial decisions. It involves believing financial challenges can be overcome through wise stewardship and responsible management. Faith encourages individuals to seek guidance through prayer, allowing them to align their financial goals with their values and beliefs. This virtue fosters resilience during difficult times, reminding us that true wealth transcends material possessions.

By practising faith in finances, individuals cultivate a sense of peace and security, knowing that they are supported in their efforts to manage resources wisely and generously, ultimately reflecting a commitment to stewardship.

**and the opposite of faith?**

... is often characterised by fear and doubt regarding financial security and decisions. This mindset can lead to anxiety about the future, resulting in overly cautious or impulsive financial choices driven by insecurity. Individuals lacking faith may struggle with trust in their ability to manage resources wisely or in God's provision, leading to a reliance on material wealth for assurance. This fear can foster greed, resulting in hoarding or unethical financial practices, and may prevent individuals from embracing opportunities for generosity and community support. A lack of faith can create a cycle of stress and financial mismanagement.

# character quality faith

## trust

... involves a deep belief in God's provision and a commitment to managing resources wisely. When individuals trust divine guidance, they approach financial decisions with confidence and peace, knowing their needs will be met. This trust encourages a generous spirit, fostering the understanding that sharing resources can lead to greater blessings. Additionally, trusting oneself to make wise financial choices empowers individuals to take responsible risks while remaining grounded in their values. Trust transforms financial management into an act of faith and stewardship.

## thankfulness

... involves appreciating the resources and blessings we have. It fosters a positive mindset, encouraging wise stewardship and generosity. Individuals become more aware of their financial choices by cultivating gratitude, leading to contentment and a desire to share with others.

## action

Taking practical steps to manage finances wisely while trusting that faith will guide your decisions. This approach involves making choices rooted in spiritual values, demonstrating that genuine belief can lead to responsible financial behaviour and a greater sense of purpose in life.

## perspective

... faith is essential for maintaining a long-term perspective in finance. It enables individuals to remain patient and disciplined, believing that wise decisions today will lead to positive outcomes in the future - even in eternity!

## resourcefulness

... the ability to creatively and effectively manage financial resources, making the most of available assets. It involves innovative problem-solving, strategic planning, and finding alternative solutions to financial challenges. It is a proactive approach to managing wisely and seeking opportunities for income generation



## developing love

To develop faith in finances, start by cultivating trust in God's provision, believing He will guide you through opportunities and challenges. This trust encourages a sense of security, allowing you to make wise financial decisions without fear. Practising gratitude for your current resources fosters a positive mindset, reminding you that every blessing comes from God.

Set clear financial goals and create a budget that reflects your values, ensuring your decisions align with your faith. Embrace resilience by viewing setbacks as opportunities for growth, focusing on long-term objectives rather than being derailed by short-term obstacles.

Adopt a broader perspective that recognises financial stewardship as a means to serve others and glorify God through responsible management of resources.

## reflection questions

Here are five reflection questions to deepen your understanding of faith in finances:

1. How do I currently demonstrate trust in God' provision in my financial decisions?
2. What specific practices of gratitude can I implement to foster a positive mindset about my financial situation?
3. In what ways can I take actionable steps towards my financial goals that align with my values and faith?
4. How have I responded to financial setbacks in the past, and what can I learn from those experiences to build resilience
5. What broader perspective can I adopt to view my financial stewardship as a means of serving others and fulfilling my purpose?

## the Bible says ...



“Trust in the LORD with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths.”(Proverbs 3:5,6)



## j.c. penney

J.C. Penney, the founder of the large retail chain, exemplified faith in finances through his strong Christian values and ethical business practices. He believed in tithing, consistently giving 10% of his earnings to the church and charitable causes. Penney emphasised integrity in his business dealings, fostering a culture of honesty and fairness within his company. He relied on his faith to guide him during difficult times, demonstrating resilience and commitment to his principles.

By aligning his financial decisions with his beliefs, J.C. Penney built a successful business and positively impacted his community, inspiring others to integrate faith and stewardship in their financial lives.



## the swans

Animals may not demonstrate faith in the same way humans do, but certain species exhibit behaviours that can symbolise themes of trust and loyalty, characteristics of faith. Swans are renowned for their grace and beauty, but they also symbolise loyalty and faithfulness in relationships. They form lifelong pair bonds, showcasing a remarkable commitment to their partners. They work together to build nests, care for their cygnets, and protect their territory, demonstrating trust and cooperation. This unwavering loyalty to one another highlights the deep emotional bonds swans share, serving as a powerful reminder of the importance of love and fidelity in relationships.



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**what is hope?**  
... involves maintaining a positive outlook for the future, even in challenging financial circumstances. It encourages individuals to envision a better financial situation and to believe in the possibility of achieving their goals. Hope fuels motivation, prompting proactive steps toward financial literacy and responsible management. This mindset fosters resilience, allowing individuals to navigate setbacks with determination and optimism. Hope inspires sound decision-making, encouraging personal development and savings investments by focusing on long-term aspirations rather than immediate difficulties. Cultivating hope in finances empowers individuals to trust in their ability to overcome obstacles and create a secure financial future.

**and the opposite of hope?**  
... is characterised by despair and hopelessness. This mindset arises when individuals feel overwhelmed by financial challenges, leading to a sense of defeat and inaction. Without hope, people may succumb to anxiety about their financial situations, resulting in poor decision-making or reckless behaviour, such as excessive spending or avoidance of necessary financial planning. This lack of optimism can create a cycle of negativity, where setbacks are perceived as insurmountable obstacles rather than opportunities for growth. Ultimately, a mindset devoid of hope can hinder progress, preventing individuals from pursuing financial stability and long-term goals.

# character quality hope

## vision

... involves setting clear, attainable financial goals that inspire individuals to strive for a better future. This vision is a guiding light, motivating proactive steps toward achieving financial stability and success. Individuals can create actionable plans that align with their aspirations by imagining specific outcomes –such as home ownership, debt freedom, or retirement savings. This forward-thinking perspective fosters resilience, encouraging individuals to remain focused on their goals, even during challenging times, ultimately reinforcing their belief in a brighter financial future.

## determination

... means staying committed to long-term financial goals, even when faced with setbacks. It drives persistence, encourages problem-solving, and keeps individuals focused on achieving financial stability and success, despite challenges.

## assurance

Hope is the assurance of things not yet seen and instils confidence in future outcomes despite current uncertainties. This belief drives individuals to make informed decisions today, trusting that their efforts will lead to positive financial results down the line.

## motivation

... hope motivates by stimulating a positive outlook on the future, inspiring individuals to set and pursue clear goals. This optimism encourages proactive decision-making, enhances resilience in the face of setbacks, and fuels the belief that financial improvement is achievable.

## outlook

... a positive outlook fosters resilience and optimism, enabling individuals to see opportunities in challenges. This mindset encourages proactive decision-making, boosts confidence, and enhances overall well-being, leading to better financial outcomes and personal growth.





## developing hope

Developing hope in financial management begins with creating a clear vision of your financial goals, whether it's saving for retirement, paying off debt, or investing in a home. This vision serves as a guiding light, providing direction and purpose.

Coupled with the assurance of things not yet seen, it fosters a belief that positive outcomes are attainable, even when challenges arise. Perseverance is essential; remaining committed to your financial plan despite setbacks cultivates resilience. Maintaining a positive outlook helps to keep motivation high, driving you to take proactive steps toward your goals.

Hope empowers individuals to navigate their financial journeys with confidence and determination.

## reflection questions

Here are five reflection questions to help deepen your understanding of developing hope in financial management:

1. What specific financial goals do I envision for my future, and how can I clarify this vision to guide my actions?
2. How do I cultivate assurance in my financial decisions, especially during uncertain times, and what evidence supports my belief in a positive outcome?
3. In what areas of my financial management do I need to practice perseverance, and how can I develop strategies to stay committed when facing challenges?
4. How does my current outlook on finances influence my decisions, and what steps can I take to foster a more positive mindset?
5. What motivates me to pursue my financial goals, and how can I enhance this motivation to sustain my efforts over the long term

## the Bible says ...



"For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future." (Jeremiah 29:11)



## martin luther king jr.

Martin Luther King Jr. demonstrated hope through his unwavering belief in justice and equality for all people, regardless of race. His powerful oratory, especially in speeches like "I Have a Dream," painted a vivid vision of a racially harmonious future, inspiring countless individuals to join the civil rights movement. King embodied hope by advocating nonviolence, urging people to seek peaceful solutions to societal issues. Despite facing hostility and personal threats, he remained steadfast in his commitment to justice. His dream of a united society not only motivated activists during the 1960s but continues to inspire generations to pursue equality and peace.



## the salmon

Salmon demonstrate hope through their incredible journey of migration, swimming upstream against strong currents to reach their spawning grounds. Guided by an innate vision of returning to their birthplace, they navigate challenging waters and evade predators, showcasing resilience and determination. This tenacity highlights the belief that one can overcome obstacles to achieve their goals. Upon reaching their destination, they spawn, giving life to new offspring, embodying the cycle of renewal and potential for new beginnings. Their journey serves as a powerful reminder that hope drives us to persevere, even in the face of adversity, envisioning a brighter future for the next generation.



choosing  
from the heart



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 open communication about finances within families, fostering trust and collaboration. By aligning financial decisions with the values of love, individuals can create a more stable, supportive, and prosperous environment for themselves and others.

**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.

## 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.

## 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.



## 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)

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## 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.



Justice



Prudence



Temperance



Courage



Faith



Hope



Love

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