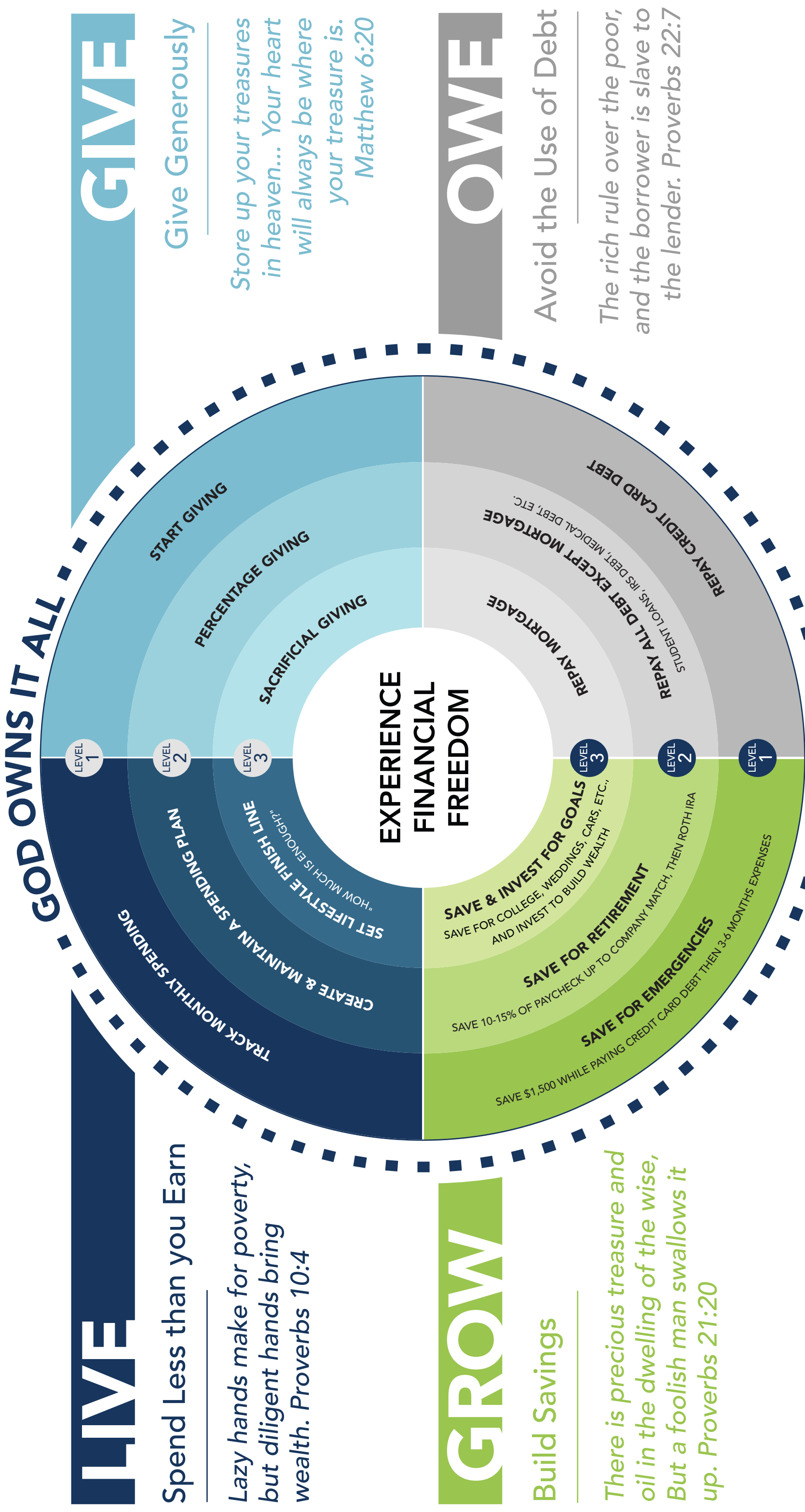
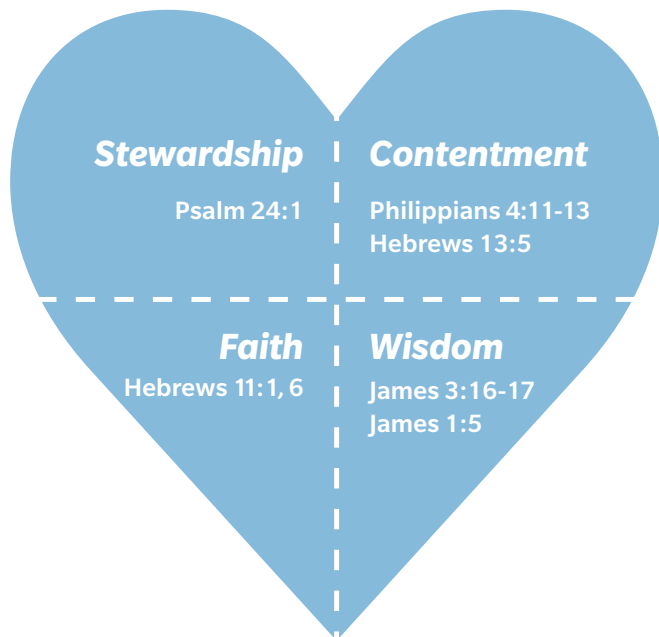


PRACTICING FINANCIAL FREEDOM



THE FOUR HS OF FINANCIAL WISDOM

HEART: BEHAVIOR FOLLOWS BELIEF



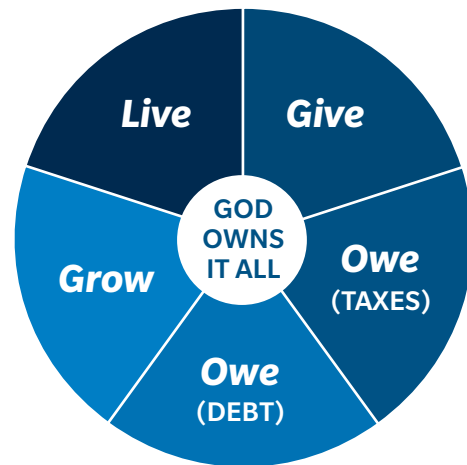
STEWARDSHIP: Do I believe that God owns it all?

CONTENTMENT: Do I believe that what I have right now is enough?

FAITH: Do I believe that I demonstrate my faith through my finances?

WISDOM: Do I believe that God's wisdom is true and available?

HEALTH: TODAY'S REALITY



There are five simultaneous competing priorities for the use of money. God's Word speaks to each:

LIVE: Practice care, contentment, and celebration because money is a tool. (Acts 4:34-35; 1 Timothy 6:8, 6:17; Hebrews 11:24-26)

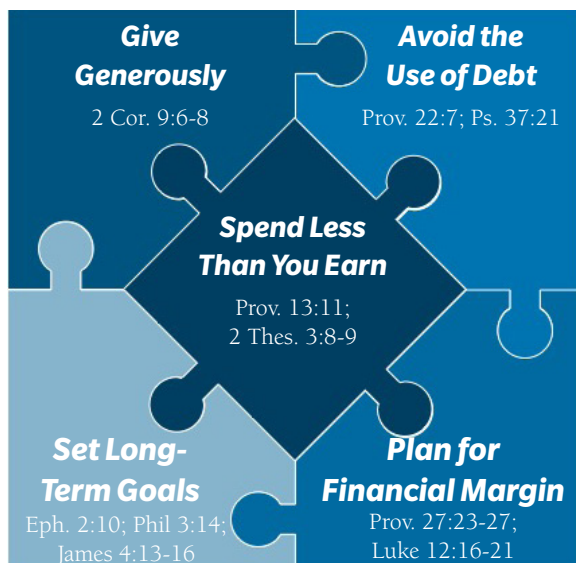
GIVE: Open my hand to release God's resources. He wants my heart connected to His Kingdom story. (Matthew 6:19-24; 2 Corinthians 9:6-8; Luke 16:13)

OWE (DEBT): Eliminate debt because debt always presumes upon the future. (Proverbs 22:7; James 4:13-16)

OWE (TAXES): Pay taxes with gratitude. They reflect God's provision. (Matthew 22:17-21)

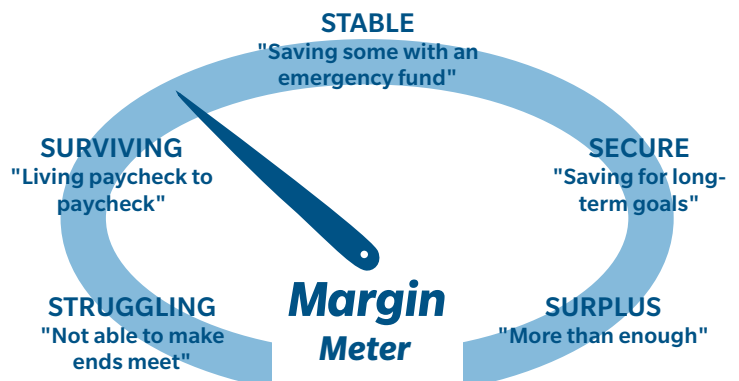
GROW: Demonstrate financial maturity by giving up today's desires for tomorrow's benefit. (Proverbs 6:6-8; Luke 12:16-21)

HABITS: FIVE BIBLICAL PRINCIPLES



HOPE: TOMORROW'S PROMISE

Changing habits to increase margin is the only way to meet long-term goals and align our hearts and hope toward eternity.



Without margin, it is difficult to respond to God's calling on our lives and to meet the needs of those He has put in our lives.