The Impact of Hidden Influencers on Financial Choices

John Putnam

As Kingdom-focused advisors, we have the privilege and responsibility of helping clients recognize and reclaim hidden sources of misdirection that are distracting them from true financial success and spiritual vitality.

"Inattentional blindness"/misdirection - We're so unaware of the subtle influencers shaping our choices that we believe we're really focusing on what is most important.

Ephesians 6:12; Genesis 3:1 - the initiator of misdirection

All faith-centered financial choices are spiritual issues requiring spiritual plans, actions, and weapons in the context of a spiritual battle.

Regret and Shame that Live in the Past

Regret - feelings of sadness, repentance, or disappointment over something that has happened or been done

Shame - painful feeling of humiliation or distress caused by knowledge of wrong or foolish behavior, often public

Temptation to escalate into doubt, failure, and deception - 1 Peter 5:8

Client questions to explore hidden influencers in the past:

- What are Scriptural perspectives of shame and regret?
- What lessons can we learn?
- What confessions should we make?
- What repentance should we take?
- What forgiveness should we give and request?

Fear and Greed that Live in the Future

Fear - unpleasant emotion that something might be dangerous or likely to cause some sort of pain, can be found around many financial concerns

"The Worry Continuum" - lifelong cycle of worry around retirement needs tied to misdirection through fear

Greed - an intense and selfish desire for something, often around money and power - 1 Timothy 6:10

Client questions to explore hidden influencers in the future:

- What are Scriptural perspectives of fear and greed?
- In what or whom do you place your hope?
- What courage do you exhibit?
- Where do you find your contentment?
- What does peace for your future look like today?

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Beliefs and Behaviors that Live in the Present

Beliefs - trust, faith, or confidence in something or someone

Behaviors - the way in which one acts or conducts oneself, especially toward others

Experiences in the past and perceptions of the future shape beliefs and behaviors in the present.

As advisors, we are called to keep an eye on our clients, watching out for them specifically for anything that may undermine their kingdom-focused goals and objectives.

Client questions to explore hidden influencers in the present:

What are Scriptural perspectives of beliefs and behaviors?
What spiritual disciplines strengthen you?
How do you use prayer?
Who encourages you to live your faith?
How do you show love to God and others?

Consider reading Ephesians 6:10-18 every day as a reminder of our frontline position as we guide clients to reclaim sources of misdirection in their financial lives.

Discussion Questions

1. Where have you observed "inattentional blindness" or misdirection in conversations with clients? How well equipped did you feel to address it?
2. Which types of clues about misdirection (past, present, or future) are easiest for you to identify?
3. One of the outcomes of implementing biblical wisdom into financial decision making is contentment. How could addressing these sources of misdirection lead to greater client contentment?

Personal Reflection

1. Are there influencers (past, present, or future) misdirecting my finances, spiritual disciplines, or relationships? How am I identifying them?
2. Which of the three sources of misdirection are most applicable to me? Why do I think that's the case?
3. What one thing will I do this month as a result of this teaching?

A visual paradigm to help clients understand hidden influencers:

John Putnam's tool shows you how to draw and use a simple diagram to frame discussions with clients about misdirection in their financial choices and lives.

Addressing Misdirection: Client Conversation Tool

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