

A Lenten Journey

---

# Virtues

Rethinking our  
relationship with  
God and  
money

Jeffrey D. Hutson, CRC®

To Rev. John Luerman and  
Prof. Tom Mullen.  
Two men who guided me in life-changing ways.

---

Scripture quotations are from the New Revised Standard Version Bible: Catholic Edition, copyright © 1989, 1993 National Council of the Churches of Christ in the United States of America. Used by permission. All rights reserved worldwide.

© 2025 Jeffrey D. Hutson.

All rights reserved. This Lenten study may not be reproduced or distributed in any form without written permission from the author, except for brief quotations and short excerpts used in reviews, homilies, or educational settings.

### **Group and Parish Use**

This study is tailored for use by parishes, small groups, and faith communities for Lenten formation or educational purposes. Please note the copyright above.

For permissions or purchase inquiries, please contact:

[Questions@MyPennyEarned.com](mailto:Questions@MyPennyEarned.com)



## Contents

Welcome .....	4
Opening prayer .....	7
Session 1: What's love got to do with it? .....	8
Session 2: The things that own you.....	16
Session 3: Justice, mercy, and humility .....	24
Session 4: The restless search for living water.....	31
Session 5: The charioteer of the virtues .....	39
Session 6: What's courage got to do with it?.....	46
About the author.....	53
References.....	54



## Welcome

Reconsidering our relationship with God and money

*As he walked along, he saw a man blind from birth. His disciples asked him, “Rabbi, who sinned, this man or his parents, that he was born blind?” Jesus answered, “Neither this man nor his parents sinned; he was born blind so that God’s works might be revealed in him.*

(John 9:1-4)

In the last two decades, I've interacted with countless individuals contemplating their retirements – either from a distance of years or an imminent departure from work.

A common element among many is financial stress and despair. Often, this has little to do with salaries, retirement savings, or even financial expertise.

### Why do we experience financial stress?

Those struggling financially can be tempted to believe their stress is due *solely* to personal shortcomings or unlucky economic events.

And, if we have an abundance of financial resources, there's the trap of believing our prosperity is due *solely* to our own hard work, financial expertise, and spiritual merit.

Both these scenarios are not so different than the disciples' assumption in John 9 that a man was born blind due to sin. Jesus corrected them, saying the man was born blind "so that God's works might be revealed in him."

Can this concept apply to our finances too?

## You are not alone

This Lenten study had a decidedly non-financial beginning. In July 2024, I attended just one day of the National Eucharistic Congress in Indianapolis.

That day began with Mass in Lucas Oil Stadium. I arrived early, and as I sat gazing at the crowd of 30,000, I felt overwhelmed. For a moment, life's cares dropped away, and four words came to mind: "You are not alone."

After mass, Monsignor James Shea challenged the crowd: "The central question of every human life is this: Where will I go for my sustenance? Will I go to the only possible source – God?" <sup>1</sup>

His words had a lasting impact on me. He left me contemplating how I live and the choices I make, including my relationship with money.

Over the years, I've learned to pay attention to the coincidences in life. After the Congress, it seemed that wherever I turned, the concept of Christian virtues kept popping up: In my reading, on the radio, in podcasts and homilies.

Applying these reconsidered virtues to my life is making a significant difference. Not in how much wealth or stuff I have, but in understanding that my appetite for possessions and dollars will never satisfy the God-hunger in my soul.

### Good food or poison

That leads to the question, how do I transform my relationship with money and things in a way that honors God and my purpose as His creation? As Monsignor James Shea asked, “Will I eat good food or poison?” <sup>1</sup>

I understand that this quest for virtuous financial living is a lifetime journey. It requires perseverance. And it’s better when we don’t walk alone.

### Six virtues for the journey

This Lenten journey focuses on six virtues that can reshape our relationship with God, money, and things. It’s a pilgrimage to good food – to real food. We’re not limited to just six virtues. But these six will get us started this Lent.

<b>Love</b>	Freedom from greed.
<b>Gratitude</b>	Freedom from envy.
<b>Justice</b>	Freedom from selfishness.
<b>Temperance</b>	Freedom from excess and impulsiveness.
<b>Prudence</b>	Freedom from poorly informed choices.
<b>Fortitude</b>	Freedom to get back up when tripped by temptation, fear, or persecution.



Fishers, Indiana

[MyPennyEarned.com/get/hope](http://MyPennyEarned.com/get/hope)

---

*My Penny Earned is a retirement and financial education service of Relational Gravity, LLC. The content in this booklet is for educational purposes only. You should not construe any information as retirement, financial, or investment advice.*