

Study Group

August 2021 Listening Guide



Asking the Right Questions

Ron Blue

Asking the right questions of each client is both an art and a skill. Ron Blue, widely recognized as “the father of Christian financial planning,” offers practical examples and a prayerful approach to help advisors develop this critical skill.

If you don't ask the right question, you can never get the right answer.

Asking great questions: modeled by Jesus

Out of 339 recorded instances of asking a question, Jesus only gave an answer three times. Why would he leave people with questions?

- To engage them
- To build relationships
- To make them think
- To create conversations
- His listeners were more likely to develop their own conviction.

A leader who leads with questions will often be ten times more effective than those who lead by telling.

Some of the questions Jesus asked

- What are you looking for? (John 1:38)
- What do you want me to do for you? (Matthew 20:32)
- Do you want to be healed? (John 5:6)
- Why do you fear? (Mark 4:40)

The advisor's perspective on asking questions

Be careful not to force a decision.
Give an opinion when asked, but not before.
Never be judgmental.
You can't take a client somewhere you haven't gone yourself.
Discipleship is helping someone decide to take the next step.

Approaching the client meeting

Pray.
Listen, listen, listen.
Ask God for wisdom during the meeting.

Skills to develop:
Repeating back what you have heard
Turning a question into a question

Pray.
Listen, listen, listen.

Goal: to know I've heard and understood my client. As long as I'm talking, I can't hear.

Study Group

August 2021 Listening Guide



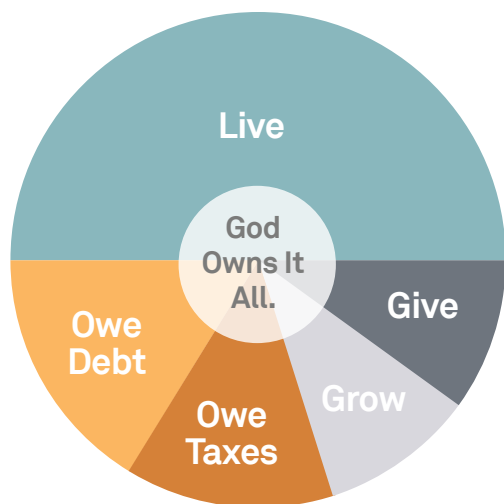
Asking the Right Questions

Ron Blue

Four fundamental questions of financial planning

1. Who owns it? (Ask supporting questions leading your client to make their own decision about God's ownership.)
2. How much is enough? (Hebrews 13:5, helping client learn to be content)
3. Who is the next steward?
4. Are they prepared?

Questions to ask around the Live, Give, Owe, Grow Diagram



Live

- Are you content with your lifestyle?
- Do you experience enjoyment when you think of your lifestyle?
- What is the end game regarding your lifestyle?
- What does lifestyle mean to you?
- As a couple, are you in agreement about your lifestyle?

Give

- Are you satisfied with your level of giving?
- Have you thought about increasing your giving?
(Most people don't consider this because they haven't been asked the question.)
- Are you both in agreement on your giving?
- Are you familiar with the Treasure Principle?

Owe/Debt

- How do you use your credit cards?
- Is it wrong to use credit cards?
- Have you taught your children the proper use of credit cards?
- Do you have a plan to pay off your credit cards?
- How does the use of credit cards affect your spending?
- Do you know your credit score?
- How do you protect yourself against identity theft?

Study Group

August 2021 Listening Guide



Asking the Right Questions

Ron Blue

Owe/Taxes

- What feelings does paying taxes engender?
- What does God think about taxes?
- Where do taxes fit in your spending priorities?

Grow—Save/Invest

- How would you define success in investing?
- Are you and your spouse in agreement on your investing risk?
- Do you and your spouse discuss your investments?
- Would you consider yourself to be patient or impatient?

Long-Term Goals

- Do you have well-defined long-term goals?
- What is your most important long-term goal?
- What is your plan to accomplish that goal?

These questions are not judgmental. They generate conversations and thinking, help you better understand your client's heart, and can also create significant teaching opportunities.

Some of the best questions Ron ever asked

- What do you think that God would have you do?
- What does your spouse think of this?
- Would your son be more likely to come to Christ if you disinherited him or included him?

Learning from Ron's example

Pray James 1:5 before every client meeting and during meetings.
Look for supernatural wisdom in complex situations.
Expect God to give the right question.
Let the client answer for themselves.

1. What stood out to you in Ron's teaching?
2. Ron believes "Who owns it?" is the most important question. How do you/would you incorporate this question into client conversations?
3. What are the best questions you've used in client conversations?

1. Thinking of two recent client meetings, what percentage of the time did I spend telling the client what to do vs. asking questions?
2. What am I doing to develop the art and skill of asking questions?
3. Who can I approach to help me learn to ask better questions? (Think of the best listener you know. It doesn't have to be an advisor!)

[illegible]

[Diagnostic Questions for a Goals Facilitation Meeting \(pdf\)](#)

If you would like to become a member of Kingdom Advisors, please see your Study Group leader for an application. For more information about Kingdom Advisors, please visit www.kingdomadvisors.com.

Join us for our September 2021 Study Group