

THE VIRTUE OF PRUDENCE

The Christian Teachings of Virtue (Series 5, Part 4, Teaching #36)

Instructions: Read aloud, underline what stands out to you most, discuss



Leader Guide...

See the back page for detailed facilitator instructions.

The steady wisdom that steers thought to truth and truth to action is prudence.

The virtue of prudence enables one to discern and direct what is right.

Although fourth among the chief virtues—following the theological virtues of faith, hope, and charity—prudence is first among the cardinal virtues, preceding justice, fortitude, and temperance. For it is the virtue that perfects the intellect, serving as the charioteer of the moral virtues. Just as faith illuminates the soul to the truth of God, prudence illuminates the mind to the truth in daily life in the light of faith—ensuring that all other virtues are rightly ordered.

Prudence is wisdom in action—the ability to think rightly, choose rightly, and act rightly. It is more than intelligence; it is the habit of discerning the good in every situation and deciding the best course of action to achieve it. As the guide of all virtues, prudence ensures that justice is fair, fortitude is well-placed, and temperance is balanced. Without prudence, even good intentions can lead to disaster—for virtue must be pursued not only with a desiring heart but also with a discerning mind.

Just as a charioteer must first see the path ahead before directing the reins, prudence must show the way so the soul is not led blindly by passion or impulse. The chariot cannot reach its destination without vision and direction, and in the same way, no virtue reaches its fullness without prudence. It has been said, “The mind is the pilot of the soul” (Socrates). For without prudence, the will lacks direction, and the passions run wild. It is prudence that allows the charioteer to judge wisely, to steer skillfully, and to ensure every movement of the soul is ordered toward what is good.

Unlike worldly wisdom, which often seeks only personal gain or calculated advantage, true prudence is rooted in divine wisdom. It does not simply weigh risks and benefits but considers all things in light of God’s will. This is why prudence, for the faithful, is more than human cleverness; it is a supernatural virtue, infused by grace—elevating the mind and heart to align with the divine order. “It is through faith that we transcend our human limitations and come to participate in the infinite wisdom of God” (St. Edith Stein). Thus, Scripture reminds us, “The fear of the Lord is the beginning of wisdom” (Proverbs 9:10), for prudence begins with the humble acknowledgment that God’s ways are higher than our own.

7 Chief Virtues

Faith
Hope
Charity

Prudence

Justice
Fortitude
Temperance

Intellect » Will » Passions

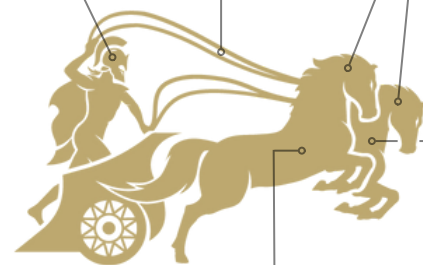
Enlightened by
Faith

Strengthened by
Hope

Ordered by
Charity (Love)

Perfected by **Prudence**

Perfected by **Justice**



Passions in the face of
difficulties and trials
Perfected by **Fortitude**

Passions in the face of
desires and temptations
Perfected by **Temperance**



Continue Learning: Scan the QR code to access the video for this teaching as well as additional resources such as related Scripture, quotes, and more.

Or, visit horseandchariot.com/the-virtue-of-prudence



Prudence is upheld by the pillar virtues of counsel, judgment, and command. Upon these pillars, prudence stands, enabling one to discern and direct what is right. Without all three, prudence collapses.

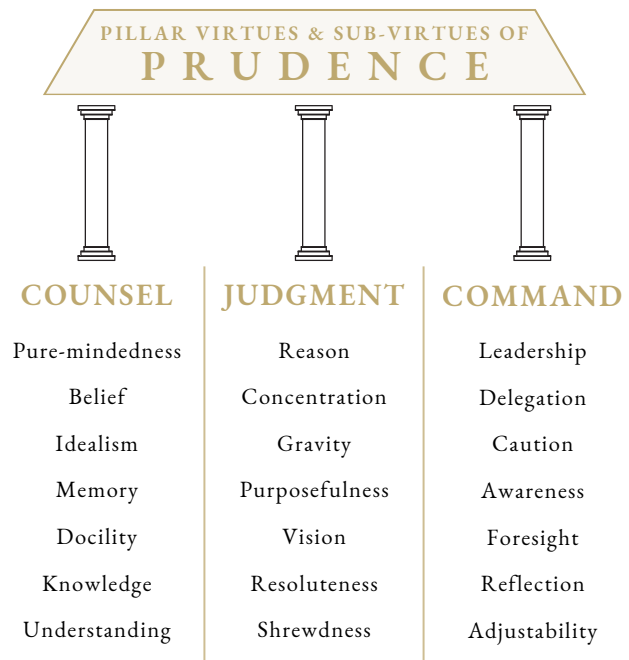
The virtue of counsel enables one to think wisely. It guides the intellect to seek the right knowledge and to weigh options carefully rather than acting on impulse. The prudent do not rush mindlessly into action but take time to reflect, pray, seek advice, and consider the consequences. Counsel ensures prudence is well-informed, not rushed, and that decisions are rooted in wisdom rather than personal bias. Its sub-virtues include pure-mindedness, belief, idealism, memory, docility, knowledge, and understanding.

The virtue of judgment enables one to choose wisely. It helps one determine the best course of action based on reason and truth rather than emotion, fear, selfishness, or convenience. It is the ability to evaluate correctly—to discern not only what is good, but what is truly best in each situation. One might receive counsel, but without sound judgment, they may still choose poorly. Judgment ensures prudence is not indecisive, that truth is not twisted by rationalization, and that choices are made with clarity and integrity. Its sub-virtues include reason, concentration, gravity, purposefulness, vision, resoluteness, and shrewdness.

The virtue of command enables one to act wisely. It is not enough to know what is right—one must actually do it. Command is prudence in motion, or “right reason in action” (St. Thomas Aquinas). It moves the will to act, ensuring wise decisions are not delayed, ignored, or lost to hesitation. Command perfects firmness of will, guarding against “paralysis by analysis.” A prudent soul does not endlessly waver between options but, once the right course is discerned, chooses with confidence, acts with conviction, and sees it through to completion—making necessary course corrections along the way. It is a virtue that extends beyond oneself, directing not only one’s own will but also inspiring others to act when the prudent path requires it. Its sub-virtues include leadership, delegation, caution, awareness, foresight, reflection, and adaptability.

These pillar virtues form the foundation of prudence, equipping the believer to approach life’s many choices with wisdom. It’s important to understand, however, that prudence is not to be considered a robotic process of rigid steps. It can come in an instant burst of insight—wisdom supernaturally infused by God. For it is said, “The Lord grants in a moment what we may have been unable to obtain in dozens of years” (St. Philip Neri). Such moments of divine wisdom occur more frequently as one prayerfully pursues the prudent life, grows in virtue, and applies the lens of Truth to every situation.

Without prudence, the charioteer loses sight of the road ahead—the intellect becomes clouded, the will falters, and the passions drive the soul recklessly into error. But with prudence, the reins are held with wisdom, ensuring every decision, every action, and every direction taken leads the soul along the path of virtue.



Every day you're faced with choices—some small, some life-altering—and the way you choose shapes your soul. Prudence is the virtue that helps you navigate those choices with wisdom and clarity. It teaches you to pause, to think, to seek God's will before moving forward—then to act. With prudence, every virtue finds its proper balance, and every decision is made in the light of truth.

One with prudence sees clearly, thinks carefully, and acts wisely. They neither rush into decisions haphazardly nor hesitate in fear—they weigh the consequences, seek counsel, and choose what is truly good. Their wisdom is not self-serving but guided by God's will, ensuring that honor is upheld, courage is rightly applied, and purity is maintained. They let prudence be the light that cuts through confusion, the compass that steers the soul toward Christ, and the guardrail that keeps all other virtues from veering into vice.

Prudence looks like the leader who seeks wise counsel before making a decision. It looks like the youth who considers long-term consequences rather than chasing momentary pleasure, the friend who speaks truth with both honesty and kindness, and the parent who disciplines with love instead of rashness. It is found in the one who thinks before acting, listens before speaking, and reflects before deciding.

Prudence is Joseph storing grain in Egypt to prepare for famine, Solomon asking God for wisdom instead of riches, and Daniel refusing to defile himself in a foreign land. It is Jesus teaching in parables, knowing when to speak and when to be silent, and choosing the perfect moment to reveal God's plan. Above all, it is Jesus Christ Himself, who with perfect wisdom fulfilled the Father's will, saying, "I do nothing on my own, but I say only what the Father taught me" (John 8:28).

Prudence is what allows you to live intentionally, not reactively. It gives clarity in confusion, direction in uncertainty, and peace in decision-making. When you walk in prudence, you walk in wisdom—not your own, but God's. And that wisdom becomes your strength, shaping your choices, steadying your path, and aligning your life with His will.

PRUDENCE IN ACTION: *Select 1-3 areas you'd like to take action most in your life.*

I endeavor to put my prudence into action by...

- ☐ *Pausing and praying before making important decisions.*
- ☐ *Seeking wisdom from Scripture, mentors, and the Church before acting.*
- ☐ *Considering the long-term consequences, not just the short-term gain.*
- ☐ *Resisting impulsive reactions and responding with clarity and peace.*
- ☐ *Speaking truth with both courage and compassion.*
- ☐ *Evaluating whether my choices align with God's will, not just my desires.*
- ☐ *Listening more than I speak, especially when discerning the right action.*
- ☐ *Weighing whether my actions build virtue or feed vice.*
- ☐ *Thinking with a kingdom mindset, not a worldly one.*
- ☐ *Choosing what is right, even when it requires waiting or sacrifice*

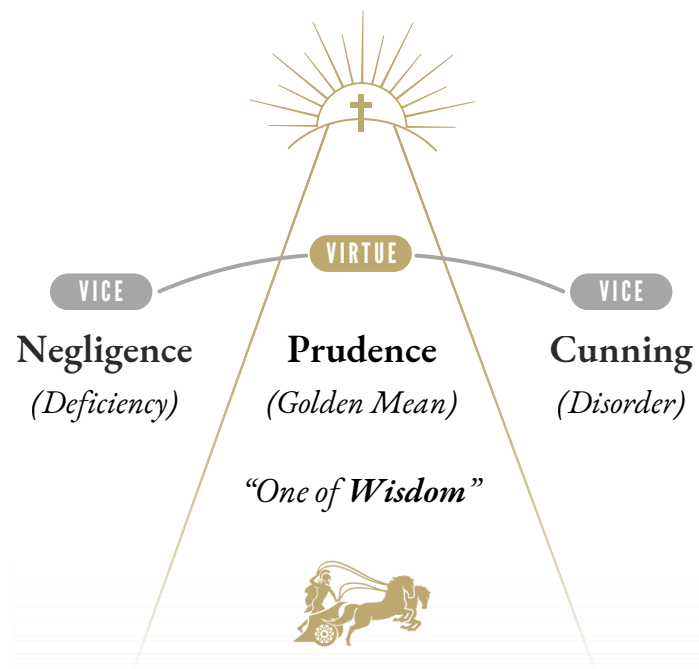
The vices opposed to prudence are, at one extreme, a deficiency of prudence—which is negligence, and, at the other extreme, one can never have too much prudence, but one can have disordered prudence—which is cunning.

The vice of negligence is a disposition of disregarding to think, choose, or act wisely. The negligent soul fails to seek truth, dismisses the need for careful judgment, and acts carelessly without considering the consequences. It is found in the one who makes impulsive decisions without reflection, who refuses to learn from past mistakes, who ignores wise counsel, and who drifts through life without direction. Negligence blinds the soul, leaving it vulnerable to error, ensuring wisdom is neither sought nor followed, and dooming it to sin and regret.

The vice of cunning is a disposition of craftiness or immoral prudence, achieving one's ends by deceit or deception. The cunning soul twists wisdom into manipulation, using intelligence to serve selfish goals rather than the pursuit of God's will. It is found in the one who lies or distorts facts for personal advantage, who plays people against one another, and who seeks to control rather than to guide. Cunning corrupts prudence, making wisdom a tool for deception rather than virtue, ensuring the intellect serves evil ambition instead of righteousness.

Both negligence and cunning defraud the virtue of prudence—one by failing to think, the other by thinking wickedly. Together, they distort the soul's ability to see and act rightly, leading it either into carelessness or calculated deceit, both of which remove it from the way of wisdom.

Thus, whether it be by negligence or cunning, the outcome is the same—folly. Scripture says, "It is the wisdom of the [prudent] to understand where they go, but the folly of fools misleads" (Proverbs 14:8); for to abandon prudence—whether by neglecting wisdom or twisting it for selfish gain—is to walk blindly into ruin. Folly clouds the soul, ignores grace, and strips it of true discernment, leading to imprudent sins of endless sorts and a life untethered from Truth.



The best defense against folly and the vices opposed to prudence is to develop prudence itself. For prudence is not inherited at birth; it is cultivated by practice. It does not come through passive learning but through intentional discipline. To become prudent, you must first desire wisdom more than ease, comfort, or the fleeting satisfaction of giving in to impulse. You must learn to pause before acting, to think before speaking, and to listen before deciding. The first step toward prudence is simple but not easy: slow down. Stop reacting, and start discerning.

Pray, think, then act. That's the prudent way. If you want to learn to be prudent, it begins not by acting, and thinking, and then praying, but by praying first, then thinking, then taking action. How many get themselves into trouble and then use their prayer as a remedy for acting poorly? They act and then ask for forgiveness. Not the prudent. They put right judgment ahead of action, and right judgment always begins with prayer. Scripture advises, "But if any of you lack wisdom, you should pray to God, who will give it to you; because God gives generously and graciously to all" (James 1:5). Prayer becomes the wellspring of prudence, aligning the heart and mind with divine truth.

A prudent soul hungers for truth, knowing wisdom is not stumbled upon but actively sought. They immerse themselves in prayer, speaking to God, and then turn to Scripture to hear Him speak in return, for "When we pray we speak to God; but when we read, God speaks to us" (St. Jerome). By grounding oneself in these practices, the prudent soul allows divine wisdom to take root and grow within.

But the prudent do not stop at prayer and Scripture—they embrace learning as a lifelong pursuit. "The cultivation of the intellect is man's highest good and purest happiness" (Aristotle), for a well-formed mind is essential to sound judgment. The prudent soul actively seeks to grow, surrounding themselves with those of sound character and pursuing the learning and living of virtue with urgency. Simply acquiring the knowledge of virtue allows prudence to take unstoppable form.

Yet, the prudent do not rely solely on their own understanding but measure every decision against the eternal wisdom of God, for it is said, "Satan's greatest weapon is man's ignorance of God's word" (A.W. Tozer). True wisdom comes not only from knowing what is right but also from surrendering what is unnecessary or harmful. "The greatest wisdom is to let go of what is not for God's glory" (St. Francis de Sales). Prudence demands that we detach ourselves from anything that diverts us from the path of righteousness and instead seek what is truly good in God's eyes.

As valuable as anything else is strengthening prudence in small, daily choices. It is resisting procrastination and choosing diligence. It is seeking counsel before making a decision. It is choosing to speak truth with kindness, not cruelty. It is considering the consequences of your actions, avoiding past mistakes, and choosing what is best over what is easiest. Stack good decisions on top of good decisions. Stop choosing what you know is wrong and start choosing what you know is right—in all situations, big and small. Make it a habit.

As prudence grows, it transforms the soul. The one who was once thoughtless becomes measured. The one who was once hesitant becomes decisive. The one who was once ruled by emotion is now ruled by wisdom. They no longer drift in confusion or live in regret, for their decisions are made in the light of truth. Clarity replaces uncertainty, confidence replaces fear, and wisdom replaces folly.

Ultimately, prudence is the path to peace. A life governed by prudence is a life free from avoidable sorrow, unnecessary failure, and heedless remorse. The prudent soul walks with confidence, knowing their steps are ordered, their choices are right, and their life is aligned with God's will. As the saying goes, "We're not born winners. We're not born losers. We're born choosers" (unknown). For in the end, wisdom is not about knowing much—it is about choosing well. And those who choose well, choose God.

Seeker of virtue, the way of prudence is the path of wisdom—where every step demands discernment, every choice carries weight, and every decision shapes the soul. Prudence is not just about being street-smart, book-smart, or business-smart—it's about being life-smart. True prudence extends into all aspects of life. Someone may exhibit great prudence at work, carefully choosing their words and actions to lead by good example, yet fail to show the same discernment and care at home with their own family. This is not true prudence. To be truly prudent is to align all thoughts, decisions, and actions with the pursuit of virtue in every area of life.

There are countless men and women with above-average intelligence who are deeply unwise, and yet there are those with little formal education who display profound wisdom. The virtue of prudence and the gift of wisdom are far more connected to your character score than your IQ score. Take hope in this: while you may not be the most academically intelligent, you can still be among the most prudent and wise.

Prudence is the art of choosing rightly—at the right time, in the right way, with the right means, to the right end. It is the virtue that orchestrates all others, ensuring courage is not recklessness, justice is not cruelty, and temperance is not deprivation. Without prudence, honor turns to dishonor, courage falls to cowardice, and purity gives in to impurity. It is prudence that steers the soul away from the margins of vice and keeps it on the narrow road of virtue—the path to fulfillment and the glorification of God. And make no mistake—this path will test you.

At first, prudence may seem straightforward: gather knowledge, weigh the options, choose wisely, and act accordingly. But soon you will find yourself at a crossroads where the right path is unclear, where emotion battles against reason, and where urgency demands action before wisdom has spoken. You will be tempted to rush, to act on impulse, and to listen to fear or pride instead of truth. The world will offer shortcuts—compromise here, justify there, choose what is easiest, not what is best. Even virtues may seem to conflict, and you will wrestle with what is truly good.

But if you stay the course—if you choose wisdom over folly—something transformative will happen: prudence. For when prudence is sharpened through discipline, it becomes unfailing. It will become your light in the darkness, your compass in the storm. You will learn to pause before speaking, to weigh consequences before acting, to see not just the immediate but the eternal. Prudence will ensure your life is not ruled by impulse, foolishness, or regret. More than that, it will teach you to look where you are going and to order your every thought, decision, and action toward your ultimate purpose: to glorify God in all you do by pursuing a virtuous life. All other decisions will be subordinate to this highest end.

Prudence requires discipline, patience, and a relentless pursuit of holiness. It will cost you your laziness, your rashness, your excuses. But it will give you everything—clarity, confidence, and a life in harmony with God's will.

You can do this. Not by your own power, but by His. By grace. The path of prudence is trying, but it leads to wisdom. You're not alone. Lift the sails of your soul so the Holy Spirit can fill you, and the winds of grace can move you to—choose rightly, seek truth, and walk with virtue. For in the end, only the wise reach their true destination.

This teaching on prudence reveals how vital it is to every area of Christian living—empowering you to think clearly, choose rightly, and act wisely in every situation.

1. Pause before acting. Prudence is rooted in reflection, not reaction. → Do you stop to pray and discern before making decisions, or do you rush forward without thinking?

2. Seek truth, not convenience. Prudence values what is right—not what is easy or popular. → Do you base your choices on eternal truth or temporary comfort?

3. Choose what is best, not just what is good. Prudence discerns not only what is acceptable but what is most pleasing to God. → Do you evaluate your options through the lens of faith, virtue, and purpose?

4. Act with conviction once the way is clear.

Prudence does not paralyze—it moves the will to act decisively. → Do you hesitate to do what is right, even after discerning it clearly?

5. Learn from your past and correct your course.

Prudence grows through reflection and adjustment. → Do you regularly assess your actions and decisions to learn from mistakes and grow in wisdom?

6. Avoid foolish impulses and clever manipulations.

Prudence guards against both negligence and cunning. → Do you let emotion or selfish strategy dictate your choices, or do you walk in integrity?

CHARACTERISTICS OF THE PRUDENT

The prudent soul embodies clarity, conviction, and peace—consistently choosing the way of truth and virtue:

1. Discerning. They see through confusion and choose what aligns with God's will.

2. Intentional. Their decisions are thoughtful, not haphazard.

3. Wise. They consider long-term consequences and eternal realities.

4. Decisive. They act with conviction after discerning what is right.

5. Teachable. They seek counsel, learn from others, and grow through reflection.

6. Peaceful. Their life bears the fruit of sound decisions rooted in truth.

Signs of struggling in prudence...

- Making impulsive or emotionally driven decisions
- Delaying the right action due to fear, laziness, or indecision
- Ignoring wise counsel or input from others
- Relying on manipulation instead of truth
- Frequently regretting choices or failing to learn from mistakes
- Choosing what is easiest, not what is most virtuous
- Failing to connect decisions with God's will or eternal purpose

Think: Prudence is the wisdom that helps me see clearly, choose rightly, and act faithfully. It is the compass of virtue, calling me to guide every decision in light of truth and God's will. With prudence, I learn to pause, discern, and proceed with faith and courage—ordering my life not by impulse, but by grace-filled direction and purpose.

Pray: Lord, grant me the virtue of prudence. Help me to see clearly, choose wisely, and act rightly. Let me not be ruled by impulse or emotion, nor swayed by fear or pride. Teach me to slow down, to seek Your will in all things, and to walk the narrow road of wisdom. May every decision I make be guided by truth, directed by grace, and ordered toward Your glory. Amen.

SELF-EVALUATION & ACTION STEP																				
Rate yourself from 1-10 1 = I struggle to consistently live a life of prudence 10 = I consider prudence one of my strengths	<table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td> </tr> </table> <i>Struggle</i> ← (avoid 5) → <i>Strength</i>										1	2	3	4	5	6	7	8	9	10
1	2	3	4	5	6	7	8	9	10											
Why did you give yourself this rating? (In what areas do you struggle the most?)																				
What benefits will you obtain from raising your rating? (consider all aspects of your life)																				
Of the opposing vices of negligence and cunning, which one do you wrestle with the most and why?																				
Of the pillar virtues of counsel, judgment, and command, which one are you the strongest and which one needs the most development?																				
Of the areas you underlined throughout this teaching, which stood out to you most and why?																				
What specific action step will you take this week to grow in the virtue of prudence?																				
Daily Affirmation: Today, by God's grace, I pause and discern. I seek truth over convenience and act decisively once God's will is clear.																				

NOTES

FACILITATOR INSTRUCTIONS

Courageous Facilitator,

Your willingness to step forward and lead is a gift of grace to your community and a brave act of faith. God bless you for answering the call to inspire others to grow in virtue and pursue the character of Christ.

The Holy Spirit thrives in fellowship and community, working powerfully through the connections and shared experiences of small groups. That's why these lesson plans are designed to cultivate genuine relationships, inspire meaningful conversations, and foster a spirit of transformation through shared wisdom and grace.

Facilitating these lessons is both simple and impactful. While many forms of teaching rely on one-way communication, where one person speaks and others listen, true transformation happens through two-way communication. In this format, ideas aren't merely taught—they're explored together. You'll guide, but everyone will share and learn from one another, creating a rich environment where the Holy Spirit can move and grow each mind, heart, and soul.

These lesson plans succeed because they:

- **Encourage connection** in a collaborative small group setting that fosters action and accountability
- **Empower every voice** with opportunities for each participant to share and contribute
- **Inspire growth** through educational, inspirational, and transformational teachings

Your role as a facilitator is to:

- **Follow the instructions and trust the process**—the wheel is already built, you're here to guide it.
- **Honor the schedule** by being punctual and respecting the time of your group.
- **Lead with love** and rely on God's grace to inspire, guide, and uplift everyone in the group.

Your courage to create a space for growth and fellowship will not only bless others but will deepen your own journey of faith and virtue. Together, with God's help, lives will be transformed.

To God be the glory!

FACILITATOR CHECKLIST

Note: Because this is a longer teaching, consider sending it to the group in advance so they can reflect more deeply and come prepared to discuss.

1. Getting Started (5-10 mins)

- ☐ Give everyone a few minutes to join before getting started. Be friendly and greet people as they arrive. Get them talking! Come prepared with some good ice-breaker questions you can ask during this time.
- ☐ 3-5 minutes in, do quick introductions for anyone new to the group. What brought them to the group? Spend a moment getting to know them.
- ☐ Open with a short prayer (facilitator or volunteer).

2. Watch or Read the Teaching (15-20 mins)

- ☐ To stay within the allotted time, either watch the video of the teaching as a group (if video available) OR have a volunteer read each page aloud.
- ☐ Have everyone note what stands out to them most.

3. How it Applies (5-10 mins)

- ☐ Have a volunteer read all of page 7. Have others follow along and underline what stands out to them most.

4. Reflection & Discussion (15-20 mins)

- ☐ Have everyone quietly take 5 minutes to complete the "Self-Evaluation & Action Step" on page 8.
- ☐ Then, going around the group, have each person take a minute to share what stood out to them most about the teaching and why.
- ☐ If time allows, continue the discussion using the remaining self-evaluation questions as a guide.

5. Wrap Up (5 mins)

- ☐ Remind everyone to do the daily affirmation until you meet again next time.
- ☐ Ask for any prayer requests from the group.
- ☐ Close with a short prayer (facilitator or volunteer).