

THE HUMAN BANK™ MINI BOOK COLLECTION

HUMAN BANK™

THE WISE INVESTOR

What Are You Investing In?

Michael J. Smith

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This mini book is an edited selection of original passages from Human Bank™ — The Wise Investor by Michael J. Smith (master manuscript dated 13 October 2026). Its chapter grouping has been reorganised for this introductory edition. The author's original wording has been retained in the selected passages.

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DEDICATION

I dedicate this book to my Heavenly Father and to all
people of the world,
that they may find eternal life in Him.

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The Ocean of Life

As I sit here and pen these words, I reflect on the global wellbeing crisis. A crisis we see only in part, yet feel deeply. It is a crisis of physical, emotional, relational, mental, and soul wellbeing. People are stretched thin, weighed down by stress, burned out, anxious, fearful, restless for peace, longing for love, searching for meaning and struggling to find hope. People are empty.

We all have modes and methods of coping; some healthy, some unhealthy, some constructive and some destructive. People struggle to navigate the demands and crises of life, work, relationships and family. Most of all, people search for answers to deeper, soul-related questions like “who am I?” and “what am I here for?” “What is the meaning of life, and how do I get peace?”

Some readers may put down this book because they do not want to know God’s love or the eternal life He offers to all. It is a confronting book — one that challenges our decisions and exposes how the devil steals from our lives. That is your choice, but if I truly desire to help people prosper in life, I need to address every aspect of life, including the spiritual. Then it is up to the individual reader to decide what they do from there. The choices you make will determine your future. I hope and pray your path is one that leads to true life!

I grew up in the south-west suburbs of Sydney in government housing, in an area with one of the highest crime rates. Social dysfunction, negativity, and hopelessness were rampant. I lived with my parents, my eldest brother, and our pet dog, Sooty.

My parents separated when I was five years old, and that began a new and difficult season. All I can say is that it felt like evil darkness was pursuing me to damage and impact my life. I was in survival mode during my primary school years, which saw my education and development slow to a crawl. My big

brother was protective and looked out for me. Crime, drugs, and violence were all around — yet I chose not to pursue that path.

Dad took us to church regularly, for which I am eternally grateful (thank you). It was a light that helped me feel connected to God and to what is good in a dark world.

I was already behind when I went to high (secondary) school and didn't progress much during that time — just scraping through each year.

I don't know how. I didn't understand maths or English. My English was basic, my grammar very limited, and my vocabulary even more so. It most likely didn't improve much.

I left school at the age of 16 to work as a kitchen hand scrubbing pots, and my working career began.

I moved to the Northern Beaches at the age of 19 to be with close friends I had grown up with, and I worked at an Italian restaurant. The owners were very entrepreneurial, and one day I realised there was more to life than four walls and a kitchen.

So, at the age of 20, I studied Asia-Pacific Marketing at college (the only option available with my level of education). I desired more and pursued it — despite my limited education and capacity.

Me writing this book is not a testament to my literary brilliance, but to the grace and enablement of God — and the good editors who supported the process.

Then, on a Friday night in November, going to Church I experienced the love of God.

I became a follower of Jesus at the age of 23. At the time, I was a partner in a successful business. I was also one of the most arrogant, self-centred, prideful people you could meet. It was all about money, status, and appearance. Anything that helped to cover up all my insecurities and lack of identity.

God took me on a journey of discovery and healing, a deep healing of my heart, emotions, and soul. It was a painful journey but one that brought new life, peace, and restoration.

I used to see myself as very one dimensional; my only concern was my physical appearance, with little or no concern for the other things necessary to have a whole life. Over time, I came to realise that living a satisfying and meaningful life requires giving attention to five key areas:

Soul wellbeing – one of the most important discovery is that every person has a soul. You may respond with surprise or scepticism as I once did, but it's true. What is the soul? It is not just a mystical term but relates to the spiritual, eternal aspect of our lives. Before I became a Christian, I lived what could be called by most peoples' definition a very immoral life. Yes, I did whatever I wanted, but I had this growing feeling of guilt, shame and condemnation which made me feel insecure. I didn't think I was a good person because I was doing bad things. This led to me trying to cover-up my inner turmoil with a continuous cycle of pleasure and escape, especially partying and drinking. When I became a Christian, I found forgiveness in God that took away my guilt, shame and condemnation. This profoundly affected my identity, as you can imagine. It started a new cycle of peace and rest. I came to realise that more than any other area, my spiritual health directly influenced my identity, passions and desires, will and intellect. When my soul was not healthy, it affected almost every other area of life.

God is the Source – He alone fills us with energy (life), joy, love, peace, and freedom.

Jesus is the Way – Through His sacrifice, we receive access to restored life and healing.

The Holy Spirit is the Power – He dwells in us to fill, renew, and transform our inner world.

Without God, our banks run dry. With God, our banks overflow.

“Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.” — 3 John 1:2

When it comes to wellness, everyone talks about our physical health, emotional health, relational health and mental health,

but very few talk about the health of the soul. Our soul is our very core essence, our ‘true self’, comprised of our mind, will and emotions. Our thoughts, feelings, identity and desires all come from our soul.

So, if we leave our soul out of the wellbeing equation, we’re leaving out the trunk of the tree and just trying to change the leaves. We cannot build true health and wellbeing if we neglect our soul. When our soul is damaged or in poor health, we can experience a lack of peace, a lack of love, a lack of joy, a lack of energy, and a lack of freedom. This causes anxiety, fear, disconnection and loneliness, despair, hopelessness, and meaninglessness. We are like empty shells. With the right deposits, however, we can replenish peace, love, joy and energy.

Did you know there is a battle over your soul? This is because decision-making occurs in the soul. There is an enemy that seeks to steal your wellbeing through destructive investments, which is why we need a saviour who enables us to positively invest in our soul, bringing life, peace and true prosperity.

For this reason we focus on the soul and how to build health and wellbeing in it, specifically, through connection with God. No, matter where you are in life, there is real hope in God.

Have you ever felt like you had no idea who you really were, what your passions were, or what to do with your life?

A person with no clear purpose is like a boat floating on the ocean of life. Without a destination (purpose), or the motor, sail or oars (resources, time, health, connections, etc.) needed to get there, the boat will simply drift, not going anywhere in particular, at the mercy of the wind and the currents. It will end up wherever these external circumstances push them. Existence was the only purpose.

Or perhaps you feel like life is like a race, and you’re sprinting to keep up. Consider these questions:

- o Have you ever woken up and thought, *oh no, not another day*, struggling to get out of bed and open your eyes?

- o Have you ever felt so tired and drained that it seemed as if the life and energy had been sucked right out of you?
- o Have you ever felt as though your joy and happiness were left somewhere and you can't find them again?
- o Have you ever felt without love? Disconnected, lonely, or without a sense of belonging?
- o Have you ever felt so much confusion or anxiety that instead of peace, it felt like your heart was pounding and your head spinning?
- o Have you ever had trouble focusing; maybe you go to work and stare at your computer screen trying to remember what you should be doing?
- o Has there been a time when you wanted to do something so much that it occupied your thoughts constantly and you just had to do it?
- o Have you ever felt like you lost your freedom to a life controlling habit?
- o Have you ever been obsessed with something, or addicted to something that seemed to consume all your time, energy, money or focus? Where it feels like the addiction is the master and you're the servant?

With that in mind, I invite you on a journey to explore the concept of the Human Bank, and most importantly, *your* Human Bank. I hope that reading this book will begin a journey of discovery and increasing your understanding of true wellbeing. May it provide you with new awareness, new tools, new strategies, new inspiration, and new truth that empowers you to make real change and positive investments in your Human Bank, so that you truly prosper.

Discover Your Human Bank™

Defining Human Bank™

How does economic theory and biblical truth combine into a wellbeing framework? That is something that we will explore and unpack together throughout this book. People may be wondering, how could there be any correlation between the two? They are not contradictory because they both enable us to assess our overall wellbeing and the reasons behind our decisions. Let's unpack this a bit further. But for now, the key takeaway is that your Human Bank represents your overall life wellbeing. Whole-life wellbeing involves incorporating our physical, emotional, relational, mental and soul areas of life. These wellbeing areas were first discussed in the introduction, and are our five Human Banks:

The Human Bank is a holistic concept that represents our overall wellbeing across multiple domains—physical, emotional, relational, mental, and soul. It involves the positive or negative transactions of various forms of ‘currency’, such as: joy, energy, love, peace, and freedom. These transactions either contribute to a profit (feeling fulfilled, balanced, and healthy) or a loss (feeling drained, stressed, or disconnected), ultimately influencing our overall sense of wellbeing.

Why a bank, you may ask? The bank analogy helps us to understand that we have different currencies that we transact every day in different areas of our lives. It also encourages us to consider whether we are experiencing a loss or deficit in any area, and whether we have the resources to profit in each area of our Human Bank. Overall, it provides a good framework to help conceptualise, quantify, assess, measure, and invest in a whole-life wellbeing.

We will now explore the concept in detail, including ways that we can invest into the different areas of our Human Bank and the returns on our investments. Here is a summary of each bank and the currency it uses:

The **Physical Human Bank** represents our overall physical wellbeing and the transaction of **energy** in our daily lives. This results in our Physical Bank being in profit (feeling energised and healthy) or in loss (feeling fatigued or depleted).

The **Emotional Human Bank** represents our overall emotional wellbeing and the transactions of its currency, **joy**, in our daily lives. This results in our Emotional Bank being in profit (feeling emotionally fulfilled) or in loss (feeling emotionally drained).

The **Relational Human Bank** represents our overall relational wellbeing and the transactions of our **love** currency. This results in our Relational Bank being profitable (relationships thriving) or in loss (relationships struggling).

The **Mental Human Bank** represents our overall mental wellbeing and the transactions of **peace** in our daily lives. This results in our Mental Bank being in profit (feeling mentally at peace) or in loss (feeling stressed or overwhelmed).

The **Soul Human Bank** represents our overall soul wellbeing and the transaction of the currency **freedom** in our daily lives. This results in our Soul Bank being in profit (feeling fulfilled and aligned with purpose) or in loss (feeling restricted or disconnected).

1. The Physical Human Bank

Physical wellbeing

Definition: Physical wellbeing refers to the state of the body's health, fitness, and functioning. It encompasses aspects like maintaining a balanced diet, regular physical activity, adequate sleep, and avoiding harmful habits like smoking or overconsumption of alcohol. This is also about the ability to perform daily activities without discomfort or restrictions. [11]

Physical Human Bank

Definition: Represents our overall physical wellbeing and the transactions of our energy currency resources in our daily

lives. This results in our Physical Bank being in profit (feeling energised and healthy) or in loss (feeling fatigued or depleted).

Introduction: The Physical Bank represents the state of our physical health and energy resources.

Currency: The currency in the Physical Bank is **Energy**.

Deposits: We deposit Energy through healthy habits such as exercise, sleep, and proper nutrition.

Withdrawals: We withdraw Energy through stress, illness, poor diet, and lack of rest.

Profit Indicators: Having abundant Energy for the daily withdrawals of life and to help others.

Feeling energised, healthy, and strong; improved stamina; better sleep quality.

Loss Indicators: Not having abundant Energy for the daily withdrawals of life and to help others.

Chronic fatigue, poor health, illness, sleep deprivation.

Investment Strategies: Regular physical activity, healthy eating, enough sleep, stress management practices.

Conclusion: Prioritising physical health leads to higher energy levels, better immunity, greater overall vitality and reduced risk of major chronic diseases.

2. The Emotional Human Bank

Emotional Wellbeing

Definition: Emotional wellbeing involves the ability to recognise, understand, express, and manage one's emotions in a healthy way. It's about having a positive outlook, emotional balance, and the resilience to cope with stress, life challenges, and setbacks while nurturing self-acceptance and self-compassion. [12]

Emotional Human Bank

Definition: Represents our overall emotional wellbeing and the transactions of our joy currency in our daily lives. This results in our Emotional Bank being in profit (feeling emotionally fulfilled) or in loss (feeling emotionally drained).

Introduction: The Emotional Bank represents our emotional health and wellbeing.

Currency: The currency in the Emotional Bank is **Joy**.

Deposits: We deposit Joy by living in accordance with our ‘true self’; that is, our values and purpose, processing emotional hurts and expressing gratitude.

Withdrawals: We withdraw Joy by not living in alignment with our ‘true self’, our values and purpose, and by not processing emotional hurts and not expressing gratitude.

Profit Indicators: Having abundant joy for the daily withdrawals of life and to encourage others.

Feeling joyful, emotionally balanced, happy, and resilient; strong emotional intelligence and fulfillment.

Loss Indicators: Not having abundant joy for the daily withdrawals of life and or encourage others.

Feeling drained, overwhelmed, anxious, or emotionally down and disconnected.

Investment Strategies: Practicing gratitude, spending time helping others, living your ‘True self’, managing stress, expressing emotions healthily.

Conclusion: Investing in emotional health increases our ability to live in alignment with our true self, values, and purpose, empowering us to live a life of meaning and fulfillment. Processing hurts and upsets frees us from the past and releases us into our future and healthier relationships.

3. The Relational Human Bank

Relational Wellbeing

Definition: Relational wellbeing refers to the quality of one’s interpersonal relationships. It includes positive, supportive, and healthy interactions with family, friends, and the wider community. Key elements include trust, empathy, communication, and the feeling of social connectedness. [13]

Relational Human Bank

Definition: Represents our overall relational health and the transactions of our love currency in our daily lives. This results in our Relational Bank being in profit (relationships thriving) or in loss (relationships struggling).^[13]

Introduction: The Relational Human Bank relates to the quality, connection and health of our relationships with ourselves and others.

Currency: The currency in the Relational Bank is **Love**.

Deposits: We deposit Love by supporting and loving others, cultivating authentic and selfless relationships, and receiving the love of God.

Withdrawals: We withdraw Love when we neglect loving and supporting others, fail to cultivate authentic relationships, or place money and possessions above people and God.

Profit Indicators: Having abundant Love for the daily withdrawals of life and to love others.

Strong connections, loved by God and loving others, healthy self-worth, identity and thriving relationships.

Loss Indicators: Not having abundant Love for the daily withdrawals of life and to love others.

Lack of love, loneliness, communication breakdowns, conflict, and isolation.

Investment Strategies: Receiving the love of God Active listening, serving and supporting others, expressing gratitude, spending quality time, resolving conflicts respectfully, financial wellbeing.

Conclusion: Investing in and guarding relationships creates deeper bonds, greater love, connection, mutual support, and a more fulfilling empowering life.

4. The Mental Human Bank

Mental Wellbeing

Definition: Mental wellbeing refers to cognitive and psychological aspects of health, including mental clarity, focus,

and emotional resilience. It involves the ability to cope with stress, solve problems, make decisions, and maintain a positive mental outlook on life. Mental wellbeing is integral to handling day-to-day challenges while maintaining a sense of self-worth and balance. [14]

The Mental Bank

Definition: Represents our overall mental health and the transactions of our **peace** currency in our daily lives. This results in our Mental Bank being in profit (feeling peace and clarity of mind) or in loss (feeling stressed or overwhelmed).

Introduction: The Mental Bank represents our mental health and mind wellbeing.

Currency: The currency in the Mental Bank is **Peace**.

Deposits: We deposit Peace through forgiving ourselves and others, living with a sense of meaning and purpose and trusting God.

Withdrawals: We withdraw Peace through not forgiving ourselves and others, not living with a sense of meaning and purpose or not trusting God.

Peace is lost when we invest in negative media, cognitive overload, toxic thoughts, or holding onto bitterness and unforgiveness.

Profit Indicators: Having abundant Peace for the daily withdrawals of life and to give peace to others.

Peace of mind, peace of God clear thinking, focus, calmness, mental clarity, reduced anxiety.

Loss Indicators: Not having abundant Peace for the daily withdrawals of life and or to give peace to others.

Lack of peace of mind, overwhelm, stress, poor concentration, negative thinking patterns.

Investment Strategies: Trust God, live with meaning and purpose, practice forgiveness, practice being still in God.

Conclusion: We invest into our Mental Bank by forgiving ourselves and others, living with a sense of meaning and purpose and trusting God. This brings peace of mind, which

leads to greater clarity, productivity, decision-making, and overall wellbeing.

5. Soul Human Bank

Soul Wellbeing

Definition: Soul wellbeing relates to an individual's spiritual health and inner peace, often associated with a sense of purpose, meaning, and alignment with one's values. [15]

The Soul Bank

Definition: Represents our overall soul health and the transactions of the currency **Freedom** in our daily lives. This results in our Soul Bank being in profit (feeling free, fulfilled and aligned with purpose) or in loss (feeling restricted or disconnected).

Introduction: The Soul Bank represents our spiritual freedom and wellbeing.

Currency: The currency in the Soul Bank is **Freedom**. We deposit Freedom by living in alignment with God- His Truth and will.

Deposits: You deposit Freedom by having faith in God, daily living to love God above all, maintaining daily personal prayer and Bible reading.

Withdrawals: You withdraw Freedom by not having faith in God, not showing love to God and others daily, not maintaining daily personal prayer and personal Bible reading.

Profit Indicators: Having abundant Freedom for the daily withdrawals of life and to being able give Freedom to others. Connection with God, a deep sense of spiritual freedom, purpose, inner peace, spiritual fulfillment, alignment with values.

Loss Indicators: Not having abundant spiritual Freedom for the daily withdrawals of life nor giving Freedom to others. Separation from God. feelings of emptiness, lack of peace, meaning, hope, disconnection from self or spiritual beliefs.

Investment Strategies: Having faith in God, trust and surrender to God, daily living to love God and others, maintaining daily personal prayer and Bible reading.

Conclusion: Invest in your soul through faith in God, living to love God and others and practicing daily habits of prayer. This will provide a deeper sense of love, peace, a greater freedom love for and understanding of truth, meaning, and connectedness to God and others.

Just like a financial bank, the Human Bank operates with different types of currencies, with each currency representing a core aspect of our Human Bank. Each currency can be deposited, withdrawn, or spent, influencing the overall profitability of our Human Bank. We need to know what we are depositing and withdrawing, so that we can measure it.

Human Bank™ Currency — Definition

Energy

Joy

Love

Peace

Freedom

Thinking of these five aspects as currency enables us to follow the banking analogy of depositing or withdrawing. As we grow in awareness of our five Human Bank currencies, we also grow in awareness of how we can withdraw those currencies, and how we deposit them - this is the crucial role and function of the Human Bank.

We will look in greater detail at the investments we can make in the coming chapter. But for now, here is a brief overview of the topics we will look at regarding the currencies of the Human Bank:

The concept of **Counterfeit Currency**; what we sometimes invest into our Human Banks, even though they are inferior substitutes for energy, joy, love, peace and freedom.

The concept of **True Currency**. In other words, what we should really be investing in our Human Banks.

An in-detail look at the currencies of the five Human Banks; what they are, how to deposit and withdraw them, and the counterfeits.

What Are You Investing In?

Investments are incredibly important. They either produce a return (profit), or a loss. It is the same with our investments in wellbeing through Human Banks.

Human Bank™ Investments — Definition

Key Human Bank Principles:

If we make a positive investment we will get a profitable return on our investment.

If we make a negative investment we will get a negative return on our investment.

Let's look at the positive and negative investments that we can make and how they impact our five Human Banks.

The Human Bank™ framework identifies positive and negative investments that can strengthen or deplete wellbeing across the five Human Banks. The full assessment questions and scoring method are available through the Human Bank™ Assessment, rather than reproduced in this introductory book.

To examine the evidence behind the Human Bank Investments, consult the References & Research section of the complete Human Bank™ — The Wise Investor.

Take the next step: Complete the FREE Human Bank™ Assessment at <https://www.humanbank.life> to discover where you are experiencing deposits and withdrawals across Energy, Joy, Love, Peace and Freedom. Then explore the complete Human Bank™ — The Wise Investor for the full teaching, research and methodology.

Deposits, Withdrawals and the Cost of Life

Supply and Demand — Economic Definition [16]

Encyclopaedia Britannica defines supply and demand as the “relationship between the quantity of a commodity that producers wish to sell at various prices and the quantity that consumers wish to buy.”

Human Bank™ Application: The Human Bank™ applies the principle of supply and demand to five wellbeing currencies: Energy, Joy, Love, Peace and Freedom. Each day, work, relationships and responsibilities create withdrawals (demand). Positive daily investments replenish our currencies (supply). When demand continually exceeds supply, we may experience depletion and wellbeing strain. The goal is to invest wisely so that we can sustain the supply needed to meet life’s demands.

Adam Smith, known as the founder of modern economics, dealt extensively with the topic in his 1776 epic economic work, *The Wealth of Nations*. He noted that there is a correlation between the supply of goods and the price that consumers are prepared to pay for those product and services.

Factors of Production

Obviously, there can be a considerable number of processes and resources required to produce a product or service. Production can be influenced by a number of factors as they affect production capacity, which directly impacts supply availability. Factors of demand include:

Economic factors

Social factors

Environmental factors

When the factors of supply and production are optimal, this leads to increased supply in the market. However, if the factors of supply are down, the supply will not be able to meet

the demand of the market. This creates an inequality in supply and demand, potentially leading to market frustrations between producers and consumers. Either the producers cannot sell their goods and services because demand is insufficient or consumers cannot buy because the supply is not available.

Bank Failure — Economic Definition [17]

The Federal Deposit Insurance Corporation (FDIC) explains: “A bank failure is the closing of a bank by a federal or state banking regulatory agency.” It notes that a bank is generally closed when it cannot meet obligations to depositors and others.

Human Bank™ Application: Just as financial institutions can fail when unable to meet obligations, the Human Bank™ uses bankruptcy as an analogy for severe depletion of Energy, Joy, Love, Peace or Freedom. Repeated negative investments and insufficient positive deposits can leave people struggling to meet daily demands. This is a wellbeing analogy, not a medical diagnosis or literal financial insolvency.

Similarly, we can experience **Human Bank failure**; depletion, exhaustion, and eventual breakdown, with our Human Banks being unable to meet their daily withdrawals and obligations. Just as we experience financial stress when we don’t have enough money to meet the demands of daily living, we experience physical, emotional, relational, mental or spiritual stress when we don’t have the Human Bank Currency in one or multiple of our P.E.R.M.S. Human Banks.

Human Bank Insolvency Bankruptcy - Definition

A critical state of depletion in which one or more of the five Human Banks Physical, Emotional, Relational, Mental, or Soul becomes chronically drained due to repeated negative investments and insufficient replenishment. This condition often results in burnout, emotional distress, spiritual disconnection, or overall wellbeing collapse.

Collective Stress

When these stresses are combined, it can place significant burden on our Human Bank's currency function and whole-life wellbeing. There is an economic term, **market failure**, which results when supply cannot meet the demand. Here is a definition:

“Market failure refers to the inefficient allocation of resources that occurs when individuals acting in rational self-interest produce a sub-optimal outcome.” 18

Let's for a moment consider inefficient allocation of resources. It means that we have the resources (Human Bank Currency) but we spent or perhaps invested it unwisely rather than optimally.

People often experience this as burnout, stress, overwhelm, anxiety, or depression. These are symptoms of Human Bank market failure. Chronic illness is often the result of being deficit in our Human Bank and wellbeing.

Imagine a person faces constant work demands but lacks the energy to meet them. In effect, their Human Bank is bankrupt if they cannot supply physical currency (energy). The disparity between supply and demand creates a market failure in our Human Bank™.

We need to understand that there are demands on our Human Bank™ Currency (energy, joy, love, peace, freedom) every day and if we do not have the supply to meet that demand, the resulting deficit causes physical, emotional, relational, mental, and spiritual stress, reduced quality of life, and increased likelihood of chronic disease. All as a result of bankruptcy of our Human Bank.

To prevent this, we must:

Monitor withdrawals: reduce unnecessary expenditures of our Human Bank™ Currency (HBC), and;

Increase deposits: make intentional investments into our Human Bank™ Currency (HBC).

Why is this important?

The whole concept of the Human Bank™ is that we quantify our wellbeing. Wellbeing is very subjective, and putting it into a quantifiable framework helps us identify the negative investments deducting from our Human Bank and the Positive Investments that add wellbeing. This allows us to see if we are in Profit or Loss in our wellbeing. With this tool, you can start investing to prosper in your Human Bank.

To assess your Human Bank™ Profit and Loss, explore the Human Bank™ assessments and tools at www.humanbank.life.

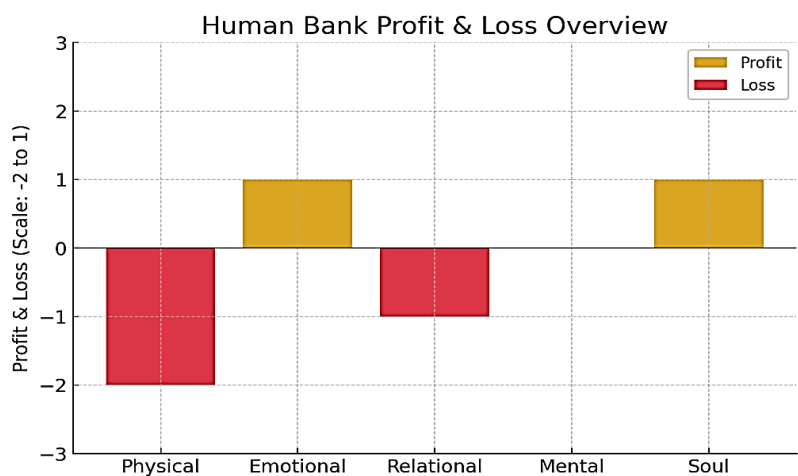
Net Human Bank Balance = Profits - Losses

Profit — Identify the banks that are generating profit and maintain your investments in those banks.

Balanced - This means if a person invests equally in positive and negative factors, they break even—neither in profit or loss.

Loss - Resulting from negative investments being greater the Positive investments.

To truly prosper, positive investments must outweigh negative investments.



Key Takeaways

In this illustrative Profit & Loss overview, the Physical and Relational Banks show losses, while the Emotional and Soul

Banks show profits. The Mental Bank is balanced at zero. The overall net balance is -1 , indicating a Human Bank™ deficit. The balance sheet is the measure of the assets and liabilities of an organisation.

Assets are what you own

Liabilities are what you owe

If the liabilities are greater than the assets the business is potentially insolvent, unable to meet its current liabilities and service its debt. Conversely, when the business has assets greater than its liabilities, the organisation is sustainable and viable to continue operating.

If a business doesn't have a ready supply of cash/capital it is in crisis if it cannot meet day-to-day expenses. This is called a cash flow shortage. Cash flow is the life blood of a business. Cash flow to a business is like carbon dioxide to a plant; it can survive for a time without sun and water, but take away CO₂ and it cannot breathe and will die very quickly.

Assets are important because they indicate stability; the business can convert assets to currency.

A snapshot of an individual's overall wellbeing, showing the current state of their Human Bank by comparing assets (available Human Bank Currency) to liabilities (debt or deficits in Human Bank Currency). It reflects the balance or imbalance of each of the five Human Banks.

Assets (Profitable Investments)

A positive investment, behaviour, or decision that creates Human Bank Currency (profit) within a person's Human Bank. Assets replenish and build up the Human Bank adding Energy, Joy, Love, Peace, or Freedom currency across the five Human Banks. They enhance overall wellbeing and expand a person's capacity to invest positively.

A negative pattern, behaviour, or decision that creates a debt or burden within a person's Human Bank. Liabilities deplete Human Bank Currency across the five Human Banks and

reduce a person's overall wellbeing and capacity to invest positively.

Chapter 5

Becoming a Wise Investor

Let's progress to the return on our investments. Every action in life has a cause and effect. Something never equals nothing. Every action has meaning and a consequence which will either be positive or negative. It is rare that a positive action can produce a negative effect, and similarly unusual that a negative action can produce a positive outcome.

Human Bank™ Return on Investment (ROI) — Definition

Rather than forfeiting future wellbeing, you can make restorative choices receive a **compounding return** in overall health, satisfaction, and spiritual vitality. This model affirms that every positive action today is an investment that multiplies life and wellbeing tomorrow.

With that in mind, let's take a look at our investments and their return:

Opportunity Cost — Economic Definition [27]: The Federal Reserve Bank of St. Louis defines opportunity cost as “the value of the next-best alternative when a decision is made; it's what is given up.”

Human Bank™ Application: Every choice involves an alternative we do not choose. When we invest time, attention and energy in an unhelpful habit, we may forfeit the opportunity to rest, pray, build relationships or make other positive investments. What are your daily investments really costing you—physically, emotionally, relationally, mentally and spiritually?

ROI Impact of Negative Investments on Wellbeing

In other words, opportunity cost is the value of what we give up by choosing one option rather than our next-best

alternative. What wellbeing benefits do we give up when we choose one action over another?

It is a confronting question, one that forces us to consider:

What are our wellbeing investments really costing us?

What physical, emotional, relational, mental, or soul wellbeing are we giving up by the actions and behaviours we chose?

Sadly, we often turn in haste to the urgent or the exciting, pleasurable option that leads to some level of escape but sadly, the consequences are often left lagging in the initial gloss and appeal.

Consequence is the best friend of choice, but only if valued.

What are the consequences of our actions on ourselves, others, our work, business, career, etc.? In the era of the “now” and “me” culture it seems people are less likely to consider the consequences of their actions, but the effects are real.

Previously, in the Demand and Supply chapter we saw some impacts up close. The impact of long work hours, high caffeine intake, high relational demands and poor diet day after day kept compounding, robbing the individual ultimately of their wellbeing, leading to negative coping methods.

Take a moment to pause and reflect:

What is your current state of wellbeing?

How are your wellbeing decisions made, and what are the consequences?

How are these consequences impacting me, my family, friends, and colleagues?

What would you like to be different?

Human Bank™ Opportunity Cost — Understanding the Principle

By engaging in short-term comforts or unhealthy behaviours, we forfeit long-term Human Bank Currency, weakening our overall wellbeing and our Human Bank. This model exposes the true cost of negative investments across the five Human Banks.

For the research methodology, supporting evidence and full reference list, consult the complete Human Bank™ — The Wise Investor.

Human Bank™ Investment Strategy — Definition

An intentional wellbeing plan based on the 15 Positive and 15 Negative Human Bank Investments. Its goal is to increase life-giving positive investments that strengthen the five Human Banks - Physical, Emotional, Relational, Mental, and Soul while decreasing negative investments that deplete or damage them. This strategy helps individuals build long-term wellbeing, spiritual alignment, and a profitable return on life.

Well done! You've come this far now is the opportunity to start planning your Human Bank Investment Strategy.

To begin, identify a few positive investments you can practise and negative patterns you can reduce. To understand your own five-bank profile, complete the free Human Bank™ Assessment at <https://www.humanbank.life>. Seek to build wise choices into your daily routine and trust God to guide your growth.

Each day, each step, each investment is a step closer to improving your Human Bank your overall wellbeing.

Celebrate the little steps. Over time, they accumulate into a very big step forward.

Be intentional about building these positive investments into your daily life. One by one, they will become routine and begin to build health and wellbeing. You will notice many of the negative investments will dissipate, and you will be empowered to reduce them with God's help.

Keep investing in life that is true life!

The Central Bank of Your Life

I now want to introduce the Central Bank of the Human Bank. The central governing system of a person's inner life—representing the soul as the seat of identity, decision-making, and spiritual alignment. Just as a central bank regulates currency in an economy, the soul guides values, priorities, and how Human Bank Currency is invested across the five Human Banks.

The Soul Bank functions as the Central Bank of the Human Bank, and our will serves as the Governor. It has often been said that our mind, will, and emotions are functions of the soul. This is why the Soul Bank acts as the regulatory centre, overseeing the investment and spending decisions within our Human Bank.

There are amazing parallels between the Central Banks of the financial world and the Central Bank of the Human Bank. Here is a summary of the role of the Human Bank and Central Bank (HBCB), in which we will compare the role of Central Banks in the financial world to the Central Bank of our Human Bank:

National Central Bank vs. Human Bank Central Bank: A Comparison

As you can see the Central Bank plays a critical role in governance, oversight, controlling, monitoring, managing and preventing risk to our Human Bank.

Like real-world financial banks, the Human Bank can be subject to crises, even bankruptcy. Just as many banks experienced in the 2008 Financial Crisis, prompting many governments to intervene, attempting to regulate, monitor and control the monetary system.

The system can be overrun; it can be manipulated and exploited, as we saw the Financial Crisis, where borrowing and debt went beyond safe regulatory levels with debt that

was unsustainable for the banks to manage or to repay. Banks collapsed in insolvency, no longer able to function.

The failure of the banks had a cascading effect which impacted millions of people, placing many in financial bankruptcy. This is much the same as the wellbeing crisis that we're seeing at the moment. It effects millions of people globally. Moreover, it impacts people's ability to be gainfully employed, to be healthy, productive contributors to society and achieve their goals and aspirations.

People are exhausted, stressed, depressed, anxious, fearful, struggling with mental illness and chronic illness, to name a few consequences. The wellbeing crisis has a ripple effect which impacts relationships, homes, families, workplace, communities and nations. People struggle through the effects of physical bankruptcy, emotional bankruptcy, relational bankruptcy, mental bankruptcy, and soul bankruptcy any way they can.

Bankruptcy in the Physical Bank means people have no Energy

Bankruptcy in the Emotional Bank means people do not have Joy

Bankruptcy in the Relational Bank means people are lacking in Love

Bankruptcy in the Mental Bank means people have no Peace

Bankruptcy in the Soul Bank means people do not experience Freedom

These stresses can compound, causing the person to feel like they are free-falling spiralling into a vortex of hopelessness and despair.

When people aren't operating profitably or sustainably in their Human Bank there are significant flow-on effects to themselves and the nation, including higher healthcare cost and reduced productivity. Not to mention, increased social issues, relational conflict, substance use, stealing, negative behaviours, anger violence, and other crime.

This is the Global Wellbeing Crisis. The Human Banks of millions of people across the world are bankrupt. The Physical Bank, Emotional Bank, Relational Bank, Mental Bank and Soul Bank are empty; they have nothing left to give, experiencing burn out, stress, anxiety, personal and relational breakdown. The global wellbeing banking system is collapsing. We need to take drastic action to intervene to invest back into our Human Banks so we can operate effectively, providing us with the wellbeing we need daily.

As discussed, the soul is central to the governance of the Human Bank. Consider this definition of the soul:

"The principle of life, feeling, thought, and action in humans, regarded as a distinct entity separate from the body, and commonly held to be separable in existence from the body; the spiritual part of humans as distinct from the physical part."

The Soul Bank is the Central Bank of our Human Bank because it is the "the principle of life, feeling, thought, and action in humans." In other words, it is:

‘The principle of life’ - our ‘true self’; our identity, our purpose, the spiritual part of us.

‘Feeling’ – emotions.

‘Thought’ - beliefs and decisions.

At the core of our soul and decision-making is our conscience. Dictionary.com defines conscience as follows [22]:

“the inner sense of what is right or wrong in one’s conduct or motives, impelling one toward right action.”

Human Bank™ Application: Our conscience alerts us to what we believe is right and wrong and influences the choices we make. A guilty conscience may prompt us to acknowledge wrongdoing, seek forgiveness and turn to God. Do you have a guilty conscience? God offers cleansing through repentance and faith in the atoning sacrifice of Jesus Christ for our sins.

When our soul is healthy it leads us into good actions and behaviours - positive investments. However, when our soul is

not healthy, we make poor wellbeing decisions and actions - negative Human Bank investments, which produce negative returns.

In other words, the conscience is the part of a person that judges how moral their own actions are and makes them feel guilty about bad things that they have done or things they feel responsible for. For example;

- A **guilty conscience**: “He's been so kind and generous towards me recently, I think he's got a guilty conscience, for how he treated me” (= feels guilty).

- A **clear conscience**: “You didn't do anything wrong, you should have a clear conscience” (= not feel guilty).

Our conscience seeks to lead and guide us to right actions and behaviours. It also warns us against wrong and potentially damaging actions and behaviours. It does this by causing us to feel guilt, shame or remorse for considering or doing something bad—our internal warning system. It is a function of our ‘true self’: our soul communicating through our conscience that what we did was right or wrong and may or may not have negative consequences. If we did the wrong thing, we experience a guilty conscience, similar to the example given above.

Do you have a guilty conscience? God can cleanse you through repentance and faith in the atoning sacrifice of Jesus Christ for your sins.

We have looked at Central Banks, and their role and function in regulating the monetary and banking system. We have also referred to the role of the Central Bank Governor. The Governor is the chief executive responsible for overseeing and implementing monetary policies and managing the central

bank's operations. They are the 'Chairperson' that leads the governing board of the bank, deciding strategies to help the Central Bank control, supply and regulate currency in the financial market to ensure a stable financial system that creates trust and market participation. The Governor can change, and is elected by the Governing Board. This chapter focuses on the concept of the Governor of the Human Bank, and its role.

Let's define it further:

The Governor controls the supply of Human Bank Currency:

Your **will** is the **Governor** of your **soul**.

Your **soul** governs your **Central Bank**.

Your **Central Bank** governs your **Human Banks**.

Your **Will** decides your actions and behaviours. In other words, you govern your Human Bank through your will, desires, passion, intellect, emotions, thoughts, and beliefs, which come from your soul.

Who is the Governor of your Central Bank?

What influences our will? Input. We receive input from our five senses: things we see, touch, taste, smell, and hear all get processed in the soul. These trigger thoughts and desires that seek to influence our will. Therefore, we act out our will, from those thoughts and desires.

This is why marketing and advertising can be so influential. It is the communication of information for goods and services that hope to foster desires in us for those products and services, thus activating our will to act on those desires by obtaining the product or service.

The soul is the seat of our decision-making process; we receive inputs, process those inputs as information and then our will is formed and a decision is made to act upon.

Invisible hand

Adam Smith, a well-known economist, penned the words "the invisible hand" in the 1700s. They later became the catchcry of

the economic world and frequently used in the world of psychology as well.

The concept of the invisible hand has to do with the reasons behind our buying behaviour: why we buy what we do and how it equates to our economic activity, productivity and the greater economy as a whole. Our reasoning is what drives our decision-making, and I would like to suggest that our decisions are normally influenced by vice or virtue. Pursuing vice or virtue determines our path in life.

The invisible forces of good and evil drive us along. Our soul is the seat of decision regarding which path we should follow: one leads to death (vice), while the other leads to life (virtue). Suffice it to say, God gifted us with free will, so we can choose our path at any time.

Change of Governor

The idea of virtue and vice— or right and wrong— is not a new concept. Ancient philosophers such as Aristotle and Plato, who lived in the 4th and 5th Century BC, grappled with these often-complex theories and concepts. The role of our soul is to guide us in virtuous living, to maintain goodness, and a character that expresses and experiences love, joy, peace and hope.

Definition of Vice: Depravity or corruption of morals; evil, immoral, or wicked habits or conduct; indulgence in degrading pleasures or practices.

Definition of Virtue: Moral excellence; goodness; righteousness. Conformity of one's life and conduct to moral and ethical principles; uprightness; rectitude.

“Virtue does not come from wealth, but wealth and every other good thing which men have comes from virtue.” – Plato

In contrast, vices want to ensnare us. They replace love, joy, peace, hope, kindness and goodness with emotions, thoughts, decisions and behaviours that are negative, such as: guilt, shame, greed, lust, negative self-worth, rejection, anger etc. It

is encouraging to know that you can overcome those urges and strong temptations.

“The unexamined life is not worth living.” – Socrates

When we were born, we had pure consciences. However, over time it can be corrupted by the ways of the world. Indulging in vices, things that are immoral, dark, or evil, invests the dark nature of those vices into us, changing the desires of our soul from good to bad.

“The soul becomes dyed with the colour of its thoughts.” – Marcus Aurelius

A Prayer

Heavenly Father,

Please cleanse me from a guilty conscience through the blood of Jesus Christ.

Be the Lord of my life. Guide my will, the Governor of my soul, and help me to make positive investments in my soul, my Human Bank™ and my life.

In Jesus' name. Amen.

Chapter 7

Prosper Your Soul

Well done!

You have made it to the final chapter.

This is the culmination of your Human Bank journey - the prospering of your soul. We can prosper materially, financially, and professionally, but there is no prosperity like that which comes from the soul. Yet, we must invest in our soul for it to prosper in true life.

Prospering of the Soul

“For whoever would save his life will lose it, but whoever loses his life for my sake will find it. For what will it profit a man if he gains the whole world and forfeits his soul? Or what shall a man give in return for his soul?”

Matthew 16:25-26

The prospering of our soul is directly connected to the prospering of our Human Bank. Prosperity happens when we receive:

Human Bank™ True Currency

The real measure of wellbeing rooted not in money, possessions, or external success, but in spiritual life received from God that fills and overflows through each Human Bank with what we truly need:

True Divine Energy - God gives us spiritual energy

True Divine Joy - God gives us spiritual joy

True Divine Love - God gives us spiritual love

True Divine Peace - God gives us spiritual peace

True Divine Freedom - God gives us spiritual freedom

These things come from connecting with God. They are greater, more valuable versions of the currency we can supply ourselves. Allow me to explain this concept in greater detail.

The True Currency of the Human Banks

A Pathway to God

There is a simple, Biblical path to receiving the love of God, the forgiveness of God, the Spirit of God the Truth of God = the prospering of the Soul.

Step 1: The Love of God (The Love)

God loves us! That is why He sent Jesus to rescue us from the consequences of sin.

“For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.” John 3:16

“But God shows his love for us in that while we were still sinners, Christ died for us.” Romans 5:8

Step 2: The Sacrifice of Jesus (The Gift)

Jesus gave His life to pay for our sin and restore and reconcile us back to God.

“For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God.” 2 Corinthians 5:21

“Christ also suffered once for sins, the righteous for the unrighteous, that he might bring us to God...” 1 Peter 3:18

Step 3: The Gift of the Holy Spirit (The Promise)

God now dwells within and fills believers through His Spirit, bringing life, love, light, peace, joy and spiritual freedom.

“And Peter said to them, ‘Repent and be baptised every one of you in the name of Jesus Christ for the forgiveness of your sins, and you will receive the gift of the Holy Spirit.’” Acts 2:38

“And I will ask the father, and he will give you another Helper, to be with you forever... You know him, for he dwells with you and will be in you.” John 14:16-17

Step 4: The Follower (The Purpose)

God's Spirit now dwells within us, enabling us to follow God, be like God, live for God and walk on paths of life and peace and in His purpose – prospering of our Human Bank.

“If you abide in me, and my words abide in you, ask whatever you wish, and it will be done for you. By this my Father is glorified, that you bear much fruit and so prove to be my disciples. As the father has loved me, so have I loved you. Abide in my love.” John 15:7-9

“Then Jesus said to his disciples, “Whoever wants to be my disciple must deny themselves and take up their cross and follow me. For whoever wants to save their life will lose it, but whoever loses their life for me will find it. What good will it be for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul?”

Matthew 16:24-26

When we receive the love of God by accepting Jesus as our Saviour, we also receive forgiveness and the Holy Spirit. Only then can we experience true energy, life, true joy, true love, true peace and true freedom that truly prosper our souls. Our souls prosper because we receive true riches and eternal treasure from God.

The salvation of your soul is the prospering of the soul. To prosper in the soul is to receive true riches, eternal treasure - the Holy Spirit. **Salvation is true, eternal life.**

“Blessed be the God and Father of our Lord Jesus Christ! According to his great mercy, he has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, to an inheritance that is imperishable, undefiled, and unfading, kept in heaven for you, who by God's power are being guarded through faith for a salvation ready to be revealed in the last time. In this you rejoice, though now for a little while, if necessary, you have been grieved by various trials, so that the tested genuineness of your faith more precious than gold that perishes though it is tested by fire may be found to result in praise and glory and honour at the

revelation of Jesus Christ. Though you have not seen him, you love him. Though you do not now see him, you believe in him and rejoice with joy that is inexpressible and filled with glory, obtaining the outcome of your faith, the salvation of your souls.” 1 Peter 1:3-9

“... **because God is love.**” 1 John 4:8

“And without faith it is impossible to please him, for whoever would draw near to God must believe that he exists and that he rewards those who seek him.” Hebrews 11:6

At 6:30 a.m. one morning I was sitting in a café in Sydney, Australia, drinking a chai tea when a man sat opposite me at the table. I said hello, and we talked for a bit. He asked what I did for work, and I told him that I was just finishing writing a book.

He worked for a global banking institution. He didn’t believe in God, stating we are like ants; if God was real, why would He want anything to do with us? That is the marvellous, incomprehensible truth: He cares for us because God is love. He loves you and desires for you to know His love in this life and for eternity.

We can look prosperous on the outside and still be bankrupt in our inner world – spiritually bankrupt.

I know from personal experience.

Fortunately, a prosperous soul is available for all who believe in and receive Jesus Christ.

Receiving forgiveness from God and forgiving those who have hurt or offended us, is like the light shining forth at the break of day. It is a new beginning: breaking the bonds that once held us, illuminating the soul with love, truth, and peace, and restoring us.

It is a new day one in which we no longer have to search for meaning or identity, because we have found what we were looking for: God and His love, meaning and life!

God has done all He can for us to turn to Him. God our creator has demonstrated His love and desire for us by sending Jesus

His Son to die for us, in doing so willingly paying the price for our sin: death. By His death Jesus took away the dividing wall that once stood between us and God.

“But when Christ had offered for all time a single sacrifice for sins, he sat down at the right hand of God...” Hebrews 10:12

Every single person now has an invitation to receive:

The love of God

The forgiveness of God

The eternal life of God

The Holy Spirit of God.

God, our Heavenly Father wants to adopt us into His family as His children. He wants His Holy Spirit, to dwell in you, bringing the fullness of God, which includes energy, joy, love, peace and freedom!

“Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.” 3 John 1:2 (NKJV)

Invitation:

If you have never accepted God and His Love, Jesus Christ as Saviour and the Holy Spirit these things are only one step away. You can take that step by praying the following prayer:

A Prayer to Receive God’s love, and the Holy Spirit:

Heavenly Father, I want to truly receive Your love. I’ve just read about it, but I long to experience it. I believe that Jesus died for my sin to make a way for me to be forgiven and healed. I receive Your forgiveness. I surrender my life to You. Be the Lord of my life. I ask to be born again. Holy Spirit, dwell in me, fill me, and pour that love into my heart. Heal me. Take away all evil, every deception and every fear. I receive Your love now fully and unconditionally. I am Your child. You are my Heavenly Father. Let Your love and truth change me from the inside out. In Jesus’ name. Amen.

Congratulations!

You are now a child of God through faith in God!

Your sins are forgiven. You have been washed clean by the sanctifying blood of Jesus.

The Holy Spirit now dwells within you, giving life to your body, you are a temple of the Holy Spirit.

You have received an eternal inheritance and the gift of everlasting life.

What Now?

Ask the Holy Spirit to help you know the Father, the Son, and the Holy Spirit and to reveal who you are as a child of God through daily Bible reading and prayer.

Live to love God, follow Jesus, and allow the Holy Spirit to transform you.

This will change how you think, live, and see the world.

You have become a new creation in Christ, the person God created you to be: a child of God.

(Further resources go to www.humanbank.life)

Your life has value. Your soul can prosper. And God longs to fill your inner life with true riches.

Key Truths to take with you:

Your wellbeing is not just physical it is emotional, relational, mental, and spiritual.

We are more than bodies we are spiritual beings. When one bank is depleted, the others are affected. But when the soul prospers, everything else flows from that.

You are the steward of your Human Bank.

Every choice you make is either an investment or a withdrawal. You are not powerless. You can rebuild. You can choose to invest life.

True wealth is not money it's Energy, Joy, Love, Peace, and Freedom.

These currencies come not from possessions, but from God and *wise, daily choices* aligned with truth.

You were created to prosper from the inside out.

Through a living relationship with God, you can find healing,

clarity, and purpose and become a wise investor of your time, thoughts, relationships, and soul.

You don't have to stay bankrupt.

Jesus came to give *life that is truly life*. He restores what was lost, fills what is empty, and offers peace beyond understanding.

You are not broken beyond repair, you are loved beyond measure, and you were created to prosper in your soul.

My Declaration

Read it aloud. Declare it. Believe it.

I am not broken beyond repair.

I am loved beyond measure.

**I was created to prosper
not just in body, but in soul.**

But I am not powerless.

With God's help, I can rebuild what was depleted.

I can heal what was hurting.

I can restore what was lost.

True riches are not found in money or status,
but in the divine currencies of:

Energy, Joy, Love, Peace, and Freedom.

And these come from a relationship with God
who fills my soul with life that is truly life.

This is not just a new mindset.

It's a new way to live.

Further Resources and the Complete Book

About This Mini Book

This mini book is an introductory selection from the full-length Human Bank™ — The Wise Investor by Michael J. Smith. For the complete teaching, research, assessments and practical resources, explore the full book.

Discover the complete Human Bank™ — The Wise Investor and other books:

<https://www.humanbank.life/humanbankbooks>

FREE Human Bank™ Assessment: Discover your five banks and reflect on Energy, Joy, Love, Peace and Freedom at <https://www.humanbank.life>. The full-length book and other resources are available at <https://www.humanbank.life/humanbankbooks>.

References & Research — Original Full-Book Footnote Numbers

The numbered references below retain the original identifiers used in Human Bank™ — The Wise Investor. The short mini book does not use consecutive numbering: gaps are intentional and correspond to notes elsewhere in the full-length edition.

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Scripture Sources

Scripture quotations are identified by Bible book, chapter and verse in the text. The copyright acknowledgement appears in the front matter.

About the Author — Michael J. Smith

Michael J. Smith is the founder and originator of **Human Bank™**, an author, chaplain, prayer leader and radio host with a passion for helping people discover true life in God through God-centred, soul-focused, whole-life wellbeing.

He is the author of the Human Bank™ book series: *Human Bank™ — The Wise Investor*, *Soul Bank — Investing for Eternity*, and *Marriage Bank — Investing for Eternity*.

Human Bank™ is an innovative whole-life wellbeing framework that views our wellbeing like a bank — something we continually invest in and withdraw from, resulting in profit or loss across the key areas of life. It helps people reflect on and invest in their **physical, emotional, relational, mental and soul banks**, and ultimately consider how they are investing their lives for eternity.

Michael has served in chaplaincy for more than twenty years and has been involved in Christian prayer, ministry and leadership across Sydney and Australia. His heart is to see people know God, receive His love and truth, prosper in their soul, follow Jesus and live for the purposes and will of God.

Through the **Human Bank™ books, Human Bank™ Assessment, workshops and presentations**, Michael helps individuals reflect on their Human Bank™, invest in their soul and pursue the life that is truly life.

Through the Human Bank™ series, Michael invites individuals, husbands, wives and families to put God at the centre of their lives, rediscover Him as their **First Love**, love Him above all, live for Him, do His will and invest their lives and families for eternity.

www.humanbank.life

Human Bank™ Books



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Marriage Bank — Investing for Eternity

Order your copy and explore more resources to help you on the journey at:

<https://www.humanbank.life/humanbankbooks>



Thank you, for sharing the journey.

God loves you,

Michael J Smith