

# THE RISK RESPONSE MATRIX



Risk is part of faithful Christian service. Whenever we step into an uncertain situation, we must decide whether to move forward, change course, or hold back. Yet biblical wisdom cannot be reduced to a simple rule such as “always be courageous” or “always choose the safest option.” In Scripture, faithfulness sometimes looks like bold action and sometimes like wise restraint.

Jesus demonstrates this throughout His ministry. He accepted danger when obedience to the Father required it, but He also withdrew, delayed, or acted discreetly when the right time had not yet come. His strategy remained fixed, while His tactics changed with the purpose that was at each moment.

The Risk Response Matrix helps us examine those responses along two dimensions:

1. Are we accepting or avoiding the risk?
2. Is that response appropriate or inappropriate in light of obedience towards God’s mandate, love for others, and wise stewardship?

The goal is not to become permanently more cautious or more daring. It is to grow in discernment—to recognize when faithfulness calls for obedient courage and when it calls for wise restraint. These two upper quadrants form the matrix’s healthy operating zone. One way to ensure operations remain appropriate is to ask the right questions:

## FOUR DIAGNOSTIC QUESTIONS

### *Wise Restraint*

**Does stepping back protect the mission for the right time, or am I quietly abandoning it?**

### *Fearful Withdrawal*

**If fear and desire for comfort were not shaping this decision, what act of faithfulness would I recognize as mine to take?**

### *Obedient Courage*

**Is this risk necessary for faithful obedience, or am I merely attracted to the idea of being courageous?**

### *Reckless Exposure*

**Am I asking others— or expecting God— to carry consequences that wise preparation could responsibly reduce?**