

Wisdom in Managing Resources



FRANCIS OTIENO

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First Edition

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Dedication

To my family—
for your unwavering love, prayers, and patience.

To the next generation—
may you rise with wisdom, walk in purpose,
and steward every resource with God's grace.

And to the Giver of all things—
this is for Your glory alone.

Acknowledgments

This book was born out of years of reflection, prayer, and learning—and it would not exist without the support of many.

First and foremost, I give glory to God, the true Owner and Giver of all things. Thank You for entrusting me with this message and for sustaining me through every season of writing.

To my family—thank you for your constant love, encouragement, and understanding. Your belief in me has been a quiet force behind every page.

To my mentors and teachers—thank you for modeling wisdom, faith, and stewardship in both words and actions. Your influence continues to shape my journey.

To my church community and friends—you have prayed with me, challenged me, and reminded me of the importance of living what I write. Thank you for walking this road with me.

To the readers of this book—whether you're just beginning your stewardship journey or deepening it, thank you for opening your heart to these pages. May the truths within lead you closer to God's design for your life.

And finally, to everyone who offered feedback, prayer, or simply asked, *"How's the book coming?"*—your support meant more than you know.

Introduction

What if I told you that managing your money, time, and energy is not just practical—but profoundly spiritual?

In a world obsessed with accumulation and speed, the quiet art of stewardship has been lost. We chase success, hustle for more, and live stretched thin—often forgetting that everything we have is a gift entrusted to us by God. The Bible calls us not just to believe, but to **manage well**. And in this calling lies the secret to a life of peace, purpose, and fruitfulness.

Wisdom in Managing Resources was born out of that conviction.

Over the years, I've seen the consequences of both poor management and faithful stewardship—personally and in others. I've seen families break under the weight of debt, time wasted on what doesn't matter, and burnout that leaves people spiritually dry. But I've also seen how simple biblical wisdom can transform lives: how budgeting can become an act of worship, how rest can renew purpose, and how generosity—when guided by boundaries—can leave a legacy that outlives us.

This book isn't about becoming rich or perfect. It's about becoming **faithful**.

Each chapter will take you through a key principle of biblical stewardship—from financial habits to time management, energy renewal, and legacy-building. You'll find Scripture, real-life application, reflection questions, and weekly action steps designed to help you grow—step by step, decision by decision.

Whether you're just starting your stewardship journey or looking to realign your habits with God's Word, I pray this book equips you, challenges you, and draws you deeper into a life of intentionality and trust.

Remember: you don't own your resources. You **manage** them. And when you manage them with wisdom, you worship the One who gave them to you in the first place.

Let's begin.

— *Francis Otieno*

CHAPTER 1

The Call to Stewardship

“The earth is the Lord’s, and everything in it, the world, and all who live in it.” – Psalm 24:1

Reflection:

Before we talk about managing resources wisely, we must begin with one foundational truth: **nothing we have is truly ours**. Not our money, not our time, not even our talents. It all belongs to God.

This is the essence of **biblical stewardship**. We are not owners—we are managers, caretakers, stewards of what belongs to someone else. Just like a manager in a business is responsible for running things on behalf of the owner, we are entrusted with God’s resources to use, multiply, and preserve.

This truth changes everything.

If it’s *His* money, how should I spend it?

If it’s *His* time, how should I use it?

If it’s *His* creation, how should I treat it?

From Genesis to Revelation, God calls His people to live as faithful stewards. In Genesis 1:28, He gave Adam and Eve the charge to care for

the earth. In the parable of the talents (Matthew 25), Jesus affirmed that faithfulness with little leads to responsibility over much. And in 1 Corinthians 4:2, Paul writes, *“Now it is required that those who have been given a trust must prove faithful.”*

This is not just a financial principle—it’s a **life principle**.

Key Related Scriptures:

- **Genesis 1:28** – “Be fruitful and multiply... fill the earth and subdue it. Rule over the fish of the sea and the birds...”
 - **Matthew 25:14–30** – The parable of the talents: stewardship, risk, reward, and accountability.
 - **1 Corinthians 4:2** – “Now it is required that those who have been given a trust must prove faithful.”
 - **Colossians 3:23–24** – “Whatever you do, work at it with all your heart, as working for the Lord...”
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Real-Life Applications:

- **Shift Your Perspective:** Start your day with a prayer of surrender—“God, everything I have is Yours. Show me how to manage it well today.”
- **Inventory Your Resources:** List everything God has entrusted to you: finances, time, relationships, skills, influence. What are you doing with each of these?
- **Build the ‘Manager Mindset’:** Ask not, “What do I want to do with my money?” but “What would God have me do with His?”

- **Practice Accountability:** Create rhythms of review—weekly check-ins or monthly reflections where you ask, “Am I being faithful?”
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Discussion Questions:

1. What are some things in your life that you tend to view as “yours” rather than God’s?
 2. What might change in your habits if you fully embraced the role of steward over owner?
 3. In what areas do you feel you’ve been a faithful steward? Where is God inviting you to grow?
 4. How can you begin to involve God more actively in your day-to-day decisions?
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Action Step This Week:

Write a Steward’s Prayer. Take 10–15 minutes to write a personal prayer surrendering your resources to God. Be specific—name your job, your bank account, your free time, your family responsibilities. Offer them all to Him and ask for wisdom to manage them faithfully.

Closing Thought:

Stewardship isn’t a task—it’s a trust. It’s a call to partnership with God in the care and use of His resources. The world tells us to consume, to own, to control. But Scripture calls us to manage with faithfulness, to multiply with purpose, and to honour the One who owns it all.

When we embrace our role as stewards, we unlock the wisdom, peace, and provision that come from walking in God's design.

CHAPTER 2

Wisdom vs. Folly

“The wise store up choice food and olive oil, but fools gulp theirs down.”
– Proverbs 21:20 (NIV)

Reflection:

Scripture doesn’t mince words when it speaks of wisdom and foolishness. In Proverbs 21:20, the imagery is vivid and simple: the wise prepare, preserve, and store. Fools consume everything at once. One lives with vision—the other lives in the moment. One looks ahead—the other can’t see past today.

This verse goes beyond food. The “choice food and olive oil” symbolize **anything of value**: money, time, energy, influence, opportunity.

Wisdom is not just about what you *know*, but about how you *act*. A wise person makes intentional decisions that honour God, others, and their future self. A foolish person reacts without reflection, spends without planning, and lives without margin.

But here's the hopeful truth: **foolishness is curable**. Wisdom is not reserved for the few—it’s available to all who seek it. James 1:5 says, *“If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault...”* The question is not whether wisdom is available—the question is whether we’re willing to pursue it.

Key Related Scriptures:

- **Proverbs 6:6–8** – “Go to the ant, you sluggard... it stores its provisions in summer.”
- **Luke 14:28–30** – “Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost?”
- **Ecclesiastes 10:2** – “The heart of the wise inclines to the right, but the heart of the fool to the left.”
- **James 1:5** – “If any of you lacks wisdom, ask God...”

Real-Life Applications:

- **Wise People Save:** Not because they don’t trust God, but because they’re following His example. Joseph saved during the years of plenty for the famine to come. That wasn’t fear—it was faith in action.
- **Foolishness Isn’t Just Financial:** You can waste time, energy, attention, even opportunities. Wisdom invites us to live with intentionality.
- **Impulse Is the Enemy of Wisdom:** If you're always reacting to emotions, ads, or pressure, you’re likely spending more than just money—you’re spending peace.
- **Wisdom Thinks Generationally:** Fools think in paychecks. The wise think in legacies.

Discussion Questions:

1. What are some areas in your life where you've acted impulsively instead of wisely?
2. How do you define "foolish spending"? Does it only apply to money?
3. What examples of wisdom can you draw from others around you?
4. What does it look like for you to begin storing "choice food" in your life right now?

Action Step This Week:

Track your spending for 7 days. Every purchase, every swipe—write it down. At the end of the week, reflect. Where was wisdom at work? Where was impulse driving the wheel? Ask God to help you begin making more spirit-led, wisdom-filled decisions with your resources.

Closing Thought:

The difference between wisdom and folly often lies in **timing and trust**. The wise trust God enough to prepare. They slow down long enough to plan. They resist the lie that "now" is always better. And in doing so, they build a life that lasts.

God wants to give you wisdom—not just for your finances, but for your whole life. Ask for it. Pursue it. And walk in the peace that comes from knowing you're stewarding well what He has placed in your hands.

CHAPTER 3

Budgeting as Worship

“Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it?”
– **Luke 14:28 (NIV)**

Reflection:

Many people think of budgeting as boring, stressful, or even unspiritual. But budgeting, at its heart, is **sacred work**. It is the practice of aligning our resources with our values—of choosing order over chaos, intentionality over impulse.

Jesus Himself spoke of planning and counting the cost as a mark of wisdom. In Luke 14, He uses the example of a builder preparing for a project to teach the importance of thoughtful commitment. That principle applies directly to how we manage money today.

A budget isn’t a cage—it’s a compass. It doesn’t limit freedom; it directs it. When you budget, you’re not saying “no” to joy—you’re saying “yes” to lasting priorities. And when you create a plan for your money, you invite God into your financial life in a tangible way. That’s **worship**.

Because worship isn’t just about songs or Sundays. Worship is a lifestyle. It’s saying, “God, You’re Lord over all—including my wallet.”

Key Related Scriptures:

- **Proverbs 27:23–24** – “Be sure you know the condition of your flocks... riches do not endure forever.”
- **1 Corinthians 14:33** – “God is not a God of disorder but of peace...”
- **Luke 14:28–30** – “Count the cost before you build.”
- **Proverbs 21:5** – “The plans of the diligent lead surely to abundance...”

Real-Life Applications:

- **Start with What You Have:** Budgeting isn't about waiting for more income—it's about faithfully managing what's already in your hands.
- **Give First, Then Spend:** Tithing and generosity should be part of the budget, not an afterthought. Prioritize giving as worship.
- **Set Categories and Goals:** List your fixed needs (rent, utilities), your variables (groceries, transport), and goals (saving, giving, investing).
- **Use Simple Tools:** A notebook, a spreadsheet, or a budgeting app—use what works for you. Simplicity is better than complexity you won't stick with.

Discussion Questions:

1. What emotions or beliefs do you associate with budgeting?
Where did those come from?
2. Have you ever viewed budgeting as a spiritual practice? Why or why not?
3. What would change if you approached money management as an act of worship?
4. What budgeting method or tool might best help you stay consistent?

Action Step This Week:**Create a simple monthly budget.**

- List your income.
- List all recurring expenses.
- Allocate amounts for saving, giving, and spending.
- Leave room for flexibility, but aim for structure.

Pray over your budget. Invite God into every number. Ask Him for wisdom to steward it well.

Closing Thought:

When you put your money in order, you're not just being practical—you're being prophetic. You're declaring that God is in charge, not your

whims. That your values guide your wallet, not the world. That planning is not a lack of faith—it is an expression of it.

Let your budget become your altar. A space where worship meets wisdom. A tool not of restriction, but of revelation.

CHAPTER 4

Saving Is Not Lack of Faith

“Let Pharaoh look for a discerning and wise man and put him in charge of the land of Egypt... Let them collect all the food of these good years that are coming and store up the grain...” – Genesis 41:33–36 (NIV)

Reflection:

There’s a dangerous myth in some Christian circles: that saving money means you’re not trusting God. That storing up provision for the future shows fear instead of faith. But nothing could be further from the truth.

Saving is not about hoarding. It's about **honoring**. It’s not fueled by fear—it’s fueled by foresight. In Genesis 41, Joseph didn't hoard grain out of panic; he stored it under God’s direction. His wisdom during seven years of abundance saved countless lives during seven years of famine.

Joseph's plan wasn't just practical—it was prophetic. His strategy came from heaven. It proves that **preparation can be an expression of faith**, not a denial of it.

We are called to live by faith, yes—but also by wisdom. The Bible constantly affirms planning and saving as part of good stewardship (see Proverbs 21:20 and 6:6–8). When we save, we’re creating space for resilience, generosity, and peace in the future.

Key Related Scriptures:

- **Genesis 41:47–49** – Joseph stores grain for future famine.
- **Proverbs 6:6–8** – The ant gathers food in summer.
- **Proverbs 13:11** – “Whoever gathers money little by little makes it grow.”
- **Proverbs 21:20** – “The wise store up choice food and olive oil...”

Real-Life Applications:

- **Saving Creates Stability:** Emergencies don’t ask permission. A savings buffer allows you to respond wisely instead of reacting in panic.
- **Saving Builds Generosity:** When you’ve planned ahead, you’re free to give in moments of need—without putting your family at risk.
- **Start Small, Be Consistent:** Even saving Ksh.20 a day builds the discipline muscle. The amount matters less than the habit.
- **Separate Saving from Hoarding:** Saving plans for provision. Hoarding comes from fear and control. The heart posture is the difference.

Discussion Questions:

1. Have you ever felt guilty or fearful about saving money? Where do those feelings come from?

2. What's the difference between trusting God and testing God with reckless behavior?
 3. How might saving actually **increase** your ability to live generously and peacefully?
 4. What small steps can you take this month to begin building a savings habit?
-

Action Step This Week:

Open a dedicated savings account—even if you only have a few shillings to put in. Label it with a purpose: “Emergency Fund,” “Future Giving,” or “Peace Account.” Let it be a reminder that saving isn’t selfish—it’s spiritual preparation.

Closing Thought:

Saving doesn’t say, “I don’t trust God.”

It says, “I trust God enough to live wisely with what He’s given me.”

Faith is not a reckless leap into the unknown—it’s a disciplined walk into what God is building. When you save, you participate in His long-term vision for your life. You prepare not just for yourself, but for the people God may call you to bless tomorrow.

Saving is not a lack of faith. It's one of the quietest, strongest ways to live it out.

CHAPTER 5

Escaping the Debt Trap

“The rich rule over the poor, and the borrower is slave to the lender.” – Proverbs 22:7 (NIV)

Reflection:

Few things feel as heavy as debt. The pressure, the anxiety, the feeling of being behind—it can steal your peace, distort your priorities, and hinder your ability to be generous. Proverbs doesn’t sugarcoat it: debt is a form of **bondage**.

This doesn’t mean that all debt is sinful—but it is serious. It comes with spiritual, emotional, and relational consequences. And in many cases, it reflects an unsustainable lifestyle or a lack of planning. Culture teaches us to normalize debt: buy now, pay later. Scripture, however, invites us to live differently: **save now, give later. Build now, enjoy later.**

God wants His people to be free—free to give, to serve, to rest, and to follow His voice without financial chains. Escaping debt is not about shame—it’s about **freedom**. And freedom begins with ownership, discipline, and surrender.

Key Related Scriptures:

- **Proverbs 22:7** – “The borrower is slave to the lender.”
- **Romans 13:8** – “Let no debt remain outstanding, except the continuing debt to love one another...”
- **2 Kings 4:1–7** – A widow in debt seeks help from Elisha; God's provision enables her to repay it.
- **Deuteronomy 28:12** – “You will lend to many nations but will borrow from none...”

Real-Life Applications:

- **Know What You Owe:** Avoiding your debt only deepens the trap. List every debt—amount, interest rate, and minimum payment.
- **Stop the Bleeding:** Pause unnecessary spending. Avoid taking on new debt. Use cash or MPESA or card while you restructure.
- **Snowball or Avalanche:** The **snowball method** pays off smallest debts first for momentum. The **avalanche method** targets high-interest debts first for efficiency. Choose what fits your motivation.
- **Increase Margin:** Look for small, repeatable ways to increase income or reduce costs. Sell what you don't need. Cancel what doesn't add value.
- **Invite God into the Plan:** This is not just about math. It's a spiritual reset. Pray over your finances. Ask God for favour, wisdom, and discipline.

Discussion Questions:

1. How does being in debt affect your sense of peace and purpose?
2. Have you ever believed the lie that debt is “just a normal part of life”?
3. What’s one practical step you could take this week toward reducing your debt?
4. What does freedom from debt look like to you—not just financially, but spiritually?

Action Step This Week:**Create a Debt Repayment Plan.**

List your debts. Choose a repayment method. Set a goal for how much you’ll pay above the minimum this month—even if it’s just Ksh.1,000 more. Track your progress and celebrate small wins. Then pray over your plan daily.

Closing Thought:

You may feel stuck, but you’re not helpless. God is not intimidated by your balance sheet. He is the God of redemption and restoration. Escaping the debt trap may take time—but with wisdom, faith, and consistency, it is possible.

Debt is not your destiny. Freedom is. And every small step toward it is an act of worship and trust in the One who provides.

CHAPTER 6

Generosity with Boundaries

“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

– 2 Corinthians 9:7 (NIV)

Reflection:

Generosity is at the heart of the Christian life. We serve a generous God—One who gives freely, abundantly, and sacrificially. As His children, we’re called to reflect that same spirit: to bless others, meet needs, and give joyfully.

But here’s the tension: **Generosity without boundaries becomes enabling.** And giving out of guilt or fear is not the kind of giving God desires.

Paul reminds the Corinthians that God wants cheerful givers—not manipulated or overextended ones. That means giving must be **intentional**, not impulsive. It should come from the heart, not from pressure.

Jesus was incredibly generous—He fed the hungry, healed the sick, and gave His very life. But even He said “no” at times, withdrew from the crowds, and didn’t meet every need presented to Him. That wasn’t selfishness—it was **stewardship**.

True generosity honours both God and the giver. It blesses without burning out. It flows from a place of **clarity and conviction**, not chaos or compulsion.

Key Related Scriptures:

- **2 Corinthians 9:6–7** – “Whoever sows sparingly will also reap sparingly... God loves a cheerful giver.”
 - **Proverbs 11:24–25** – “One person gives freely, yet gains even more... a generous person will prosper.”
 - **Galatians 6:2, 5** – “Carry each other’s burdens... for each one should carry their own load.”
 - **Mark 1:35–38** – Jesus withdraws to pray despite the crowd’s needs.
-

Real-Life Applications:

- **Give From Vision, Not Guilt:** Let your generosity be led by the Spirit and aligned with your values—not driven by manipulation or emotional pressure.
- **Set a Giving Budget:** Be intentional. Create a category in your finances for giving beyond tithing—random acts of kindness, support for loved ones, or charitable causes.
- **Discern Between Help and Harm:** Not every request should be answered with “yes.” Sometimes helping someone means setting boundaries that promote growth, not dependence.

- **Practice “Yes” and “No” in Love:** Saying “no” doesn’t make you ungodly. Saying “yes” to everyone can rob you of peace, purpose, and financial health.
-

Discussion Questions:

1. Have you ever given out of pressure rather than joy? What was the outcome?
 2. How can you tell when your generosity is helping versus enabling?
 3. What systems can you put in place to give more intentionally and sustainably?
 4. How might boundaries actually *increase* your ability to give long-term?
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Action Step This Week:

Define your giving boundaries.

Write out what types of giving you're called to in this season (tithing, supporting missions, helping family, etc.). Set monthly limits or percentage goals. Then ask God for discernment and peace in saying both “yes” and “no” as needed.

Closing Thought:

God’s generosity flows with both grace and wisdom. Yours should too. When you give from a place of clarity, calling, and cheerful intention, your generosity becomes a **tool of transformation**—for others and for yourself.

Boundaries don't limit generosity. They protect it. And in protecting it, they multiply its impact.

CHAPTER 7

Time as a Sacred Resource

“Teach us to number our days, that we may gain a heart of wisdom.” – Psalm 90:12 (NIV)

Reflection:

Time is one of the few resources every person receives in equal measure—24 hours each day, no more, no less. But how we **manage** that time reveals a great deal about what we value, believe, and prioritize.

Scripture reminds us that time is fleeting. Life is described as a vapour, a shadow, a mist (James 4:14, Psalm 144:4). And yet, God entrusts us with this gift daily. The call to “number our days” in Psalm 90 is not about fear—it’s about **focus**. It’s a prayer to use each moment with **eternal purpose**.

Just like money, time can be wasted, hoarded, overspent, or invested. The wise steward sees time as a **sacred resource**, not just a schedule to survive but a calling to fulfill.

Jesus, though divine, had only 33 years on earth—and only 3 in public ministry. Yet He never seemed rushed or reactive. He moved with intentionality, balance, and rhythm. He worked hard, rested well, prayed often, and said “no” when necessary.

You were not created to be busy—you were created to be **fruitful**. And fruitfulness comes from aligning your time with God's design.

Key Related Scriptures:

- **Psalm 90:12** – “Teach us to number our days...”
 - **Ephesians 5:15–16** – “Be very careful, then, how you live... making the most of every opportunity.”
 - **Luke 5:15–16** – Jesus withdrew often to pray despite growing demands.
 - **Ecclesiastes 3:1** – “There is a time for everything...”
-

Real-Life Applications:

- **Audit Your Time:** Track how you spend your hours for a few days. Compare it to your values. Is your time reflecting what matters most?
- **Build in Margin:** Overloaded schedules kill creativity, peace, and relationships. Leave room for rest, reflection, and divine interruptions.
- **Sabbath Is Sacred:** Weekly rest is not a luxury—it’s a command and a gift. Sabbath restores your soul and recalibrates your heart.
- **Use Time with Eternity in Mind:** Spend your best hours on things that have lasting impact—your family, your calling, your spiritual growth.

Discussion Questions:

1. How do you currently feel about your time—rushed, balanced, distracted, or focused?
2. What's taking more of your time than it should? What's getting less than it deserves?
3. What would it look like for you to “number your days” in this season?
4. What practical changes could you make this week to better steward your time?

Action Step This Week:**Design an Ideal Week.**

Sketch a weekly calendar that reflects your priorities: work, rest, relationships, service, spiritual growth. Start small—choose 1–2 areas to restructure right away. Invite God to direct your time as an offering to Him.

Closing Thought:

Time is not just something you pass through—it's something you invest. When you steward time wisely, you don't just get more done—you become more of who God created you to be.

Every minute carries meaning. Every day holds divine opportunity. Treat your time like a sacred gift—and watch how it multiplies in peace, purpose, and fruitfulness.

CHAPTER 8

Energy, Focus, and Burnout

“Even youths grow tired and weary, and young men stumble and fall; but those who hope in the Lord will renew their strength.” – Isaiah 40:30–31 (NIV)

Reflection:

Time tells you where your hours go, but **energy** determines what you can actually do with them.

You can have an open calendar and still feel exhausted. You can be busy all day and yet accomplish nothing of value. That’s because stewardship is not only about **time management**—it’s about **energy and focus**. These are sacred resources too, and when left unmanaged, they lead to one painful outcome: **burnout**.

Burnout doesn’t just happen when you’re doing too much. It often happens when you’re doing too much of the **wrong** things—or carrying things God never asked you to. It creeps in through overcommitment, people-pleasing, ignoring boundaries, and failing to recharge physically, emotionally, and spiritually.

Even Jesus—God in human flesh—recognized the need for rest. He withdrew from crowds, paused to pray, and encouraged His disciples to do the same (Mark 6:31). He lived in rhythm, not rush.

You were not designed to live on empty. Stewarding your energy means giving your best, not just giving your all. It's about aligning your focus with God's call, not with everyone's demands.

Key Related Scriptures:

- **Isaiah 40:30–31** – God renews the strength of the weary.
 - **Mark 6:31** – “Come with me by yourselves to a quiet place and get some rest.”
 - **Luke 5:16** – Jesus often withdrew to lonely places and prayed.
 - **Ecclesiastes 10:10** – “If the ax is dull and its edge unsharpened, more strength is needed—but skill will bring success.”
-

Real-Life Applications:

- **Do an Energy Audit:** What drains you? What restores you? Track your energy across a day or week. You'll often find patterns that need adjustment.
- **Prioritize, Don't Just Push Through:** Not everything is urgent. Focus on what's important and aligned with your calling. Let the rest wait—or go.
- **Schedule Rest Like You Schedule Work:** If rest is not planned, it won't happen. Sabbath, naps, walks, silence—make space for stillness.
- **Say No Without Apology:** Every “yes” costs energy. Steward wisely. Saying “no” to others can be saying “yes” to God.

- **Recharge Your Soul:** Prayer, worship, Scripture, nature, solitude—feed your spirit. Spiritual depletion always leads to physical burnout.
-

Discussion Questions:

1. What signs of burnout have you experienced or are currently experiencing?
 2. Where are you spending energy that you believe God never asked you to?
 3. What restores your focus, peace, and energy? How can you prioritize those practices?
 4. How can you learn to say “no” in a way that honours both God and others?
-

Action Step This Week:

Create a Personal Energy Map.

List your top energy-drainers and top energy-restorers. Then restructure one part of your weekly routine to reduce burnout and refuel your spirit. This might mean canceling a meeting, turning off notifications, or setting an earlier bedtime.

Closing Thought:

Your energy is a flame meant to burn with purpose—not burn out.

God didn't create you to be constantly tired, overwhelmed, or running on empty. He invites you into a rhythm of renewal: work from rest, serve from overflow, live from His strength—not your own.

You are most effective not when you're constantly busy, but when you're deeply **aligned**—body, soul, and spirit—with His presence and priorities.

CHAPTER 9

Teaching Stewardship to the Next Generation

“Start children off on the way they should go, and even when they are old they will not turn from it.” – Proverbs 22:6 (NIV)

Reflection:

Stewardship is not just something we practice—it's something we **pass on**.

We live in a world where many grow up financially unprepared, time-undisciplined, and spiritually distracted. Yet Scripture is clear: part of godly living involves **training the next generation** to manage wisely what God gives them. Whether you're a parent, mentor, teacher, or community leader, you have a role to play in helping others walk in wisdom.

The goal is not to raise rich kids, but **wise stewards**—young people who understand that everything belongs to God, and that they are responsible for managing it with purpose, discipline, and faith.

Jesus often used parables to teach stewardship because stories stick. Likewise, your life is a living message to those watching. Kids will learn more from how you handle your money, time, and energy than from any financial seminar. You are always teaching—by what you say, and especially by how you live.

The earlier these lessons are taught, the deeper they take root. A child who understands tithing, saving, giving, and budgeting is equipped not just for financial success, but for a **life of spiritual maturity and legacy-building**.

Key Related Scriptures:

- **Proverbs 22:6** – “Train up a child in the way he should go...”
 - **Deuteronomy 6:6–7** – “Impress [these commandments] on your children...”
 - **2 Timothy 1:5** – Paul honours Timothy’s faith, passed down from his mother and grandmother.
 - **Luke 16:10** – “Whoever can be trusted with very little can also be trusted with much...”
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Real-Life Applications:

- **Model What You Teach:** Let your kids or mentees see you budget, tithe, save, and talk about money with purpose—not fear or secrecy.
- **Start Simple, Start Early:** Use age-appropriate tools. For young children, try three jars: *Give*, *Save*, *Spend*. For teens, help them create a basic budget.
- **Teach the ‘Why’, Not Just the ‘How’:** Show them stewardship is about honouring God, not just having more stuff.
- **Share Stories, Not Just Rules:** Tell them your own successes, mistakes, and what you’ve learned. Stories teach better than lectures.

- **Involve Them in Generosity:** Let them help you choose a cause to support, pack a food basket, or tithe part of their own earnings.
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Discussion Questions:

1. Who taught you (or didn't teach you) about stewardship growing up? How has that shaped you?
 2. What financial or spiritual habits would you want your children or mentees to inherit?
 3. Are there any unhealthy patterns you're passing on—knowingly or unknowingly?
 4. What's one simple way you can start teaching stewardship today?
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Action Step This Week:

Teach one stewardship principle to a young person in your life.

This could be a child, teen, student, or younger believer. Keep it simple: explain budgeting, show them how to give, or walk them through a real financial decision. Make it personal, prayerful, and practical.

Closing Thought:

Legacy is not just what you leave behind—it's what you **build into others**.

When you teach stewardship to the next generation, you multiply the impact of wisdom. You extend your influence beyond your lifetime. And you raise up faithful stewards who will glorify God with their lives, just as you're striving to do with yours.

The next generation is watching. Let's give them more than advice—let's give them a model worth following.

CHAPTER 10

Leaving a Legacy, Not Just an Inheritance

“A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous.” – Proverbs 13:22 (NIV)

Reflection:

When people think of legacy, they often think of **money**—wills, property, or wealth passed down. But Scripture invites us into something far deeper: **a legacy of faith, wisdom, and stewardship**. Inheritance is what you leave *to* someone; legacy is what you leave *in* them.

There’s nothing wrong with wanting to leave behind material provision for your family. In fact, Proverbs 13:22 calls it wise. But wealth without **wisdom** can be a curse. A large inheritance in the hands of someone unprepared will vanish quickly. That’s why the truest gift you can leave is a life well-lived, full of **principles, purpose, and God-honouring habits**.

Legacy is about planting seeds today that will grow in generations you may never meet. It's found in the prayers you pray over your children, the example you set in integrity, the budgeting lessons you teach at the kitchen table, and the quiet sacrifices you make to walk with God when no one’s watching.

Jesus didn't leave behind material riches—but His legacy changed the world. The apostles didn't pass down land deeds—but they passed down unshakable truth. You don't have to be wealthy to leave a lasting impact. You just need to live wisely, faithfully, and intentionally.

Key Related Scriptures:

- **Proverbs 13:22** – “A good person leaves an inheritance for their children’s children...”
 - **2 Timothy 2:2** – “Entrust to reliable people who will also be qualified to teach others.”
 - **Deuteronomy 6:5–7** – Pass the truth diligently to your children.
 - **Hebrews 11:4** – “By faith Abel still speaks, even though he is dead.”
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Real-Life Applications:

- **Create a Legacy List:** What values, beliefs, and practices do you want your family or community to carry forward?
- **Live Your Legacy Now:** Legacy isn't just something you leave—it's something you live. Be faithful today. Your consistency will echo tomorrow.
- **Write a Legacy Letter:** Instead of only leaving behind financial instructions, write a letter that shares your faith journey, hopes, and wisdom.
- **Make Disciples:** Your legacy can go beyond bloodlines. Mentor someone. Share your story. Leave spiritual deposits that ripple for eternity.

Discussion Questions:

1. What do you want to be remembered for?
2. Are you more focused on leaving material provision or spiritual direction?
3. What legacy have you inherited—positive or negative—and how will you continue or change it?
4. What step can you take today to begin shaping the legacy you want to leave?

Action Step This Week:

Begin crafting your legacy intentionally.

Write down three values or principles you want to pass on. Start practicing them more consciously and find a way to communicate them—whether through a story, conversation, letter, or action.

Closing Thought:

You may not control what the world remembers—but you can choose what you invest in eternity.

A wise steward doesn't just build for today. They build for tomorrow. For their children. For their church. For their community. For the kingdom.

In the end, it won't be your possessions that echo after you—it will be your **principles**, your **faith**, and your **love**. That's the kind of inheritance that never runs out.

EPILOGUE

A Life That Multiplies

You've walked through a journey—from understanding that everything belongs to God, to managing money, time, and energy with wisdom. Now, the invitation is simple but profound:

Live intentionally. Give generously. Rest wisely. Build faithfully.

Steward what God has given you—not just for your sake, but for the generations to come. And let your life be a living testimony that **wisdom in managing resources is worship in action.**