

Faithful Stewardship | A Personal Inventory of Time, Talents, and Treasures

Since we're unable to gather today, we didn't want the moment to pass without shepherding our hearts a bit. Seasons like this—snow days, slow days, unplanned pauses—can be gifts if we receive them well. This short inventory is meant to help you prayerfully reflect on how you're stewarding your time, your talents, and your treasures as we move forward together. Parents, if it's helpful, feel free to walk through this with your children as well, using it as a simple way to talk about these things in everyday life.

Romans 12:1–2 -- I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.

This inventory is meant to help you prayerfully reflect—not to produce guilt or pressure, but to cultivate **honesty, gratitude, and openness before God** as we prepare for the next movement in our stewardship series.

1. Stewarding Time

Ephesians 5:15–17 -- Look carefully then how you walk, not as unwise but as wise, [16] making the best use of the time, because the days are evil. [17] Therefore do not be foolish, but understand what the will of the Lord is.

Read More: Psalm 90:12; Colossians 4:5–6; Ecclesiastes 3:1–8

Reflection Questions

1. When I look at a typical week, **what receives my best energy**—and what receives what's left over?
2. Where do I feel **hurried, fragmented, or perpetually behind**—and what might that reveal about what I value or fear?

For Students / Kids

- What fills most of your time right now—and does it actually give you life, or just keep you busy?

2. Stewarding Talents *(Skills, abilities, experiences, personality, vocation—not only “church gifts”)*

Romans 12:6–8 -- Having gifts that differ according to the grace given to us, let us use them: if prophecy, in proportion to our faith; if service, in our serving; the one who teaches, in his teaching; the one who exhorts, in his exhortation; the one who contributes, in generosity; the one who leads, with zeal; the one who does acts of mercy, with cheerfulness.

Read More: Exodus 31:1–6; Proverbs 22:29; Colossians 3:23–24

Reflection Questions

1. What abilities or skills has God entrusted to me—whether learned, natural, or vocational—that **seem to bless others when I use them**?
2. Am I currently **offering these abilities freely**, or mostly protecting, hiding, or reserving them for myself?

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For Students / Kids

- What are you good at—or learning to become good at—and how could that one day serve others, not just yourself?

3. Stewarding Treasures *(Money, possessions, resources, margin, access, influence)*

Primary Scripture

Matthew 6:19–21 -- “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Read More: 1 Timothy 6:17–19; 2 Corinthians 9:6–8; Luke 12:15

Reflection Questions

1. When I feel anxious about money or resources, **what am I afraid of losing—or not having enough of?**
2. Does my current use of resources reflect **trust in God’s provision**, or mainly self-protection and control?

For Students / Younger Adults

- When you think about money or stuff, does it feel more like freedom, pressure, or something in between—and why?

A Final Question: *Jesus, what are you inviting me to hold more openly as I follow you?*

Take your time. Pray honestly. There is no rush. God’s mercies are new every morning.