


Day 1 – What's In Your Hand?


 Exodus 4:2 – “Then the Lord said to him, ‘What is that in your hand?’”


When God called Moses, He didn't ask for his resume or his dreams. He asked a simple question: “*What is that in your hand?*” Moses looked down and saw only a shepherd's staff, just a stick. But in God's hands, that stick would part seas, draw water from rocks, and lead a nation to freedom.


We often spend so much time waiting for the “right time” or the “right resources” that we miss the truth: **God always starts with what we already have.** The question isn't whether you have enough. The question is whether you'll trust Him with what's already in your hand.

That could be your paycheck, your time, your skills, or even your influence. Stewardship starts by recognizing that what you have, however ordinary it may seem, is already God's, and it's already enough when surrendered.

If you're in a season where resources are tight or your dreams feel too big, don't despise what's in your hand. You don't need more to get started. You need more trust in the One who gave it to you.

 **Reflect:** What are the specific things God has already given you—your “staff”? What gifts, relationships, experiences, or finances are already within reach but underutilized?

 **Pray:** “Lord, I may not feel like I have much, but I believe You've already given me enough to begin. Show me how to use what's in my hand for Your glory.”

 **Act:** Take a few minutes to list what you have right now—skills, tools, savings, time, opportunities. Then choose one to intentionally steward today in a way that honors God.

Want to Go Deeper?


This devotional is adapted from the principles in my book *The Steward's Life: A Field Manual for Aligning Faith and Finances*. It's a quick, powerful read that can guide you through a 12,day personal challenge or a 12,week group study.

 **Get the book:** [The Steward's Life on Amazon](#)

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Day 2 – Faithful With Little


 *Luke 16:10 – “Whoever is faithful with very little will also be faithful with much...”*


Jesus’ words challenge our modern obsession with more. More money, more influence, more visibility. But heaven doesn’t operate on earthly metrics. The kingdom isn’t looking for the most impressive, but the most faithful.


Faithfulness in little things is the truest test of a steward. If God can trust you to tithe when your income is tight, He can trust you with abundance. If you’re diligent when no one is watching, He knows He can count on you in the spotlight. Faithfulness now is preparation for what’s next.

You don’t need to wait until you get the promotion, the breakthrough, or the windfall. Stewardship starts in the secret, ordinary moments, the daily disciplines, the quiet generosity, the private integrity. It is in these moments that the seeds of abundance are sown.

If you want to grow into a larger assignment, be faithful with the small one you already have. That’s the kingdom path to multiplication.

 **Reflect:** What small area of your life, financial, relational, or spiritual, requires greater faithfulness right now?

 **Pray:** “Jesus, I want to be faithful even when no one sees. Grow my character in the little things so I can reflect Your heart in the big things.”

 **Act:** Pick one “little” area like sticking to a small budget, showing up on time, or praying before spending and commit to honoring God in it today.

Want to Go Deeper?


This devotional is inspired by *The Steward’s Life*, a practical guide to aligning your money, time, and purpose with God’s plan.

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Day 3 – Ownership vs, Stewardship


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


In a world that celebrates ownership, Scripture reminds us that everything belongs to God. Your house, your bank account, your career, even your breath is not truly yours. You are not the owner. You are the steward.


This isn’t just a technicality, it’s a mindset shift that changes everything. When you see yourself as an owner, you hold tightly, control compulsively, and fear loss. But when you embrace your role as a steward, you loosen your grip, seek God’s direction, and focus on faithfulness.

Being a steward doesn’t mean you’re passive. It means you’re intentional. You manage your resources with wisdom, not entitlement. You ask, “Lord, what do You want me to do with what You’ve placed in my care?”

True freedom comes when we stop living like owners and start living like stewards. We’re not called to build our own empires, we’re called to advance God’s kingdom.

 **Reflect:** Are there areas in your life where you’ve been acting like an owner instead of a steward? What might change if you surrendered them back to God today?

 **Pray:** “Father, everything I have is Yours. Help me to release control and manage Your resources with faith, wisdom, and gratitude.”

 **Act:** Identify one area, your finances, your time, your talents and dedicate it to God today. Write it down. Pray over it. Then take one intentional step to manage it as a steward, not an owner.

Want to Go Deeper?


This devotional flows from the principles in *The Steward’s Life*. It will help you live with less fear and more purpose by aligning your life with God’s ownership and direction.

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Day 4 – Provision Has a Purpose


 *Exodus 12:35–36, Exodus 25:2 – God gave the Israelites gold to build the Tabernacle*


When the Israelites left Egypt, they didn't just walk out free, they walked out wealthy. God caused the Egyptians to hand over their gold and silver. But that provision wasn't meant for indulgence. It had a holy purpose: building the Tabernacle, the place where God would dwell among them.


God still provides for purpose. What He places in your hands isn't just for comfort, it's for Kingdom impact. Unfortunately, just like the Israelites, we sometimes melt our blessings into idols instead of investing them into God's plan.

The gold God gives you whether financial resources, talent, or influence is meant to glorify Him. Provision isn't just about being cared for. It's about being equipped to carry out His mission.

If God has entrusted something to you, He has a reason. Ask Him what that reason is. And be willing to surrender the gold, even if it shines more than you expected.

 **Reflect:** Are you using your resources, money, time, opportunities for God's purposes or your own plans? Where have you felt tempted to turn provision into an idol?

 **Pray:** “Lord, thank You for the provision You've given me. Show me how to use it with purpose, not just comfort. Make me a vessel for Your glory.”

 **Act:** Give something today with intention. Whether it's time, money, or encouragement, offer it specifically for the purpose of building God's kingdom.

Want to Go Deeper?


This devotional draws from the heart of *The Steward's Life*. You were never meant to hoard your blessings—you were meant to steward them.

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Day 5 – Budgeting Is Spiritual


 *Proverbs 21:5 – “The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.”*


Most people see budgeting as a chore or worse, a restriction. But the Bible shows us something deeper: planning is a form of stewardship. In God’s economy, diligence and order lead to peace and provision.


When you take time to create a budget, you’re not limiting yourself, you’re aligning yourself. You’re placing every dollar under the authority of Christ. You’re telling your money where to go instead of wondering where it went.

A budget isn’t just financial. It’s spiritual. It reflects your values, your priorities, and your trust in God’s provision. Just as the Israelites gathered manna with purpose and boundaries, we’re called to manage our daily provision with intention and gratitude.

Whether you have a little or a lot, the way you plan reveals how seriously you take your role as a steward. A budget is your blueprint for faithful living.

 **Reflect:** Does your current spending align with your values and God’s priorities? What story does your bank statement tell about what you believe?

 **Pray:** “God, thank You for providing for me. Help me to be diligent in planning and faithful in managing what You’ve entrusted to me. Let my budget reflect my trust in You.”

 **Act:** Take one practical step today: start a budget, review your spending, or adjust your giving. Invite God into the process and ask Him to lead you.

Want to Go Deeper?


This devotional builds on the financial foundations in *The Steward’s Life*. Learn how practical planning is part of your spiritual walk.

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Day 6 – Legacy Is Stewardship Too


 *Proverbs 13:22 – “A good man leaves an inheritance to his children’s children...”*


When we hear the word “legacy,” we often think of money. But the inheritance Scripture speaks of goes far beyond wealth. It’s about passing down wisdom, values, and purpose that echo through generations.


God calls us to live with legacy in mind, not to build monuments to ourselves, but to plant seeds that others will harvest. Stewardship is not just about managing what’s in front of you. It’s about preparing what’s beyond you.

Whether you’re raising children, mentoring someone younger, or simply influencing your community, your daily choices shape your legacy. How you live, how you give, how you serve, it all echoes.

You don’t need to be rich to leave a rich inheritance. You just need to be faithful. A life rooted in God’s Word, guided by His Spirit, and committed to stewardship leaves an impact no economy can measure.

 **Reflect:** What do you want to be remembered for? What spiritual or practical legacy are you creating through your current decisions?

 **Pray:** “Lord, help me to see beyond today. Shape my heart to steward a legacy that reflects Your love and truth to the generations that follow.”

 **Act:** Write down three values or truths you want to pass on. Then identify one step you can take today to live them more visibly.

Want to Go Deeper?


The message of legacy is a thread throughout *The Steward’s Life*. It’s not just a financial guide—it’s a field manual for eternal impact.

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Day 7 – It's Not About the Amount

 *Mark 12:43–44 – “Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth, but she, out of her poverty, put in everything, all she had to live on.”*

In God's kingdom, value is measured by faith, not figures. Jesus celebrated the widow who gave a few coins, not because of the amount, but because of the heart behind it. Her gift was sacrificial, pure, and full of trust.


Stewardship is not about how much you have. It's about how you use what you have. You might think your resources are too small to matter, but in God's hands, small offerings become eternal investments.


This truth sets us free from comparison and shame. You don't need to match someone else's giving, productivity, or influence. God isn't looking for numbers. He's looking for faithfulness.

So give what you have; time, encouragement, money, service with the heart of the widow. Trust that God sees, multiplies, and honors every act of surrendered stewardship.

Reflect

Have you been holding back because you think you don't have enough to offer? Where is God calling you to trust Him with your “little” today?

 **Pray:** “Lord, I may feel small or insignificant, but I know You delight in faith, not numbers. Help me offer what I have with trust, joy, and gratitude.”

 **Act:** Make one sacrificial decision today. Whether it's your time, your money, or your attention, give it in faith and joy, knowing God sees and multiplies it.

Want to Go Deeper?

This final devotional point draws from the core of *The Steward's Life*. You were never asked to give more than you have—only to be faithful with what you've been given.

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Your Next Step: Steward What Matters

You've just completed *Faithful With Little: 7 Days to Steward What Matters*. But this is only the beginning.

You were created with purpose. God entrusted you with resources, not just for survival, but for impact. Time, money, influence, these aren't just yours to manage. They're His to multiply.

My mission is simple: **to teach people how to be faithful with what they have, so they can be trusted with more.** As a veteran, author, former pastor, and financial advisor, I've seen how biblical stewardship can transform lives, families, and futures. If this devotional encouraged you, I invite you to go deeper:

■ **Read the book** – *The Steward's Life* gives you a field manual for living out these principles in every area of life. Grab your copy and begin a 12-day personal challenge or lead a 12-week group study.

☎ **Let's connect** – If you're ready for clarity, coaching, or next steps in stewarding your finances and future, schedule a free consultation with me today.

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🌐 TheStewardsLife.com

You were entrusted with more than you realize. Now go—steward what matters.