COMPANION GUIDE

The Living Margin

Biblical Stewardship for Faith, Family, and Finances

God repeatedly teaches His people to protect a portion before consuming the whole.

FRAMEWORK

Protected Portion · 79/21 · 20/60/20

PURPOSE

Clarity, order, margin, and faithful action

THE LIVING MARGIN

The Stewardship Foundation

The grounding principles, visual framework, and baseline instruments that prepare the steward to work the field with clarity.

THE STEWARDSHIP FOUNDATION

The Awakening

You are not here to fill out another workbook. You are here to face the field.

The field is everything God has placed under your care. Your faith. Your family. Your finances. Your business. Your property. Your relationships. Your opportunities. Your time. Your influence. Your future.

Most people live inside the field without ever stopping to ask who owns it. They work. They earn. They spend. They build. They react. They solve one problem and inherit another.

Then one day they look up and realize the field has been producing, but it has not been stewarded with the clarity, order, and margin it requires.

> This guide is an invitation to stop drifting.

It is an invitation to see what has been entrusted. It is an invitation to protect what should not be consumed. It is an invitation to build a way of life where resources serve faithfulness, rather than pressure.

God owns. We steward.

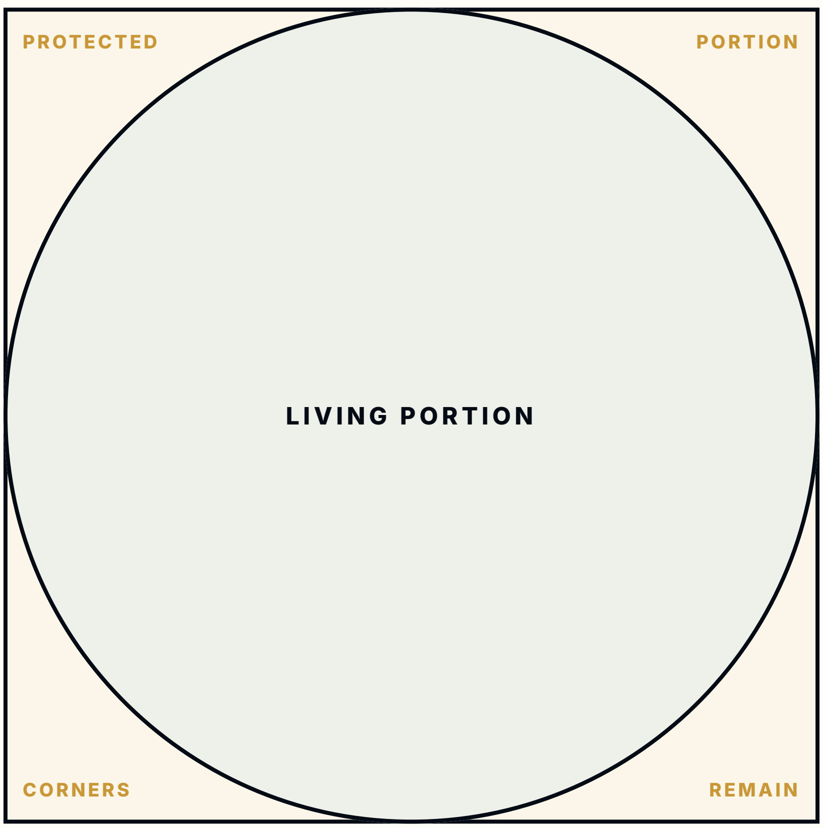
Everything else flows from there.

THE STEWARDSHIP FOUNDATION

The Architecture

God repeatedly teaches His people to protect a portion before consuming the whole.

That pattern appears in the corners of the field. It appears in the terumah. It appears in firstfruits. It appears in the tithe. It appears in celebration. It appears in compassion. It appears in future provision.



THE SQUARE

The square represents the whole field. Everything entrusted belongs inside the field.

THE CIRCLE

The circle represents ordinary life and responsibility. It touches all four sides of the square.

THE CORNERS

The corners represent the protected portion. They are not leftovers. They are intentional space.

THE PRACTICE

The 20/60/20 practice helps modern stewards protect a portion and order what remains.

The point is not a formula. The point is order. The point is not pressure. The point is faithfulness. The point is not financial control. The point is stewardship under God’s ownership.

THE STEWARDSHIP FOUNDATION

Framework Clarification

The visual is meant to make a stewardship pattern visible. It is not meant to turn geometry into a law.

The circle is fully inscribed in the square. It touches each side of the field, yet it does not consume the corners. In simple geometry, the circle occupies about 78.5 percent of the square, while the corners account for about 21.5 percent. For clarity, this guide uses the rounded language of 79/21.

> Live inside the circle. Protect the edge.

The 79 percent represents the living boundary. The 21 percent represents protected space for giving, saving, celebration, mercy, and future needs. It is a visual stewardship model, not a legalistic calculation.

FIRSTFRUITS GIVING

2.5 percent - the first portion set aside in honor, gratitude, and trust.

FIRST TITHE

9.75 percent - ten percent of the post-firstfruits remainder.

SECOND TITHE CATEGORY

8.75 percent - room for saving, celebration, mercy, and future needs.

PROTECTED PORTION

Approximately 21 percent - an observable stewardship picture before the rest is consumed.

The protected portion is approximate by design. The purpose is stewardship order, not mathematical pressure.

THE STEWARDSHIP FOUNDATION

The Radical Inquiry

Before you begin, answer honestly. Write the answer that reveals the current condition of the field.

1. What has God entrusted to me that I have not clearly named?

Faith. Family. Finances. Business. Property. Relationships. Influence. Time. Opportunities.

2. Where have I been living reactively instead of stewarding intentionally?

Consider the places where pressure makes decisions before wisdom has time to speak.

3. What area of my life is producing, but not yet ordered?

A business can produce revenue and still lack margin. A household can have income and still lack clarity. A family can stay busy and still lack direction.

4. What would change if I truly believed the field belonged to God?

Consider your spending. Your schedule. Your business. Your giving. Your pace. Your conversations. Your future.

THE STEWARDSHIP FOUNDATION

The Massive Action Blueprint

The first move is not more effort. The first move is honest sight.

STEWARDSHIP SCORECARD BASELINE

Record an opening total for each category as you complete the sessions. A score of 4-6 signals a field needing attention. A score of 7-11 shows a category gaining structure. A score of 12-16 reflects a clear, repeatable stewardship rhythm. Each session contains a four-statement category scorecard. Use this page to record each category total as you move through the guide. The goal is not a perfect score. The goal is an honest picture of the field.

SESSION	CATEGORY	OPENING SCORE	KEY OBSERVATION
1	Ownership & Stewardship	_____ / 16	
2	Financial Clarity & Order	_____ / 16	
3	Margin & Capacity	_____ / 16	
4	Firstfruits & Priority	_____ / 16	
5	Generosity & Trust	_____ / 16	
6	Celebration, Compassion & Future Provision	_____ / 16	
7	The Protected Portion	_____ / 16	
8	Living Inside the Margin	_____ / 16	
9	Stewardship by Season	_____ / 16	
10	Business Stewardship	_____ / 16	
11	The Stewardship Rhythm	_____ / 16	
12	Legacy & Multiplication	_____ / 16	

BASELINE INTERPRETATION

HIGHEST SCORE ______________________________

WHY IT IS STRONG ______________________________

LOWEST SCORE ______________________________

WHAT IS CREATING PRESSURE ______________________________

FIRST STEWARDSHIP DECISION ______________________________

WHO NEEDS TO BE INVOLVED ______________________________

REVIEW DATE ______________________________

SESSION 01

God Owns. We Steward.

Stewardship begins when ownership is settled.

PRIMARY SCRIPTURE

“The earth and everything in it, the world and its inhabitants, belong to the Lord.”

PSALM 24:1

TIME ESTIMATE: 60 MINUTES

SESSION 01

The Awakening

Most people do not lose margin because they are careless. They lose margin because they begin from the wrong assumption.

They assume the field belongs to them. They earned the income. They built the business. They purchased the property. They carried the responsibility. They made the sacrifice.

All of that may be true. But Scripture starts higher.

> The earth and everything in it belong to the Lord.

That means the field is not yours in the deepest sense. It has been entrusted to you. That truth is not meant to diminish responsibility. It is meant to rightly order it.

The question is no longer, “What do I want to do with what is mine?” The question becomes, “What has God entrusted, and what does faithfulness require?”

SESSION 01

The Architecture

Ownership determines posture.

OWNER POSTURE

An owner clings, controls, and measures success by what can be kept.

STEWARD POSTURE

A steward receives, listens, and measures success by what has been faithfully managed.

THE FIELD

Faith, family, finances, business, property, relationships, influence, and time are all part of the field.

THE FIRST TASK

The first task is not to organize. The first task is to remember who owns the field.

Psalm 24 does not begin with strategy. It begins with ownership. The steward's responsibility is to receive, order, protect, and direct what has been entrusted with faithfulness.

SESSION 01

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. Where do I functionally act like the owner?

Look at behavior before belief. Where do you tighten your grip? Where do you resist surrender?

2. What has God entrusted that I have treated too casually?

Familiarity can hide responsibility. What deserves renewed attention?

3. What would change if I truly believed the field belonged to God?

Consider your calendar, spending, pace, family conversations, business decisions, and future plans.

SESSION 01

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Ownership & Stewardship

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with how clearly I recognize that God owns what I have been entrusted to steward.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how consistently my financial decisions reflect stewardship rather than personal control.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with how intentionally I view my household, work, business, property, and influence as part of my field.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with my willingness to surrender outcomes I cannot control while remaining faithful to my responsibilities.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL ______ / 16

4-6 | LOW

Ownership is unsettled.

You may carry responsibility as though everything depends on you. That pressure can lead to control, fear, avoidance, or exhaustion. Identify one area where you have been carrying ownership instead of stewardship and bring it before God with honesty.

7-11 | MEDIUM

The foundation is present, but not yet consistent.

You likely know the right language, yet pressure may still shape key decisions. Choose one recurring decision - spending, saving, business cash, generosity, or family planning - and make stewardship visible inside that decision this month.

12-16 | HIGH

Your stewardship foundation is strong.

You are beginning from the right posture. Strengthen the connection between belief and practice by helping the people closest to you understand the same foundation. Stewardship becomes durable when it becomes shared language.

DECISION FRAMEWORK: THE STEWARDSHIP PRIORITY FILTER

WHAT IS MOST ENTRUSTED? ______________________

WHAT IS LEAST ORDERED? ______________________

WHAT IS URGENT FOR FAITHFULNESS? ______________________

PRIORITY STEWARDSHIP AREA ______________________

IMPLEMENTATION BLUEPRINT: MY FIRST STEWARDSHIP DECISION

AREA I WILL BRING UNDER CLEARER STEWARDSHIP ______________________

ONE ACTION IN THE NEXT SEVEN DAYS ______________________

WHO SHOULD BE INCLUDED ______________________

REVIEW DATE ______________________

COMMITMENT

Stewardship Commitment

This week, I will remember that I am a steward before I make decisions as though I am an owner.

SIGNATURE ______________________________

DATE ______________________________

Before considering the harvest, remember who owns the field.

SESSION 02

Money Needs Order

Financial clarity is a form of stewardship.

PRIMARY SCRIPTURE

“But everything is to be done decently and in order.”

FIRST CORINTHIANS 14:40

TIME ESTIMATE: 60 MINUTES

SESSION 02

The Awakening

Pressure grows where order is absent.

A household can have income and still feel uncertain. A business can have revenue and still feel tight. A family can have resources and still lack direction.

The issue is not always lack. Often, the issue is blur.

Money moves without clear assignment. Expenses become familiar but unexamined. Savings become inconsistent. Giving becomes reactive. Debt remains present but unnamed. Business cash appears available even when obligations are already attached to it.

> Order does not create provision. Order helps provision serve its proper purpose.

SESSION 02

The Architecture

Clarity is not control. Clarity is visibility.

WHAT IS COMING IN?

Income, revenue, distributions, gifts, and irregular resources.

WHAT IS GOING OUT?

Expenses, obligations, debt, lifestyle, taxes, giving, and business needs.

WHAT HAS BEEN PROMISED?

Commitments already attached to money before it appears available.

WHAT HAS BEEN ASSUMED?

Unspoken expectations that quietly drive spending and pressure.

Without visibility, urgency takes the wheel. With visibility, wisdom has room to work.

SESSION 02

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. Where is financial pressure coming from right now?

Do not assume the answer is income. Look carefully at spending, debt, unclear accounts, inconsistent giving, taxes, and future needs.

2. What part of your financial life do you avoid looking at directly?

Avoidance protects comfort in the short term and increases pressure in the long term.

3. What would become possible if the picture became clearer?

Consider household peace, business decisions, generosity, savings, debt reduction, planning, and communication.

SESSION 02

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Financial Clarity & Order

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with how clearly I understand household income, expenses, savings, debt, and obligations.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how current and visible my financial information is when decisions need to be made.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with the clarity of separation between business funds, household income, taxes, savings, and spending.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with how calmly I can look at financial information without avoiding, guessing, or reacting.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL ______ / 16

4-6 | LOW

The field is difficult to see.

Financial pressure may be coming from uncertainty more than from lack. Gather the core numbers: income, fixed costs, debt, savings, taxes, and obligations. Bring the picture into the light before making major decisions.

7-11 | MEDIUM

You have pieces of the picture.

Some areas may be clear while others remain delayed, estimated, or avoided. Choose the one category that would create the greatest relief if it were fully visible, then establish a simple monthly review rhythm around it.

12-16 | HIGH

Visibility is serving stewardship.

You have a clear financial picture. Now make sure clarity is producing action. Review whether your information helps you protect margin, direct generosity, prepare for taxes, and make better decisions before pressure arrives.

CURRENT FINANCIAL SNAPSHOT

ITEM	AMOUNT	CONFIDENCE LEVEL
Monthly Household Income	$	High / Medium / Low
Monthly Household Expenses	$	High / Medium / Low
Current Savings	$	High / Medium / Low
Consumer Debt	$	High / Medium / Low
Mortgage Debt	$	High / Medium / Low
Business Cash Available	$	High / Medium / Low
Tax Reserve	$	High / Medium / Low

DECISION FRAMEWORK: THE CLARITY PRIORITY FILTER

WHAT IS UNCLEAR? ____________________

WHY HAS IT REMAINED UNCLEAR? ____________________

WHAT DECISION IS BEING DELAYED? ____________________

WHAT INFORMATION WOULD HELP? ____________________

IMPLEMENTATION BLUEPRINT: MY CLARITY PLAN

FINANCIAL AREA TO CLARIFY FIRST ______________________

INFORMATION TO GATHER ______________________

WHO NEEDS TO BE INVOLVED ______________________

COMPLETION DATE ______________________

COMMITMENT

Stewardship Commitment

This week, I will pursue clarity before making major financial decisions.

SIGNATURE ____________________

DATE ____________________

You cannot steward clearly what you refuse to see.

SESSION 03

The Principle of Margin

Margin is protected space that allows a steward to respond faithfully instead of reacting to pressure.

PRIMARY SCRIPTURE

“When you reap the harvest of your land, you are not to reap to the very edge of your field or gather the gleanings of your harvest.”

LEVITICUS 19:9

TIME ESTIMATE: 60 MINUTES

SESSION 03

The Awakening

Margin is not what happens after everything is consumed. Margin is what is protected before everything is consumed.

In Leviticus chapter nineteen, God instructed His people not to harvest the corners of their fields. The corners remained. They created space for compassion, provision, and dependence upon God.

Modern life tends to move in the opposite direction. We fill every calendar space. We spend every dollar. We consume every resource. Then we wonder why we feel pressure.

> The corners remain because faithful stewardship requires room.

SESSION 03

The Architecture

Margin is a design decision.

PHYSICAL MARGIN

Energy, health, rest, and capacity to carry responsibility well.

FINANCIAL MARGIN

Protected dollars that create room for generosity, preparation, and wise response.

FAMILY MARGIN

Space for presence, conversation, attention, and shared direction.

SPIRITUAL MARGIN

Time and attention protected for prayer, Scripture, obedience, and listening.

Margin is not extra. It is protected capacity.

SESSION 03

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. What corners have disappeared from your field?

Think beyond money. Consider your schedule, relationships, spiritual life, business, physical health, and family.

2. Where are you operating at or beyond capacity?

Name the area where pressure has become normal.

3. What would improve if healthy margin was restored?

Consider your decisions, relationships, energy, generosity, and ability to respond.

SESSION 03

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Margin & Capacity

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with the amount of financial margin currently available in my household or business.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with the amount of time and emotional capacity available for my faith, family, and responsibilities.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with my ability to respond to an unexpected expense, opportunity, or need without panic.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with how well I protect boundaries rather than consuming every dollar, hour, and ounce of energy available.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL ______ / 16

4-6 | LOW

The field is crowded.

You may be operating too close to the edge in more than one area. Choose one corner to restore first: a recurring expense, a calendar commitment, a reserve account, a family evening, or a business boundary.

7-11 | MEDIUM

Some margin exists, but it is vulnerable.

You may have protected space in one area while another remains overextended. Find the pressure point that keeps pulling the rest of the field out of order, then protect that edge before adding new obligations.

12-16 | HIGH

Margin is becoming a way of life.

You have room to make decisions with wisdom instead of urgency. Guard that space from gradual erosion. Review commitments, lifestyle growth, recurring expenses, and business obligations before they consume the margin you have built.

THE CORNERS REVIEW

AREA	WHAT CORNER HAS DISAPPEARED?	WHAT CAUSED IT?
Time		
Finances		
Family		
Spiritual Life		
Business or Work		
Physical Health		

RESTORATION PLAN

AREA NEEDING MARGIN ______________________

WHAT NEEDS RESTORED ______________________

FIRST ACTION STEP ______________________

TARGET DATE ______________________

COMMITMENT

Stewardship Commitment

This week, I will begin restoring margin in one area of my field.

SIGNATURE ______________________________

DATE ______________________________

The goal is not more space for comfort. The goal is room for faithful response.

SESSION 04

Firstfruits

What comes first reveals what matters most.

PRIMARY SCRIPTURE

“Honor the Lord with your possessions and with the first produce of your entire harvest.”

PROVERBS 3:9

TIME ESTIMATE: 60 MINUTES

SESSION 04

The Awakening

Every resource eventually receives a destination. The question is not whether your resources go somewhere. The question is where they go first.

Before Israel harvested the full crop, before the increase was fully enjoyed, before plans were made for the remainder, God instructed His people to bring the first portion to Him.

This was not because God needed the harvest. It was because the people needed the reminder. The first portion revealed what occupied first place in their hearts.

> Firstfruits is not primarily about amount. It is about order.

SESSION 04

The Architecture

Priority becomes visible through sequence.

FIRST ATTENTION

Where attention goes first often reveals what trust is attached to.

FIRST DOLLARS

The first destination of money tells a story about priority.

FIRST RESPONSE

A steward learns to respond to provision with worship before consumption.

FIRST REORDERING

A small change in sequence can reshape the whole financial field.

What comes first often reveals what we trust most.

SESSION 04

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

> 1. When income, opportunity, or increase arrives, what usually receives attention first?

Look at the actual pattern, not the desired one.

> 2. What priority do your first dollars currently reveal?

Consider giving, savings, debt, lifestyle, business needs, and future goals.

3. What would need to move up in order for stewardship to become more aligned?

Name the category that deserves earlier attention.

SESSION 04

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Firstfruits & Priority

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with where my first attention goes when income, opportunity, or increase arrives.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how well my financial priorities reflect my convictions rather than my habits.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with how consistently I give, save, prepare, or pray before spending begins.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with the order in which my household or business directs resources.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL	______ / 16

4-6 | LOW

Urgency or habit is directing the first portion.

What comes first may not yet reflect what matters most. Choose one category - giving, saving, debt reduction, or family goals - and move it earlier in the sequence.

7-11 | MEDIUM

Your values are present, but not yet consistently first.

You may know what deserves priority but still let bills, lifestyle, or urgency set the order. Create an automatic transfer, dedicated account, or written sequence for the next income cycle.

12-16 | HIGH

Your priorities are becoming visible through practice.

You are directing the first portion with intention. Continue to review the order as your season changes. A strong firstfruits rhythm remains clear in both abundance and pressure.

FIRST PORTION RANKING

CATEGORY	RANK 1-8
Giving	
Savings	
Debt Reduction	
Household Needs	
Lifestyle Spending	
Business Growth	
Future Goals	
Family Priorities	

PRIORITY REALIGNMENT PLAN

CATEGORY NEEDING MORE ATTENTION ______________________

CATEGORY RECEIVING TOO MUCH ATTENTION ______________________

FIRST CHANGE IN SEQUENCE ______________________

REVIEW DATE ______________________

COMMITMENT

Stewardship Commitment

This week, I will intentionally direct my first portion according to conviction rather than habit.

SIGNATURE ______________________________

DATE ______________________________

What comes first reveals what you trust most.

SESSION 04 - INTEGRATION

Firstfruits Transfer Protocol

Firstfruits becomes durable when the first portion has a destination and a date.

This is not a pressure tool. It is a transfer rhythm that helps the steward act on priority before the rest of the month begins to make demands.

DECISION	AMOUNT	COMPLETION
Monthly household income available for stewardship	$	
Multiply by 2.5 percent	$	
Firstfruits Giving amount	$	
Destination		
Transfer date		

FIRSTFRUITS DECISION

WHAT DOES THIS FIRST TRANSFER DECLARE ABOUT MY PRIORITIES? ____________________

WHAT NEEDS TO BE ORDERED BEFORE THE NEXT INCOME CYCLE? ____________________

SESSION 05

The Tithe

Generosity is not merely a financial decision. It is a trust decision.

PRIMARY SCRIPTURE

“Bring the full tenth into the storehouse so that there may be food in my house.”

MALACHI 3:10

TIME ESTIMATE: 60 MINUTES

SESSION 05

The Awakening

Generosity is easy when resources feel abundant. The real test often comes when resources feel limited.

When pressure increases, the temptation is to hold tighter. Protect more. Delay generosity until a future season feels safer.

Yet Scripture repeatedly invites God’s people to move in a different direction. The tithe helped God’s people remember where provision came from. Every time they gave, they acknowledged that the harvest belonged to God before it belonged to them.

> Generosity exposes what the heart trusts.

SESSION 05

The Architecture

Giving trains the steward to remember the Provider.

FEAR

The instinct to hold back because the future feels uncertain.

HABIT

The pattern of giving last because no intentional rhythm exists.

LACK OF PLANNING

The failure to assign generosity before pressure consumes the field.

UNCERTAINTY

The confusion that keeps a steward from taking the next faithful step.

SESSION 05

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. What fears tend to surface when generosity becomes personal?

Most stewardship challenges are emotional and spiritual before they are mathematical.

2. What messages about money and generosity shaped you growing up?

Name the inherited beliefs that may still be influencing your decisions.

3. When have you experienced joy through generosity?

Remember a time when giving carried meaning, obedience, or freedom.

SESSION 05

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Generosity & Trust

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with the consistency and intentionality of my generosity.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how well I recognize and confront fear when it influences my willingness to give.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with the degree to which generosity is planned rather than dependent on leftover resources.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with the joy, gratitude, and freedom I experience when I give.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL ______ / 16

4-6 | LOW

Generosity may be limited by pressure or fear.

This does not mean you have failed. It means generosity needs a clearer place in the field. Identify the strongest barrier - fear, habit, lack of planning, unclear finances, or past experience - before trying to outwork it.

7-11 | MEDIUM

Generosity matters, but the rhythm is unstable.

You may give when a need moves you, but not yet through an intentional system. Establish one clear generosity practice for the next ninety days and protect it before discretionary spending begins.

12-16 | HIGH

Generosity is becoming a dependable expression of trust.

You are not waiting for perfect conditions to be generous. Widen the practice by discussing it with your household, involving the next generation, and making room for both planned giving and responsive compassion.

FEAR OR FACT?

CONCERN	FACT, FEAR, OR BOTH?	WHAT WOULD FAITHFUL STEWARDSHIP LOOK LIKE?

GENEROSITY PLAN

ONE GENEROSITY GOAL ____________________

WHY IT MATTERS ____________________

FIRST STEP ____________________

TARGET DATE ____________________

COMMITMENT

Stewardship Commitment

This week, I will take one intentional step toward greater generosity.

SIGNATURE ______________________________

DATE ______________________________

Faithful stewardship does not begin with abundance. It begins with trust.

SESSION 05 - INTEGRATION

First Tithe Allocation Card

The tithe becomes a rhythm when generosity is calculated and transferred before the month becomes crowded.

Use the remaining amount after Firstfruits Giving. The purpose is to create structure for generosity and direct support toward the work of God.

CALCULATION	AMOUNT	NOTES
Total monthly household income	$	
Minus Firstfruits Giving	$	
Remaining amount	$	
Multiply remaining amount by 10 percent	$	
First Tithe amount	$	
Destination and transfer date		

> Give first. Give intentionally. Let generosity be a repeated decision rather than an occasional reaction.

SESSION 06

Celebration, Compassion, and Future Provision

Faithful stewardship looks beyond today and creates room for worship, generosity, and preparation.

PRIMARY SCRIPTURE

"You are to eat a tenth of your grain, new wine, and fresh oil... in the presence of the Lord your God."

DEUTERONOMY 14:23

TIME ESTIMATE: 60 MINUTES

SESSION 06

The Awakening

Many people think stewardship is only about giving or saving. Scripture paints a richer picture.

God taught His people to celebrate. He taught them to care for others. He taught them to prepare for future needs. These practices worked together.

Faithful stewardship was never about consuming everything. Neither was it about hoarding everything. It was about using resources in ways that honored God, served people, and prepared wisely for the future.

> The field is healthiest when each part receives its proper place.

SESSION 06

The Architecture

Stewardship has more than one expression.

GIVING

Resources directed toward worship and obedience.

SAVING

Resources protected for future responsibility.

CELEBRATING

Provision enjoyed with gratitude before God.

HELPING OTHERS

Resources used to care for people beyond the household.

When one area receives all the attention and others are neglected, the field becomes imbalanced.

SESSION 06

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. Which part of stewardship comes most naturally to you?

Consider giving, saving, celebrating, helping others, and future planning.

2. Which part is easiest to overlook?

Look for the area that rarely receives time, money, or attention.

3. What would become healthier if this area received its proper place?

Consider your household, business, family, and spiritual life.

SESSION 06

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Celebration, Compassion & Future Provision

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with how well I make room to celebrate God's provision with gratitude.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how intentionally I prepare for future needs before they become urgent.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with how available I am to respond when another person or family needs help.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with the overall balance between giving, saving, celebration, compassion, and preparation.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL ______ / 16

4-6 | LOW

One or more parts of stewardship are receiving little attention.

The field may be focused almost entirely on immediate bills, survival, or accumulation. Choose the most neglected category and give it a defined place this quarter.

7-11 | MEDIUM

The system leans too heavily in one direction.

You may be strong in saving but weak in celebration, strong in giving but weak in preparation, or strong in planning but weak in compassion. Identify the category crowded out and assign it a protected purpose.

12-16 | HIGH

Your stewardship field has healthy range.

You are building a system that honors God, serves people, and prepares wisely. Keep reviewing the balance as income, responsibilities, and season change. What is healthy today may need adjustment tomorrow.

BALANCE REVIEW

AREA	TOO LITTLE	ABOUT RIGHT	TOO MUCH
Giving	☐	☐	☐
Saving	☐	☐	☐
Celebrating	☐	☐	☐
Helping Others	☐	☐	☐
Future Planning	☐	☐	☐

STEWARDSHIP GROWTH PLAN

AREA NEEDING ATTENTION ____________________________

WHY IT MATTERS ____________________________

FIRST STEP ____________________________

TARGET DATE ____________________________

COMMITMENT

Stewardship Commitment

This week, I will strengthen one area of stewardship that has received too little attention.

SIGNATURE ______________________________

DATE ______________________________

Faithful stewardship brings worship, compassion, celebration, and preparation together.

SESSION 06 - INTEGRATION

Second Tithe Allocation Map

The second tithe category creates room for saving, celebration, mercy, and future needs before the rest of the harvest is consumed.

Start with the full protected edge. Subtract Firstfruits Giving and the First Tithe. The remaining category can be intentionally divided among the four purposes below.

ALLOCATION	AMOUNT	PURPOSE OR DESTINATION
Full protected edge	$	
Minus Firstfruits Giving	$	
Minus First Tithe	$	
Remaining Second Tithe category	$	
Saving	$	
Celebration	$	
Mercy	$	
Future Needs	$	

BALANCE CHECK

WHICH CATEGORY NEEDS GREATER ATTENTION THIS SEASON?

WHICH CATEGORY HAS BEEN OVERLOOKED?

Name the one allocation decision that will bring the protected portion into better alignment this month.

TRANSFER OR REVIEW DATE

SESSION 07

The Protected Portion

Faithful stewardship begins by protecting a portion before consuming the whole.

PRIMARY SCRIPTURE

“When you reap the harvest of your land, you are not to reap to the very edge of your field.”

LEVITICUS 19:9

TIME ESTIMATE: 60 MINUTES

SESSION 07

The Awakening

This is where the framework comes together.

Throughout Scripture, God repeatedly taught His people to set apart a portion before consuming the whole. The pattern appears in the corners of the field, the terumah, firstfruits, the tithe, celebration, compassion, and future provision.

Each practice served a different purpose, yet together they reveal one larger stewardship principle.

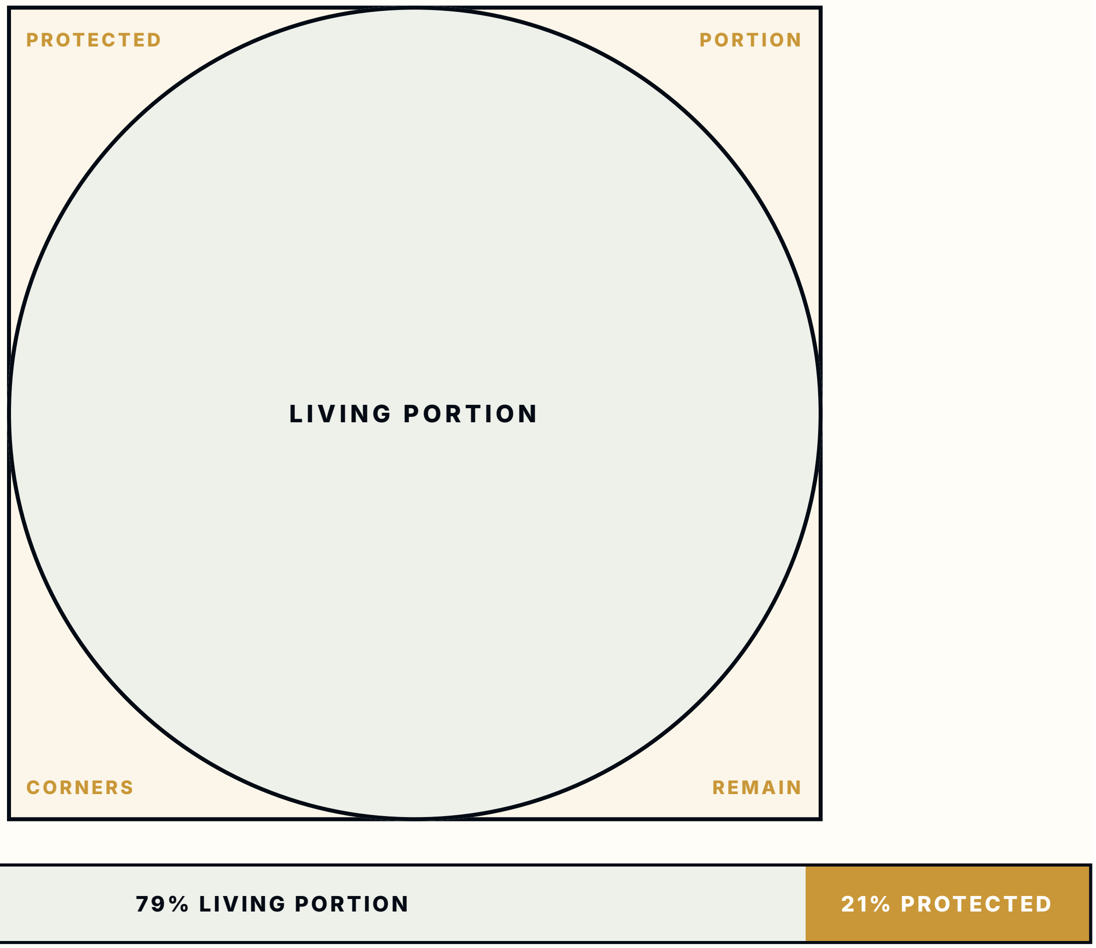
> God’s people were not instructed to consume everything available to them. They were taught to protect a portion first.

That protected portion created room for worship, generosity, celebration, compassion, and preparation.

SESSION 07

The Architecture

The framework does not create the principle. Scripture creates the principle.



The square represents the whole field. The circle represents ordinary life and responsibility. The corners represent the protected portion.

The exact percentage is less important than the principle. A meaningful portion is protected before the whole is consumed.

SESSION 07

The Radical Inquiry

Let the visual confront the current order of your field.

1. Do I protect a portion before spending begins?

Or does the protected portion depend on what remains at the end?

2. What emotions surface when I consider setting aside a meaningful portion first?

Pay attention to fear, resistance, control, relief, or conviction.

3. What would change if the protected portion became non-negotiable?

Consider generosity, savings, debt reduction, business reserves, and family peace.

SESSION 07

The Massive Action Blueprint

Calculate the protected portion as an observation, not as law.

CATEGORY SCORECARD

The Protected Portion

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with how clearly I understand the difference between the protected portion and the living portion.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how consistently I protect resources before directing the remainder toward ordinary living.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with how clearly I can identify the purposes inside my protected portion.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with how well the protected portion is reflected in my actual accounts, transfers, or household decisions.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL _____ / 16

4-6 | LOW

The protected edge is mostly conceptual.

You may understand the framework, but it has not yet become visible in real financial life. Begin with one protected transfer. The goal is not to reach every percentage immediately. The goal is to make protection real.

7-11 | MEDIUM

You are protecting some resources, but the edge is not fully defined.

You may save sometimes, give sometimes, or reserve money when pressure is low. Clarify the categories inside the protected portion and assign each one a purpose, destination, and transfer rhythm.

12-16 | HIGH

The protected portion is functioning as part of your operating system.

You are creating room before consumption. Refine the categories as your season changes, and keep the model practical, approximate, and rooted in stewardship order rather than legalism.

ANNUAL STEWARDSHIP WORKSHEET

DESCRIPTION	AMOUNT
Annual Income	$
Additional Income Sources	$
Total Annual Increase	$

CATEGORY	PERCENTAGE	AMOUNT
Protected Portion	21%	$
Living Portion	79%	$
Total	100%	$

MARGIN CALCULATOR

These calculations illustrate how the protected portion emerges from the biblical pattern explored in the book. They are not presented as law.

CATEGORY	CALCULATION	AMOUNT
Terumah	Annual Increase × 2.5%	$
First Tithe	Remainder × 10%	$
Second Tithe	Remaining Amount × 10%	$
Total Protected Portion	Approximately 21%	$

WHAT SURPRISED YOU?

COMMITMENT

Stewardship Commitment

This week, I will identify and protect a portion before directing resources elsewhere.

SIGNATURE ______________________________

DATE ______________________________

The steward protects a portion before consuming the whole.

SESSION 07 - INTEGRATION

Protected Portion Composition

The protected portion is one picture made of three connected stewardship categories.

CATEGORY	APPROXIMATE SHARE	MONTHLY AMOUNT	PRIMARY PURPOSE
Firstfruits Giving	2.5%	$	Honor, gratitude, and trust.
First Tithe	9.75%	$	Generosity structure and support.
Second Tithe Category	8.75%	$	Saving, celebration, mercy, and future needs.
Total Protected Portion	**Approximately 21%**	$	Protected before ordinary consumption.

A strict sequential calculation can produce a slightly different percentage. This workbook uses 2.5 percent, 9.75 percent, and 8.75 percent to keep the model practical and visible. The purpose is stewardship order, not legalism.

SESSION 08

Living Inside the Margin

Protecting a portion is only the beginning. Stewardship requires learning how to live wisely with what remains.

PRIMARY SCRIPTURE

“Be diligent to know the state of your flocks, and pay attention to your herds.”

PROVERBS 27:23

TIME ESTIMATE: 60 MINUTES

SESSION 08

The Awakening

Many financial systems begin with spending. Scripture begins with stewardship.

Only after the protected portion is identified should the remainder be directed. The 20/60/20 practice provides a simple way to organize household resources with the protected portion first.

> The protected portion creates the margin. The circle carries the responsibility.

SESSION 08

The Architecture

The first twenty percent is the protected portion.

20% PROTECTED PORTION

Giving, saving, future provision, generosity, margin creation, and wise debt reduction.

60% CORE LIVING

Housing, food, transportation, insurance, utilities, and essential responsibilities.

20% FLEXIBLE LIVING

Lifestyle choices, discretionary spending, recreation, and preferences.

100% ASSIGNED

Every dollar receives a purpose before pressure spends it.

SESSION 08

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. What areas of household finances create the most tension?

Think about spending, saving, giving, debt, future planning, and unexpected expenses.

2. Where is money currently trying to do too many jobs at once?

Name the category where pressure is highest.

3. What would become possible if the protected portion was consistently protected first?

Consider peace, generosity, savings, opportunity, and stability.

SESSION 08

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Living Inside the Margin

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with how well my household lives within a defined financial boundary.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with the clarity of my core living costs.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with how intentionally flexible spending is limited and directed.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with how well the 20/60/20 practice helps my household make decisions.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL ______ / 16

4-6 | LOW

The household may be living without a dependable boundary.

Resources may be consumed before they are assigned. Begin with a current-month snapshot: income, protected portion, fixed costs, and flexible spending. The first goal is visibility and direction, not restriction.

7-11 | MEDIUM

A boundary exists, but it is not yet guiding everyday decisions.

You may have a broad plan, but spending can still become reactive. Focus on the category creating the most drift and strengthen it with a weekly review, a separate account, or a clear spending cap.

12-16 | HIGH

Your household is learning to live inside a purposeful boundary.

Your system is serving peace, clarity, and flexibility. Protect against lifestyle creep. Review whether core costs, flexible spending, and protected goals still fit the season you are in.

MONTHLY HOUSEHOLD WORKSHEET

CATEGORY	PERCENTAGE	AMOUNT
Protected Portion	20%	$
Core Living	60%	$
Flexible Living	20%	$
Total	100%	$

QUARTERLY HOUSEHOLD WORKSHEET

CATEGORY	PERCENTAGE	AMOUNT
Protected Portion	20%	$
Core Living	60%	$
Flexible Living	20%	$
Total	100%	$

ANNUAL HOUSEHOLD WORKSHEET

CATEGORY	PERCENTAGE	AMOUNT
Protected Portion	20%	$
Core Living	60%	$
Flexible Living	20%	$
Total	100%	$

HOUSEHOLD STEWARDSHIP REVIEW

CATEGORY	CURRENT %	TARGET %	DIFFERENCE
Protected Portion		20%	
Core Living		60%	
Flexible Living		20%	

COMMITMENT

Stewardship Commitment

This week, I will take one step toward living more intentionally inside the margin.

SIGNATURE ______________________________

DATE ______________________________

The goal is learning to live wisely with what remains.

Monthly Allocation Operating Sheet

Use this operating sheet once per month, or each time household income is received.

Do not include business revenue unless it has been properly separated and made available as household income through owner pay, draws, or distributions.

STEP 1 - IDENTIFY HOUSEHOLD INCOME

INCOME SOURCE	AMOUNT AVAILABLE FOR HOUSEHOLD USE
Wages, salary, owner pay, draws, distributions, side income, or other recurring income	$
Total household income for this month	$

STEP 2 - SEE THE FULL LIVING MARGIN PICTURE

CALCULATION	AMOUNT
Total monthly household income	$
Multiply by 21 percent - full protected edge	$
Multiply by 79 percent - living boundary	$

STEP 3 - APPLY THE PRACTICAL 20/60/20 HOUSEHOLD SYSTEM

CATEGORY	PERCENTAGE	TARGET AMOUNT
Practical protected edge	20%	$
Fixed-cost target	60%	$
Flexible-spending target	20%	$

STEP 4 - ASSIGN THE PRACTICAL PROTECTED EDGE

PROTECTED PORTION ASSIGNMENT	AMOUNT	TRANSFER DATE
Firstfruits Giving	$	
Tithe	$	
Savings	$	
Emergency reserves	$	
Debt reduction beyond minimums	$	
Mercy, celebration, or future needs	$	

The 21 percent gives the picture. The 20 percent gives the monthly practice. The goal is order.

SESSION 09

Stewardship by Season

Faithful stewardship requires understanding the season you are in and responding wisely.

PRIMARY SCRIPTURE

“There is an occasion for everything, and a time for every activity under heaven.”

ECCLESIASTES 3:1

TIME ESTIMATE: 60 MINUTES

SESSION 09

The Awakening

One common mistake in stewardship is assuming every season should look the same.

The decisions required during growth differ from those required during recovery. The priorities of a young family may differ from those of an empty nest household. A new business faces challenges an established business may not.

Wisdom begins by recognizing the season you are in.

SESSION 09

The Architecture

Every season requires a different response.

BUILDING

Establishing foundations, systems, skills, and basic order.

REBUILDING

Recovering after disruption, loss, strain, or financial pressure.

STABILIZING

Creating consistency, reserves, rhythms, and sustainable structure.

GROWING

Stewarding expansion, increase, opportunity, and added responsibility.

PREPARING

Looking ahead, saving, planning, and getting ready for what is coming.

TRANSITIONING

Navigating change, succession, retirement, relocation, or role shifts.

SESSION 09

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. What season are you currently experiencing?

Consider faith, family, finances, business, health, and responsibilities.

2. Do the people closest to you agree about the current season?

Different people may see the same field differently.

3. What happens if you ignore what this season requires?

Name the cost of forcing one season to act like another.

SESSION 09

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Stewardship by Season

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with how clearly I understand the season my household or business is currently in.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how well my current financial decisions fit that season.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with how intentionally I am preparing for the next likely season.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with how well the people closest to me understand our current priorities.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL _____ / 16

4-6 | LOW

The current season may be unnamed or misunderstood.

You may be applying the right principle at the wrong time. Pause before adding another goal or obligation. Name the season first: building, rebuilding, stabilizing, growing, preparing, or transitioning.

7-11 | MEDIUM

You see the season, but decisions may not yet be aligned.

You may know you are rebuilding while still spending like you are growing, or know you are preparing while failing to build reserves. Choose one decision that needs to catch up with reality.

12-16 | HIGH

Your stewardship is responding to the season with wisdom.

You are adjusting rather than forcing. Keep watching for the next transition. Strong stewardship does not only respond to today; it prepares for tomorrow.

SEASON WHEEL

SEASON	MARK CURRENT	WHAT THIS SEASON REQUIRES
Building	☐	Establish foundations.
Rebuilding	☐	Restore after disruption.
Stabilizing	☐	Create consistency.
Growing	☐	Steward expansion wisely.
Preparing	☐	Look ahead and make ready.
Transitioning	☐	Navigate change faithfully.

SEASON ACTION PLAN

MY CURRENT SEASON ______________________________

THREE STEWARDSHIP PRIORITIES ______________________________

NEXT FAITHFUL ACTION ______________________________

TARGET DATE ______________________________

COMMITMENT

Stewardship Commitment

This week, I will embrace the season God has placed before me and steward it faithfully.

SIGNATURE ______________________

DATE ______________________

Every season has opportunities and responsibilities.

SESSION 10

Stewarding a Business

A business is more than a source of income. It is a field entrusted to a steward.

PRIMARY SCRIPTURE

"Whoever is faithful in very little is also faithful in much."

LUKE 16:10

TIME ESTIMATE: 60 MINUTES

SESSION 10

The Awakening

Many business owners begin with a simple goal: provide for the family, serve customers, and build opportunity.

Over time, the business grows and responsibilities expand. Revenue can rise while margin disappears. Sales can increase while cash becomes tight. Activity can multiply while clarity declines.

> Faithful business stewardship requires more than growth. It requires order.

SESSION 10

The Architecture

Growth is valuable. Stewardship is essential.

OPERATING CASH

Resources required to operate the business responsibly.

OWNER COMPENSATION

Clear compensation that separates business stewardship from household stewardship.

PROFIT & TAX

Protected reserves for taxes, profit, stability, and future opportunity.

MARGIN

The capacity that keeps growth from becoming pressure.

SESSION 10

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. When you think about your business, what concerns you most right now?

Revenue, cash flow, taxes, profitability, employees, growth, or future planning.

2. Where does the business feel productive but fragile?

Name the area where activity is high but stability is thin.

3. What would change if stewardship became the primary measure of business success?

Consider decisions, pace, profit, owner pay, taxes, reserves, and leadership.

SESSION 10

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

BUSINESS STEWARDSHIP DASHBOARD

CATEGORY	CURRENT AMOUNT	HEALTHY?	NOTES
Operating Cash	$	☐ Yes ☐ No	
Owner Compensation	$	☐ Yes ☐ No	
Profit & Tax Reserves	$	☐ Yes ☐ No	

CATEGORY SCORECARD

Business Stewardship

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with the clarity of operating cash inside my business.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how clearly owner compensation is defined and separated from business cash.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with the strength of profit, tax, and reserve planning inside the business.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with how well the business supports customers, employees, my household, and long-term stewardship.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL _____ / 16

4-6 | LOW

The business may be productive but unclear.

Revenue may be moving, but categories may not be separated enough to support wise decisions. Clarify operating cash, owner compensation, and profit-and-tax reserves. Do not treat every dollar in the business account as available.

7-11 | MEDIUM

The business has structure, but one category is still carrying pressure.

You may have good revenue but weak reserves, clear payroll but unclear owner compensation, or healthy sales with inconsistent cash. Identify the weakest category and build a ninety-day plan around it.

12-16 | HIGH

The business is being led as a field, not merely as an income source.

You are building a business with order, integrity, and purpose. Keep strengthening the connection between business stewardship and household stewardship so growth serves long-term faithfulness rather than adding pressure.

BUSINESS FIELD REVIEW

QUESTION	RESPONSE
What is working well in the business?	
What feels fragile?	
What opportunity deserves attention?	
What risk deserves attention?	
What would strengthen stewardship during the next year?	

NEXT 90 DAYS

PRIORITY 1 ____________________

PRIORITY 2 ____________________

PRIORITY 3 ____________________

REVIEW DATE ____________________

COMMITMENT

Stewardship Commitment

This week, I will take one step toward greater clarity and stewardship in my business.

SIGNATURE ______________________________

DATE ______________________________

The business is a field. The owner is a steward.

SESSION 10 - INTEGRATION

Business-to-Household Boundary Review

A business owner needs clarity on both sides of the field.

The business has its own responsibilities. The household has its own stewardship plan. Revenue is not automatically household income. It becomes household income after business obligations, operating cash, tax reserves, and owner compensation have been clearly addressed.

BUSINESS SIDE	CURRENT CLARITY	HOUSEHOLD IMPACT
Operating Cash		
Owner Compensation		
Profit and Tax		
Owner pay available to household		

BOUNDARY DECISION

WHAT BUSINESS CASH IS NOT AVAILABLE FOR HOUSEHOLD USE? ______________________

WHAT OWNER-PAY RHYTHM WILL SUPPORT THE HOUSEHOLD PLAN? ______________________

WHAT REVIEW WILL KEEP THE TWO SYSTEMS ALIGNED? ______________________

SESSION 11

The Stewardship Rhythm

Faithful stewardship is usually the result of consistent attention over time.

PRIMARY SCRIPTURE

“In the future, when your children ask you, ‘What do these stones mean to you?’ you should tell them…”

JOSHUA 4:6

TIME ESTIMATE: 60 MINUTES

SESSION 11

The Awakening

Most stewardship problems do not appear overnight.

A household slowly drifts. Business pressure accumulates. Small issues become larger issues because they go unnoticed for too long.

The opposite is also true. Healthy stewardship is usually built through small acts of attention repeated over time.

> Stewardship is not an event. It is a rhythm.

SESSION 11

The Architecture

Rhythms create remembrance.

WEEKLY REVIEW

Small adjustments before pressure grows.

MONTHLY REVIEW

Patterns identified before they become problems.

QUARTERLY REVIEW

Broader perspective for decisions and priorities.

ANNUAL REVIEW

Remembrance, gratitude, lessons learned, and preparation.

SESSION 11

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

> 1. If someone examined your stewardship habits today, what rhythms would they discover?

Are your reviews intentional, occasional, reactive, or nonexistent?

> 2. What currently drives your stewardship decisions?

Urgency, clarity, fear, wisdom, habit, or prayer?

3. What review rhythm would create the greatest impact in your current season?

Choose the rhythm that would bring the most clarity.

SESSION 11

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

The Stewardship Rhythm

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with the consistency of my weekly or monthly stewardship review rhythm.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how regularly my household or business reviews priorities before pressure forces decisions.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with how well I use review to notice patterns, celebrate progress, and make adjustments.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with how clearly my stewardship rhythms are scheduled, protected, and repeated.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL ______ / 16

4-6 | LOW

Stewardship may be mostly reactive.

You may only look closely when something goes wrong. Establish one review rhythm this month. Fifteen minutes each week or one hour each month is enough to begin.

7-11 | MEDIUM

Review happens, but not with enough consistency to shape the field.

You may review when you remember or when urgency rises. Put the rhythm on the calendar, assign a day, and use the same questions each time. Repetition is what makes stewardship durable.

12-16 | HIGH

Stewardship is becoming a practiced rhythm.

You are paying attention before small issues become large ones. Keep building a layered rhythm: weekly awareness, monthly review, quarterly adjustment, and annual reflection.

WEEKLY REVIEW

QUESTION	NOTES
What went well this week?	
What needs attention?	
Were there unexpected expenses?	
Were giving and saving honored?	
What decisions need to be made next week?	
What am I grateful for?	

MONTHLY REVIEW

QUESTION	NOTES
What progress did we make this month?	
What financial surprises occurred?	
What spending trends appeared?	
Are we protecting the protected portion?	
What needs adjustment next month?	

QUARTERLY STEWARDSHIP DASHBOARD

AREA	GREEN	YELLOW	RED
Faith	☐	☐	☐
Family	☐	☐	☐
Finances	☐	☐	☐
Business	☐	☐	☐
Generosity	☐	☐	☐
Future Planning	☐	☐	☐

BUILD YOUR RHYTHM

RHYTHM	FREQUENCY	SCHEDULED DAY
Weekly Review	Weekly	
Monthly Review	Monthly	
Quarterly Review	Quarterly	
Annual Review	Annually	

COMMITMENT

Stewardship Commitment

I will establish a stewardship rhythm that helps me remain attentive to the field God has entrusted to my care.

SIGNATURE ______________________________

DATE ______________________________

Small reviews today often prevent larger problems tomorrow.

SESSION 11 - INTEGRATION

Monthly Stewardship Review Card

The rhythms do not need to be heavy. They need to be repeated.

Use this card once each month to create a place for the work: a time to look, decide, adjust, give thanks, and move forward.

MONTHLY REVIEW AREA	WHAT I SEE	NEXT DECISION
Owner pay		
Generosity		
Taxes		
Insurance		
Estate basics		
Long-term direction		

> One category. One transfer. One conversation. One review. One protected edge. One month at a time.

SESSION 12

Living Your Legacy

The greatest legacy is not what you leave behind. It is what you pass on.

PRIMARY SCRIPTURE

"What you have heard from me... commit to faithful people who will be able to teach others also."

SECOND TIMOTHY 2:2

TIME ESTIMATE: 60 MINUTES

SESSION 12

The Awakening

Most people think about legacy in terms of assets. Scripture points us toward something deeper.

Money, property, businesses, and investments matter. But the greatest inheritance is not merely financial. It is spiritual. It is relational. It is formed through values, habits, wisdom, faithfulness, and stewardship transferred from one generation to the next.

> A healthy estate plan may distribute resources. A healthy legacy transfers stewardship.

SESSION 12

The Architecture

Legacy begins long before the end of life.

FAITH

What truth is being carried forward?

FAMILY

What values are being practiced and repeated?

BUSINESS

What responsibility and wisdom are being transferred?

GENEROSITY

What pattern of giving is being modeled?

PROPERTY

What resources are being prepared for faithful use?

RELATIONSHIPS

What kind of people are being formed around you?

SESSION 12

The Radical Inquiry

Do not answer quickly. Let the question expose the current condition of the field.

1. If those closest to you described your legacy today, what would they say?

What would they identify as most important? What would they carry forward?

2. What legacy did others leave for you?

Name the values, lessons, habits, or wounds that still influence your stewardship.

3. What stewardship lesson most needs to be passed to the next generation?

Be specific. The lesson that is unnamed is rarely transferred clearly.

SESSION 12

The Massive Action Blueprint

Turn insight into a concrete stewardship decision.

CATEGORY SCORECARD

Legacy & Multiplication

For each statement, choose one response. **1 = Least Satisfied**: unclear, inconsistent, avoided, or pressured. **2 = Somewhat Satisfied**: visible but not dependable. **3 = Satisfied**: generally working with continued attention. **4 = Highly Satisfied**: clear, intentional, and supported by a repeatable rhythm.

MY SATISFACTION LEVEL IS...	1	2	3	4
1. I am satisfied with what my financial life is teaching the people closest to me.	☐ 1	☐ 2	☐ 3	☐ 4
2. I am satisfied with how intentionally I am passing forward faith, wisdom, responsibility, and generosity.	☐ 1	☐ 2	☐ 3	☐ 4
3. I am satisfied with the conversations I am having about legacy, stewardship, and future responsibility.	☐ 1	☐ 2	☐ 3	☐ 4
4. I am satisfied with how well my current decisions reflect the legacy I hope to leave.	☐ 1	☐ 2	☐ 3	☐ 4

CATEGORY TOTAL ______ / 16

4-6 | LOW

Legacy may be happening by default rather than by design.

Every financial life teaches something. Begin by naming one stewardship value you want the next generation to see clearly through your choices this year.

7-11 | MEDIUM

You have a vision for legacy, but it is not yet consistently transferred.

You may know what you want to leave behind but have not yet created conversations, habits, or practices that carry it forward. Choose one person and one principle to begin transferring intentionally.

12-16 | HIGH

Your stewardship is becoming generational.

You are not only managing resources. You are forming people. Keep making legacy visible through conversations, shared decisions, generosity practices, family rhythms, business integrity, and a written legacy letter.

LEGACY PRIORITIES

LEGACY PRIORITY	WHY IT MATTERS
1	
2	
3	
4	
5	

LEGACY TRANSFER PLAN

AREA	WHO WILL RECEIVE IT?	HOW WILL I TRANSFER IT?
Faith		
Family Values		
Stewardship Principles		
Business Knowledge		
Generosity Practices		
Life Lessons		

THE LEGACY LETTER

Write a letter to the next generation. What would you want them to know about faith, family, stewardship, work, generosity, and life?

DEAR ______________________________

SIGNED ______________________________

COMMITMENT

Stewardship Commitment

I will intentionally pass forward what God has entrusted to me.

SIGNATURE ______________________________

DATE ______________________________

What is faithfully stewarded today can continue bearing fruit long after we are gone.

SESSION 12 - INTEGRATION

Formation Audit

Every financial life teaches something. The question is what it is teaching the people who live near it.

WHAT DOES MY FINANCIAL LIFE TEACH?	OFTEN	WHAT I WANT IT TO TEACH
Fear	☐	
Trust	☐	
Consumption	☐	
Stewardship	☐	
Avoidance	☐	
Wisdom	☐	
Secrecy	☐	
Clarity	☐	
That God comes first	☐	
That money has a purpose	☐	

LEGACY CORRECTION

ONE MESSAGE I NEED TO CHANGE ______________________________

ONE REPEATED DECISION THAT WILL TEACH SOMETHING BETTER ______________________________

THE LIVING MARGIN

The Stewardship Fieldbook

A working collection of review tools, operating sheets, meeting templates, commitments, and legacy instruments for the ongoing work of stewardship.

Annual Stewardship Review

Stewardship improves when we pause long enough to evaluate the field before entering the next season.

Set aside uninterrupted time. Work through the review slowly. Be honest. This is not a performance evaluation. It is a stewardship conversation.

LOOKING BACK

1. How did God provide this year?

Name the five most significant ways God provided.

2. What victories are worth celebrating?

Debt reduction, increased generosity, improved savings, better communication, business growth, or margin creation.

3. What challenges shaped this year?

What did they teach you?

LESSONS LEARNED

LESSON	APPLICATION
1	
2	
3	

ANNUAL SCORECARD REVIEW

Use the completed session scorecards to record the current condition of the field. The annual review is not a performance evaluation. It is a clear-eyed stewardship conversation. Each session contains a four-statement category scorecard. Use this page to record each category total as you move through the guide. The goal is not a perfect score. The goal is an honest picture of the field.

SESSION	CATEGORY	ANNUAL SCORE	WHAT CHANGED THIS YEAR?
1	Ownership & Stewardship	_____ / 16	
2	Financial Clarity & Order	_____ / 16	
3	Margin & Capacity	_____ / 16	
4	Firstfruits & Priority	_____ / 16	
5	Generosity & Trust	_____ / 16	
6	Celebration, Compassion & Future Provision	_____ / 16	
7	The Protected Portion	_____ / 16	
8	Living Inside the Margin	_____ / 16	
9	Stewardship by Season	_____ / 16	
10	Business Stewardship	_____ / 16	
11	The Stewardship Rhythm	_____ / 16	
12	Legacy & Multiplication	_____ / 16	

LOOKING AHEAD

PRIORITY	WHY IT MATTERS
1	
2	
3	
4	
5	

RISKS TO WATCH ______________________

OPPORTUNITIES TO PURSUE ______________________

90-Day Action Plan

Big change rarely happens all at once. It happens through consistent action over time.

PRIORITY	GOAL	WHY IT MATTERS	ACTION STEPS	TARGET DATE
1				
2				
3				

WHO WILL HELP ME STAY ACCOUNTABLE? ____________________

WHEN WILL I REVIEW PROGRESS? ____________________

Monthly Living Margin Master Worksheet

One worksheet. One month. One clear view of the household field.

Use this page after income has been identified and before flexible spending begins. The goal is not perfection. The goal is order.

MONTHLY INCOME AND BOUNDARIES	AMOUNT
Total household income available this month	$
Full Living Margin protected edge - 21 percent	$
Full Living Margin living boundary - 79 percent	$
Practical protected edge - 20 percent	$
Fixed-cost target - 60 percent	$
Flexible-spending target - 20 percent	$

PROTECTED PORTION ASSIGNMENT	AMOUNT	PURPOSE
Firstfruits Giving	$	
Tithe	$	
Savings or emergency reserves	$	
Debt reduction beyond minimums	$	
Mercy, celebration, or future needs	$	

MONTH-END REFLECTION

WHAT DID WE PROTECT WELL? ______________________________

WHAT NEEDS ADJUSTMENT NEXT MONTH? ______________________________

Family Stewardship Meeting Template

Stewardship is often caught before it is taught.

DATE ______________________________

PARTICIPANTS ______________________________

1. Celebrate

How did we see God's provision recently?

2. Review

What is going well in our family?

3. Discuss

What needs attention in faith, family, finances, schedules, relationships, or future plans?

ACTION	WHO OWNS IT?	DUE DATE

Business Stewardship Review Template

Healthy businesses are stewarded intentionally.

BUSINESS NAME ______________________

REVIEW DATE ______________________

CATEGORY	CURRENT STATUS
Revenue	
Cash	
Profit	
Taxes	
Debt	
Margin	

1. What is working well?

Name the areas of strength inside the business.

2. What feels fragile?

Name the pressure points before they become problems.

3. What opportunity or risk deserves attention?

Look at both growth and exposure.

PRIORITY	ACTION	DUE DATE
1		
2		
3		

The Living Margin Covenant

A personal stewardship commitment.

> I acknowledge that everything ultimately belongs to God.

I am a steward, not an owner. I commit to stewarding faithfully what has been entrusted to me. I will seek to honor God with my resources, relationships, opportunities, responsibilities, and influence.

I will protect margin. I will practice generosity. I will prepare for future needs. I will pursue wisdom rather than impulse. I will seek faithfulness over accumulation. I will remember that the field belongs to God. I will strive to leave a legacy of stewardship for those who follow.

SIGNED ______________________________

DATE ______________________________

WITNESS, OPTIONAL ______________________________

Self-Assessment Re-Score

Return to the field and measure what has changed.

CLOSING SCORECARD SUMMARY

Record your current category totals after completing the guide. Compare the results with your opening baseline. Name both the growth and the work that remains. Each session contains a four-statement category scorecard. Use this page to record each category total as you move through the guide. The goal is not a perfect score. The goal is an honest picture of the field.

SESSION	CATEGORY	CLOSING SCORE	WHAT STILL NEEDS ATTENTION?
1	Ownership & Stewardship	_____ / 16	
2	Financial Clarity & Order	_____ / 16	
3	Margin & Capacity	_____ / 16	
4	Firstfruits & Priority	_____ / 16	
5	Generosity & Trust	_____ / 16	
6	Celebration, Compassion & Future Provision	_____ / 16	
7	The Protected Portion	_____ / 16	
8	Living Inside the Margin	_____ / 16	
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11	The Stewardship Rhythm	_____ / 16	
12	Legacy & Multiplication	_____ / 16	

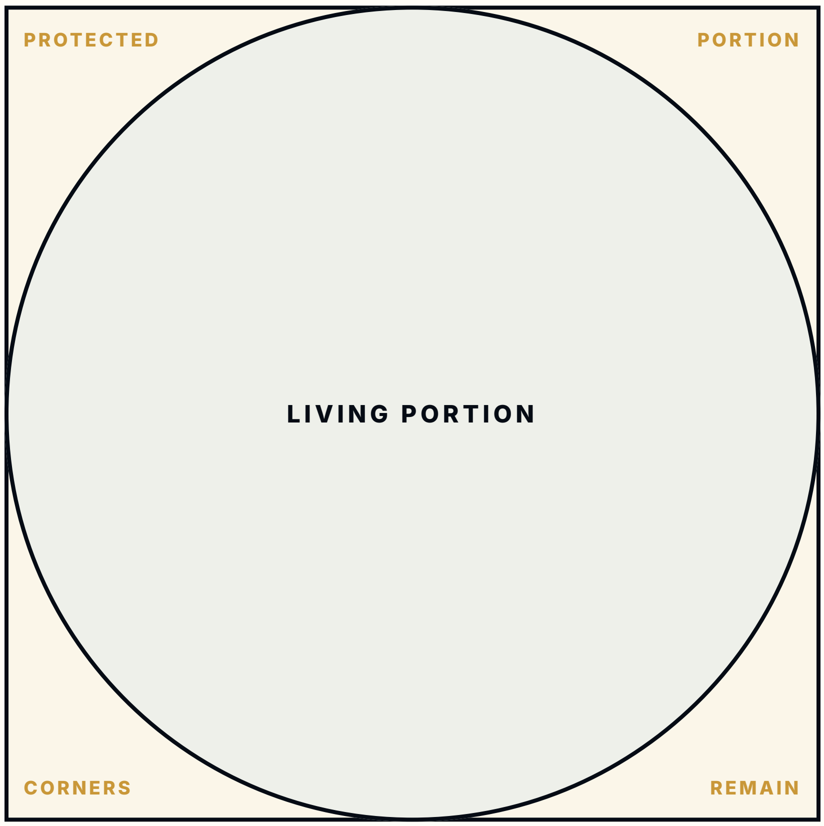
12-Session Commitments Log

Track the commitments you made across the guide.

SESSION	COMMITMENT	COMPLETED?	NOTES
1		☐	
2		☐	
3		☐	
4		☐	
5		☐	
6		☐	
7		☐	
8		☐	
9		☐	
10		☐	
11		☐	
12		☐	

Framework at a Glance

The whole guide in one picture.



GOD OWNS

The field belongs to God.

WE STEWARD

We manage what has been entrusted.

THE CORNERS

A portion is protected before consumption.

THE RHYTHM

Faithful stewardship is practiced over time.

Leave the corners. Protect the portion. Live within the margin. Pass it forward.

NOTES

Journal Page 1

Use this page for notes, reflection, coaching, or group discussion.

NOTES

Journal Page 2

Use this page for notes, reflection, coaching, or group discussion.

NOTES

Journal Page 3

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NOTES

Journal Page 4

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Journal Page 5

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Journal Page 6

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Journal Page 7

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NOTES

Journal Page 8

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NOTES

Journal Page 9

Use this page for notes, reflection, coaching, or group discussion.

NOTES

Journal Page 10

Use this page for notes, reflection, coaching, or group discussion.

LEGACY LETTER

Legacy Letter Page 1

Write with honesty. Write for the people who will carry what you pass forward.

Legacy Letter Page 2

Write with honesty. Write for the people who will carry what you pass forward.

Legacy Letter Page 3

Write with honesty. Write for the people who will carry what you pass forward.