

ALL OF ME

Becoming a Fully Engaged Steward WORKBOOK

resources

Matt 6:33 time



relationships

talents

Psalm 24

Publishing Credits

All of Me: Becoming a Fully Engaged Steward

Workbook Edition

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Introduction

Most of us do not set out to live misaligned lives. We fill our days, respond to what feels urgent, and make decisions based on what seems wise, necessary, or expected. Yet over time, we can find ourselves living full lives that are no longer shaped around what matters most. This is how drift happens—not usually through open rejection of God, but through accumulation. We keep building, managing, and moving forward until something essential has been pushed to the side.

Jesus speaks directly into this when He says, *“Seek first the kingdom of God and His righteousness, and all these things will be given to you as well”* (Matthew 6:33). The invitation of discipleship is not simply to believe in God, but to build a life ordered around Him.

Scripture also reminds us, *“The earth is the Lord’s, and everything in it”* (Psalm 24:1).

What you have is not random, and it is not ultimately yours. Your time, your abilities, your relationships, and your resources have all been entrusted to you by God.

This workbook is designed to help you pause long enough to see clearly. It is meant to help you notice not just what fills your life, but what is forming it. Stewardship begins when you move from assumption to awareness—when you stop long enough to ask not only, “What am I doing?” but also, “What has God entrusted to me, and how am I responding?” Each section of this workbook is built to guide you through that process: taking inventory of what is already present, beginning with gratitude, reflecting honestly on what you see, and responding with one faithful step.

This is not about fixing everything at once. It is about learning to live attentively, recognizing what God has placed in your care, and responding with faithfulness in the ordinary places of your life. You do not need to have it all figured out before you begin. You simply need to be willing to see clearly, receive what God shows you, and take the next step.

TIME

*“Teach us to number our days, that we may gain a heart of wisdom.”
~ Psalm 90:12*

Our days don't usually fall apart—they fill up. Responsibilities grow, opportunities come, and life keeps moving. Over time, what matters most can quietly move to the edges, not because we rejected it, but because we stopped noticing it.

A full life can still be a misaligned life.

In Haggai, God speaks to His people with a surprising challenge. They were not idle. They were building homes, managing responsibilities, and moving forward with their lives. But in the middle of all their activity, something essential had been pushed aside. God says to them:

“Give careful thought to your ways.” ~Haggai 1:5

They had not rejected God. They had simply filled their lives without considering Him.

This is how misalignment happens—not through rebellion, but through drift. The time you've been given isn't random—and it isn't something you fully control. It's something you've been trusted to use.

Stewardship begins when you step back long enough to notice—not just how your time is full, but what is shaping it.

TIME Reflection

Before evaluating anything, begin with gratitude. Slow down. Take a breath. Let this prayer guide you.

*O God, I thank Thee for this day's dawn,
for the light that fills it,
for the life that flows through it,
and for the work that waits within it.*

*I thank Thee that I am alive to see it,
and that I have a part to play in it.*

*Grant that I may not miss its meaning
nor waste its opportunities,
but that I may live it in such a way
as to honor Thee and to serve my fellow men;
through Jesus Christ my Lord. Amen.*

~ John Baillie: A Diary of Private Prayer

Now, review what you recorded with honesty and curiosity.

What surprised you as you took inventory?

Where does the way time has been spent reflect what matters most?

Where is there a gap between how time has been used and how you sense God is inviting you to live?

If you need more space for writing there are open note pages at the end of this chapter

TIME Next Steps

Stewardship doesn't happen from a complete overhaul. It happens one decision at a time. Where does God need to come first—not just be included? Choose 1–2 actions for this week:

- Reduce or remove one activity that consistently pulls time away from what matters most.
- Add one intentional practice (prayer, rest, presence with others, etc.)
- Take a specific step you sense God inviting you toward.

Write it down clearly: _____

What has been entrusted to you is not small. Paying attention is where stewardship begins—but alignment is where it changes your life.

CLOSING PRAYER

*Help me, Lord, to remember that whatever weakens my reason,
impairs the tenderness of my conscience,
obscures my sense of God,
or takes off my relish for spiritual things—
that to me is sin.*

*And help me to use all my time
to Thy glory.*

~Susanna Wesley (from her prayers/journals)

GOING FURTHER: (Optional)

If you want to continue growing in how you steward the time entrusted to you, these resources can help you go deeper. Take them at your own pace—this is not about doing more, but about continuing to grow with intention.

- **At Your Best** — Carey Nieuwhof: A practical guide to managing your energy and time so you can focus on what matters most.
- **The Ruthless Elimination of Hurry** — John Mark Comer: A spiritually grounded invitation to slow down and remove the patterns that keep you from being present with God and others.
- **Atomic Habits** — James Clear: A clear framework for making small, consistent changes that lead to lasting transformation.

TALENT

When God called Moses to go to Pharaoh, Moses did what many of us do when obedience feels bigger than our comfort. He looked first at his limitations.

"I have never been eloquent... I am slow of speech and tongue" (Exodus 4:10).

Moses did not deny that God had spoken. He did not deny that the need was real. He simply measured God's assignment by what did not come naturally to him.

We know that feeling. We are often willing to follow God right up to the edge of what feels familiar, fitting, or manageable. We do not mind offering Him the parts of ourselves that already feel useful.

Yet the story of Moses reminds us that God's call is not confined to our current strengths. Sometimes, He sends us right through them. Sometimes, He sends us beyond them.

Faithful stewardship of talent, then, is not just about identifying what we are already good at and putting it to work. It is also about refusing to let our present limitations become the boundary of our obedience.

Some abilities come naturally. Some are shaped over time. Some must be developed because faithfulness now requires them.

The good news is that God does not only use people who already feel ready. He is patient with reluctant people, present with inadequate people, and willing to help us grow into what His calling requires.

TALENT Inventory

Use this page to name what already seems true about you. This is not a test. It is simply a way to notice patterns in how God may have wired you, and where faithfulness may now require growth.

Notice the overlap. Pay attention to where what comes naturally, what matters deeply, and what others affirm begin to connect. Then notice what may require growth for obedience in this season.

Comes Naturally

Things I tend to do with more ease, energy, or confidence.

Matters Deeply

Things I care about, feel burdened for, or keep noticing.

What Others Notice

Things other people already seem to notice or receive from me.

Needs Growth for Obedience

Things that may not come naturally, but seem important for faithfulness in this season.

TALENT Reflection

Before you evaluate anything, take a moment to recognize what has already been given.

*“I thank you, Lord, for setting me at tasks which demand my best efforts, and for leading me to accomplishments which bring satisfaction and delight.”
- adapted from the book of common prayer*

Now, review what you recorded with honesty and curiosity.

What did you notice about what comes naturally to you? (describe it)

Where do you feel resistance, hesitation, or insecurity? (describe it)

Where might God be inviting you to grow beyond what feels comfortable?

TALENT Next Steps

Faithful stewardship does not happen all at once. It grows through small, intentional steps taken seriously over time.

Where is God asking you to grow—not just serve?

Choose one next step for this week:

- Practice something that does not come naturally to me
- Step toward a responsibility I have been avoiding
- Ask someone for help, guidance, or accountability
- Begin one habit that supports growth in this area

Write it down clearly:

CLOSING PRAYER

*“I am no longer my own, but thine.
Put me to what thou wilt, rank me with whom thou wilt.
Put me to doing, put me to suffering.”
~John Wesley*

GOING FURTHER: (Optional)

If you want to continue growing in how you steward what God has entrusted to you, these resources can help you go deeper.

- **The Purpose-Driven Life** — Rick Warren: A 40-day spiritual guide that helps you understand how your life—and your abilities—fit into God’s larger purpose.
- **Emotionally Healthy Spirituality** — Peter Scazzaro: A guide to becoming the kind of person who can sustain faithful obedience, not just attempt it.
- **Celebration of Discipline** — Richard Foster: Practices that form your life so growth becomes possible, not forced.

RELATIONSHIPS

Who has God entrusted you with? Your first thoughts may go to family, clients, customers, or even friends. But what if it's more than that? What if every relationship in your life is a divine appointment—a mission from God for you to steward? Even the people you can't stand to be around.

When God's prophet Jonah looked at Nineveh, he didn't see people to love. He saw enemies. Nineveh was a city known for violence, exploitation, and power—a place where brutality and domination defined its identity. If anyone had reason to keep their distance, it was Jonah. Yet God said to him, "*Go to the great city of Nineveh...*" (Jonah 1:2).

Jonah ran. Not because he doubted God, and not because he was afraid of the people, but because he knew what God might do. He later admitted, "*I knew that you are a gracious and compassionate God...*" (Jonah 4:2). Jonah didn't want Nineveh to receive mercy. He wanted control over who deserved it.

In that moment, Jonah treated the relationship as if it belonged to him. He decided for himself who was worth engaging and who was not. He functionally stole a relationship God had entrusted to him, and then neglected the role God had called him to play within it. He forgot that he was a steward, not an owner.

We do the same thing in ways that feel far more acceptable. We decide who gets our attention, who deserves our patience, and who we are free to ignore. We treat relationships like they belong to us—or like they are not our responsibility at all. But every interaction in your life is with someone God loves, and in some way, He has entrusted you with a role in their life.

Some relationships are brief—a passing moment, a conversation, a simple act of kindness. Others are deep and ongoing—family, friendships, people you are called to walk with over time. Yet no matter how brief or lasting a relationship may be, it is not random. You are not the owner. You are a steward.

Today, take an honest look at the relationships in your life—the small ones, the significant ones, and even the ones you have been avoiding—and ask:

Am I stealing, neglecting, or faithfully stewarding the relationships God has entrusted to me?

RELATIONSHIPS Inventory

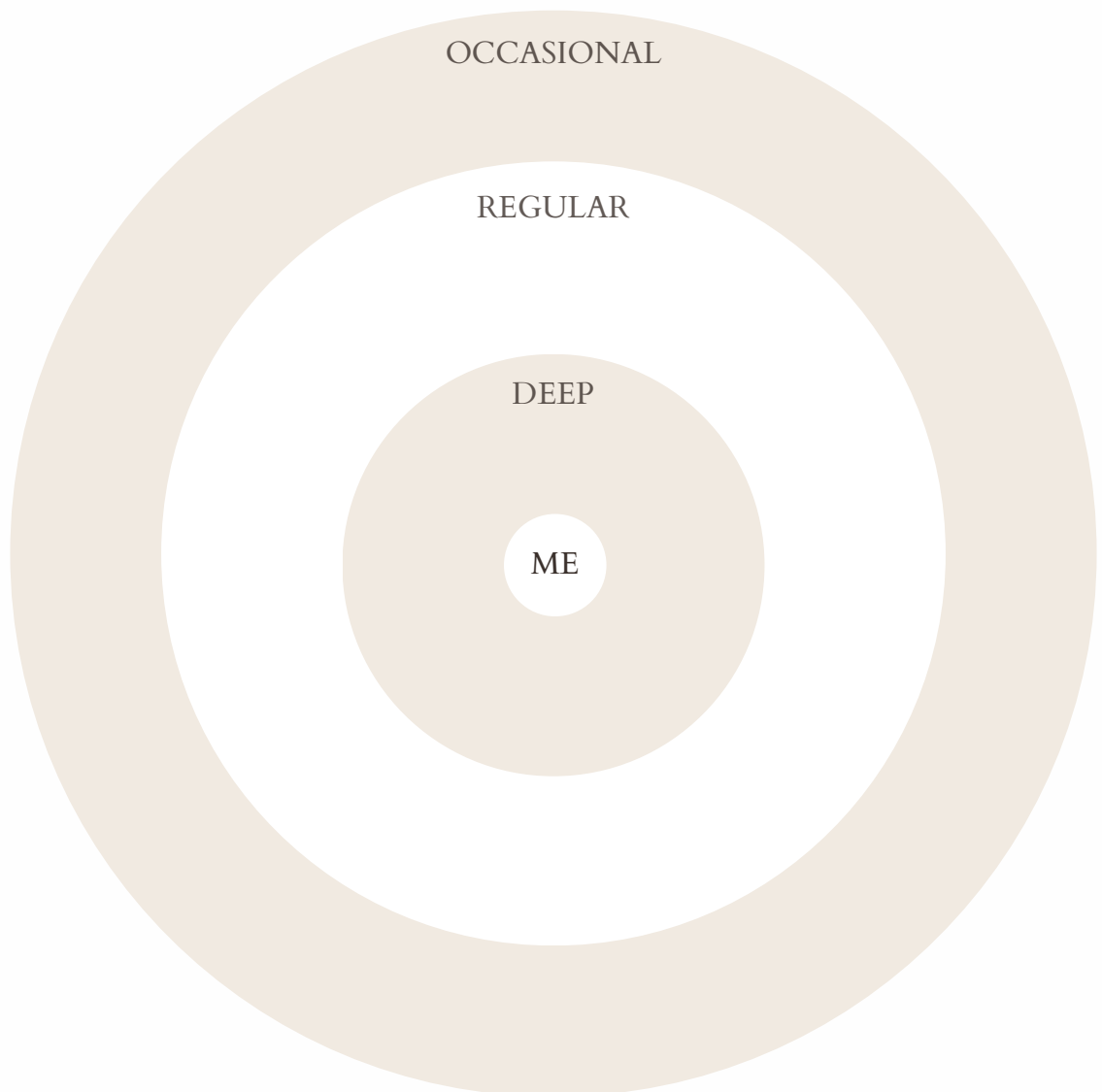
Write the names of people in your life in the circles based on your current engagement.

- DEEP are your closest relationships.
- REGULAR are those with an ongoing or consistent connection.
- OCCASIONAL are those with whom you have brief or passing interactions.

After placing names, mark each one:

- **X** → I have been trying to control this relationship
- **—** → I have been avoiding, ignoring, or disengaging
- **O** → I have been faithfully stewarding my role

This is not about evaluating others. It is about noticing how you are showing up in the relationships God has entrusted to you.



RELATIONSHIPS Reflection

Before evaluating anything, begin with gratitude. Slow down. Take a breath.
Let this prayer guide you.

*Father, Thank You for the people who fill my days—
the ones who are easy to love,
and the ones who draw something deeper out of me.*

*You have woven my life together with theirs,
and in Your wisdom,
You have placed us in one another's path.*

*Teach me to receive these relationships as gifts from Your hand,
and to see each person through the mercy of Your eyes.
Amen.*

Now take a moment to look back at your circles

1. Name it

What relationship am I most tempted to steal, neglect, or avoid? *Which name stands out immediately? Where do I feel the most resistance or hesitation? Am I trying to control this relationship, or stepping away from it?*

2. Own it

What role has Christ entrusted to me in this relationship? *What responsibility do I already carry here? What would it look like to take this role seriously? If I were acting as a faithful steward, how would I show up?*

3. Sit with it

Before moving to action, stay here for a moment. *What feels uncomfortable or confronting about this? What do I notice about my patterns in relationships? What might God be inviting me to see that I have been avoiding?*

You are not responsible for controlling people.
You are responsible for faithfully stewarding your role.

If you need more space for writing there are open note pages at the end of this chapter

RELATIONSHIPS *Next Steps*

You are not being asked to fix every relationship. You are being invited to respond to what's right in front of you.

Choose one or two ways you will respond this week:

- Move toward a relationship I have been avoiding
 - Release control in a relationship I have been holding too tightly
 - Initiate a meaningful conversation
 - Offer encouragement or care intentionally
 - Listen instead of trying to fix or direct
 - Pray regularly for someone I struggle with
 - Take responsibility where I have been passive
 - Something else (describe): _____
-
-

CLOSING PRAYER

*God, Thank You for Your patience with me.
You have not turned away from me
when I have resisted, avoided, or tried to take control.
Forgive me for the ways I have failed to steward
the relationships You have entrusted to me.
Teach me to follow You in the way I love others.
Give me the courage to take one faithful step,
and the grace to walk it out. Amen.*

GOING FURTHER: (Optional)

If you want to continue growing in how you steward the relationships entrusted to you, these resources can help you go deeper. Take them at your own pace—this is not about doing more, but about continuing to grow with intention.

- **Life Together** — Dietrich Bonhoeffer: A vision for Christian community rooted in humility, responsibility, and grace.
- **Boundaries** — Henry Cloud & John Townsend: A practical guide to responsibility, control, and healthy limits in relationships.
- **The Explosive Child** — Ross W. Greene: A compassionate approach to navigating difficult behavior with understanding and collaboration. This is about parenting, but applies to all relationships.

RESOURCES

When Joseph stood before Pharaoh (Genesis 41), he was surrounded by the possibility of power, wealth, and influence. Yet he did not speak as if the moment belonged to him. He did not claim the wisdom as his own, and he did not treat the coming abundance as a private opportunity. Instead, he recognized that God was at work, that the resources in view were part of what God was doing, and that his role was to respond faithfully. Joseph understood what we often forget:

**What you have didn't begin with you.
It has been placed in your hands for a purpose.**

This can be difficult for us to see clearly. Money, possessions, property, savings, gifts, and even the little comforts of life can slowly begin to feel like ours by right. We worked hard. We made choices. We paid for it. And without realizing it, stewardship gives way to ownership. Other times, we do not cling so tightly. We simply avoid thinking carefully at all. We spend first and reflect later. We react to pressure. We tell ourselves we will figure it out someday. Yet whether we grip too tightly or think too little, the result is often the same: we stop asking what God wants done with what He has placed in our hands.

Scripture reminds us, *"The earth is the Lord's, and everything in it"* (Psalm 24:1). That includes what is in your bank account, what is in your home, what you have inherited, what you have accumulated, and what has been given to you by others. Stewardship begins when you take an honest look at what's in your hands and recognize it for what it is. Gifts entrusted to you by God. From there, the question becomes not, "What do I want to do with this?" but, "God, what do You want me to do?"

This chapter is an invitation to slow down and notice how you relate to what you have. Not to shame you for enjoying good gifts, and not to pressure you into fixing everything at once, but to help you see where you may have been pulled off the path of stewardship. The goal is not total overhaul. It is honest awareness, grateful attention, and one faithful step of obedience with what God has already placed in your hands.

RESOURCES *Inventory*

List the resources currently entrusted to you. Try to list a few (3–5) things in each box. Don't worry about placing things perfectly—just put them somewhere. This is not about how much you have. It is about noticing what is already in your hands.

Money available now
(cash, checking, savings)

Income (money coming in)
(paychecks, gifts, recurring deposits)

Things I use regularly
(items I rely on or use often)

Things I don't use often
(items I rarely use or have stored away)

Big things I'm responsible for
(home, vehicle, major payments,
financial obligations)

Things I hold tightly, avoid thinking
about, or feel anxious about

RESOURCES Reflection

Before you make any judgments, pause and give thanks for what is already in your hands.

“I thank Thee for all my possessions,
and for all that I have received from Thy hand.”
~ John Wesley

Now, review what you recorded on the previous page.

What did you notice about how you relate to what you have?

Where do you see signs of trust and gratitude?

Where do you feel tension—either holding too tightly or avoiding responsibility?

As you look over everything listed, what feels aligned with God’s way of using what you have?

RESOURCES *Next Steps*

Stewardship does not happen all at once. It grows through small, intentional steps taken seriously over time. You don't need to solve everything you notice. Start by responding to one place where clarity has come.

Choose 1–2 actions for this week:

- Set aside a specific amount to give
- Delay or say no to a purchase I would normally make
- Organize or take responsibility for something I have been neglecting
- Give something I already own to someone who could use it
- Make a plan for how I will use money more intentionally
- Ask someone for wisdom or accountability in this area
- Practice gratitude daily for what I already have
- Something else

Write it down clearly: _____

CLOSING PRAYER

*“Let me be full, let me be empty. Let me have all things, let me have nothing.
I freely and heartily yield all things to thy pleasure and disposal.
And now, O glorious and blessed God, Father, Son, and Holy Spirit,
thou art mine, and I am thine. So be it. Amen.”*
~ John Wesley

GOING FURTHER: (Optional)

If you want to continue growing in how you steward the resources entrusted to you, these resources can help you go deeper. Take them at your own pace—this is not about doing more, but about continuing to grow with intention.

- **Tool: YNAB (You Need A Budget):** A practical, non-faith-based budgeting app that helps you give every dollar a clear purpose. While not a Christian app, it offers a simple system for planning, prioritizing, and making intentional decisions with your money.
- **FM Financial (<https://fmfinancial.org/>):** Financial advisors and tools that are here to help you grow in financial stewardship as a follower of Jesus, rooted in Free Methodist theology and practice.
- **I Will Teach You to Be Rich — Ramit Sethi:** A practical, non-faith-based guide to managing money with clarity and intention. While not written from a Christian perspective, it offers helpful tools for building consistent habits and making wise financial decisions.

You can build a full life and still miss the life God entrusted to you.

This workbook is an invitation to slow down, take an honest look at what fills your life, and realign it around what matters most. Through Scripture, reflection, and simple practices, All of Me will guide you in stewarding your time, your abilities, your relationships, and your resources.

Not everything at once, just one faithful step at a time.

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

