



# Wise Investments: Stewardship of Time, Talent, and Treasure



Explore wisdom through God's Word by stewarding time, talents, and treasure wisely as faithful servants accountable to Him.

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# Table of contents

|   |    |
|---|----|
| <u>Introduction</u>                                 | 3  |
| <u>Day 1: ⌚ Investing Time Wisely</u>               | 4  |
| <u>Day 2: 🎨 Using Talents for God's Glory</u>       | 11 |
| <u>Day 3: 💰 Stewarding Treasure with Generosity</u> | 18 |



## Introduction

Welcome to this 3-day Bible study on Wisdom! In a world abundant with distractions and choices, *how do we wisely invest the resources God has given us?* Wisdom, as described in the Bible, is more than just knowledge—it's about applying God's truth in daily living, especially in stewardship of time, talents, and treasure.

God calls His followers to be faithful stewards, accountable for every moment and resource. **Time is the precious allotment we've been given to fulfill God's purposes.** Talents refer to the unique abilities and spiritual gifts He entrusts to us, and treasure is all that we possess materially. How we manage these reveals our wisdom and obedience to God's kingdom principles.

This study will take you through key Scriptures that highlight wise investments in these areas. You will be challenged to re-evaluate how you use your time for God's glory, employ your talents to serve others, and give generously with a heart aligned to God's will. Each day includes devotional insights, reflection questions, journaling prompts, and a focused prayer. *Let this journey ignite a transformation in your stewardship mindset—making each investment count toward eternal impact.*

As you engage with the Scriptures, ask God to open your heart and mind to learn from His wisdom, so you may live wisely and honor Him in every aspect of life.





## Day 1: ⌚ Investing Time Wisely



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## Your Verse

*Ephesians 5:15-16 - "Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil."*

## Supporting Scriptures

- *Psalm 90:12 - "Teach us to number our days, that we may gain a heart of wisdom."*
- *Colossians 4:5 - "Be wise in the way you act toward outsiders; make the most of every opportunity."*



Day 1: ⌚ Investing Time Wisely

## Devotional: Redeeming Time with God's Purpose

**Time is one of our most valuable assets**—an unrenovable gift from God. The apostle Paul urges believers to walk wisely and make the most of every opportunity, recognizing the brevity and challenges of life. Wise investment of time means prioritizing what truly honors God and advances His kingdom rather than succumbing to distractions and busyness.

Psalm 90 reminds us to "number our days"—to live with intentionality and perspective. How often do we pause to evaluate whether our daily routines, commitments, and activities reflect this wisdom? By stewarding our time wisely, we align ourselves with God's purpose and demonstrate accountability as His servants.

Take a moment to identify time-wasters or habits that do not glorify God. Ask, "Am I using this hour to invest in people, growth, or service?" Rather than passive consumption or meaningless busyness, wise stewardship of time requires focused effort, prayerful planning, and sometimes, saying "no" to good things for the best things.

*Today, commit to making wise choices about your daily schedule, seeking God's guidance to redeem each moment for eternal significance.*



## Day 1: ⌚ Investing Time Wisely

## Reflect and Apply

1. How do you currently prioritize your daily schedule? Does it reflect intentional stewardship of time?

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2. What distractions most commonly steal your time away from God's purposes?

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3. In what practical ways can you "make the most of every opportunity" today?

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4. How might viewing your time as a sacred trust change your approach to daily tasks?

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## Day 1: ⌚ Investing Time Wisely

# Journaling Prompts

1. List your typical daily activities and note which ones honor God and which do not.

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2. Write a prayer asking God to help you steward your time wisely this week.

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3. Reflect on a recent moment when you felt you used your time well for God's kingdom.

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Day 1: ⌚ Investing Time Wisely

## Prayer for Today

**Heavenly Father**, thank You for the gift of time. Help me to live wisely and intentionally, making the most of every moment You give me. Teach me to prioritize what honors You and to say no to distractions that pull me away from Your purpose. Equip me to steward each hour like a faithful servant accountable to You. *May my days reflect Your wisdom and grace.* In Jesus' name, Amen. ⌚ 🙏 📖





## Day 2: 🎨 Using Talents for God's Glory



## Day 2: 🧩 Using Talents for God's Glory

## Your Verse

*1 Peter 4:10 – "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."*

## Supporting Scriptures

- *Romans 12:6 – "We have different gifts, according to the grace given to each of us."*
- *Matthew 25:14-16 (Parable of the Talents) – "The one who had received the five talents went at once and put his money to work..."*



## Day 2: 🧠 Using Talents for God's Glory

## Devotional: Faithful Stewardship of God's Gifts

God has uniquely equipped each believer with talents and gifts to serve His kingdom purposes. These gifts are not just for personal benefit, but to bless others and to be faithful stewards of His grace. Peter encourages us to use what we have received well, remembering that each gift carries responsibility.

The Parable of the Talents teaches that God expects action and growth with what He entrusts. The servant who invested his talents was praised, while the one who hid his was rebuked. Similarly, God desires that we recognize our abilities and step out in faith to multiply their impact.

Reflect on your talents—whether natural skills, spiritual gifts, or learned abilities. Are you actively using them to serve others? Sometimes fear, complacency, or comparison can keep us from fully embracing our gifts. God calls you to faithful stewardship, offering your talents as an offering of love and obedience.

*Today, commit to identifying one talent God gave you and find a way to use it intentionally for His glory and the good of others.*



## Day 2: 🧩 Using Talents for God's Glory

# Reflect and Apply

1. What talents or spiritual gifts has God entrusted to you?

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2. How have you been using your gifts to serve others and glorify God?

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3. Are there any fears or doubts holding you back from fully using your talents?

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4. How can you multiply the impact of your gifts in your community or church?

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## Day 2: 🧩 Using Talents for God's Glory

# Journaling Prompts

1. List your talents, gifts, and abilities and consider how each can serve others.

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2. Reflect on a time when you used a talent for God's kingdom and how it impacted you or others.

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3. Write a prayer asking God to empower you to confidently use your gifts.

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Day 2: 🧠 Using Talents for God's Glory

## Prayer for Today

**Lord**, thank You for the unique gifts and talents You have given me. Help me to be a faithful steward of these blessings, using them boldly and lovingly to serve others and glorify Your name. Remove any fear or hesitation that keeps me from fully investing what You have entrusted. May my life be a reflection of Your grace and purpose. In Jesus' name, Amen. 🧠 🙏 ✨



## Day 3: 💰 Stewarding Treasure with Generosity



## Day 3: 💰 Stewarding Treasure with Generosity

## Your Verse

*Proverbs 3:9-10 - "Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing..."*

## Supporting Scriptures

- *2 Corinthians 9:7 - "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."*
- *Matthew 6:19-21 - "Do not store up for yourselves treasures on earth... But store up for yourselves treasures in heaven..."*



## Day 3: 💰 Stewarding Treasure with Generosity

# Devotional: Honoring God Through Generous Giving

**Our material riches are gifts from God to be managed wisely.** Proverbs reminds us to honor Him with our wealth, giving our best and first—acknowledging God's ownership of all we possess. Generosity is a wise investment that yields spiritual and sometimes even earthly blessings.

Paul encourages cheerful giving, emphasizing that God values the heart behind the gift more than the amount. Stewardship of treasure involves intentional budgeting, giving, and resisting the temptation to hoard wealth selfishly.

Jesus teaches that where our treasure is, our hearts will be also—inviting us to invest in eternal treasure. Wise stewardship means aligning our finances with God's kingdom rather than fleeting worldly gains. Reflect on how you allocate your resources—are they advancing God's purposes?

*Commit today to honor God in your finances, giving generously, and trusting Him as the ultimate provider.*



## Day 3: 💰 Stewarding Treasure with Generosity

# Reflect and Apply

1. How do your current financial priorities reflect your trust in God?

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2. What changes could you make to honor God with the firstfruits of your income?

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3. Do you give cheerfully or feel reluctant? What might God want to change in your heart?

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4. How can giving be a wise investment in God's eternal kingdom?

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## Day 3: 💰 Stewarding Treasure with Generosity

# Journaling Prompts

1. Evaluate your spending and giving habits; identify areas to grow in generosity.

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2. Write a prayer committing your finances to God's stewardship.

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3. Reflect on a past experience when God provided as you gave generously.

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## Day 3: 💰 Stewarding Treasure with Generosity

## Prayer for Today

**Gracious Father,** Thank You for Your abundant provision. Teach me to honor You with my wealth by giving generously and cheerfully. Help me to trust You as my ultimate provider and to invest my treasure in what has eternal value. Transform my heart to be free from greed and delights in blessing others. May my stewardship bring glory to Your name. In Jesus' name, Amen. 💰🙏







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