



Stewardship Inventory

What Is in Your Hands

A practical worksheet for organizing your time, responsibilities, decisions, gifts, money, and opportunities.

Faith · Stewardship · Restoration

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MENTORING

Before you begin

This worksheet is not about blaming yourself for everything that feels unfinished, scattered, or behind. It is about taking inventory. You cannot steward what you refuse to see, and you cannot bring order to what remains unnamed.

Stewardship is often reduced to money, but your life contains more than a bank account. You are managing time, responsibilities, decisions, gifts, relationships, commitments, opportunities, and unfinished matters that still require attention. Some areas may be in good condition. Others may need structure, boundaries, repair, discipline, or a better decision.

Use this resource to identify what is in your hands, what condition it is in, and what needs a more responsible plan. You do not need to solve every area today. The goal is to see clearly enough to choose what needs attention first.

Luke 16:10 KJV: *He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.*

Reflection: Stewardship begins with what is already present. The small things often reveal the pattern that will shape the larger things.

How to use this worksheet

- Set aside time when you can think without rushing.
- Answer with specifics. Avoid vague words like “everything” or “a lot” when a clearer answer is available.
- Mark what needs attention, but do not try to fix every category at once.
- Finally, choose one priority area and one practical action that can be completed within seven days.
- You can complete all this at once or use one section per day over a week.

Section 1: Name what is in your hands

Start by naming what you currently manage. The point is not to make a perfect list. The point is to stop carrying unnamed responsibility in your head and put it where you can see it.

Use the examples below to prompt deeper thinking. Add anything that applies to your life, even if it does not fit neatly into one box.

Area	Examples to consider	What is currently in your hands?
Time	<i>Work schedule, caregiving, rest, errands, appointments, study, business work, prayer, recovery, sleep.</i>	
Money	<i>Bills, debt, spending habits, savings, giving, income, irregular expenses, overdue obligations.</i>	
Responsibilities	<i>Children, household, work expectations, ministry, business tasks, family needs, unfinished commitments.</i>	
Gifts and skills	<i>Writing, teaching, business ability, leadership, service, hospitality, problem solving, creativity.</i>	
Relationships	<i>Family, friendships, professional connections, community, people you support, people who support you.</i>	
Opportunities	<i>Open doors, ideas, invitations, learning options, business concepts, career movement, conversations.</i>	
Decisions	<i>Delayed decisions, unclear commitments, decisions needing prayer, counsel, information, or timing.</i>	

After completing the table, underline or circle anything that feels unmanaged, unclear, overdue, or heavier than it should be.

Section 2: Check the condition of what you are managing

Inventory is only the first step. The next step is your current condition. Something can be in your hands and still lack order. Something can be important and still be underdeveloped, neglected, overextended, or handled without a system.

Area	Current condition	What makes you say that?	What does this need?
Time	<i>Ordered / crowded / inconsistent / unmanaged</i>		
Money	<i>Stable / stretched / unclear / overdue</i>		
Responsibilities	<i>Clear / scattered / too much / undefined</i>		
Decisions	<i>Made / delayed / avoided / missing information</i>		
Gifts and skills	<i>Developing / unused / underused / needs training</i>		
Relationships	<i>Healthy / strained / undefined / one-sided</i>		
Opportunities	<i>Aligned / distracting / premature / needs evaluation</i>		

Common signs that an area needs order

- You keep thinking about it but rarely make progress.
- It creates stress because there is no system, schedule, budget, boundary, or decision attached to it.
- You are paying for delay through money, time, missed opportunities, repeated conflict, or mental weight.
- You keep reacting instead of managing it intentionally.
- You know the area matters, but it has not been given a clear place in your life.

1 Corinthians 14:40 KJV *Let all things be done decently and in order.*

Reflection: Order does not mean perfection. It means the area has enough structure to be managed responsibly.

Section 3: Identify what has become disorganized in your life

Disorganization is not always visible to you. It may show up as delay, repeated mental notes, forgotten tasks, bills paid late, unfinished ideas, loose commitments, or decisions that stay open too long.

Use this section to name the breakdowns without overexplaining them.

Question	Your answer
What keeps getting delayed?	
What do you keep saying you will address, but have not addressed?	
What responsibility is costing more time, money, or energy than it should?	
What are you managing without a system?	
What needs a boundary, schedule, budget, process, or decision?	
What are you treating casually that needs more discipline?	

Pattern check:

Look at your answers. Which pattern shows up most often?

- Too much responsibility with too little structure.
- Too many open decisions.
- Avoiding numbers, facts, or details that need to be reviewed.
- Saying yes without checking capacity.
- Starting ideas without creating a process to sustain them.
- Letting urgent matters crowd out important responsibilities.

The pattern I see most clearly is:

Section 4: Time and capacity inventory

Capacity is part of stewardship. A responsibility may be good, but if it has no space, no plan, and no realistic way of doing things, it will eventually create issues somewhere else.

Current commitment	Time required each week	Required or optional?	Keep, adjust, delay, or release?

Here are Capacity questions to help you define your availability

What is taking more time than it should?

What needs a defined day, time, or process?

What commitment was added without removing anything else?

Where do you need help, a boundary, or a different expectation?

Psalm 90:12 KJV *So teach us to number our days, that we may apply our hearts unto wisdom.*

Reflection: Time needs stewardship. This includes what receives your attention, what keeps being delayed, and what requires a wiser way of being.

Section 5: Money and responsibility inventory

This section is not a full budget. It is a stewardship check. The goal is to identify what money-related responsibilities need more attention, not to solve every financial issue on this page.

Money area	Current status	What needs attention?	Action needed
Income			
Bills and obligations			
Debt or balances			
Spending habits			
Savings or emergency cushion			
Giving or generosity			
Business or career expenses			
Irregular expenses			

Money stewardship questions

- What expense do you need to stop guessing about?
- What bill, debt, or obligation need a plan instead of occasional attention?
- What spending pattern does not match your current season or responsibility?
- What financial decision has been delayed because it feels uncomfortable?
- What system would make this easier to manage monthly?

Note: For financial, tax, legal, or debt strategy decisions, seek qualified professional guidance when needed.

Section 6: Gifts, skills, opportunities, and relationships

Stewardship also includes what has been placed in you and around you. Gifts need development. Skills need use. Opportunities need evaluation. Relationships need wisdom. Not everything is meant to be carried the same way.

Area	What exists right now?	Is it being used, developed, neglected, or overextended?	What does stewardship require?
Gifts			
Skills			
Opportunities			
Relationships			
Open doors or ideas			
Influence or service			

1 Peter 4:10 KJV *As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.*

Reflection: Gifts are not only for possession. They are to be stewarded, developed, and used with responsibility.

Questions for deeper review

What gift, skill, or opportunity has been sitting unused?

What needs development before it can carry more responsibility?

What relationship or opportunity needs clearer boundaries or expectations?

Section 7: Decide what each area needs

After inventory, the next step is decision. Some things need action. Some need structure. Some need release. Some need repair. Some need help. Do not treat every area the same.

Area or item	What does it need?	Why?	First responsible action
	<i>Keep / organize / release / repair / get help / delay</i>		
	<i>Keep / organize / release / repair / get help / delay</i>		
	<i>Keep / organize / release / repair / get help / delay</i>		
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Decision meanings

Keep: This belongs in your life and needs to be managed intentionally.

Organize: The area is important, but it needs a system, schedule, budget, or process.

Release: This may no longer fit the season, assignment, responsibility, or capacity you have.

Repair: Something needs an honest correction, conversation, payment plan, apology, or reset.

Get help: The area requires counsel, expertise, accountability, instruction, or outside support.

Delay: The timing is not right, but the matter should be revisited with a date or condition attached.

Section 8: Choose the priority area

Do not choose based only on what feels loudest. Choose based on what will create the most order, reduce the most avoidable strain, or strengthen your ability to steward other areas better.

Possible priority area	Why it matters	Impact if addressed	Consequence if ignored

Priority filter

Mark the area that best fits each statement.

Statement	Area
This area affects several other parts of my life.	
This area has been delayed too long.	
This area needs a decision before progress can happen.	
This area is creating avoidable pressure.	
This area has a clear first action I can take this week.	

My priority area for this season is:

Proverbs 24:3-4 KJV *Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.*

Reflection: Building well requires wisdom, understanding, and knowledge. Stewardship is not guessing. It includes structure and the right information.

Section 9: Seven-day stewardship action plan

The goal is not to repair an entire area in one week. The goal is to take one responsible action that brings more order than you had before.

Day	Action	What must be gathered, decided, scheduled, or completed?
Day 1		
Day 2		
Day 3		
Day 4		
Day 5		
Day 6		
Day 7		

Before you commit to the action

- Is this action specific enough to complete?
- Does it require money, time, information, or a conversation?
- Does it need to be placed on your calendar?
- Will completing it create more order or simply create more activity?

The action I will complete within seven days is:

Colossians 3:23 KJV *And whatsoever ye do, do it heartily, as to the Lord, and not unto men.*

Reflection: Stewardship is not only what is visible to others. The work done with discipline, responsibility, and faithfulness still matters.

Final stewardship snapshot

Use this page as your summary. Keep it visible for the next 30 days or return to it when you need to reassess what is in your hands.

The area most in need of order is:

The responsibility I need to stop delaying is:

The decision I need to make is:

The system, boundary, schedule, budget, or support I need is:

The first responsible action I will take is:

A closing reflection

You do not have to carry everything the same way. Some things need structure. Some things need a decision. Some things need development. Some things need to be released. Stewardship begins when you stop treating everything as an unnamed weight and start identifying what each area requires.

Philippians 4:13 KJV *I can do all things through Christ which strengtheneth me.*

Reflection: Strength does not remove responsibility. It gives you what you need to keep showing up with wisdom, discipline, and faithfulness.