BEYOND THE STRATEGY

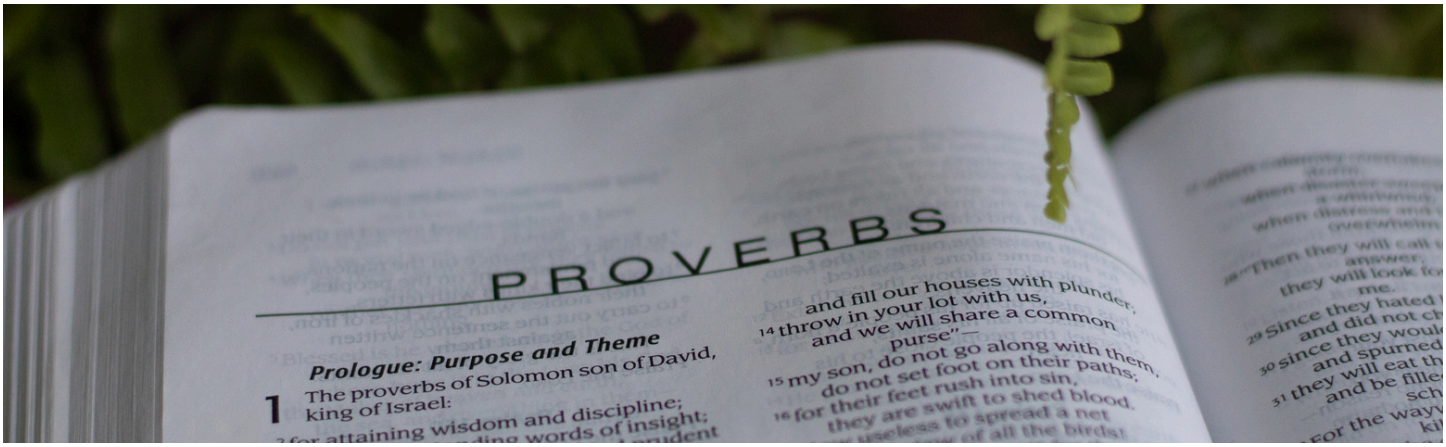
WILDES FINANCIAL STRATEGIES | OCTOBER 2026

Stewardship: More Than Managing Money

When we hear the word ***stewardship***, our minds often go straight to giving. While generosity is an important part of stewardship, **biblical stewardship** reaches much deeper. It is the responsibility of wisely managing everything God has entrusted to us—including our finances, time, abilities, opportunities, and influence.

At Wildes Financial Strategies, we believe financial stewardship focuses not merely on accumulating wealth but on wisely utilizing what we already possess with gratitude and intention. This month, we're exploring how stewardship can shape our everyday financial decisions and help us build a legacy of generosity for the next generation.

PRACTICAL STEWARDSHIP



Stewardship in Everyday Financial Decisions

Financial stewardship is often demonstrated through ordinary decisions long before it shows up in major financial milestones.

How we spend, save, give, borrow, and prepare for the future all reflect our priorities and how we view our finances. Good stewardship does not require tremendous wealth. It begins with recognizing that God has entrusted what we have to us and using that understanding to make thoughtful decisions about how we use those resources.

That might mean maintaining an emergency fund, saving consistently for retirement, paying down debt, reviewing insurance coverage, helping a loved one, or setting aside resources to give generously.

A Simple Stewardship Check
Before making a financial decision, ask:

- Is this helping me faithfully manage what I have been given?
- Does this support the priorities God has placed in my life?
- Am I thinking only about today, or am I preparing responsibly for the future?

The goal is not financial perfection. It is intentionality. Small decisions made consistently can have a meaningful long-term impact. When our financial habits are rooted in wisdom and purpose, money becomes more than something we earn and spend—it becomes another resource we can steward well.

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

FAMILY + LEGACY



Teaching Generosity as a Family

One of the most meaningful financial lessons we can pass to the next generation has very little to do with how much money they inherit.

It is teaching them why money matters and what it can accomplish when used well.

Generosity gives families a practical opportunity to talk about faith, gratitude, priorities, and responsibility. Instead of children and grandchildren simply seeing a donation being made, invite them into the conversation.

Try This as a Family

- Share why you support the causes that matter to you.
- Volunteer together.
- Let children or grandchildren help select a cause.
- Talk about the impact of your family's giving.

You do not need substantial wealth or a formal family foundation to begin. Even a simple conversation can help establish a family culture in which generosity, gratitude, and stewardship flow from one generation to the next.

How Are You Stewarding What You've Been Given?

Stewardship looks different in every season of life, but it begins with the same question: *How can I faithfully and intentionally use what God has entrusted to me?*

If there is an area of your finances where you would like greater clarity—from retirement planning to charitable giving to preparing your family for the future—our team would be honored to help talk through next steps.

Disclosures: Wildes Financial Strategies, Inc. is registered as an investment adviser with the SEC and only conducts business in states where it is properly notice-filed or is excluded from such requirements. Registration is not an endorsement of the firm by securities regulators and does not mean the adviser has achieved a specific level of skill or ability. This material is for informational and educational purposes only and all expressions of opinion reflect the judgment of the authors on the date of publication and may change in response to market conditions. You should consult with a professional advisor before implementing any strategies discussed. Content should not be viewed as an offer to buy or sell any particular securities or as legal or tax advice. You should always consult an attorney or tax professional regarding your specific legal or tax situation. Tax rules and regulations are subject to change at any time. Wildes Financial Strategies, Inc. is not engaged in the practice of law or accounting. Estate planning, charitable giving, and tax rules are subject to change at any time. The tax treatment of charitable gifts depends on your individual circumstances, and charitable planning strategies may not be appropriate for every family. All investment strategies have the potential for profit or loss. There is no guarantee that a specific investment or strategy will be suitable or profitable for an investor's portfolio. Images and photographs are included for the sole purpose of visually enhancing this newsletter and should not be construed as an endorsement or testimonial from any of the persons in the image or photograph. None of the individuals pictured are current or former clients. Content was created with the assistance of artificial intelligence (AI).

Wildes Financial Strategies
625 Church St. Georgetown, SC 29440
843-485-4371 | info@wildesfinancial.com
WildesFinancial.com