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COMPANION WORKBOOK

AI, WISDOM, AND STEWARDSHIP

A PRACTICAL GUIDE FOR CHRISTIAN BUSINESS LEADERS

Use AI to increase your capacity — not to surrender your responsibility.

Christian Business Concepts Podcast · Episode #207

COMPANION WORKBOOK

BEFORE YOU BEGIN

How To Use This Workbook

This workbook is built to be used while you listen to Episode #207, AI, Wisdom, and Stewardship. It is not a technology manual — it is a tool for becoming a wiser, better steward of a powerful new capability.

One sentence anchors this whole episode. Keep it in front of you as you work:

Use AI to increase your capacity — not to surrender your responsibility.

> *"Wisdom is the principal thing; therefore get wisdom: and with all thy getting get understanding."*
> **— Proverbs 4:7**

As you work through this workbook, you will:

- ☐ Identify where AI can responsibly reclaim time in your business.
- ☐ Learn the four practical places to start using AI — research, communication, documents, and everyday time-savers.
- ☐ Practice writing clear, well-structured prompts using the Role / Task / Context / Format framework.
- ☐ Build data-safety and guardrail checklists you can use before you deploy any AI tool or bot.
- ☐ Review a plain-language guide to today's most useful AI assistants and what each is best at.
- ☐ Commit to a simple 7-Day AI Stewardship Challenge.

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PART ONE

A Powerful Tool Still Needs a Wise Person

Before we open any AI tool, let's start with a question worth sitting with:

1. **If you could reclaim five hours from your workweek, what would you do with them — and what would those hours be worth if you used them well?**

AI may help you reclaim some of that time. But it can also help you make mistakes faster, spread inaccurate information more efficiently, and expose private information more easily. So the real question is not simply "Can I use AI?" It is:

"How can I use AI wisely, honestly, and responsibly in a business that seeks to honor God?"

> *"Wisdom is the principal thing; therefore get wisdom: and with all thy getting get understanding."*
> **— Proverbs 4:7**

Notice what Scripture makes the principal thing — not speed, not novelty, not having the newest subscription. Wisdom.

We can have access to remarkable technology and still make unwise decisions. Think about a powerful piece of equipment on a construction site. An excavator can move more earth in an hour than a person with a shovel can move in a day. But its power does not tell the operator where to dig. It does not determine whether there is a gas line underground. It does not decide whether the foundation belongs in that location.

> *"Power increases what you can accomplish. Wisdom helps determine what you should accomplish."*
> **— Episode #207**

AI is like that. It can draft an email, summarize a report, compare vendors, organize meeting notes, suggest social media content, and help turn scattered ideas into a structured proposal. But it does not carry your responsibility to the customer. It does not know every circumstance affecting your employee. And it is not a substitute for prayer, discernment, professional counsel, or moral judgment.

A Simple Comparison Worth Remembering

An AI assistant is software you can communicate with using ordinary language. Tools such as ChatGPT, Claude, Gemini, Microsoft Copilot, Grok, and Perplexity offer different capabilities, integrations, and approaches. Some are general-purpose assistants; others focus more heavily on research or particular kinds of work. The names, features, plans, and model versions change — you do not need to memorize all of them. You need to understand what kind of help you need.

Underneath many of these assistants is what is called a large language model. In plain language, it has learned patterns from enormous amounts of information and uses those patterns to generate responses. That makes it useful. It also explains why it can sound convincing while being wrong.

> *"Think of AI as a fast, well-read junior collaborator — not an infallible authority."*
> **— Episode #207**

You might ask a capable new employee to draft a letter or organize research. But you would not automatically let that employee sign a major contract, determine your legal obligations, or publish unverified claims. The same principle applies here. Do not confuse polished language with proven accuracy. And do not confuse an immediate answer with a wise answer.

Before you trust an AI answer, ask yourself:

- ☐ Am I treating this response as a draft from a junior collaborator, or as the word of an infallible authority?
- ☐ Have I confirmed this is actually accurate — or have I just confirmed that it sounds confident?
- ☐ Would I let a brand-new employee make this decision unsupervised? If not, I should not let AI make it unsupervised either.

2. **Where in your business might "polished and fast" be getting mistaken for "verified and wise" right now?**

PART TWO

The Blank Page Is Costing You More Than You Think

Meet Angela (a fictional business owner). She runs a small commercial cleaning company. She knows her business. She understands her customers. Her team does good work. But every time she needs to prepare a proposal, she starts with a blank document. She struggles with the opening paragraph. She wonders how to explain the services. She spends time rearranging sections before she has even finished the content.

One afternoon, Angela tries a different approach. She gives an AI assistant a simple instruction — what is called a prompt:

> *"Draft a proposal for a small medical office seeking after-hours cleaning. Include an introduction, scope of work, service schedule, and a section for pricing. Use only the details I provide. Leave placeholders where information is missing."*
> **— Angela's Prompt**

She supplies the approved service details, without sharing sensitive client information. The assistant produces a draft. Is it finished? No. Angela checks the scope, adds the actual price, confirms the schedule, removes a service she does not offer, and adjusts the language so it sounds like her company. But now she is editing instead of staring at an empty page.

AI does not have to replace your expertise to save you time. Sometimes it simply gives your expertise something to work with.

> *"See then that ye walk circumspectly, not as fools, but as wise, Redeeming the time, because the days are evil."*
> **— Ephesians 5:15–16**

That passage is about wise Christian living — not an endorsement of any particular technology. But it challenges us to consider how we use the time entrusted to us. Some business owners spend valuable hours doing work that could be organized more efficiently, while neglecting responsibilities that genuinely require their attention.

Sound familiar? Check any that apply to you right now:

- ☐ The team needs direction — but I'm still formatting the same report for the fourth time this month.
- ☐ The customer needs a conversation — but I'm buried in paperwork instead.
- ☐ The business needs a decision — but I haven't had time to think because of busywork.

Here is the opportunity: let a tool help with appropriate preparation so you can give more attention to the work that requires your judgment.

Now, one caution: saving time does not automatically mean being a good steward of time. You can finish a report faster and spend the recovered minutes scrolling through things that do not matter.

So decide in advance what the reclaimed time is for:

- ☐ More careful review of my work?
- ☐ Better service to a customer who has been waiting?
- ☐ Employee development I keep postponing?
- ☐ A healthier boundary between work and home?

Efficiency becomes stewardship when the time saved is redirected toward something worthwhile.

3. If AI helped you reclaim real time this week, what is the one worthwhile thing you will redirect it toward — before the time quietly disappears into something else?

PART THREE

Four Places to Start Using AI in Your Business

You do not need a complicated strategy to begin. Start with a real task. Here are four practical opportunities.

1 — Research

Perhaps you are comparing scheduling software, considering a new service, or preparing for a meeting with a prospective client. A research-enabled assistant can help organize the question, search available sources, and produce a structured comparison.

> *"Compare three scheduling tools for a small service business. Focus on current pricing, customer booking, calendar integration, and cancellation policies. Cite official sources and identify anything you cannot verify."*
> **— Example Prompt**

Some tools offer deeper research modes that examine multiple sources and produce longer reports. But here is the important part:

A research report is the beginning of your investigation — not permission to stop investigating.

Before you act on an AI research report:

- ☐ Open the citations.
- ☐ Check whether the source actually supports the statement.
- ☐ Confirm that the information is current.
- ☐ If an answer cites a price, verify it on the provider's own site before building a budget around it.

> *"He that answereth a matter before he heareth it, it is folly and shame unto him."*
> **— Proverbs 18:13**

AI can help you gather information. It should not encourage you to decide before you have understood the matter.

2 — Social Media and Communication

Many business owners know they should communicate consistently, but they struggle to find time. AI can help turn one announcement into several drafts.

> *"Using these approved service details, draft one professional LinkedIn post, two short Facebook posts, and an email announcement. Keep the language clear and avoid exaggerated claims."*
> **— Example Prompt**

Then review everything. Add real details. Remove generic language. Make it sound like your business. And never let the assistant invent a customer testimonial.

An imaginary review presented as a real customer's experience is not creative marketing. It is deception. Your tool may help you communicate, but your integrity must govern what you communicate.

3 — Documents and Procedures

Think about the knowledge sitting in your head that your team needs. How do you prepare an estimate? How do you handle a complaint? What happens when a new employee starts? You can provide rough notes and ask AI to organize them into a checklist, draft procedure, proposal, or onboarding guide. Either way, the practical benefit is structure. But if the document involves employment law, safety requirements, or contractual obligations, qualified review still matters. A professional-looking policy is not necessarily a legally appropriate policy.

4 — Everyday Time-Savers

This is where many beginners should start: draft a follow-up email, summarize non-sensitive meeting notes, rewrite a confusing message, organize action items, create a first draft of a frequently asked questions page. These tasks may not impress an audience at a technology conference. But they happen repeatedly — and repeated improvements can matter more than an impressive demonstration you never use again. Start with the ordinary work that keeps returning to your desk.

My first AI task this week will be (check one to start):

- ☐ A research comparison for a real decision I'm facing
- ☐ A draft for social media or a customer communication
- ☐ A checklist or procedure document my team needs
- ☐ A simple, everyday time-saver (email, summary, or FAQ draft)

4. **Name the specific task and the real result you want from it.**

PART FOUR

Better Instructions Produce More Useful Work

Have you ever delegated a task and been disappointed with the result? Sometimes the employee needed more training. But sometimes our instruction was the problem. We said, “Put something together for the customer.” Then we wondered why it was too long, missing information, or written in the wrong tone.

AI presents a similar challenge. It cannot reliably supply business context you never gave it. A “prompt” is simply the instruction or question you provide. You do not need special code. You need clarity.

A Simple Framework: Role. Task. Context. Format.

ROLE:

What perspective would be useful?

“*Act as a business editor.*”

TASK:

What do you want done?

“*Draft a customer follow-up email.*”

CONTEXT:

What information does it need?

“*The customer requested a quote last week. We want to confirm whether they have questions. Do not introduce a discount or promise a start date.*”

FORMAT:

What should the result look like?

“*Keep it under 120 words. Use a warm, professional tone. End with one clear next step.*”

Put that together, and you have a useful instruction:

> *"Act as a business editor. Draft a follow-up email to a customer who requested a quote last week. Ask whether they have questions. Do not introduce a discount or promise a start date. Keep it under 120 words, warm and professional, with one clear next step."*
> **— Full RTCF Prompt**

Compare that with simply: “Write a follow-up.” The difference is not magic. The difference is management.

Here is an analogy: if you hire a delivery driver, you do not say, “Take this somewhere.” You provide an address, delivery instructions, and any important restrictions. A clearer destination produces a more useful journey.

Now, let's avoid the opposite mistake: believing you must write a perfect prompt before you can begin. You can refine conversationally — “Make it shorter.” “Remove the sales language.” “Use the customer's actual

concern." "Give me three versions." "Identify missing information instead of guessing." For complex work, ask for an outline or checklist of assumptions before requesting the full draft.

Clear instructions are an aid to good work — not a replacement for review.

Practice: Write Your Own RTCF Prompt

Pick one real task from your business this week and fill in each line.

Role:

Task:

Context:

Format:

PART FIVE

Teach the Tool Your Business — Without Giving Away the Keys

Imagine hiring an administrative assistant. Every morning, you explain your company from the beginning — who your customers are, what services you provide, how you write, what your standard proposal includes. After a while, someone would say, “Why don't we put this in a reference guide?” You can do something similar with AI.

Depending on the platform, you may use custom instructions, projects, document uploads, custom assistants, or reusable skills. These features are related, but they are not identical. What they remember, how they use files, and where instructions apply varies by product and plan. The practical idea is simple: save appropriate guidance so you do not have to repeat every instruction every time.

You might provide:

- ☐ A public description of your business
- ☐ A brand voice guide
- ☐ An approved proposal template
- ☐ A current, non-sensitive service list
- ☐ Examples of the kind of writing you want

You could include standing instructions such as:

- ☐ “Use plain language.”
- ☐ “Do not invent customer stories.”
- ☐ “Use only supplied prices.”
- ☐ “If important information is missing, ask.”

Those boundaries are useful. But let me emphasize something:

Uploaded documents do not make an assistant incapable of error.

You still need to check its work. And more information is not always better. You would not hand a new employee every password, bank account detail, personnel record, and confidential client file simply because they might become useful. Do not treat an AI tool differently.

> *"A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished."*
> **— Proverbs 22:3**

Before uploading anything, ask:

- ☐ What information does this tool actually need?
- ☐ Who can access it?
- ☐ Is it retained?
- ☐ Can it be used for training?
- ☐ What does our agreement allow?
- ☐ Do we have permission to share this customer information?

Understand the settings, terms, access controls, and obligations that apply to your work. And keep reference material current — an outdated price list can produce an inaccurate proposal very efficiently. Teaching the tool your business includes maintaining what you teach it.

5. What is one piece of standing guidance you could safely save for your AI assistant this week — and what confidential information should stay out of it entirely?

PART SIX

Automate Repetition, Not Accountability

Now let's talk about bots. A bot is software that carries out a task automatically. Some use fixed rules. Others use AI to respond to more flexible questions. For a business, a bot might answer basic website questions, help employees locate approved procedures, or assist with appointment requests. Many platforms make basic setup possible without programming. But easy setup does not mean responsible deployment is automatic.

Consider Marcus. He operates a home-services company. His office receives the same questions repeatedly: “What areas do you serve?” “What are your hours?” “How do I request an estimate?” He builds a bot using approved business information. He gives it clear boundaries:

> *"Answer basic service questions. Do not diagnose dangerous equipment problems. Do not guarantee appointment times. Refer complaints, emergencies, and uncertain questions to a person."*
> **— Marcus's Bot Instructions**

That is a useful starting point. Then Marcus tests it. He asks ordinary questions. He asks confusing questions. He asks about services the company does not provide. He asks whether the bot will promise a refund it has no authority to offer. Testing reveals problems — he corrects them before customers encounter them.

Now imagine a different owner who gives a bot one instruction: “Keep customers happy.” That sounds positive. But without boundaries, the bot may offer something the company cannot honor or provide guidance it should not provide. A welcoming tone is not a substitute for operational limits.

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

Before you launch any bot, define:

- ☐ The purpose — what is it actually for?
- ☐ The permissions — what is it allowed to access or promise?
- ☐ The limits — what should it never do?
- ☐ The handoff — when does a human take over?

If a tool can send messages, change records, issue refunds, or make bookings, apply tighter controls than you would to a tool that only drafts text.

The more authority a system has to act, the more carefully that authority should be limited and monitored. A bot should help your business serve people — not become a wall that prevents people from reaching you.

6. If you launched a bot tomorrow, what three questions would you test it with first — and where should it hand off to a real person?

PART SEVEN

Five Guardrails Christian Leaders Should Not Skip

Technology changes. Our responsibility to act honestly and protect people does not.

One: Verify Important Facts

AI can produce what is commonly called a hallucination: information that sounds plausible but is false. It may invent a statistic, misstate a policy, or attribute words to someone who never said them. It can also make mistakes when using web sources.

> *"The simple believeth every word: but the prudent man looketh well to his going."*
> **— Proverbs 14:15**

Look well. Verify numbers, names, dates, quotations, and consequential claims against reliable sources. Asking another AI can reveal disagreement, but agreement between two assistants is not independent proof.

Two: Protect Entrusted Information

Customer information is not yours to expose carelessly. Neither are employee records or confidential business documents. Remove identifying details where possible. Use approved tools. Understand the data-handling requirements that apply to your business. Do not upload confidential material merely because a tool accepts the file.

Three: Review for Bias and Unfair Assumptions

Give extra attention to hiring materials, employee evaluations, and communications involving sensitive personal matters. Do not let an AI-generated summary become the sole basis for a consequential decision about a person.

Four: Respect Rights and Tell the Truth

Check licensing and usage terms for generated images, music, voices, and other assets. Do not clone someone's voice without appropriate permission. Do not fabricate testimonials, credentials, results, or customer experiences. Meaningfully editing generated material does not automatically resolve every copyright issue. When commercial stakes are significant, seek appropriate advice.

> "A *false balance is abomination to the LORD: but a just weight is his delight.*"
> **— Proverbs 11:1**

Honest dealing matters in digital work just as it matters at a marketplace scale.

Five: Keep Human Accountability

You cannot tell a harmed customer, “The AI did it,” as if that ends your responsibility. You selected the tool. You approved the process. You published the message. You authorized the action. A brainstorming list needs less scrutiny than a safety instruction. A draft headline needs less scrutiny than an employment decision.

Use AI to assist your judgment — not to create distance from your obligations.

The Five-Guardrail Checklist — review before any significant AI-assisted decision:

- ☐ 1. Verify important facts — I have checked names, numbers, dates, and claims against reliable sources.
- ☐ 2. Protect entrusted information — I have not exposed customer, employee, or confidential data.
- ☐ 3. Review for bias — I have not let AI alone make a consequential decision about a person.
- ☐ 4. Respect rights and tell the truth — nothing here is fabricated, plagiarized, or misrepresented.
- ☐ 5. Keep human accountability — a real person (me) reviewed, approved, and takes responsibility for this.

PART EIGHT

Choose a Tool Before You Collect a Toolbox

There is no single best assistant for every person and every business. Start by asking: “What task do I want to improve?” Then try a suitable tool on that task. If you mainly use Google Workspace or Microsoft 365, integration may matter. If you work with long documents, test document handling. If you need current research, examine the sourcing and search features.

Free access may be enough to begin. Paid plans may provide higher limits, additional tools, stronger administrative controls, or different model access. Features and prices change, so check current terms rather than assuming yesterday's comparison still applies.

Upgrade when you can name the problem the upgrade will solve — not because you're afraid of missing out, a competitor has a subscription, or collecting tools feels like making progress.

> *"For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?"*
> **— Luke 14:28**

Jesus is teaching about the cost of discipleship. His illustration also recognizes the importance of considering what an undertaking requires. For your AI decision, consider more than the subscription fee. Include setup, review, training, integration, and possible rework. A tool earns its place when it helps you produce worthwhile results at an acceptable cost and risk.

Buy for a demonstrated need — not for an imagined identity as an innovative business.

Before you choose or upgrade a tool, ask:

- ☐ What specific task am I trying to improve?
- ☐ Does this tool integrate with the systems I already use (Google Workspace, Microsoft 365, etc.)?
- ☐ Have I tested it on a real task, not just a demo?
- ☐ Can I name the problem an upgrade would actually solve?
- ☐ Have I checked current pricing and terms rather than assuming an old comparison still applies?

PART NINE — QUICK REFERENCE

AI Tools at a Glance

Episode #207 mentions several AI assistants by name. Here is a plain-language reference to help you match a tool to a task. Names, features, and pricing change often — treat this as a starting point for your own testing, not a final verdict. Always check each provider's current plans, privacy settings, and data-handling terms before you rely on a tool for business use.

ChatGPT

by OpenAI

Best for: **An all-purpose assistant for a wide range of everyday business tasks**

- Versatile, general-purpose help across writing, analysis, and planning
- Strong reasoning on complex, multi-step requests
- Supports images, voice, and file uploads in addition to text
- Large ecosystem of plugins, custom GPTs, and integrations

Keep in mind: *Can be less specialized in niche or highly technical domains; verify any specific facts or figures.*

Claude

by Anthropic

Best for: **Long-form writing, document analysis, and careful, nuanced drafting**

- Polished, natural writing style for proposals, letters, and reports
- Handles very large documents well — useful for contracts or long reports
- Strong at careful analysis and following detailed instructions
- Built with an emphasis on safety and thoughtful responses

Keep in mind: *Limited or no native image generation; usage limits can be reached quickly on lower plans.*

Google Gemini

by Google

Best for: **Businesses already working inside Gmail, Docs, Sheets, and Drive**

- Deep integration with Google Workspace tools
- Real-time web search with citations built in
- Strong value across free and paid tiers
- Good multimodal support (text, images, and more)

Keep in mind: *Most convenient inside the Google ecosystem; less flexible if your business runs on other platforms.*

Microsoft Copilot

by Microsoft

Best for: **Businesses built on Word, Excel, PowerPoint, Outlook, and Teams**

- Works directly inside Microsoft 365 applications
- Enterprise-grade security and administrative controls
- Helpful for summarizing emails, meetings, and documents in place
- Fits naturally into existing corporate IT environments

Keep in mind: *Most valuable within the Microsoft ecosystem; weaker for creative media generation.*

Perplexity

Research-focused assistant

Best for: **Research, fact-checking, and sourced, citable answers**

- Searches the live web and shows clickable citations by default
- Good for quickly comparing vendors, products, or current information
- Built around answering questions with traceable sources
- Useful second opinion alongside a general-purpose assistant

Keep in mind: *Less conversational and creative than general assistants; still requires you to check the sources.*

Grok

by xAI

Best for: **Real-time awareness of trends and conversation on X (Twitter)**

- Close integration with X gives it a real-time view of public discussion
- Useful for social-trend awareness and informal brainstorming
- Generally fast and conversational in tone

Keep in mind: *Sourcing and accuracy can be less rigorous than dedicated research tools; limited track record for sensitive business use.*

How to choose — match the tool to the task:

- ☐ Need something drafted quickly and conversationally? Start with a general-purpose assistant (ChatGPT, Claude, or Gemini).
- ☐ Need a long document analyzed or carefully rewritten? Try Claude.
- ☐ Live inside Google Workspace all day? Try Gemini.
- ☐ Live inside Microsoft 365 all day? Try Copilot.
- ☐ Need sourced, verifiable research with citations? Try Perplexity.
- ☐ Want a pulse on real-time public conversation? Try Grok — but verify anything important elsewhere.

Whichever tool you choose, the five guardrails from Part Seven still apply. The tool changes; the stewardship does not.

PART TEN

Your 7-Day AI Stewardship Challenge

Let's turn this into action. Work through one day at a time — you do not need to adopt everything at once. You need one useful habit, built responsibly.

Day One	**Choose one small, recurring, low-risk task.** An email draft. A public-content summary. A checklist from non-sensitive notes. Not your most consequential decision.
Day Two	**Choose one assistant.** Make sure you understand the basic privacy settings and what you should not share.
Day Three	**Write a clear prompt.** Use Role, Task, Context, and Format where helpful.
Day Four	**Review the result.** What was useful? What was wrong? What did you need to clarify?
Day Five	**Repeat the task.** Improve the instruction based on what you learned.
Day Six	**Save the working prompt.** Put it somewhere you can find it again.
Day Seven	**Evaluate the outcome.** Did it save time after review? Did it improve clarity? Did it introduce risk? Was the result worth keeping? Then decide whether to continue, revise, or stop.

You do not need to adopt everything at once. You need one useful habit built responsibly.

> *"If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him."*
> **— James 1:5**

Ask God for wisdom. Ask the software for a draft. Do not reverse those roles.

CLOSING

Serve Well, Honor God

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

We still need to serve honestly. We still need to keep promises. We still need to protect people. We still need to take responsibility. The goal is not to build a business that looks technologically impressive. The goal is to build a business that serves well and honors God.

My Commitment

The one task I will try AI on this week:

The guardrail I will be most careful to apply:

What I will never upload or automate without a human checking it first:

Signature *Date*

Father, thank You for the abilities, opportunities, and responsibilities You have entrusted to us. Give us wisdom to learn without becoming careless. Help us recognize where a tool can serve our work — and where our work requires patient attention and personal judgment. Protect us from fear that refuses to learn and pride that refuses to verify. Help us safeguard confidential information, treat people fairly, tell the truth, and keep our promises. May our businesses serve people faithfully and bring honor to You. In Jesus' name, amen.