

When Wisdom Multiplies

How I Learned When to Pay Down and When to Plant

After the refinance conversation, I started looking at my home differently. It wasn't just where I lived; it was part of what God had already placed in my hands. For years, I believed being responsible meant paying everything off as quickly as possible. But through prayer—and through the guidance of my daughter, who has a degree in finance and is a licensed real estate agent—I began to see that wisdom isn't always about eliminating debt. Sometimes, it's about allowing what you already have to grow. She carries a gift for seeing timing and opportunity clearly, not from guesswork, but through both knowledge and discernment. Proverbs 24:3 says, "By wisdom a house is built, and through understanding it is established." That verse became real to me in this season.

My daughter helped me look at things I had never considered—what was actually costing me versus what could produce growth in return. She didn't talk in terms of market forecasts; she talked about purpose and peace. Paying down certain debts can bring security, but using resources in the right way at the right time can create lasting stability. It's not about chasing risk—it's about recognizing when the ground is ready for seed. She taught me to ask better questions: Does this decision bring peace or just temporary relief? Does it align with where I want to be five years from now? That kind of thinking changed how I view stewardship. Even my home equity began to feel less like a number and more like potential—something that could multiply when handled with faith and wisdom.

I've learned that good stewardship isn't about following formulas; it's about listening. For some, the right next step is to pay something off and rest easy. For others, it's to invest in a way that opens new doors. Both can honor God when done with peace, patience, and purpose. My daughter's wisdom—and the experience behind it—helped me understand that increase begins in how you think, not in what you earn. When peace guides the plan, provision always finds its way to match it.