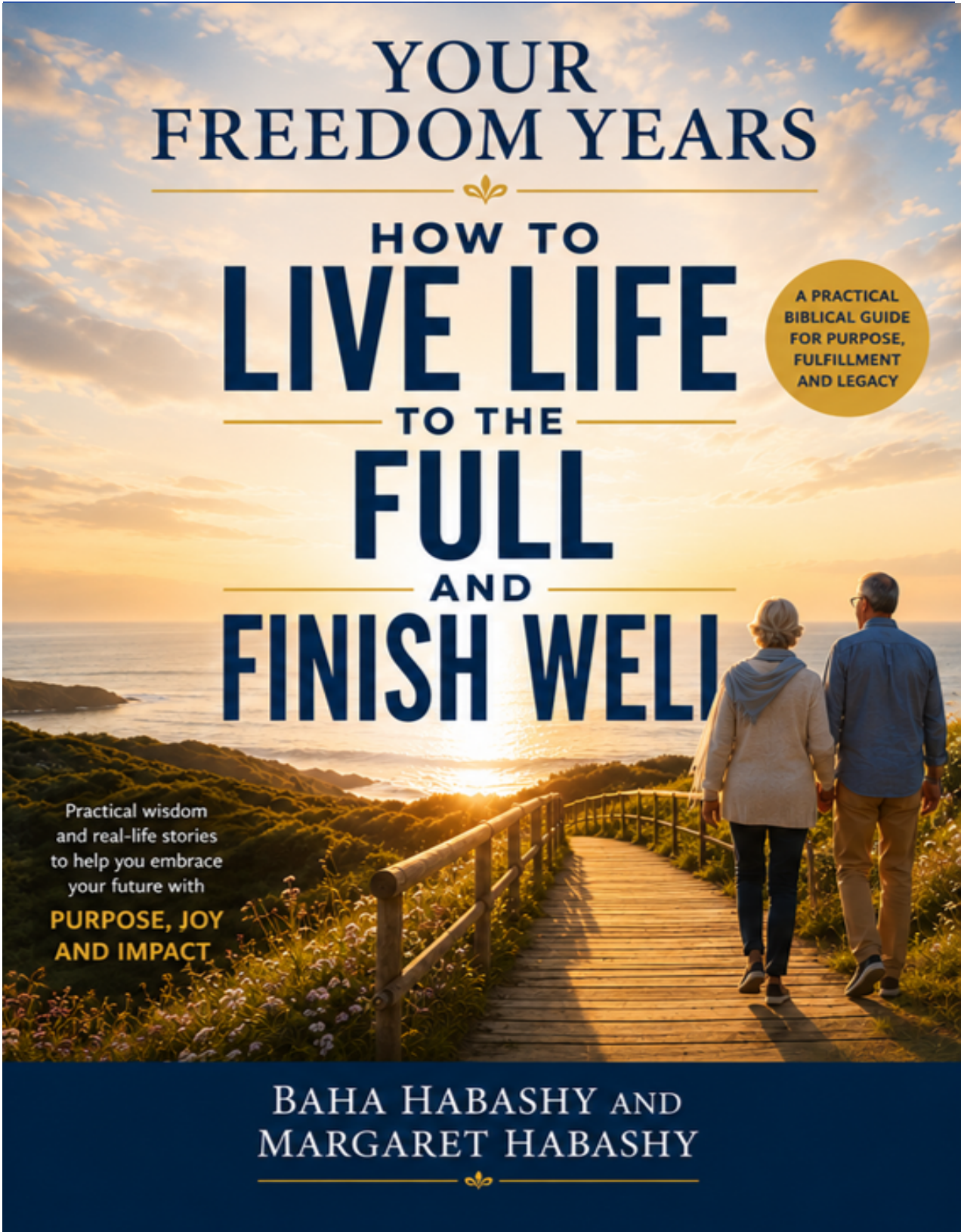




# YOUR FREEDOM YEARS

## HOW TO **LIVE LIFE** TO THE **FULL** AND **FINISH WELL**

A PRACTICAL  
BIBLICAL GUIDE  
FOR PURPOSE,  
FULFILLMENT  
AND LEGACY

Practical wisdom  
and real-life stories  
to help you embrace  
your future with

**PURPOSE, JOY  
AND IMPACT**

BAHA HABASHY AND  
MARGARET HABASHY

**SELF-STUDY GUIDE AND APPLICATION QUESTION**

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<sup>1</sup> In developing this study guide and related resources we used AI research and development tools.

# INTRODUCTION

## OBJECTIVES

[CLICK HERE AND WATCH AN INTRODUCTION VIDEO](#)

This study guide is a very flexible resource. It is designed to equip you to embrace the freedom years with purpose, growth, and faith. You'll discover how to navigate life's transitions and shifting relationships — while cultivating resilience, meaningful connections, and a legacy. Learn to live fully by strengthening your body, mind, and spirit, aligning your heart with God's purpose, and turning challenges into opportunities. Finally, prepare for your final transitions with wisdom and clarity, ensuring peace for your loved ones and finishing well with confidence, hope, and a legacy that honours God.

## HOW TO USE THIS STUDY GUIDE

We all learn in different ways. For those who like to read, you have the source book. For those who like to watch videos or listen to audio, each chapter offers a link to a short introduction video and an engaging, deep-dive podcast.

The fact is that reading books seldom leads to significant change. However, a committed relationship with others often leads to great results. For this reason, this study guide is designed to serve as a peer-coaching and small-group facilitation resource. In all, this guide will serve as your journal.

For best results, use it as a devotional conversation with Jesus. No one knows you better, loves you more, or desires the best for you more than Jesus does. Through His Holy Spirit within you, He is closer than anyone else ever could be. As you go through these thinking exercises, picture Jesus sitting beside and interacting with you. As He gently directs your thoughts, imagine Him encouraging you to journal your responses to His questions. Let this be a conversation — an open, heartfelt dialogue with Him. And don't hesitate to add any questions that come to mind along the way.

Should you have the privilege of doing this study with a friend or peer coach, your journaled reflections will become a valuable resource for meaningful conversations that enrich and uplift both you and those around you. The same applies should you decide to use this resource in a small group community building, shared learning experience. See the Appendix for more.

## HOW TO USE THIS GUIDE — AT A GLANCE

This guide works on three levels. Choose the path that fits your situation — or combine them.

### PATH A — Personal Devotional Use

- Study one chapter a week over the coming 4 weeks.
- Read each chapter from the Freedom Years Book and listen to an engaging, deep-dive audio podcast.
- Engage in conversation with Jesus, your perfect coach.
- Commit to reasonable next steps
- Expand your impact by sharing what you learn.

### PATH B — One-on-One Peer Coaching

Follow Path A individually, then meet weekly with your peer coach or trusted friend to discuss your conversation with Jesus as well as the application questions together. Your journaled responses become the agenda for your conversation. Aim for one meeting per section.

### PATH C — Small Group Study

Follow Path B, replacing your peer coach or friend with a trusted group of friends in a community-building, shared learning facilitated experience.

Whichever path you choose, this guide works best when you bring honesty, commitment, and a willingness to let God surprise you.

### A Personal Word

We wrote Your Freedom Years out of our own journey. Between us, we have navigated career transitions, empty nests, aging parents, health challenges, and the quiet but persistent question that surfaces in the second half of life: **Is there still something significant left for me to do?** The answer, we have discovered, is a resounding yes.

This guide is not a workbook to be completed. It is an invitation to a conversation — first with God, then with yourself, and then with others who are on the same road. Go at your own pace. Be honest. Let the questions do their work. And don't be surprised if God meets you in unexpected ways as you move through these pages.

- Listen to the book deep-dive podcast@ <https://youtu.be/jLcaZPU0eos>



**What would you say if Jesus asked:**

- Why do you want to do this study?

- What would you want me to do for you through this study? Write this as a prayer. Ask God for what you want him to accomplish in your life. State the areas of your life where you sincerely desire to see change. Explain how you want him to help you.

## • WHAT ARE THE FREEDOM YEARS

### CHAPTER OVERVIEW

Watch the overview video at [https://youtu.be/w\\_zYFw13CIA](https://youtu.be/w_zYFw13CIA)

The Freedom Years represent a profound phase of life encompassing four transformative stages: **Limited Freedom**, which begins as children leave the home and couples enter the “empty nest” period; **Extended Freedom**, often synonymous with retirement, where individuals are liberated from career obligations and the need for earned income; **Assisted Freedom**, where aging brings physical limitations requiring assistance; and **Ultimate Freedom**, the final transitions to eternal peace with God.

This section highlights the opportunities and challenges within each stage, encouraging readers to embrace personal growth, spiritual maturity, and purposeful living. It

stresses the importance of preparation, including financial planning, relationship nurturing, and self-reflection, to ensure these years are fulfilling and impactful. Using a **SWOT** analysis, readers are guided to evaluate their strengths, weaknesses, opportunities, and threats to navigate these years intentionally.

Proverbs 3:5-6 and Psalm 37:4 remind us to trust God, so this faith journey of transitions brings joyful new beginnings. By viewing these stages as opportunities for growth rather than decline, individuals redefine their legacy and bring maximum impact for God on their families, communities, and even the world.



As you reflect on the four stages — Limited Freedom, Extended Freedom, Helpful Freedom, and Ultimate Freedom — which stage seems most immediate and real to you right now, and what is God stirring in you about it?

1. Read Chapter 1, What Are the Freedom Years
2. Listen to the chapter deep-dive@ <https://youtu.be/jLcaZPU0eos>



## WHAT WOULD YOU SAY IF JESUS ASKED:

- What insights do you glean from this section?

- Which story resonates most with you and why?

- What ideas resemble or parallel your present state?

- Do you sense any desire for changes?

- List any questions that you would like to ask.

## APPLICATION QUESTIONS



### What would you say if Jesus asked:

What (**SWOT**) strengths, weaknesses, opportunities, and threats deserve your greatest attention at this stage?

The strengths I bring to this stage of my life include...

The Weaknesses or challenges where I will need help include...

The opportunities that excite me or challenge me include ..

The threats or risks that I may face include

- How can you prepare for the next stage of your freedom years?

My preparation for the next stage of my freedom years must include....



**THIS WEEK.** based on what God has been stirring in me through this section, one specific thing I will do differently this week is:

## • HOW TO LIVE LIFE TO THE FULL

### CHAPTER OVERVIEW

Watch the overview video at <https://youtu.be/ZU7FKhEN7Lc>

This section outlines a transformative approach to living fully during your freedom years, focusing on four key areas represented in a Venn diagram:

Purpose and Vision, Talents and Strengths, People and Relationships, and Plans and Activities. Each area builds upon the idea that a fulfilling life stems from aligning personal desires with God's purpose, using talents effectively, nurturing meaningful relationships, and pursuing intentional activities.

Readers are encouraged to identify what energizes them, explore their unique gifts, and actively cultivate relationships that inspire growth and joy. The importance of planning is underscored, advocating for deliberate actions that align with life goals and spiritual values.

Biblical insights, such as Psalm 37:4 and Ephesians 2:10, are integrated into the narrative, offering guidance on how to prioritize spiritual growth, stewardship, and service to others.

By balancing personal growth with service to others, this section challenges readers to redefine their later years as an opportunity for impact and fulfillment. The goal is to live a life that glorifies God, deepens joy, and leaves a legacy.



The four areas of Purpose and Vision, Talents and Strengths, People and Relationships, and Plans and Activities form a picture of a life fully lived. As you honestly assess your own life against that picture, where do you sense the greatest gap — and the greatest opportunity?

- Read Chapter 2, How To Live Life To The Full
- Listen to the chapter deep-dive podcast@ <https://youtu.be/vHu8pBlBT2s>



## WHAT WOULD YOU SAY IF JESUS ASKED:

- What insights do you glean from this section?

- Which story resonates most with you and why?

- What ideas resemble or parallel your present state?

- Do you sense any desire for changes?

- List any questions that you would like to ask.

## APPLICATION QUESTIONS



**What would you say if Jesus asked:**

- What activities or relationships energize you the most?

- What roles would you love to play in the Kingdom of God?

- How do your relationships reflect Christ's model and focus?

- What intentional plans can you create to maximize joy and impact during this phase of life?

-  **THIS WEEK.** based on what God has been stirring in me through this section, one specific thing I will do differently this week is:

## • PATHWAY TO PURPOSE

### Chapter Overview

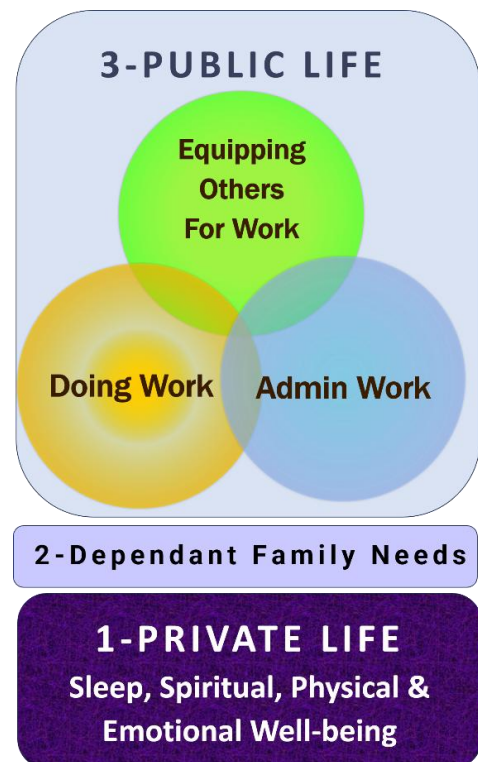
Watch the overview video at <https://youtu.be/sHJ5wxcw0Q0>

The “Pathway to Purpose” provides a roadmap for aligning your freedom years with a life of meaningful impact. This framework helps you identify your passions, gifts, and opportunities, leading to a fulfilling purpose-driven life. You are encouraged to rediscover your strengths through reflection, prayer, and action, leveraging them for personal growth and service.

The chapter introduces practical strategies such as memory walks, time budgeting, and lifestyle design to cultivate purpose. A walk through your personal history is suggested to uncover moments of joy and challenge, offering insights into what delights your heart and where God might be calling you next. Biblical principles, such as Ephesians 2:10, provide a spiritual foundation for pursuing purpose.

This section also highlights the fact that talent stewardship is reflected in clear, precise behaviour. Similar to financial budgeting, the attached diagram illustrates, in foundational priorities, the different categories where we need to invest the 168 hours a week we are each given.

The “Pathway to Purpose” equips readers with tools to discover how their unique talents and life experiences can intersect with opportunities to serve God and others. By actively seeking God’s guidance and committing to a plan of action, readers can turn their freedom years into a season of unparalleled growth, joy, and contribution.



The tools in this section — memory walks, time budgeting, lifestyle design — are only as powerful as your willingness to be honest with yourself and with God. As you prepare to engage with the discussion questions, ask Him quietly: “What do You want me to see that I haven’t been willing to look at yet?”

- Read Chapter 3, Pathway to Purpose
- Listen to the chapter deep-dive podcast@ <https://youtu.be/4AnHeppFnAc>.



## WHAT WOULD YOU SAY IF JESUS ASKED:

- What insights do you glean from this section?

- Which story resonates most with you and why?

- What ideas resemble or parallel your present state?

- Do you sense any desire for changes?

- List any questions that you would like to ask.

## APPLICATION QUESTIONS



**What would you say if Jesus asked:**

- Who are the role models that challenge you to live life to the full?

- What are the relationships that can support you in living life to the full?

- What does “time budgeting” mean for you, and how can it help align your daily activities with your values?

- As a steward of 168 hours a week, how many hours would you invest in your private life, and where can you invest your public life, your **MIFG**?

-  **THIS WEEK.** based on what God has been stirring in me through this section, one specific thing I will do differently this week is:

## • HOW TO FINISH WELL

### CHAPTER OVERVIEW

Watch the overview video at <https://youtu.be/nITG8PI-u3c>

“How to Finish Well” is a reflective and practical guide for embracing the later stages of life with grace, intention, and spiritual purpose. This section emphasizes the importance of planning for life’s final chapters, focusing on legacy, end-of-life decisions, and preparing loved ones for the journey ahead. It encourages readers to take proactive steps in estate planning, caregiving, and funeral preparations to alleviate unnecessary stress for their families.



Biblical insights, such as 1 Thessalonians 4:13-14 and 2 Corinthians 4:16-17, provide a comforting perspective on life’s ultimate transition, reminding readers of the hope and assurance found in Christ. Readers are challenged to view this stage as an opportunity to model faith, pass on wisdom, and invest in their families and communities.

Ultimately, “finishing well” is about living fully until the end, guided by faith and intentionality. It invites readers to leave a legacy of love, faith, and well-being for future generations, demonstrating that life’s final chapter can be both meaningful and inspiring.

Finishing well is not primarily about paperwork and planning — though those matter enormously. At its heart, it is about finishing loved, at peace, and confident in where you are going. As you enter these final questions, allow yourself to sit with both the practical and the eternal dimensions of what it means to finish well.

- Read Chapter 4, How To Finish Well
- Listen to the chapter deep-dive podcast@ <https://youtu.be/u3rXtEfKYY4>



## WHAT WOULD YOU SAY IF JESUS ASKED:

- What insights do you glean from this section?

- Which story resonates most with you and why?

- What ideas resemble or parallel your present state?

- Do you sense any desire for changes?

- List any questions that you would like to ask.

## APPLICATION QUESTIONS



What would you say if Jesus asked:

- How can you prepare your family for your passing to reduce stress and conflict?

- How can faith guide you in facing aging and mortality with peace and purpose?

- What legacy of love, wisdom, or faith do you hope to leave for your family?

- How can open communication about end-of-life wishes strengthen relationships?

-  **THIS WEEK.** based on what God has been stirring in me through this section, one specific thing I will do differently this week is:

## APPENDIX

### THE FOUR SPIRITUAL LAWS

The Gospel through the “Four Spiritual Laws” explains God’s love, humanity’s separation due to sin, and salvation through Jesus Christ. They emphasize that faith in Christ bridges the gap between God and man, offering eternal life. By including scripture and a suggested prayer, they are an invitation to accept Christ. With simple illustrations, they encourage reflection, personal commitment, and a deeper understanding of God’s grace and purpose for everyone’s life.



**What would you say if Jesus asked:**

- Should you die today, are you sure I have a place for you in heaven? Explain Why?

- In the two-circle diagram, which circle describes your relationship with Christ and why? Can you give real-life examples or experiences that illustrate what you mean?

## LETTER TO CHILDREN

This letter seeks to communicate clear expectations and reduce the risk of family conflicts during the assisted living stage as well as end-of-life decisions. It highlights unity, love, and faith in decision-making while encouraging the seeking of professional guidance when needed. Outlining responsibilities for the power of attorney and the executor fosters a smooth transition, emphasizing stewardship, wisdom, and family support in honouring the values and wishes of aging parents with love and respect.



### What would you say if Jesus asked:

- What insights do you glean from this letter?

- Do you sense any desire for changes in your plans?

## CALLED TO CARE (Optional)

In chapter one, addressing the Assisted Freedom stage, we noted that this may be the stage we are most likely to be least prepared for. It is also, with near certainty, a stage most of us will one day face.

Based on our personal experience and observation, the best way to prepare for your assisted freedom stage is to become engaged in the life of caregivers.

### Caring for Caregivers

Caring for caregivers is not only your best training and preparation for your assisted freedom stage — it is also a calling for all of us. We are commanded to "carry each other's burdens, and in this way, you will fulfill the law of Christ" (Galatians 6:2). This call is for every Christian. What you will learn through this simple exercise applies to all caring roles. It doesn't need to be complicated. You don't need to be part of a care ministry to answer it. And you certainly don't need permission from a pastor or a boss to act on it.

### Simply Care

To help you get started, Simply Care is a one-hour, easy-to-apply experience designed to help you **CARE**. While the text reflects caring for a caregiver, the heart of this experience applies to expressing a caring heart for anyone in need.

|          |                                                                                                                                                                |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>C</b> | <b>Connect:</b> Take the first step. Notice someone. Ask God to show you someone who needs your care. Create a moment to connect.                              |
| <b>A</b> | <b>Ask:</b> Ask honest, caring questions. Use simple, open-ended questions to invite sharing. "How are you... Really?"                                         |
| <b>R</b> | <b>Respond:</b> Respond with presence. Listen carefully. Acknowledge their feelings. Offer specific support and practical help: "May I help with this..."      |
| <b>E</b> | <b>Encourage:</b> Care doesn't end in one moment. Follow up. Stay connected. Remind them they are not alone. Encouragement over time brings strength and hope. |

Take time to start. [Click here to get started](#). Do not keep this experience to yourself. Share it with others.

## WHY JOIN A SMALL GROUP?

**The following pages apply if you are part of a small-group study.**

God designed us for community and relationships. Research shows that after reading a great book or hearing an impactful sermon, the likelihood of applying what you've learned is only about 10%. However, that probability rises to as much as 65% when you are part of a community-building shared learning experience. Imagine yourself in a supportive group of 6–12 like-minded individuals — each committed to living life to the fullest and finishing well. Within this group, you'll find encouragement, accountability, and deeper insights as you grow together. To make the experience more effective, a facilitator will help guide your discussions as you commit to meeting for about an hour each week. Through these gatherings, you'll strengthen your faith, build lasting connections, and experience the transformative power of community.

### What is Your Story?

Each of us carries an important story that has shaped where we are today. To build a sense of community and shared learning, your group begins with each person taking 2–3 minutes and sharing their stories. Use the space below to jot down the key points you'd like to share with the group.

## What is the Group Process?

Your life journey is as unique as your fingerprint. In a healthy group, your facilitator will seek to provide flexibility to support your specific needs and circumstances. At the same time, a healthy group needs a few simple processes and guidelines to ensure honesty, confidentiality, and commitment throughout your time together.

## Group Member Agreement and Guidelines

To foster a supportive and respectful environment, all members in a healthy group should agree to the following:

### As I join this group, my heartfelt desire for myself and others is to:

- Feel supported, encouraged, and cared for.
- Discover God's purpose for our freedom years.
- Learn how to live life to the fullest.
- Prepare well so we can finish well.

### Group Agreements

- **Priority:** I value our relationships and will make group meetings a priority. If I am late or unable to attend, I will let my facilitator know.
- **Participation:** I will encourage and support fellow members as we learn and grow together.
- **Confidentiality:** I will help create a safe environment by keeping all group discussions and communications confidential.
- **Openness:** I will seek to be authentic, honest, and accepting of others.
- **Respect:** I will listen carefully, speak graciously, and offer advice only when requested.
- **Conflict Resolution:** If conflict arises, I will follow Christ's teaching by addressing it personally and privately (Matthew 18:15).
- **Accessibility:** As God enables me and within reasonable limits, I will be available to offer support, encouragement, and accountability to other group members.

Name

Signed

Date