

Chapter 11

What Is Your Money For

For much of our adult lives, our relationship with money is dominated by the need to earn it. The questions begin with rent or a mortgage, groceries, transportation, and the cost of raising a family. Later, they may include education, debt, aging parents, emergencies, and retirement planning. These are legitimate concerns. Providing for those who depend on us is part of faithful stewardship, and there is nothing particularly spiritual about being careless with money.

Yet another question deserves our attention alongside the need to earn and prepare. What is it all for? Money has a way of becoming its own purpose. We earn it to save it, invest it to make it grow, and monitor its growth because rising numbers create a sense of progress. The process can continue without our deciding what the resources are meant to accomplish.

A retirement account needs a purpose beyond simply growing larger. So do a savings account, a business, or the equity in a home. The same question applies when resources are modest and most of what comes in is needed immediately. This chapter does not assume that age has made every reader financially comfortable. Stewardship begins with what is actually in our hands, not with an amount we wish we had.

In Chapter 5, we considered enough. Here we take the next step by identifying the purposes our money should serve. If everything is entrusted, financial resources fall under the question that has guided the entire book: what does faithfulness look like in what God has placed in my hands?

The Work Behind the Money

One reason money carries so much emotional weight is that it represents more than currency. Think about what may lie behind the balance in a retirement account. There are mornings when you went to work even though you would rather have stayed home, problems you solved, customers you served, risks you took, and responsibilities you carried because people depended on you. Some savings also reflect decisions not to spend. You postponed something you wanted because another responsibility mattered more.

In that sense, accumulated resources can feel like stored portions of our working lives. Letting go of them may feel like releasing something tied to years of effort, sacrifice, and uncertainty. That connection deserves acknowledgment, but it does not tell the whole story about what we have.

The ability to work was also entrusted to us. So were the opportunities, the years, and the people who taught us, hired us, trusted us, or opened a door. Some resources come through inheritance,

gifts, or circumstances we did not create. Others work just as hard yet have little left after covering necessary expenses. The size of an account cannot measure either effort or God's favor.

Recognizing these things does not diminish our work. It places our work within grace. Gratitude helps us receive what we have without imagining that we are its sole source, and it prepares us to consider what love may now ask of us in response to it.

The Limits of Financial Security

Money solves real problems. When the furnace breaks down or the car needs repair, resources help. Savings can create a buffer during unemployment, and available funds can help a household meet an unexpected need. It would be foolish to deny the practical protection money provides. The danger arises when that protection becomes our ultimate source of security.

In Matthew 6:19–24, Jesus calls His hearers away from laying up earthly treasure for themselves and toward treasure in heaven. Earthly possessions can be damaged or stolen, but His concern goes beyond the risk of loss. He brings the matter to the heart and to the impossibility of serving both God and wealth. We should hear that challenge rather than reduce it to a reminder to manage our assets carefully.

Money can address certain uncertainties, but it cannot guarantee our future. A large account cannot secure our health, our children's decisions, or even tomorrow's arrival. In Jesus' parable in Luke 12:13–21, a rich man plans to build larger barns and imagines many years of comfort. That night, his life is required of him. Jesus warns against storing up treasure for oneself while neglecting to be rich toward God.

The man's problem was more than an inaccurate estimate of his lifespan. His abundance had become the center of his self-centered life. The story echoes Jesus' warning against greed and invites us to examine what we trust and whom our resources serve. Responsible preparation belongs within stewardship, but it cannot replace dependence on God or justify indefinitely postponing love.

Treasure and the Heart

Jesus said:

“For where your treasure is, there your heart will be also.” — Matthew 6:21 (NASB 2020)

Our use of money reveals what we value and can also draw our attention and affection toward the things we continue to fund. If nearly everything is organized around increasing our comfort, comfort can become the central concern around which our lives revolve. When we give

thoughtfully, we make room for another person's good to matter in practice. This is one reason financial choices belong within discipleship.

A pattern of spending or giving does not tell us everything about a person's heart. A large medical bill may reveal an illness, not misplaced priorities. A small gift may reflect considerable sacrifice. We need to examine our own motives honestly, without pretending that another person's financial picture is simple enough to judge from the outside.

The question is personal. What am I asking money to do for me? Am I receiving it as a resource to use under the lordship of Jesus, or am I looking to it for an identity, a sense of control, or security it cannot ultimately provide? These questions can reveal fear as well as greed. They also create room for gratitude and change.

Zacchaeus and a Changed Relationship With Money

Luke describes Zacchaeus as a wealthy chief tax collector. When Jesus came to Jericho, Zacchaeus wanted to see Him. Jesus called him down from a tree and went to his house. People grumbled that Jesus had become the guest of a sinner. Amid that encounter, Zacchaeus made a striking declaration:

“Behold, Lord, half of my possessions I am giving to the poor, and if I have extorted anything from anyone, I am giving back four times as much.” — Luke 19:8 (NASB 2020)

The declaration combines generosity with restitution. Zacchaeus speaks of both giving to those in need and returning what he has wrongfully taken. We should not overlook the second part. A generous gift does not excuse dishonesty or replace the responsibility to those we have harmed.

Jesus then speaks of salvation coming to the house and of His mission to seek and save the lost (Luke 19:9–10). The encounter is about far more than an improved budget. Money is brought into a changed relationship with Jesus. The passage does not teach us to purchase salvation by copying Zacchaeus' amounts. It shows how receiving Jesus reaches into our possessions and the way we have treated people.

That is the deeper transformation we seek. Christian generosity grows in response to grace. We are learning to love Jesus more than our possessions and to let that love guide our giving and our everyday financial decisions.

Provision Is Part of Stewardship

A discussion of generosity becomes unbalanced if spending on ourselves or our families is treated as inherently less spiritual than giving elsewhere. In the context of caring for widows, Paul

emphasizes families' responsibility to care for their own relatives and households (1 Timothy 5:3–8). Love means taking those responsibilities seriously.

For one household, the next task may be understanding debt and everyday expenses. For another, it may be discussing retirement, future care, or what a surviving spouse needs to know. Necessary documents, account information, and plans deserve attention because people may need to rely on them. The appropriate arrangements will vary. When a decision requires financial, tax, or legal expertise, seek qualified help suited to your circumstances.

If you are married, this planning should include your wife's understanding and concerns. One person may be primarily focused on future care, while the other hopes to give more or create shared experiences. Neither should have to guess the other's intentions. A shared conversation can reveal both legitimate needs and assumptions that have gone unexamined for years.

Provision can also become a word we use to avoid examining accumulation. Because uncertainty cannot be eliminated, there is always an argument for keeping more. Here, the enough statement from Chapter 5 is useful. Return to the responsibilities and standard of living you identified there and ask whether current choices still serve them. The task is to distinguish actual needs and reasonable preparation from the demand for certainty that money cannot satisfy.

Fear deserves compassion as much as it does examination. A man who has lived through unemployment or poverty may find these questions difficult. Trusting God does not require denying what happened or pretending that current needs are unreal. It invites him to bring those fears into prayer, honest conversation, and practical planning rather than carrying them alone.

Money and the People We Love

There can be tremendous joy in helping an adult child with education, housing, an opportunity, or an unexpected crisis. Yet the size of a gift does not indicate whether it truly serves the recipient. Financial help may relieve a temporary need, support an ongoing disability, or make a worthwhile opportunity possible. It may also be used to avoid a difficult conversation or to maintain influence over another adult's decisions.

This brings us back to Chapter 8. Our children are people to love, not extensions of our plans. Help should serve their good rather than our desire to remain necessary. Ask what is actually needed, what you can responsibly offer, and which expectations need clarification. A gift should not carry an unspoken demand for access, agreement, or affection.

Sometimes love gives; sometimes it sets a limit. Long-term support is not inherently a sign of unhealthy dependence, especially when disability or other enduring needs are present. Nor is every request one we are able or obligated to fulfill. Wisdom requires attention to the person, our existing

responsibilities, and the likely effects of the help. We cannot reduce that judgment to a single rule for every family.

If a proposed gift uses shared resources, make the decision with the person who shares responsibility for those resources. Generosity should reflect selfless love within the household and beyond. We do not honor one relationship by quietly disregarding another.

Inheritance Is More Than an Estate

As we grow older, we may begin to ask what will happen to our resources after we die. Thoughtful preparation can help the people who will have to carry the responsibilities we leave behind. Yet another question belongs alongside the arrangements: what wisdom are we sharing while we are still here?

Do the people close to you understand how you think about money? Have they heard about what your mistakes have taught you, why you give, or how your understanding of enough has changed? You do not need to share every private financial detail to pass on something useful. An honest conversation about a lesson learned may help someone more than a lecture on how they should live.

An inheritance can transfer money in a day. Wisdom usually takes years. Even then, it must be received and applied by someone else. We can explain our hopes, model stewardship, and make thoughtful arrangements, but we cannot control the next generation's heart through an estate plan. The same grace and respect we show in our relationships now should guide our decisions about what comes later.

Not every reader will leave substantial assets, and some will leave none. That does not make life any less faithful or a legacy any less valuable. The love, truth, example, and care we have offered are not measured by the amount distributed after our deaths. When resources are available to pass on, we can prepare responsibly without asking them to carry the whole meaning of our lives.

Enjoy What God Has Given

Some Christians become so preoccupied with stewardship that they feel vaguely guilty whenever they enjoy anything. Paul offers a healthier perspective. He urges wealthy believers to place their hope in God rather than in uncertain riches, calling God “the One who richly supplies us with all things to enjoy” (1 Timothy 6:17, NASB 2020). In the next verse, he calls them to good works, generosity, and readiness to share.

Enjoyment and generosity belong together in that instruction. We may enjoy a good meal, a hobby, a beautiful place, or time away with the people we love. Gratitude can shape how we receive those gifts. We need not turn every pleasure into another task before we allow ourselves to appreciate it.

The question is whether enjoyment remains a gift or becomes the governing purpose of our resources. If the financial vision for our remaining years is to consume as much as possible for ourselves, that vision needs to broaden. God's provision can sustain us, bring us joy, and enable us to serve others. We can embrace those purposes together without insisting on equal shares for each.

The Freedom of Generosity

When we give something we could have kept, we practice letting go of the belief that everything should serve us. That does not automatically purify every motive. We can give for recognition, influence, or the satisfaction of feeling important. Generosity belongs with humility, and the recipient's dignity matters as much as our own experience of giving.

Paul wrote to the Corinthians:

“Now I say this: the one who sows sparingly will also reap sparingly, and the one who sows generously will also reap generously. Each one must do just as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.” — 2 Corinthians 9:6–7 (NASB 2020)

In the surrounding passage, Paul describes God's provision for good works, an increased harvest of righteousness, generosity toward others, and thanksgiving to God (2 Corinthians 9:8–12). His words do not offer a formula that guarantees personal wealth through giving. Instead, they encourage willing generosity, dependent on God, directed toward real needs and to His praise.

Paul also makes clear that willingness is assessed in light of what a person has, not what he lacks, and that relief for others is not intended simply to place the givers in hardship (2 Corinthians 8:12–14). That matters for a reader with little financial margin. A smaller capacity does not exclude him from the life of generosity, and receiving help when he needs it does not diminish his worth.

Readers will reasonably ask where the tithe fits. Many Christians practice giving a tenth of their income, usually through their local church, as a pattern drawn from the Old Testament and a disciplined place to begin. Others believe the New Testament sets no fixed percentage and calls instead for regular, proportionate, willing giving (1 Corinthians 16:2; 2 Corinthians 9:7), which for some will be less than a tenth and for many could be considerably more. I will leave that question to your conscience and your church's teaching. Two things hold on either view. Giving should be planned and not left to whatever remains, and the local church where you are taught and cared for deserves a regular place in it.

Whatever percentage a believer adopts, giving never earns God's favor or guarantees financial return. We give in response to grace already received in Christ, with gratitude for the Father's provision and care for those before us.

We can begin by asking what a willing, thoughtful response would look like given the resources available now. For one person, that may mean establishing a regular gift. For another, it may mean reviewing a commitment with someone who shares the household finances. Someone facing an immediate need may first need to ask for help. Faithfulness begins with acknowledging the truth of our circumstances and with an open heart before God.

Giving While You Are Still Here

There can be joy in giving during life as well as in planning for what happens after death. We may help someone through a difficult season, support work we believe in, or create an opportunity that would otherwise be out of reach. Sometimes we see the effects; at other times, we give without knowing what follows. Either way, the gift is no less faithful.

Giving can also create opportunities to share wisdom. A grandparent might involve grandchildren in considering a need. Parents might explain why they support a ministry. The purpose is to help others learn gratitude and care, not to turn a recipient's hardship into a display of our generosity. Respect for privacy should accompany the desire to teach.

None of this requires us to make a dramatic gift or divert resources already needed to care for someone dependent on us. The invitation is to be intentional. If generosity is always postponed until every uncertainty disappears, it may never begin. If it ignores responsibilities already entrusted to us, it needs wiser direction. We can seek a faithful next step without pretending that one amount or timetable fits everyone.

Jesus First in Our Financial Life

Jesus > Others > Self places money under the same lordship as work, time, and relationships. We ask whether our choices reflect His character, whether gratitude is expressed in generosity, and whether our hope has shifted toward what we have accumulated. Others come into view as people to love: a spouse, family members, the church, neighbors, and those whose needs we can help meet.

Self remains in the picture. Housing, food, care, preparation, and enjoyment are legitimate concerns. Putting self last does not require pretending those needs do not exist. It means those needs do not have unquestioned authority over every decision. Love for Jesus opens our hands to consider how resources should be used and who may be served by them.

My Money Mission brings these purposes into your Remaining Years Plan through five areas: Live, Prepare, Give, Invest, and Leave. These areas overlap and do not require equal allocations. Your circumstances will shape each area's requirements.

Your Remaining Years Plan

My Money Mission

Use this exercise alongside the enough statement you prepared earlier. Begin with what you have and what you are responsible for. If money is shared with a spouse, use your answers as a starting point for a conversation rather than as decisions already made for both of you.

The Heart Behind the Numbers

God has entrusted me with financial resources so that I can:

A financial blessing for which I am grateful is:

A fear I need to bring honestly to God and a practical question it raises are:

An area where I may be holding on too tightly or spending without a clear purpose is:

A responsibility, urgent need, or lack of information I must acknowledge before making changes:

The people who share these decisions or whose needs I must consider are:

Five Purposes to Consider

Record the purpose that matters in each area and one question needing attention. Continue an existing practice where one is already in place. You do not need five new commitments.

Live — Given what we have identified as enough, what needs and ordinary joys should our resources support now?

Prepare — Which future responsibilities require attention, and what information or qualified guidance do we need?

Give — Whom or what do we hope to support, and how can generosity align with our means and existing responsibilities?

Invest — Through appropriate saving and investing, education, or another opportunity, what future capacity should our resources help build?

Leave — What do we hope any remaining resources will serve after our deaths, and what arrangements or conversations need attention?

These categories are not investment recommendations or legal advice. When an answer depends on financial, tax, or estate details, record the question and seek appropriate help before acting. Some purposes may overlap; naming them should clarify your intentions rather than complicate the plan.

One Thing I Will Begin

Review your answers. Is one concern crowding out the others? Is an important responsibility missing? Choose one reasonable step to take in the next seven days. It might be a conversation with your spouse, gathering information for an adviser, clarifying a giving commitment, or sharing a stewardship lesson with someone who welcomes it.

The issue that needs the most attention is:

The action I will take and the date I will take it are:

The people I need to include and what we need to understand or agree on are:

Information or qualified guidance is needed before any financial change:

My Money Mission statement:

In two or three sentences, describe what you want money to serve in your remaining years. Include responsible provision, the generosity you hope to practice, and any other purpose that needs particular attention. Then name the first step you will take.

I will review this commitment on this date, along with the rest of my plan:

During that review, ask whether you took the step, what you learned, and what needs adjustment. An account balance alone cannot tell you whether you have acted faithfully. Consider your choices, responsibilities, and willingness to respond to what has become clear.

Resources in the Service of Love

Money need not become the center of our lives to receive careful attention. We can earn, prepare, enjoy, and give, remembering that it all belongs under the lordship of Jesus. The goal is to become more faithful with what has been entrusted to us and more willing to let love determine its purpose.

Some of us will need to loosen our grip, while others will need to confront neglected responsibilities or seek help we have been reluctant to ask for. The next step may be quiet and practical. Grace gives us room to begin where we are, to be honest about our circumstances, and to make a different choice.

Our resources can support the people we love, but they cannot replace our presence. A gift cannot do the work of listening, and an inheritance cannot substitute for a relationship lived in the present. Having considered what money is for, we turn next to a kind of wealth that will never appear on an account statement: the relationships God has entrusted to us.