

Chapter 5

Decide What Enough Looks Like

There is a peculiar problem with the word more. It never tells you when you have arrived. More money can become a little more money. More success can mean another promotion, another account, another customer, another location, or another accomplishment. More comfort can mean a larger house, a better vehicle, another trip, or enough savings to finally feel completely secure.

None of those things is inherently wrong. Money can provide for a family, create opportunities, fund generosity, and give us the freedom to respond when people need help. Professional success can result from years of faithful work and place us in positions where our influence benefits many people. A comfortable home can be received with gratitude, and there is nothing inherently spiritual about making life unnecessarily difficult.

The problem with more is that it has no natural stopping point. If we never decide what enough looks like, there will usually be another reason to believe we have not reached it. That can consume an extraordinary amount of our time.

In Chapter 4, we considered what God has entrusted to us. Now we need to ask what we expect those things to provide and how much of our remaining life we are willing to spend acquiring more of them. A man can take an honest inventory and still avoid that question. He can recognize what he has received without ever deciding what it is for.

When the Finish Line Keeps Moving

Think about the financial goals you had when you were younger. There may have been a time when earning a certain amount would have sounded like tremendous success. If you reached that number, something interesting may have happened. That amount, once a symbol of success, gradually became the new normal.

Our lifestyles adjust remarkably quickly. The vehicle that once felt like a luxury becomes the one we drive every day. The house we were thrilled to buy becomes simply home. The income we once hoped to earn becomes the amount needed to maintain the life we have built around it. Then a new number appears.

Achievement can work the same way. The position we once wanted becomes the one we now hold, and eventually our attention shifts to the next. Recognition feels satisfying for a while, but yesterday's award offers little reassurance when someone else is recognized today. Sometimes the finish line moves because our responsibilities have genuinely changed. At other times, we ask the next accomplishment to answer a question the previous one could not.

We may seek security, significance, proof of success, or reassurance that all the work was worth it. These longings deserve honest attention. Money and achievement cannot bear the full weight of these longings. If we do not recognize what we are seeking, we can spend decades chasing a finish line that moves every time we approach it.

The Man With Full Barns

In Luke 12, Jesus told a story about a wealthy man whose land had produced exceptionally well. His harvest exceeded his storage capacity. He decided to tear down his barns, build larger ones, and store his grain and goods there. Then he imagined what he would say to himself:

“You have many goods stored up for many years to come; relax, eat, drink, and enjoy yourself!” — Luke 12:19 (NASB 2020)

If the story ended there, it might sound like an advertisement for a comfortable retirement. The man had abundance, plans to store it, and confidence it would sustain many years of enjoyment. But the story did not end there. God said to him:

“You fool! This very night your soul is demanded of you; and as for all that you have prepared, who will own it now?” — Luke 12:20 (NASB 2020)

Jesus concluded, “Such is the one who stores up treasure for himself, and is not rich in relation to God” (Luke 12:21, NASB 2020).

We should hear that story in the setting Jesus gave it. He had warned His listeners against greed and against treating possessions as the substance of life (Luke 12:15). The man’s problem was deeper than the size of his barns. His plans assumed a future he did not control, and his abundance was directed toward himself, with no regard for God or others’ needs.

That is the danger we need to examine. It is possible to prepare extensively for future comfort while paying little attention to the One before whom we will be called to account for our lives. The man had considered where to store his harvest, but he had not reckoned with the limits of his days or with what it meant to be rich before God.

What Is the Money For?

Christian discussions about money can sometimes be caught between two extremes. One can make prosperity seem like evidence of God’s approval, while the other can treat financial success as evidence of unfaithfulness. Neither assumption helps us examine our lives honestly.

Money can feed a family, employ people, support a church, help someone through a crisis, care for aging parents, and provide for future responsibilities. It can also become a source of identity,

comparison, pride, control, and false security. Its place in our lives deserves more careful attention than either celebration or suspicion offers.

Paul instructed Timothy:

“Instruct those who are rich in this present world not to be conceited or to set their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.” — 1 Timothy 6:17 (NASB 2020)

He went on to call those believers to good works, generosity, and readiness to share, directing their attention to lasting treasure and true life (1 Timothy 6:18–19). Their wealth did not make them beyond the need to trust God, nor did enjoyment release them from responsibility to others.

There is something freeing about that combination. We can receive good things gratefully and hold them generously. We do not need to feel guilty every time we enjoy what God has provided, nor can we use enjoyment as the sole reason for what we keep. The question becomes, “What is everything God has entrusted to me for?” That returns us to stewardship and gives us a better starting point for deciding what enough looks like.

Enough Involves More Than a Number

At first, defining Enough can sound like a financial exercise. We might imagine calculating expenses, savings, future obligations, and the resources needed for later life to arrive at a dollar amount. That kind of planning can be a responsible part of stewardship. This chapter does not replace that planning, and an Enough Statement cannot tell you whether a particular amount will meet your future needs.

The deeper question, however, cannot be answered by a calculator alone. A man can possess more than he once imagined possible and still believe that peace is waiting just beyond the next increase. Another may have fewer resources and receive them with gratitude. The difference is not that practical needs are imaginary. It is that possessions cannot provide the final security we are tempted to seek in them.

If you are struggling to afford basic necessities, this chapter does not ask you to pretend you have enough money or to label a desire for a more stable life as greed. Seeking work, addressing a genuine shortfall, and receiving help can all be faithful responses. Contentment does not require us to call deprivation good or to stop caring about the needs of those who depend on us.

Paul wrote:

“But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it, either.” — 1 Timothy 6:6–7 (NASB 2020)

Contentment involves learning to trust God and receive His gifts without making the next increase a condition for gratitude. It does not eliminate ambition or planning. It changes what we expect of them. In Philippians 4:11–13, Paul describes learning contentment in both abundance and need, drawing strength from Christ. This is learned dependence, not a mood we can produce simply by telling ourselves to feel satisfied.

We can take a practical concern seriously while bringing the fear beneath it to the Lord. We can work toward a necessary goal without letting that goal become the condition on which our life ultimately depends. The distinction may take time to learn, and we may need help seeing it clearly. Deciding what enough looks like is part of that learning.

What Are You Still Trying to Prove?

Chapter 3 asked us to consider the relationship between identity and accomplishment. That question belongs here as well, because our pursuit of more is not always about enjoying more. Sometimes it is about proving ourselves.

Perhaps we want to show that we succeeded despite those who doubted us. Maybe we want our children to have opportunities we did not have growing up. Perhaps we associate financial strength with being a good provider, and slowing down can feel irresponsible, even when the family’s needs are met. Those motives can be good. Providing for a family and overcoming difficult circumstances deserve respect. Yet a good motive does not make every decision that follows from it wise.

Providing can become controlling. Excellence can become an obsession. A desire to bless our children can become an unwillingness to let them develop a sense of responsibility. We need to consider not only what a pursuit is doing to us but also what we hope it will accomplish.

Jesus taught that “where your treasure is, there your heart will be also” (Matthew 6:21, NASB 2020). In that passage, He calls His followers to treasure in heaven and warns that we cannot serve both God and wealth (Matthew 6:19–24). Our handling of possessions reflects our allegiance, not merely our preferences. What we value and where we invest deserve examination before a lifetime of habits makes the answer seem inevitable.

A useful question is whether you can name a purpose for the next increase beyond feeling more successful, more important, or finally beyond uncertainty. Perhaps you can name one clearly. If so, examine whether the pursuit serves that purpose faithfully. If not, it may be time to stop treating the next goal as though it needs no explanation.

When Success Costs Too Much

Every pursuit carries a price. The obvious cost of a new vehicle is the amount we pay for it. The less obvious cost may be the extra work required to sustain an expanding lifestyle. The obvious benefits of a promotion are higher income and greater responsibility. The less obvious costs may be evenings, travel, strain, or attention that will no longer be available elsewhere.

This does not mean we should refuse every opportunity that requires sacrifice. Almost everything meaningful requires sacrifice. The key question is whether we understand what we are trading and whether those affected have had a voice in the decision.

A man can spend years saying he is working hard for his family while gradually giving his family whatever remains after work has taken its toll. His intentions may be honorable, but the cost may still exceed what he has acknowledged. There comes a point when we need enough clarity to ask whether the next level is worth the cost.

Would an increase in income help meet a genuine responsibility or make a particular act of generosity possible? Or would it mainly support a higher standard of living that would soon feel necessary? Would the next promotion allow me to serve well, or am I pursuing it because I do not know how to stop climbing? Would another business opportunity use the abilities God has entrusted to me, or would it consume time that now needs to be devoted elsewhere?

These questions have no universal answer. A difficult season of work may be necessary and faithful. A demanding opportunity may be worth accepting. But those conclusions should stem from examining the responsibility, the cost, and the people affected, rather than from assuming that an increase is the right next step.

Not Every Opportunity Is an Assignment

After Jesus fed the five thousand, the crowd intended to seize Him by force and make Him king. He withdrew to the mountain alone (John 6:15). Later in the same chapter, He declared that He had come to do the Father's will (John 6:38). The crowd's enthusiasm did not determine His mission.

We should not reduce that account to mere career advice. It concerns Jesus and the purpose for which He came. Yet it challenges our assumption that greater popularity or an attractive opening must determine what obedience requires. Following Him means considering opportunities under His lordship rather than letting their appeal settle the question.

Sometimes faithfulness requires accepting greater responsibility. At other times, it may require declining something attractive because the cost would fall on a responsibility already entrusted to us.

We need room for both possibilities. The goal is to be willing to follow Jesus, whether that means an expanded assignment or a quieter one.

That brings us again to the order beneath this book.

Jesus > Others > Self

When Jesus comes first, we begin by asking what honors Him. We consider whether our ambitions align with His character and how a decision will affect those we are called to love. Enjoyment remains a good gift, as Paul reminds us. A home, a vacation, a meal, or a hobby can be received with gratitude. The question is whether our enjoyment has become the purpose to which every other responsibility must give way.

The Freedom to Stop Chasing

Imagine reaching a point where you no longer need the next accomplishment to prove your life matters. What would that free you to do? Perhaps you would continue working diligently, but with less need for recognition. Maybe you would decline a higher-paying opportunity because it would require giving up something you no longer wish to sacrifice. Perhaps you would become more generous, having identified a purpose for any additional capacity beyond your own comfort.

Defining enough can help us say yes thoughtfully and say no without treating a declined opportunity as a personal failure. It can help us enjoy something without immediately needing a better version. It allows us to receive success gratefully rather than continually reproducing it as evidence that we still matter.

That freedom does not necessarily arrive all at once. We may still feel the old pull of comparison or anxiety even after making a sound decision. An Enough Statement will not prevent every uneasy feeling. It can remind us why we made the decision and help us return to the Lord rather than automatically moving the finish line again.

The purpose of enough is to create capacity for what matters most. That may mean time for a relationship, resources for generosity, or the willingness to accept an assignment with less recognition. It may also mean staying faithfully with the work we already have while letting go of the need for that work to make us feel important. The outward decision will differ from person to person. The question of whom we are serving remains the same.

Defining Enough

We are not trying to set a permanent income ceiling or determine an exact retirement amount. We are identifying where the pursuit of more may be taking up more of our remaining life than it deserves.

Use the following questions to jot down brief notes before writing your Enough Statement. Bring your Entrusted Inventory into the conversation, especially the responsibility you identified as needing immediate attention.

What responsibilities must my resources support? Name the needs and commitments actually before you, including the people who depend on you. Identify what you understand and what still requires better information or qualified advice. An unknown should become a question to investigate rather than a reason either to keep accumulating indefinitely or to stop planning.

What does a responsible, enjoyable lifestyle look like in this season? Consider what is sufficient for your circumstances and what you genuinely value. Distinguish meaningful enjoyment from an expectation you adopted mainly because someone else seemed to have it. Name something you can receive gratefully without needing to upgrade it.

What further achievement am I still pursuing? Consider income, professional responsibility, recognition, and influence. What would the next step make possible? What would it cost in time, attention, and energy? Include the perspectives of those who would bear that cost.

What uncertainty am I trying to remove? Some concerns require practical action. Others reveal a hope that enough money or accomplishment could make the future entirely controllable. Describe your concern honestly, without assuming every anxious feeling is proof of greed. Seek help distinguishing a responsibility that needs a plan from a certainty no plan can provide.

What would greater freedom from this pursuit make possible? Name a person, a responsibility, or a use of resources. Be specific enough to make the connection clear. Saying you want more time for family means little until you identify how you would spend that time.

The purpose is not to make yourself feel guilty for having good things. It is to ensure that good things have not quietly become ultimate things. You may discover that a pursuit needs to end, that its boundaries need to change, or that it should continue for a clearer reason. Any of those can be a faithful outcome of an honest examination.

One Thing

Choose one pursuit to examine this week. It might involve income, professional responsibility, possessions, recognition, lifestyle, or something else. Name what you believe it will give you, what it currently costs, and what you need to understand before deciding where it belongs in your life.

Do not make a dramatic financial or career decision simply because this chapter made you uncomfortable. Significant changes deserve prayer, counsel, planning, and attention to those affected. Your first step may be to talk with your wife, consult someone qualified to help you understand a financial question, or honestly review how a pursuit is consuming your time.

Pray about the pursuit, then choose one concrete step you can complete within seven days to examine it more carefully. If you have already chosen a relevant action in an earlier chapter, continue with it or refine it. Record it in the plan section that follows. The action is not necessarily to stop the pursuit. It is to stop pursuing it without examining its purpose and cost.

Your Remaining Years Plan

My Enough Statement

Your Enough Statement should synthesize what you are learning about contentment, responsibility, and purpose. Begin with the truth that your standing in Christ does not depend on acquiring more. Then describe what you want your choices to serve in this season, and identify a boundary or question to help you recognize when the finish line is moving again.

Use your earlier notes to complete the fields below. They provide the practical details that support your statement; you do not need to repeat every answer in the paragraph.

The responsibilities my resources and work need to support:

One financial or practical question I still need help answering:

Enough in my lifestyle and possessions means:

Enough in my work and professional ambitions means:

The pursuit of more I am examining and what I expect it to give me:

What that pursuit costs in time, attention, energy, or resources:

The person or responsibility I want greater freedom to serve:

Writing My Enough Statement

Write a short paragraph that includes your foundation in Christ, the responsibilities you intend to honor, and one practical boundary or decision principle. You might begin with something like this:

My life does not gain its value from the next increase in income, possessions, or recognition. I belong to Jesus, and I want to use what He has entrusted to me to serve His purposes. In this season, I want to provide responsibly, practice generosity, and give the people closest to me more than my leftover attention. Before accepting additional work, I will consider its full cost and discuss it with those who would be affected. I want to receive what I have with gratitude and bring both my needs and my desire for more before Him.

Use your own circumstances and words. If additional income is needed to meet real responsibilities, say so. If you are considering reducing your work, state what you need to understand before doing so. A truthful statement is more useful than one that sounds settled while avoiding an unanswered question.

My Enough Statement:

My next step in examining this pursuit:

I will take this step by: _____

My plan review date: _____

Use the review date already set for your plan. Ask what you learned, whether the pursuit still serves its stated purpose, and whether its cost or your responsibilities have changed. Revise the statement as circumstances require. Also notice when comparison alone tempts you to shift the boundary.

This is not a vow to never grow, earn more, accept a promotion, or buy something you enjoy. It is a commitment to examine those decisions under the lordship of Jesus, with gratitude for what you have and care for those entrusted to you. Its purpose is to help you practice contentment and faithful judgment, not to certify that you have mastered either.

What Enough Makes Possible

There is a reason this chapter comes before the chapters on marriage, family, health, work, and money. Those responsibilities draw on the same finite life. Your time can be spent only once. Your attention and physical energy have limits. If the pursuit of more never has to justify itself, it will continually make claims on everything else you have available.

There will always be another opportunity, another purchase, and another reason to postpone an important responsibility. But later is exactly what Chapter 1 taught us not to take for granted. Defining enough helps us recognize when something good has begun crowding out something else God has also entrusted to us.

The objective is to be faithful with whatever comes into our hands. We can enjoy God's gifts, provide responsibly, and remain open to new work without making continued increase the measure of a worthwhile life. We can also ask whether the people we claim to do everything for are receiving the love and attention we intend to give them.

Before we turn to those relationships, there is one area that comes before all the others. In the inventory, we listed our walk with Jesus first: our response to the gospel, to Scripture, and to the Lord Himself. It is possible to do enough, reorder a schedule, and still give Jesus only what is left over. The next chapter asks what it means to remain close to Him, because every other responsibility in this book is meant to flow from that relationship.