



# Put your money where your heart is



5 questions every Christian should ask about their finances





# Is your money where your heart is?

If you're a Christian, you've likely thought about how your faith affects how you use your money. Following Jesus means giving him our whole lives—our finances included.

The Bible teaches us that everything we have—our time, our talents and our treasure—is a gift from God. We're not meant to hoard it for ourselves. We're called to use it to bless others and serve God's Kingdom!

**In this short guide produced by Kingdom Bank, we'll look at five questions that help Christians explore how they can use their finances to serve God's Kingdom:**

1. Should I be trying to make the most of my money?
2. If heaven is my home, should I buy property?
3. How should I use the money I've been left?
4. How do I steward my pension effectively?
5. Should I leave my children an inheritance?

Each section provides a Biblical perspective and some questions to prayerfully consider and discuss with others.

It's important to remember that the way we use our money as a Christian is a response to God's love and grace. The purpose of this guide isn't to make you feel bad about your shortcomings, but to help you think about your money biblically as you follow Jesus.

**Kingdom Bank is a Christian bank that helps Christians put their money to work for the Kingdom. Find out more at [www.kingdom.bank](http://www.kingdom.bank)**



# 1. Should I be trying to make the most of my money?

## A practical theology of money management

If you looked at any secular guide about managing your money well, it might tell you to invest for a good return, chase interest rates, and save for a rainy day or the next step up the property ladder.

But what does the Bible say about how to steward our finances? Should Christians even have savings if we trust our future to a God who provides?

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

**Matthew 6:19–21**

## Rightly value money as a gift from God, but don't be ruled by it

In [Mark 10:17–27](#), Jesus meets a young man with significant wealth and a desire to follow God. He hasn't appreciated that his love for money and the comfort and status it brings him holds him back from being all-in for the gospel.

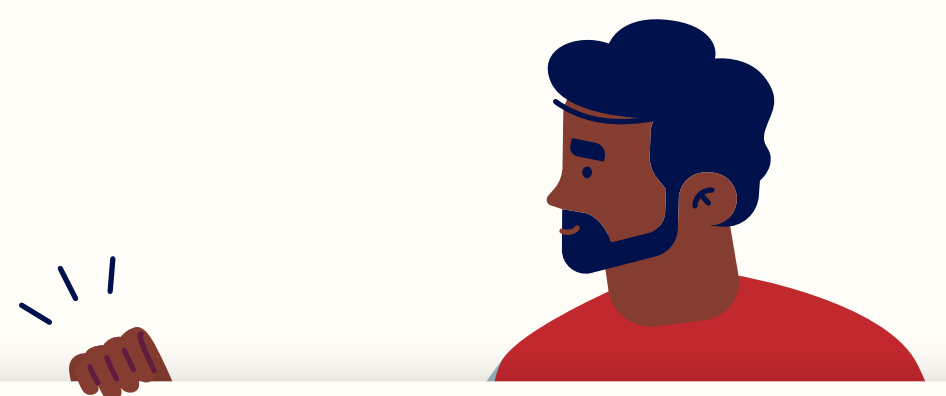
Jesus is not making the point that all believers should give away every penny in their bank account, but he is calling us to assess whether we are holding so tightly to wealth and material possessions that we have lost sight of the generosity and selflessness that God calls us to. He has generously given everything to us; how can we not give everything for him?

It's worth calculating how much income you genuinely need to live on, and what God might be asking you to do with the excess. How might God lead you to use your money in a way that truly makes the most of it for His Kingdom?

## Some questions to consider, pray through and discuss with others...

- How much money do you need to live on each month?
- John Stott suggests that we ask ourselves, "What can I reduce, eliminate, or limit in my lifestyle that would enable me to invest intentionally and sacrificially in the growth of Christ's church?"<sup>1</sup>
- What motivates your saving? For example, a desire to steward responsibly, fear, security or greed.
- What difference does it make that this world is not our home? (see [Hebrews 13:14](#))
- Are there particular ministries, gospel workers or Christian organisations that God is prompting you to support sacrificially?
- Do you know how the institutions you currently save with are using your money? Could your money be more clearly aligned with your values elsewhere?

<sup>1</sup> <https://www.thegospelcoalition.org/article/stott-live-less>



## What next?

It is right to steward our money so that we have enough to live on, but we also have the freedom and privilege of putting any excess to work for eternal purposes. By saving with Kingdom Bank, you can put your money to work for the Gospel while preparing for your future.

Find out more at [www.kingdom.bank](http://www.kingdom.bank)

# 2. If heaven is my home, should I buy property?

## Christians and the property ladder

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Investing in property is a significant financial decision. In British culture, 'getting on the property ladder' is considered an important milestone, and climbing that ladder is a mark of success. But how should following Jesus affect our decision to purchase a property? How can we honour God in this area of our lives?

For this world is not our home; we are looking forward to our everlasting home in heaven.

**Hebrews 13:14**

### Investing wisely with Kingdom motivations

When buying a property, it's worth reflecting on our motives and ambitions for owning it. Are we hoping to have plenty of bedrooms so we never have to share with the kids when guests stay? Do we want to get the 'dream home' we've always hoped for?

Living in a home that brings us enjoyment isn't necessarily problematic. As with all the areas we address in this guide, the question is where your heart lies.

The ability to buy property provides incredible potential for gospel-hearted generosity. For instance, could you purchase a house with enough space to offer someone who is struggling financially a room at a significantly reduced rent, or even at no cost? Could you purchase a smaller home than you could technically afford so that you can give more money away to Christian ministries? Is there an area of your city that is lacking Christian presence where you could buy a property to enable gospel witness?

Every investment we make—especially when we choose to invest in a property—should be wise. We should not live outside of our means, especially if that meant we would need to shrink our giving or couldn't be as generous to others.

### Some questions to consider, pray through and discuss with others...

- What are your plans or assumptions for purchasing property in the future?
- What motivates your desire to do so? Does Hebrews 13:14 challenge any of these motivations?
- Could you consider any of the following?
  - Renting/providing a room to someone in need.
  - Purchasing a property that would enable you to host ministries.
  - Downsizing or purchasing a smaller home than you could afford to free up money for gospel ministry or investing elsewhere for Kingdom purposes.
  - Investing in a property that could be rented to vulnerable individuals, such as refugees or those fleeing abusive homes.
- What would it look like for you to serve God radically by purchasing a property?



# 3. How should I use the money I've been left?

## Receiving an inheritance

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The loss of a loved one is a particularly challenging time. There are emotions to process, arrangements to be made and, sometimes, a financial inheritance to manage. For many people, this is the largest sum of money they will ever receive at one time. How do we know what to do with it? And how should our faith shape this decision?

Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead, and into an inheritance that can never perish, spoil or fade. This inheritance is kept in heaven for you...

1 Peter 1:3–4

## Managing money with eternity in mind

The subject of inheritance first appears in the Bible in the book of Numbers, where God outlines for Israel principles about inheritance which will ensure the coming generations would have enough to survive and continue as a people set apart for him (see, for example, [Numbers 27](#)).

In the New Testament, there is a dramatic shift in language. The writers speak about a spiritual inheritance “that can never perish, spoil or fade” (1 Peter 1:4): an inheritance that awaits us in heaven and is of infinitely greater value than any material inheritance on earth.

These truths prompt us to consider whether our attitude to any inheritance we receive is biblical. Are we ready to consider whether we really need the inheritance we are left? Could we put this money to work for the gospel in ways we might not have thought about, given that a far greater reward awaits us in heaven?

## Some questions to consider, pray through and discuss with others...

- What financial needs could an inheritance help to meet? How much money would be needed?
- How could you use any excess to help point others to the heavenly inheritance that those who trust in Jesus will be given?
- If you need to set some inheritance aside in the form of savings or investments, how could you do this responsibly?

## What next?

While you work out what you want to do with the money, could you put it into an account which helps churches and ministries grow?

Explore savings accounts which help you do just that at [www.kingdom.bank](http://www.kingdom.bank)



# 4. How do I **steward** **my pension** effectively?

## Using your pension for the gospel

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**Entering retirement is a significant transition, bringing big changes to the daily rhythms of life and the way your financial needs are met.**

Most people see retirement as a time to enjoy a quieter life and invest in hobbies and travel. However, as Christians, retirement presents exciting new opportunities to steward what God has blessed us with for his glory. How might God be calling you to use the money he has given you in retirement for the growth of His Kingdom?

Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

**Mark 12:43–44**

## Setting priorities in a new phase of life

In [Mark 12](#), we see how Jesus delights in a poor widow’s selfless giving. He teaches that her offering is far greater than the extravagant giving of the rich – he sees that it came from a deep desire to offer all she had for God to use as he saw fit. The woman knows that God deserves her all, and she humbly gives out of thankfulness and reverence of Him.

In contrast, in [Luke 12](#) Jesus condemns the rich fool who stores up his earthly wealth rather than acknowledging it all as a gift from the Lord and delighting in him as his true treasure. The man is unwilling to use his whole life as worship to the Lord, instead making money and wealth the god of his life.

God may not be calling you to give every penny you have to Christian ministries, but how can you ensure that you are not storing up your ‘surplus grain’? How can you use your money in a way that shows that the Lord is your

treasure, acknowledging that it is a gift from him to be used for his glory?

As with managing your finances and generosity at every life stage, it can be helpful to determine what proportion of your income can be set aside for giving before you plan any other spending. Alternatively, could you establish how much you think you need to live off and then consider how to divide up what remains between different causes God has laid on your heart?

Some individuals, including well-known preacher and author John Stott, set up trusts to manage the money they wanted to allocate to Gospel projects. In the case of Stott, all proceeds from his published works were put into a trust that was used to support the training and resourcing of Christian workers worldwide. Whether via a trust or another method, such as a monthly standing order into a separate savings account, setting money aside in this way can help to ensure that giving takes priority.

## Some questions to consider, pray through and discuss with others...

- How much do you anticipate you will need month-to-month in your retirement?
- Are there ways that you feel led to use your resources –your time, talents and treasure–during this stage of life?
- Are there assumptions you have made about retirement that God might want to challenge?
- How could you ensure that generosity and Kingdom priorities are at the centre of how you steward your finances in retirement?



# 5. Should I leave my children **an inheritance?**

## Leaving a legacy of significance

Watching a child thrive is one of life's great joys and a God-given desire for those entrusted with the responsibility of parenting. But what does it mean to help future generations have all they need?

But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

**Matthew 6:33–34**

## Trusting the future to the God who provides

In passages such as [Matthew 6:26–34](#), we read that God is always faithful to provide exactly what we need. Parents can quickly worry for their children's future, but Jesus commands his followers not to worry in this way. Instead, we should trust that God knows our needs—and our children's—and will graciously meet them all.

Of course, this doesn't necessarily mean we don't leave our children any financial inheritance. Prayerful discernment is again crucial in this area. But what would it look like to pass on something of greater eternal significance?

"While your children are alive, bear witness to the sufficiency of Jesus by being generous to them according to their real needs rather than waiting for the blessing to come only when you're gone...vastly more important than any financial legacy is the legacy of biblical truth, and the glorious gospel of Christ, and a life showing the love of Christ."<sup>2</sup>

**John Piper**

By modelling a trust in God to provide us with what we *truly* need rather than what we *feel* we need (or would like!), we can provide our children with something far more transformative than a lump sum of money when we die. Through the example we set, we can help them see what it means to live wholeheartedly for the God who sees us, knows us, and has already given us eternal safety and security through Jesus.

## Some questions to consider, pray through and discuss with others...

- What is your current assumption about the financial inheritance you will leave for your children? Do you hope to leave them a particular sum?
- How might God be leading you to serve the gospel through your financial legacy? Are there particular organisations or individuals He might be calling you to provide for?
- Do you tend to worry for your children's future—financial or otherwise? How might Matthew 6:26–34 change this?
- How can you model trust in God as Provider to your children—both now and through the inheritance you leave to them?

<sup>2</sup> <https://www.desiringgod.org/interviews/should-i-leave-an-inheritance-for-my-children>





# Give your money a mission.

For over 65 years, Kingdom Bank has been partnering with Christians to help churches grow.

By providing savings, mortgages and insurance purpose-built for Christian ministry, we've seen hundreds of churches released to do what God has called them to do – to plant, build and grow.

**Savings, mortgages, insurance.**

Give your money a mission at [www.kingdom.bank](http://www.kingdom.bank)



**“We wanted the opportunity to help other people and invest the money ethically. Kingdom Bank is a great way to do that.”**

**Andy, former Pastor**

*Kingdom Bank does not provide financial advice. Please seek independent financial advice as required when structuring your finances.*