LEGACY CODE / MESSAGE THREE

How to Stop Worrying About Money

Generosity That Grows | Chris Fluitt | November 15, 2026

DON’T PASS DOWN FINANCIAL FEAR. PASS FORWARD FINANCIAL FREEDOM.

The money lessons we learned without a lesson

Think about the home where you grew up. Maybe nobody sat you down and taught you how to budget, save, invest, or stay out of debt. But you still learned something about money. You learned it from the way adults argued, yelled, cried, worried, or stopped talking when a financial problem appeared. You may have learned to spend every available dollar, swipe a credit card to solve today’s problem, or avoid opening a bill because facing it felt overwhelming.

Those habits can follow us into adulthood. We may earn more than our parents earned, yet still feel trapped in the same cycle: earn, spend, owe, worry. We may be paying for purchases we no longer remember enjoying. We may avoid looking at our balances or feel tension whenever money comes up in conversation.

NOBODY TAUGHT YOU A MONEY LESSON. BUT YOU LEARNED ONE ANYWAY.

Now consider the next generation. Children notice how we respond when the car breaks down, a bill arrives, or the month lasts longer than the paycheck. They learn not only what we say about money, but how we respond to it. Financial stress can become a family tradition nobody intended to start. But a family can learn a different way.

This message is not a request for more money. It is an invitation to stop letting money rule our emotional and spiritual lives, to learn practical wisdom, and to leave a better legacy. How can we break the cycle of financial anxiety?

1. Money makes a terrible master

> Matthew 6:24 (NIV)
> “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Jesus does not say that owning money is wrong. We can earn, save, invest, and give. His warning is about who is in charge. Does money serve a useful purpose in our lives, or does it control our priorities, peace, and decisions? Financial anxiety, jealousy, fear of losing what we own, or constant comparison can reveal that money has taken too much authority.

A $100,000 decision

While preparing to buy a house, our family already owned a condo. Selling it seemed like the obvious next step. We expected about $10,000 in profit. But while I was driving, I sensed God challenging me: “So... you aren’t going to ask Me about selling the condo?” I realized that I had recognized God’s provision in receiving the condo but had moved ahead with a major decision without seeking His wisdom.

We felt led to wait. Its value rose, and after continuing to seek God, we eventually sold the condo for a $100,000 profit. Listening to God was a $100,000 decision in our particular story. That is not a promise that prayer always leads to greater financial returns. The deeper lesson is that we should invite God to direct what He has entrusted to us, even when the obvious route seems easy.

DON’T JUST ASK GOD TO BLESS YOUR FINANCIAL DECISIONS. INVITE HIM TO LEAD THEM.

> Matthew 6:33 (NIV)
> “But seek first his kingdom and his righteousness, and all these things will be given to you as well.”

Jesus teaches that our Father knows our needs. Seeking Him first changes whose wisdom we trust. But faith is not an excuse to ignore bills, overspend, or keep borrowing without a plan. When someone addresses irresponsible choices and we reply, “I’m trusting God,” we may be calling avoidance faith. Trusting God includes responding to the wisdom God has already provided.

2. Wise money habits create financial freedom

> Proverbs 22:7 (NIV)
> “The rich rule over the poor, and the borrower is slave to the lender.”

A debt payment can commit part of next month’s income before next month begins. When payments become unmanageable, creditors have leverage: interest charges, fees, collection activity, and damaged credit can quickly narrow our choices. Not all debt situations are alike, and a credit card paid off each month is different from carrying a costly balance. But the warning is real: debt can cost us freedom.

DEBT CAN MAKE TOMORROW PAY FOR WHAT YOU WANT TODAY.

Think of the vacation taken last summer that is still on a credit card. The furniture financed for two years. Christmas gifts being paid off in March. Even a restaurant meal that was over in an hour can follow us for months if we carry the balance. The enjoyment is over; the payments are not. Financial freedom begins when we stop treating tomorrow’s income as the automatic solution to today’s wants.

Four financial habits worth passing on

- 1. Get out of debt. List what you owe, the minimum payment, and the interest rate. Stop adding unnecessary high-interest debt. Consider the debt snowball (smallest balance first, for momentum) or debt avalanche (highest interest first, to lower total interest). If required payments are already unaffordable, ask for qualified help instead of hiding the problem.

- 2. Build an emergency fund. A starter goal of $500 or $1,000 can help cover smaller emergencies, if realistic for your budget. Keep building toward several months of essential expenses. The water heater, medical bill, or car repair is much less likely to become new debt when there is money set aside.
- 3. Save and invest. Build a consistent saving habit. Learn about retirement accounts, employer matching, compound growth, diversification, and risk. Long-term, steady investing is different from a get-rich-quick scheme. The amount may start small; the habit can grow over time. Investments can lose value, so make informed decisions.
- 4. Practice generosity. Financial freedom is not simply the freedom to buy more things. It can create room to help a struggling neighbor, meet a real need, support ministry, or bless someone in the next generation. Be generous within your actual means, without creating new debt to impress others.

Sometimes we need to say no now so we can say yes to what matters later. Wise habits do not guarantee wealth, and financial hardship is not always caused by poor choices. Still, habits can help us handle what is in our control and be prepared for opportunities to do good.

3. What you do with what you have matters

We often focus on the money we do not have. Jesus turns our attention toward the resources we do have. In Matthew 25:14–30 He tells a story about a master who entrusted money to three servants. The money belonged to the master. The servants were responsible for what they did with it.

ENTRUSTED	ACTION	RESULT
5 bags	Put it to work	Gained 5 more
2 bags	Put it to work	Gained 2 more
1 bag	Buried it	Lost it to the servant with ten

When the master returned, the first two servants received the same commendation: “Well done, good and faithful servant!” (Matthew 25:21, 23). They did not receive identical amounts, but both were faithful with what they had received. The third servant was afraid. He buried the money, did nothing with it, and brought back only what he had been given. The master called him “wicked” and “lazy” (Matthew 25:26). His one bag was taken and given to the servant who already had ten.

He did not lose the money through extravagant spending or stealing. He failed to act faithfully with what had been entrusted to him. Fear became an excuse for doing nothing. Jesus’ story is about our accountability before God, not a guarantee that every financial investment produces a profit. Yet it makes us consider how we are using everything entrusted to our care.

IT’S NOT ABOUT HOW MUCH YOU HAVE. IT’S ABOUT HOW FAITHFUL YOU ARE WITH WHAT YOU HAVE.

Whose money was it? The master’s. That question turns our attention to stewardship. Are we managing our resources, preparing responsibly, putting them to use, and blessing others? Or are we

burying opportunities because we are afraid, distracted, or unwilling to act?

THE GOAL ISN'T JUST TO GROW WHAT YOU HAVE. IT'S TO GROW THE GOOD YOU CAN DO.

The greater riches we have in Jesus

God has entrusted us with money, abilities, and opportunities. But the greatest riches He offers are found in Jesus Christ. Our ultimate treasure is not a larger bank balance. It is the grace and new life Christ makes possible.

> Philippians 4:19 (NIV)
> "And my God will meet all your needs according to the riches of his glory in Christ Jesus."

Paul wrote these words to believers who had generously supported his ministry. He points them toward God's provision, not a formula for automatic prosperity. We can trust God with our needs while practicing wisdom, work, responsibility, and generosity. But the riches of Christ lead us even further: Jesus died for our sins, was buried, and rose again. Through Him, we are invited to repentance, forgiveness, baptism, new life, and the gift of the Holy Spirit.

Think about what God has already given us. The good news of Jesus cannot be purchased with money. It is a message worth receiving, living, and sharing. Are we burying what we have been given? Or are we helping others discover the grace and life of Jesus?

DON'T BURY WHAT GOD HAS GIVEN YOU. PUT IT TO WORK.

This week, not someday: three steps to take

- 1. Face the numbers. Open the statements. Look at income, necessities, debt balances, payments, interest, and spending. Avoidance cannot solve a problem we refuse to see. Write down what is actually happening, without shame or excuses.
- 2. Make a plan. Decide which debt you will attack, how you will build emergency savings, and what you need to learn about retirement. Choose one specific action you can take this week. A small, steady step beats another month of vague good intentions.
- 3. Ask God and teach the next generation. Pray before your next major financial decision, seek wise counsel, and let the people around you see responsible habits. Talk about needs versus wants. Explain saving and interest. Show generosity. Let them see you seeking God before you spend or borrow.

Leave a different legacy

Imagine a family where money no longer automatically produces yelling, hiding, or fear. Instead, the next generation sees prayer, a realistic plan, healthy conversations, saving, wise investing, and generosity. They will still face difficult circumstances, but they may inherit better tools for responding to them.

You cannot rewrite everything you experienced growing up, but you can decide what you will model now. You do not have to leave your children a fortune to leave them a valuable financial legacy. Leave them wisdom, faith, honesty, and the willingness to use resources for good.

YOU MAY HAVE INHERITED FINANCIAL FEAR. BUT YOU CAN LEAVE A DIFFERENT LEGACY.

A personal response

- Surrender and repent. Has money, greed, fear, or irresponsibility taken too much of your heart? Turn toward Jesus. If you have not begun following Him, receive the gospel and take your next step of faith.
- Take one step toward financial freedom. Name the actual action you will complete this week: a debt list, a budget, an emergency-fund transfer, a counseling conversation, or a retirement-plan review.
- Pass forward something better. Have an honest money conversation, teach someone one useful habit, give wisely to meet a need, and invite God into financial decisions.

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A simple seven-day financial reset

The next step does not have to be dramatic to be meaningful. Set aside one short appointment each day this week to practice one habit. You are not trying to fix every financial challenge in seven days. You are creating a new direction that you can continue after the first week.

- Day 1: Pray and look honestly. Ask God for wisdom. Gather the accounts and statements you have been avoiding. Write down what comes in and what goes out each month.
- Day 2: Name the debts. Record the balances, interest rates, and minimum payments. Circle one high-interest debt that needs your attention. If you are behind, learn what your actual options are before the situation worsens.
- Day 3: Find a little breathing room. Review recurring charges, convenience spending, and purchases made because of stress. Choose one expense to reduce so you can move money toward a better purpose.
- Day 4: Protect against emergencies. Choose a starter emergency-fund target that fits your household. If it is possible, make the first transfer, even if it is small. Build consistency before worrying about perfection.
- Day 5: Learn one investing concept. Read about your employer retirement plan, a diversified fund, or compound growth. Ask a qualified professional when you need personal advice. Do not invest money you need for immediate essential expenses.
- Day 6: Practice generosity. Look for a real need and an appropriate way to meet it. Generosity may include a gift, a meal, a practical service, or your time. Let it come from gratitude and wisdom rather than pressure.

- Day 7: Pass it forward. Have a healthy conversation with a child, spouse, friend, or someone you mentor. Share one decision you are changing and one lesson you wish you had learned earlier.

Questions worth discussing at home

- What money behavior did I learn while growing up? Which part of that pattern is worth keeping, and which part needs to change?
- What purchase or financial decision have I made without asking God for wisdom or seeking sound counsel?
- If somebody learned to handle money by watching me this month, what would they learn?
- What one financial habit can become part of our family legacy over the next year?

Remember that a debt balance, savings total, or paycheck does not measure your value before God. Some financial burdens are created by emergencies and circumstances beyond our control. We can respond without blaming ourselves or others for every hardship. Seek help when you need it, be honest about your situation, and continue taking wise steps.

A final prayer: Lord Jesus, help me place You first. Give me courage to face the numbers, wisdom to make responsible decisions, patience to build better habits, and a generous heart. Let the people who follow me inherit more than my worry. Let them see faith in action.

THE MESSAGE DOESN’T END ON SUNDAY

DON’T JUST HEAR IT. BUILD A DIFFERENT LEGACY.

Practical next steps for your faith, family, and financial future.



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