

# **Estate Planning**

## **An Act of Love & Stewardship**

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Estate planning is more than a financial decision—it is an act of love and stewardship that reflects biblical principles of responsibility, provision, and legacy. Many people avoid estate planning because it forces them to confront their mortality, but Scripture reminds us that planning ahead is wise. Proverbs 21:5 states, *“The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.”* Taking time to establish a will, trust, or power of attorney is an intentional way to ensure that your loved ones are provided for, avoiding the unnecessary stress and confusion that can arise when there is no plan in place.

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Stewardship is a recurring theme in the Bible, emphasizing that everything we have is entrusted to us by God. Psalm 24:1 declares, “The earth is the Lord’s, and everything in it, the world, and all who live in it.” We are merely caretakers of our resources, and estate planning allows us to be faithful stewards even beyond our lifetime. By carefully designating how our assets are managed, we honor God by ensuring that our wealth, no matter how great or small, continues to serve His purposes. Whether it is ensuring financial stability for our children, caring for elderly parents, or leaving a portion of our estate to charitable causes, estate planning is an opportunity to use God’s blessings in ways that align with our faith.

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Scripture also calls us to provide for our families and to plan wisely for the future. 1 Timothy 5:8 states, “But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.” Estate planning is one of the most responsible and loving actions a person can take to fulfill this biblical command. Without certain, specific estate planning strategies, the distribution of assets may be left to the courts, potentially leading to conflict and hardship among family members. A thoughtfully prepared estate plan ensures that your family is not burdened with unnecessary legal complications and that your legacy is carried out according to your values.

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Moreover, planning for the future extends beyond material wealth—it also involves preparing for difficult health and life decisions. James 4:14 reminds us, “*Yet you do not know what tomorrow will bring.*” A power of attorney and advance healthcare directive are essential tools that allow a trusted person to make financial and medical decisions on your behalf if you become incapacitated. This proactive approach prevents confusion and hardship, ensuring that your values and wishes are honored even in uncertain times.

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Ultimately, estate planning is an expression of love, wisdom, and faith. It allows you to leave a lasting impact, not just in wealth, but in the values and faith you pass on to the next generation. Proverbs 13:22 states, “*A good person leaves an inheritance to their children’s children.*” This inheritance is not only financial but also spiritual, teaching future generations the importance of stewardship, preparation, and caring for loved ones. By taking the necessary steps to plan your estate, you demonstrate trust in God’s provision, faithfulness to His teachings, and love for those who will carry on your legacy.

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