

SUPPORTING THE MINISTRIES YOU LOVE— EVEN AFTER YOU’RE GONE

BY SCOTT TALBOT

For many Christians, faithful stewardship is a lifelong journey. Throughout the years, we give to support our local church and other ministries that are advancing the gospel, caring for those in need, training leaders, discipling believers, and meeting needs in the name of Jesus. We give because we are passionate about the work being done, because we love the people whose lives are being touched, and because we want to play an active role in the work God is doing.

Yet there is an important reality that is often overlooked: **when we die, our giving stops.**

Unless we make intentional plans, the ministries we have faithfully supported throughout our lives may no longer receive our support after we are gone. For that reason, many believers choose to include charitable gifts in their wills and estate plans. These gifts allow their generosity to continue beyond their lifetimes, often creating an impact that would not have been possible through lifetime giving alone.

WHY CONSIDER INCLUDING MINISTRIES IN YOUR ESTATE PLAN?

1. Your Giving Can Continue Beyond Your Lifetime

Most of us spend decades supporting ministries that matter deeply to us. We pray for them, volunteer with them, attend their events, and contribute financially.

A gift in the will allows that support to continue even after the Lord calls us home. In a very real sense, your stewardship can outlive you. Your values and priorities can continue to influence future generations through the ministries you have chosen to support.



2. It Reflects Your Deepest Values

The ministries we support often reflect what matters most to us.

Perhaps you have a passion for evangelism, theological education, missions, church planting, Bible translation, youth ministry, Christian education, or caring for those in need. The organizations you support today are likely organizations whose missions resonate with your heart.

Including these ministries in your estate plan is a powerful way of saying, “These causes mattered during my lifetime, and I want them to continue after I am gone.”

3. You May Be Able to Give More Than You Ever Thought Possible

One of the surprising realities of estate planning is that a person's final gift is often significantly larger than the sum of lifetime giving. In many cases, a charitable bequest may equal three to ten times the total amount that individual gave to that organization during life.

Assets accumulated over decades, such as a home, investments, retirement accounts, or business interests, can create opportunities for remarkable kingdom impact. A gift that may have seemed impossible during life can often become achievable through an estate plan.

4. It Is an Act of Worship and Faithful Stewardship

For Christians, estate planning is not merely a financial exercise. It is also a spiritual one.

Everything we possess ultimately belongs to God. Scripture teaches that we are stewards entrusted with resources for a season. Planning for the distribution of those resources is one final opportunity to exercise faithful stewardship and express gratitude for God's provision.

A thoughtfully designed estate plan can become a testimony of faith, generosity, and trust in the Lord.

REMEMBERING THE MINISTRIES THAT MATTER MOST

At the Foundation, we have the privilege of helping many individuals and families think through these decisions. We seek to make the process worshipful—deliberate, strategic, engaging, and effective in accomplishing the donor's objectives.

One interesting observation is that many people initially focus almost exclusively on family members when discussing their estate plans. That is understandable and appropriate. Providing for loved ones is often a primary objective.

However, many individuals have simply never considered including charitable organizations alongside family beneficiaries. Once the possibility is raised, they are

often excited by the idea and occasionally wonder why they had never thought of it before—or why no one had suggested it earlier.

When people begin identifying ministries they would like to support through their estate plans, they often select a handful of organizations that align closely with their convictions and interests. Frequently, one of those organizations is their local church—the place where they worship, serve, grow spiritually, and share life with their church family.

Leaving a gift to your church can be a wonderful expression of gratitude and partnership. At the same time, there are several practical considerations worth discussing before finalizing those plans.

PRACTICAL CONSIDERATIONS WHEN LEAVING A GIFT TO A CHURCH OR SMALLER MINISTRY

1. Consider How the Gift Will Be Used

Many churches and smaller ministries operate with limited budgets and multiple competing needs. While a gift may be received with gratitude, there can sometimes be differing opinions about how to use it.

One church received a relatively modest bequest of approximately \$5,000. What followed was unexpected. Some leaders wanted to use the funds for new carpet. Others believed the money should be directed toward missions. Still others had different priorities. The disagreement became so significant that it contributed to a division within the church.

This is certainly an extreme example, but it illustrates an important principle: people often have different ideas about how charitable funds should be spent.

POSSIBLE SOLUTION: Consider designating your gift for a particular purpose. You might direct it toward missions, theological education, church planting, benevolence, camp scholarships, building improvements, pastoral support, or another ministry area that reflects your priorities. Providing thoughtful direction can reduce uncertainty and help ensure your gift is used in a manner consistent with your intentions.

Interestingly, the opposite is often true for larger ministries and charities. Because they generally have the experience, governance, and infrastructure necessary to steward significant gifts effectively, an undesignated gift frequently provides the greatest flexibility. This allows leadership to direct the funds where they are most needed and can have the greatest kingdom impact. Smaller ministries and churches, however, may benefit from more specific guidance regarding the use of a substantial bequest.

2. Consider How the Gift Might Affect Future Giving

A substantial gift can be a tremendous blessing. However, there are occasions when a large bequest unintentionally discourages the ongoing generosity of others.

Members may assume, “The church has plenty of money now,” or “My contribution won’t make much difference anymore.”

If that mindset develops, regular giving can decline, creating challenges once the one-time gift has been spent.

POSSIBLE SOLUTION: Consider structuring the gift as a matching challenge fund. Rather than simply providing money to be spent immediately, your bequest could be used to match the gifts of others dollar-for-dollar toward a designated purpose. This approach can transform a one-time gift into a catalyst for additional generosity and long-term engagement.

3. Consider the Ministry’s Future Stability

Churches and smaller ministries can change significantly over time. And yet a will may not be distributed for many years after it is written. During that time, a ministry’s leadership, programs, and direction can change significantly, creating the risk that your gift may ultimately be used in ways that do not align with your original intentions.

POSSIBLE SOLUTION: Include contingency language in your estate documents. For example, if the ministry no longer exists or can no longer fulfill its original purpose, the funds could be redirected to a related ministry that advances similar gospel-centered objectives.

Thoughtful planning can help preserve your charitable intent even if circumstances change.

4. Consider Whether the Ministry Is Prepared to Manage a Large Gift

A church that routinely operates on a modest annual budget may suddenly receive a gift that substantially exceeds its normal giving. While this is generally positive, it can create challenges regarding governance, investment, spending policies, and long-term planning.

Without a clear plan, a significant bequest may be spent quickly on short-term needs rather than producing lasting impact.

POSSIBLE SOLUTION: Consider encouraging the ministry to establish an endowment or reserve fund. You may also choose to direct your gift toward a permanently invested fund where only earnings are spent. This can create ongoing support for ministry rather than a short-lived benefit.

5. Consider Communicating Your Intentions

Many charitable gifts come as a complete surprise. While surprises can be enjoyable, they can also create uncertainty. Ministry leaders may not understand your desires, and they may have no opportunity to discuss ideas with you while you are living.

POSSIBLE SOLUTION: If appropriate, consider informing church or ministry leadership of your intentions. This does not require disclosing specific amounts. Simply communicating your desire to include the ministry in your plans can open the door for thoughtful conversations about how the gift might best advance the mission you care about.

A FINAL ENCOURAGEMENT

The ministries and churches we support today are helping to advance the kingdom of God, proclaim the gospel of Jesus Christ, disciple believers, and transform lives.

Including those ministries in your estate plan can be one of the most meaningful gifts you ever make. It allows your generosity to continue, reflects your deepest convictions, and creates opportunities for lasting kingdom impact.

As you consider your plans, we encourage you to pray for a generous spirit and strategic insight. Wise planning can help maximize the effectiveness of your gift and ensure that the resources God has entrusted to you continue to bear fruit long after your lifetime.

As faithful stewards of all God has entrusted to us, may we seek to honor him not only in life, but also through the legacy we leave behind. May our desire be to one day hear the words:

“Well done, good and faithful servant.”

— Matthew 25:21