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Money represents exchanges within the economy, and nearly every society uses some form of currency as a means to pay for goods and services. Merriam-Webster defines money as "something generally accepted as a medium of exchange, a measure of value, or a means of payment" in the form of coins, paper notes or different types of accounts. The Oxford English Dictionary explains it as "Current coin; metal stamped in pieces of portable form as a medium of exchange and measure of value." Put simply, if you want to purchase something, then you'll have to give some form of money in return. At a national level, countries assign a central bank control over the production and distribution of money. For example, the United States went from the gold standard to the Federal Reserve System with the passing of the Federal Reserve Act of 1913, explaining that it gives the country "a safer, more flexible, and more stable monetary and financial system." Why Do We Need Money? Photo Courtesy: Busakorn Pongparnit/Getty Images On a large scale, we need money as a means to regulate and stimulate the economy. On a more personal level, money helps us achieve our goals. Many people have a desire to raise children. Others are dedicated to a life of service, giving to those in need of various resources. All of us have some desire to maintain good health. And you might be hard-pressed to find someone who doesn't want to travel the world to experience different countries and cultures. All of these activities and goals require a considerable amount of money. And regulating money, whether by a national government or central bank, is the most accessible means to determine what is valid currency and what is not. Robert Kiyosaki of Rich Dad writes, "That's why money is important to me. Money is important, but I don't want to spend my life working for it." Essentially, it's helpful to have a balanced outlook on and attitude about money to be successful with it. Kiyosaki says, "The truth is that money isn't everything, but it does help us do everything we love." Benefits of Having Money Photo Courtesy: Halfpoint Images/Getty Images There are numerous benefits to having money. Not only does it help us do everything we love, but it also helps us help others. Some very generous people contribute their accumulated wealth to others in need. Money can lift spirits, and it can realize dreams. Money is also the pathway to adventure and security in retirement. You might agree with those who say that money is the root of all evil and cannot make us happy. But you might also have a dream to start a small business that you hope to leave to your children or expand into a larger venture to serve multiple communities. Money from investors, a large inheritance or even the lottery is often required for entrepreneurs to compete in a capitalistic society. This leads us to the downsides of having money. Downsides of Having Money Photo Courtesy: Westend61/Getty Images Money can cause happiness, in large part because it makes people feel secure. But money can also cause plenty of stress and anxiety. Being in debt is a significant concern among most people. In May 2019, a Gallup poll found that 56% of Americans generally feel pretty good about their financial situation. But, 45% of Americans believed their financial situation was between "only fair" and "poor." A staggering 25% of people who are "worried about money all of the time" are primarily afraid of retirement and unforeseen medical expenses. Another downside to money is the harm that it can cause. Money is used to exchange arms that oppress millions of people around the world. It can cause greed or a strong desire to accumulate resources simply to possess them, keeping those resources from being put to use to help people. When people think about the negative consequences of money, they often wonder how much of it is necessary to satisfy someone. How Much Money Is Enough? Photo Courtesy: The Good Brigade/Getty Images Some people might say too much money is never enough, while others believe in limiting how much wealth individuals and businesses should accumulate. It's been a debate within governments and ruling bodies for years. The answer is complicated and probably lies somewhere in between. There's only so much wealth a person can spend within their lifetime, and it may not be necessary for them to continue accumulating wealth beyond that — keeping it from others in the process. On the contrary, someone may want to accumulate enough wealth for future generations to live comfortably. Taking care of family and leaving a legacy is important to some people. It's a decision each individual has to make for themselves. How much do you and your family need to live a comfortable life through retirement? And how much do you need to help others? Why Is Money Necessary? Photo Courtesy: Peter Cade/Getty Images Money is necessary to further the cause of commerce. A healthy global economy means more opportunities for developing nations and people in need. Money is essential, but too much wealth in one area or in one person's hands can lead to an unbalanced class system. Money is necessary to accomplish objectives we've laid out on our personal life paths, and global markets require money to function. You can think of money as a tool to use to navigate these paths. Ultimately, because of the capitalistic economies of the countries we live in, money is necessary to improve our lives and the lives of those around us. MORE FROM ASKMONEY.COM

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