

REDEEMING MONEY

HOW GOD
REVEALS
AND
REORIENTS OUR
HEARTS



PAUL
DAVID TRIPP

“Paul Tripp puts money—and our money problems—in the bigger context of God’s glory and grace. The result is a profoundly practical book. *Redeeming Money* doesn’t simply give you a list of things to do but offers a vision of God with the potential to tame the power of money and change your life.”

Tim Chester, Pastor, Grace Church Boroughbridge; faculty member,
Crosslands Training

“Tripp’s wisdom focuses on our willingness to frame the blessings of God correctly. Out of the meditations of our heart flow either gratitude or material want, and they each lead to a different treatment of financial wealth—either an open hand or a closed fist. Give it a read; there is excellent wisdom to be gleaned.”

Ken Volpert, Head of Investments in Europe for a large asset
management company

“Comedian Henny Youngman said, ‘What’s the use of happiness? It can’t buy you money.’ Paul Tripp teaches that financial matters always concern the heart, and only a heart change—not a New Year’s resolution, not a budget, not a winning a lottery—will make us generous and happy.”

Marvin Olasky, Editor in Chief, *WORLD Magazine*

“Paul Tripp has done it again—this time with money. As with all of life, money is less about our budgets and more about our hearts. Tripp goes to work gently exposing our murky motivations and secret longings, and then he brings the gospel to bear—the gospel of grace that renews us and changes us. He does so with humility and care, but also with insight and wisdom. Don’t expect to find help with your budgeting, but do expect help to walk a path of contentment and to grow in generosity.”

Graham Beynon, Pastor, Grace Church, Cambridge;
Director of Independent Ministry Training, Oak Hill College, London;
author, *Money Counts*

“If you want to win with money, *Redeeming Money* is for you! Winning with money starts with the right belief system, and this incredible book imparts the real biblical truth behind our privilege to manage money for the King of kings. *Redeeming Money* will certainly challenge you, but it will also inspire and encourage you. Paul Tripp has once again created a masterpiece that has the perfect balance of unwavering truth and Christ-filled grace—ultimately giving hope to all who read it.”

Chris Brown, Nationally Syndicated Radio Host, *Life, Money,
and Hope*

“In typical Paul Tripp fashion, he convicts me of things I didn’t even know existed in my heart. This book is for the ones who have problems with money and the ones who think they don’t—because as you will see, our money problems aren’t just budgeting problems. In these pages, you will have your heart exposed and then be taken to the Savior who provides the grace we so desperately need.”

Courtney Reissig, author, *Glory in the Ordinary* and
The Accidental Feminist

Redeeming Money

Other Crossway Books by Paul Tripp:

Awe: Why It Matters for Everything We Think, Say, and Do (2015)

Come, Let Us Adore Him: A Daily Advent Devotional (2017)

Dangerous Calling: Confronting the Unique Challenges of Pastoral Ministry (2012)

New Morning Mercies: A Daily Gospel Devotional (2014)

Parenting: 14 Gospel Principles That Can Radically Change Your Family (2016)

Sex in a Broken World: How Christ Redeems What Sin Distorts (2018)

A Shelter in the Time of Storm: Meditations on God and Trouble
(2009)

What Did You Expect?: Redeeming the Realities of Marriage (2012)

Whiter Than Snow: Meditations on Sin and Mercy (2008)

Redeeming Money

How God Reveals and Reorients Our Hearts

Paul David Tripp

Redeeming Money: How God Reveals and Reorients Our Hearts

Copyright © 2018 by Paul David Tripp

Published by Crossway
1300 Crescent Street
Wheaton, Illinois 60187

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form by any means, electronic, mechanical, photocopy, recording, or otherwise, without the prior permission of the publisher, except as provided for by USA copyright law. Crossway® is a registered trademark in the United States of America.

Adapted from *Sex and Money: Pleasures That Leave You Empty and Grace That Satisfies* (Wheaton, IL: Crossway, 2013), out of print.

Cover design: Tyler Deeb, Misc Goods Co.

Typesetting: Inspirio Design

First printing 2018

Printed in the United States of America

Unless otherwise indicated, Scripture quotations are from the ESV® Bible (The Holy Bible, English Standard Version®), copyright © 2001 by Crossway, a publishing ministry of Good News Publishers. Used by permission. All rights reserved.

Trade paperback ISBN: 978-1-4335-5673-9

ePub ISBN: 978-1-4335-5676-0

PDF ISBN: 978-1-4335-5674-6

Mobipocket ISBN: 978-1-4335-5675-3

Library of Congress Cataloging-in-Publication Data

Names: Tripp, Paul David, 1950- author.

Title: Redeeming money : how God reveals and reorients our hearts / Paul David Tripp.

Other titles: Sex and money

Description: Wheaton: Crossway, 2018. | "Adapted from *Sex and Money: Pleasures That Leave You Empty and Grace That Satisfies* (Wheaton, IL: Crossway, 2013), out of print."—ECIP t.p. verso. | Includes index.

Identifiers: LCCN 2017031558 (print) | LCCN 2018011805 (ebook) | ISBN 9781433556746 (pdf) | ISBN 9781433556753 (mobi) | ISBN 9781433556760 (epub) | ISBN 9781433556739 (tp)

Subjects: LCSH: Sex—Religious aspects—Christianity. | Money—Religious aspects—Christianity.

Classification: LCC BT708 (ebook) | LCC BT708 .T73 2018 (print) | DDC 241/.68—dc23

LC record available at <https://lccn.loc.gov/2017031558>

Crossway is a publishing ministry of Good News Publishers.

LB 28 27 26 25 24 23 22 21 20 19 18
15 14 13 12 11 10 9 8 7 6 5 4 3 2 1

To
the One whose grace is the only explanation
for why I have ever done anything good
or produced anything worthy

Contents

| | | |
|----|--|-----|
| 1 | Putting on the Right Glasses | 11 |
| 2 | The Person behind the Money | 25 |
| 3 | Warning and Hope | 41 |
| 4 | Money and the Grace of Surrender | 55 |
| 5 | Money Matters | 69 |
| 6 | Treasure Hunters | 87 |
| 7 | Money Is Not the Problem—Love Is | 103 |
| 8 | You Can't Take It with You | 117 |
| 9 | The Generosity Agenda | 133 |
| 10 | Questions Only You Can Answer | 149 |
| | General Index | 159 |
| | Scripture Index | 163 |

Putting on the Right Glasses

We sat next to each other on a bus from Chinatown in New York to Chinatown in Philadelphia. I'd had a long and tiring ministry weekend, and I didn't feel like talking to anybody, but we were cramped together on the very last seat on the bus, so I said hello and asked him what was taking him to Philly. He told me he lived in Philly and asked me what I had been doing in New York. After telling him that I had been participating in a Christian conference, he immediately informed me that he was an atheist and just didn't see the point of organized religion. Thus began a two-hour-long conversation.

As I listened to him, three things got my attention. First was the surety with which he spoke. At twenty-eight years old, he was convinced that he had it all figured out. He had not been a philosophy major, and he had only casual knowledge of the religions of the world and almost no knowledge of what Christianity was about, but he was sure. He was a theologian, but he had no idea that he was. He didn't have a neutral view of the nature of life. Rather, he carried in his mind an organized system of thought about life, death, identity, meaning, and purpose—what was, what is, and

what will come. He would have called himself “irreligious,” but he was just as theologically inclined as I was.

I was then struck by the vast assumptions he made about all that is. He was not nervous that he might be proved wrong. He didn’t seek to validate his assumptions. He assumed the logic of his atheism, that it was logically and scientifically provable, and he felt sorry for those of us who hang on to our invalid religious mysticism. He had no sourcebook like the Bible to validate his viewpoints, but he was at rest with profoundly important assumptions about the nature of life and reality.

Finally, as I listened to my new friend, it hit me that every morning he put on a set of glasses through which he saw everything in life. I don’t mean physical glasses—he seemed to see quite well without assistance. I mean that he looked at everything in life through his set of interpretive glasses. Everything we talked about and everything he encountered or thought about was seen and understood through the lens of his atheism. His identity, sexuality, money, relationships, morality, view of history, politics, and everything else in which he participated or thought about was connected to his view of life. He was thoughtful and smart, he was serious about life, but sadly he was wearing the wrong set of glasses. What he thought he saw and understood clearly, he saw with dramatic distortion. What seemed obvious to him wouldn’t have seemed obvious if he had taken off his glasses. And if he were wearing another set of philosophical/theological glasses, he would understand everything in a different way.

I have written about this before and will probably write about it again: no one is neutral in the way he or she thinks about life. No one is truly open-minded. Everyone carries with them a worldview that shapes their understanding of everything. Everyone is a philosopher; everyone is a theologian. All are meaning makers. We never leave our lives alone. We constantly dig through the pile of

our experiences, seeking to make sense of what has happened and is happening to us. We form positions on everything, and those positions shape the decisions we make, the actions we take, and the words we say.

This is why it is both impossible and dangerous to start a book about money by talking about money. You just can't understand anything in isolation. Everything in our lives is connected to everything else, and everything is shaped by what we understand to be true. Handling money right—being in control of it, not being controlled by it, and not asking it to do for you what it was never intended to do—requires examining the worldview that should shape how we think about money and everything else in our lives. My goal in this book is to root everything I write about money in a distinctly biblical worldview. Even more specifically, I want to help you look at money and money problems through the lens of the gospel of the Lord Jesus Christ. I am deeply persuaded that we will never make proper sense of the world of money, which influences us, perhaps more deeply than we realize, unless we first put on our gospel glasses. If you and I don't let the gospel of Jesus Christ correct our assumptions about life, we won't be able to evaluate and gain ground in the way we understand and relate to money and make practical money decisions.

The Four Foundations of a Gospel Worldview

1. At the center of the universe is a God of incalculable glory.

The existence that dominates the universe is not ours, but God's. It is this perspective that must shape—or for some of us, reshape—the way we think about money. Life is not first about our wants, desires, dreams, purposes, expectations, or plans. Life is about God's will, God's purpose, God's pleasure, and God's glory. We must not, and cannot, look at money separately from the ultimate reality of life, the existence of God. We were created by God

according to his wise design and for his wise purpose. Our lives don't belong to us to use as we please. Because we were created by God, we belong to God, and because our money belongs to God, we don't have the right to use and invest it however we please.

Our money problems begin with viewing money in isolation from this profound core truth and from living with a sense of ownership that is never true of a creature. You see, you don't start understanding and addressing money problems with education and budget. There are many important things to understand about money, and a personal budget can be practically helpful, but it cannot be our starting point. That would be like teaching a little boy to throw a football but not helping him to understand the basic purpose, rules, and fundamentals of the game. You could have all kinds of money information and still be tragically mastered by it. You could have a clear sense of how to budget your funds and still not be thinking about and using money in the way God intended.

John loved himself and had a wonderful plan for his life. He was raised in a rather poor family and he had determined early that he would not live that way as an adult. From a distance, John looked like a very successful man. He had just about every comfort money could buy, and he had experienced everything money could purchase. He had lots of money in the bank, a huge retirement put away, and no bills to haunt him. He was the great money success, except that he wasn't. You see, the most serious money problem anyone could have is not debt; it is worship. John's world of money had John in the center of it. It was about his will, his plans, his rules, his success, and his comfort. John's view of money was completely divorced from the single most significant reality in human life, the existence and glory of God. Although John didn't understand it, he loved money because it bought his ticket to the one thing he craved, self-glory. He lived for his own pleasure, he lived for his

own comfort, he lived to be in control—and money bought it all. If love of money is a root of all kinds of evil (1 Tim. 6:10), John's good life was not so good after all. You just can't leave out the most important thing in life and be okay when it comes to money, no matter that all your bills are paid.

Addressing the issue of money and understanding money problems don't begin with money and budget information; they begin with surrender. You and I will never use money the way it was meant to be used, and we will never break disastrous money habits if we are not living in light of the fact that life is not about us. The world wasn't first created to be a vehicle for realizing our personal definition of happiness. Money wasn't created for the sole purpose of bringing into our lives all the things we crave. If we don't start with surrender, even if we're not in debt, we will use money in a way that God never intended. In this way maybe many of us have more money problems than we realize. We think we're okay because we are able to pay the price of our pleasures, but we're not okay, because what shapes our money matters is a spirit of ownership rather than a spirit of surrender. *The first step in money sanity is surrendering to the glory of one greater than you.*

2. We live in a world terribly broken by sin.

We will fail to properly understand money and the money problems that ensnare us if we ignore or minimize the fact that we live in a world so broken by sin that it does not function in any dimension in the way that God originally intended. In this broken world, money is not just used; it is misused. Money temptations greet us every day. Money lies are told to us every day. Money is presented to us as the savior that it can never be. Every day millions of us are seduced into asking money to do for us what only God can do.

But the brokenness is not just external; it is internal. Sin is first a matter of the heart. It changes the way we think and what we

desire. It alters what we desire and what we worship. Sin causes us to be more controlled by what we want than by what God has commanded. And, sadly, sin turns all of us into idol worshippers, who put things in the creation in the place only the Creator should inhabit in our hearts. And there are few idols more powerful than money.

I will never forget sitting with Sam, a sad and broken man, and listening to his story. Sam and his wife, Sheena, were believers, but they had hooked themselves to a false messiah. They lived uncomfortably in a small house with three young children. They didn't have much of a car, and camping was about all they could afford for a vacation. Their friends at church lived in big suburban houses and told of vacations to the Grand Canyon and Disney World. Sam thought if he saw another friend drive up to church in another big, brand-new SUV, he'd scream. Sheena was embarrassed by her clothes from the discount department store and wouldn't have thought of inviting any of her friends to her house for lunch.

So Sam decided he would change things. He worked harder and longer hours than anyone in his firm, and he was rewarded for his efforts. The seventy-hour weeks paid off in money and promotions. Sam and Sheena moved into a bigger house and bought the big SUV of their dreams. They took bigger and better vacations alone and with their children. But there was a price to pay. Sam was never home. Sheena and her children were living the American dream, but the cost was that Sheena had lost her husband, and the kids had lost their dad. Sam's home was no longer his home; work was his home. In fact, Sheena would sometimes pack up the children and go on vacation, and Sam would join them halfway through it. The dream wasn't such a dream after all.

Sam was in my office because Sheena had left him. Their marriage hadn't been able to sustain the neglect. First, they had felt

distant from each other, then they quit talking, and before long they were fighting whenever they were together. Sheena accused Sam of loving his work more than her, and Sam accused Sheena of being an ingrate. She had taken the kids and left Sam in the big house all by himself.

The saddest and most poignant moment I had with Sam came as he was talking about how they got from where they'd once been as a family to where they were now, and with a voice of defeat he said, "I guess I began to think that money would buy us happiness. I've learned that money can buy you experiences and things, but it can't give you what it takes to be happy."

Perhaps we get ourselves into deep and seemingly hopeless debt because we haven't taken sin, both external and internal, seriously. Maybe we are too easily tricked into thinking that money will do for us what it was never intended to do—we haven't taken seriously that we live in a world where we are greeted with the Tempter's lies every day. *Has a constant recognition of the power of remaining sin protected you from money deception, seduction, and misuse?*

3. God offers us his heart and life-transforming grace.

We live in a world where sin exists, but we also live in a world where grace abounds. God sent his Son to live, die, and rise again so that you and I would have everything we need to live, love, and serve as God intended between the "already" of our conversion and the "not yet" of our final kingdom. The reality of ever-present grace is so encouraging because our sin isn't just an environmental issue; it's more significantly a matter of the heart. I may be able to escape money temptation on a certain day, but I have no ability to escape my own heart. You see, it's always the sin inside me that makes the temptation outside me so hard to faithfully resist.

The work of grace is heart change, and since heart change is the only way our behavior changes in a lasting way, God's grace offers us the only hope of real change when it comes to our personal finances. There is no mountain of debt so big that God's grace isn't bigger. There is no money-problem pit so deep that God's grace isn't deeper. As we face money problems, we don't need to panic, we don't need to be paralyzed by fear, we don't have to deny reality to get some peace, we don't have to relieve our consciences by shifting the blame, and we don't have to cynically abandon hope. We can face our money issues with hope not because we are wise or able, but because God is, and he offers us his forgiving, rescuing, and transforming grace.

Amanda was afraid to admit the money mess she had made for herself. Even though she could no longer pay the minimum balance on her credit card, and even though each month her financial situation looked worse, she was afraid to admit to herself and others just how dire her financial situation was. To Amanda, it was like a huge mountain she had to conquer. Each morning she would get up and unconsciously load the backpack of her financial mess on her shoulders, looking up at the mountain she had to climb in order to get solvent, and doom would wash over her.

Amanda had considered filing for bankruptcy, but she couldn't deal with the shame and the angry accusations that would fly at her from her family. There were dark moments of despair when she even thought of committing suicide, but she knew she could never do it. She told herself again and again that since she had gotten herself into this mess, she was the only one who would get herself out. Amanda felt alone in a universe of trouble, and she didn't know what to do.

Amanda was a Christian in a dire financial crisis. Her situation was made even worse by the fact that she was also a grace amnesiac. In reality, she wasn't alone in the mess. She wasn't left to the

limited resources of her own wisdom and strength. It was not true that no one would ever understand her and her plight. None of these things were true, because Amanda's life had long ago been invaded by the presence and power of a God of amazing rescuing and transforming grace. And facing the prospect of admitting her inability to fix the mess should have been seen not as doom, but as the doorway to seeking the help of the One who is able to do in, for, and with her more than she could ever ask or imagine. Amanda didn't just need a good plan for dealing with her financial mess; she needed forgiving, rescuing, and transforming grace, just the kind of grace that was already hers as a child of God. Amanda was desperate, not just because of her financial problems, but also because she had forgotten who she was.

Because God's grace carries with it a message of fresh starts and new beginnings, we don't have to give in or give up. We *can* resist temptation. We *can* confess the idolatry of our hearts. We *can* give ourselves to new and better habits. We *can* say no to fear and rest in the presence and power of our Lord. Getters *can* become givers. Controllers *can* live lives of surrender. We *can* climb out of debt. God's grace opens the door to a whole new relationship with money for each of us, not because we are good and deserve it, but because God is that good, and he offers us grace that is that powerful. *Has your trust in God's grace empowered you to address wrong money habits and give yourself to a brand-new money lifestyle?*

4. We were created to live for something bigger than ourselves.

I don't think it's possible to overstate the importance of this piece of a Christian worldview and its application to the world of money. As sinners, we all share the same problem. We stick ourselves in the middle of our world, and we make life all about us. And often without knowing it, we want God to finance what

we think will bring us pleasure, comfort, and happiness. When God seems to finance our pleasures, we praise him, and when he doesn't, we tend to question his goodness and back away from pursuit of him.

Few of us would be so arrogant as to say that everything in creation was made for us to use as we wish, but in ways that are subtle or not so subtle we live as though that's what we think. The core of financial sanity is knowing that our money doesn't belong to us but is just another thing in our lives, given to us by God but to be used for his purpose and pleasure. Why is it easier to make a purchase for ourselves than to give the same amount of money to someone in need? Why do most of us own more clothes than we need or eat more food than is healthy? Why do we envy wealthy people? Why do many of us cheat a little bit on our taxes? Why are many of us in greater debt than we should be? Why are we carrying so many credit cards with such large balances? Why have our cars quit being just modes of transportation and become identity boats, physical evidence of our success? Why, for most of us, does income always seem to chase lifestyle? You know, you get a raise and you think you'll have so much extra money, but in a few months you are once again spending more than you make. Why do few of us give regularly to our churches or are stingy when it comes to tipping people who provide us services? Why do we ever consider incurring debt in order to take a vacation? Why are so few of us ever satisfied with what we have, constantly dreaming of more and better? Why is money a significant problem for so many of us?

Could it be that at street level, the place where we make all of those micro-decisions that end up determining the substance and direction of our lives, we have lost sight of the fact that we were designed by God to live for something bigger than ourselves? Our lives were meant to be shaped by things that transcend the

boundaries of our little plans and pleasures. The pleasure of someone vastly bigger and better was meant to be what would please us most and shape the way we live. Our money was meant to be connected to this bigger thing. Our use of money was to be shaped not just by personal need or pleasure, but more foundationally by transcendent realities.



You and I will never understand money well and use it well apart from the protective cords of God's existence and plan, if we take it as belonging to us, for us.

I am writing this book not just for you, but also for me. When I put currency in my wallet, I need to remember who I am, who God is, and the life I was designed to live. I like nice clothes and good food, and my expenditures can be driven more by the pleasure of those things than by the pleasure of the One who created those things and entrusted funds into my stewardship. Could it be that we love money more than we should because we love ourselves more than we love the One who made us and who owns us and everything in our lives?

Today hundreds of thousands of people will wake to the burden of severe debt. Thousands and thousands of others will use money in ways it was never meant to be used. Still others are increasingly addicted to money and what it can buy, and they don't know it. Many of us live with money messes that we don't really understand and haven't been able to clean up. Although this book confronts and exposes us, it doesn't leave us there. This book brims with hope, not just the hope of financial knowledge and good budgeting practices, but the hope that is found in the profound presence, promises, power, wisdom, and grace of the Redeemer, the Lord Jesus Christ.

Your Savior will never mock your foolishness. He'll never tell you that you're getting just what you deserve. He won't tire of your mistakes or get irritated because you're stubborn. He won't tell you that working with you is wasting his time. He won't ever quit, turn his back, and walk away. He lavishes his grace on those who are lost, on rebels, liars, and cheaters. He pours mercy on the proud and the selfish. He doesn't ask us to clean ourselves up before he'll give us his attention. He wraps arms of love around broken and messed-up people. There are no hopeless cases with him. There is no problem that he cannot solve and no addiction that he cannot break. He knows that when it comes to money, your problem is you, but when you come to him, he will not condemn you but offer you grace that is form-fit for your need.

This book is written to give you a fresh understanding of the world of money, the kind of understanding that results only when you take God's words seriously. But it's meant to do more. It's meant to ignite change, the change that comes only when you run to the One who can do what you can't do yourself—rescue you from you. You see, it's personal heart change that always precedes personal habit change, and it's personal habit change that makes a good budget work. Isn't it good to know that the kind of change that is necessary to bring money sanity into our lives is just the kind of change that God's grace offers you and me? So there's hope for us and for our money.

Review and Reflect

1. Explain Paul Tripp's statement, "No one is truly open-minded" (p. 12).
2. What happens when we view money primarily as a means for personal fulfillment?
3. How does sin skew our view of money and produce bad financial habits?
4. God's grace empowers us to face our self-created financial difficulties. Explain why. How do Romans 8:1–7 and Galatians 5:16–17 address this?
5. Describe in your own words a biblically rooted view of money. What good fruits result from embracing such a view?

Heart Reset

- 1 Timothy 6:9–11

***MONEY.* THE THOUGHT OF IT CAN BE OVERWHELMING,
AND THE PURSUIT OF IT CAN BE ADDICTING.**

Our society constantly promises us that money will provide what we want—success, comfort, peace, and happiness—leading our fickle hearts to trust money for things it was never intended to give us. Even if we think we know what the Bible says about money, there seems to be a gap between our theology and our everyday money struggles.

In this practical and hopeful book, best-selling author Paul David Tripp shows us how to view and interact with money in a God-honoring way. Through chapters that expose the depths of our heart struggles and our need for grace, this book offers a roadmap to find peace, generosity, and joy in the world that God created.

“Tripp puts money—and our money problems—in the bigger context of God’s glory and grace. This book doesn’t simply give you a list of things to do, but offers a vision of God with the potential to tame the power of money and change your life.”

TIM CHESTER,

Pastor, Grace Church Boroughbridge;
faculty member, Crosslands Training

“Tripp teaches that financial matters always concern the heart, and only a heart change—not a New Year’s resolution, not a budget, not winning a lottery—will make us generous and happy.”

MARVIN OLASKY,

Editor in Chief, *WORLD Magazine*

PAUL DAVID TRIPP (DMin, Westminster Theological Seminary) is a pastor, author, and international conference speaker. He is also the president of Paul Tripp Ministries and the author of several books, including *What Did You Expect?*; *Sex in a Broken World*; *Parenting*; and *New Morning Mercies*.

CHRISTIAN LIVING / MONEY

CROSSWAY
crossway.org