

Review and Reflect

1. How is love of money a root of much that is evil? Review 1 Timothy 6:6–10.
2. Paul Tripp writes, “When you are the center, you will be the ultimate consumer” (p. 109). Explain what he means.
3. Describe the “I am a danger to myself” lifestyle.
4. Why are we unable to solve our financial problems by ourselves? What sort of help do we really need, and where is it found?
5. Name the ingredients of the heart of someone empowered by grace. Where do you see evidences of this grace—traces of these ingredients—permeating your own life and heart?

Heart Reset

- Psalm 73:1–28

Paul Tripp, Redeeming Money

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You Can't Take It with You

It is one of the most radical concepts that Scripture presents. It is counterintuitive, defying both our physical assumptions and philosophical logic. Even for most people who trust the teaching of the Bible, it isn't embraced and understood in a way that shapes their daily choices, decisions, and actions. Its right-here, right-now implications will cause you to live in a different way in every area of your life. You cannot live properly without this in view. In fact the Bible teaches that this reality is hardwired in the heart of every human being. Without this perspective, biblical faith makes no sense at all. It is an essential ingredient in the plan of God. You long for it even if you don't know you do. The sadly broken world around you groans for it.

What is this essential and radical perspective? *Eternity*. The Bible clearly teaches that this life is not all there is. It is the fact that every human being is heading for a forever of some kind. What does this have to do with you and your money? The answer is, everything. You simply cannot understand and live out God's plan for you and your money if you are not living with eternity in view. I am persuaded that much of the money insanity that lives

in us and around us is the direct and practical result of culturally endemic *eternity amnesia*. So I want to consider the implications of your belief in forever for the way you think about and handle the financial resources that God has entrusted to you to steward.

What has gripped most of us and the culture around us is what I call *practical me-istic present-ism*. It's *practical* because it really does shape our daily living. It's *me-istic* because it puts us and our personal wants, needs, feeling, hopes, and dreams in the center of our field of concern. It's a fundamentally me-centered way of thinking about life. And it's *present-ism* because it's all about this moment. In other words, it's fueled by a short-term view of life rather than the long-view perspective that dyes all that the Bible teaches. This practical me-istic present-ism is a critical causal ingredient in money insanity. Let's begin by unpacking three tragic errors inherent in the practical me-istic present-ism worldview.

The Errors of Practical Me-istic Present-ism

Error 1: This moment is all there is.

This really is how most people live—as if the present moment isn't connected to anything bigger, as if life isn't going anywhere. When this is your street-level mentality, you load all of your fears, dreams, hopes, problems, and solutions into the here and now. Everything must happen, must be experienced, must be possessed, or must be solved immediately. It is a foundationally impatient way of living. You and I simply weren't designed to live this way. Ecclesiastes 3:11 says that God has "put eternity into man's heart." This means that in the heart of everyone is a longing for paradise. The world was designed such that life would give way to life, giving way to life, on into eternity. We were created for long living, not short living. We were made to live with the consciousness that our existence is part of something bigger and that our lives extend beyond this present physical reality.

Forgetting this never leads anywhere good. It produces fear, that primal, unspoken fear that somehow, someday, life will pass us by. It's the fear that we won't possess or experience all that's possible. It's the dread that we will die with regret. This fear is accompanied by an anxiety that constantly asks, "What if I _____?" or "What if I don't _____?" It's what fills your mind as you're trying to go to sleep, but your mind is scanning your life, asking questions you can't really answer.

It is the opposite of a restful, patient, and contented way of living. It thinks more about what you don't have than what you've been blessed with. It scans the life of others to see if they have what you don't. It's a way of living shaped more by a cost-benefit analysis than by overarching moral commitments.

The fear, anxiety, and drive of practical me-istic present-ism are strengthened by a fourth thing: doubting God. If you don't understand or are not living in light of God's plan, you will tend to doubt his goodness. If you mistakenly think that the blessings he has promised must be received and enjoyed in the present moment, if you mistakenly think of now as a destination rather than as a preparation for a final destination yet to come, you will begin to wonder if God is there or if he cares or if he has the desire and power to do what he has promised. If you measure the goodness of God by the amount of paradise he has presently delivered to you, you will come to doubt his goodness. And when you doubt the goodness of God, you quit believing what he says, and you quit going to him for help. You simply don't entrust your life to someone you have come to doubt.

Need I say that all of this results in a money mess? If you are living as an eternity amnesiac, you will spend too much, and what you spend, you will spend unwisely. If you forget that your life is connected to things much bigger than you and much longer than your physical days, you will spend your money in ways that

are materialistic and selfish. If you forget who you are and what life is about, you will spend for short-term pleasure and comfort rather than for eternal gain. If you forget God's eternal plan, you will try to quiet your inner longings with material possessions and experiences.

Money sanity is only ever found in the context of living with eternity in view and trusting your life into the care of the One who understands and rules everything from eternity past to eternity future. Money sanity is found only when you rest in God's wisdom, faithfulness, timing, presence, and provision.

Error 2: Material things can satisfy.

If you think that life is only about this present material existence, then it makes sense to think that material things really do have the power to satisfy your heart. Yet the material world was actually designed to be one big finger that points you to the only place where your heart will ever find its peace and rest. The fulfillment that the glories of the physical creation gives you is temporary at best. Jesus hints at this when he tells us that the earthbound treasures that so many of us live for are temporary. He reminds us that thieves steal them, moths eat them, and rust destroys them. He points this out because he wants us to know that they have no ability whatsoever to give the lasting and eternal joy, hope, peace, satisfaction, and rest that we all seek.

Real life doesn't actually consist in what you have done, what you have acquired, or what you have experienced. Real life consists only in relationship with the One who is life and who alone has the power to offer life to all who entrust themselves to him.

So we unwisely spend time telling ourselves that this next thing, this next location, this next experience will satisfy us. It's the "If only I had . . ." way of living. But our pile of possessions sits as a monument to our discontentment. Our experiences tell

the story of our dissatisfaction. Our locations are the stops along the way of a journey that has not ended well. In a shocking materialism we have tried to buy life, and it has not worked. It has left us fat, addicted, in debt, and discouraged but still hoping that life can be bought in this material world somehow, someday. Let me interject here that this is the functional lifestyle of many of us who hold onto a theological belief in eternity. We live with a fundamental disconnect between what we say we believe and how we live our lives.

Error 3: Paradise is achievable now.

If the hunger for paradise is wired into your heart (and it is), either you will realize that this present life has been designed as a preparation for the paradise to come, or you will do your best and work your hardest to turn the present moment into the paradise it will never be. You and I are flawed people, living with flawed people, and collectively we have no ability whatsoever to deliver paradise to one another. Every place you go and every created thing you handle has been damaged by the fall. For all who have placed their trust in the Savior, paradise is a secure reality. The paradise for which your heart longs is coming, but you will not experience it right here, right now.

No, God has chosen to keep you in this broken world in order to use its brokenness to prepare you for what is to come. The brokenness you live in the middle of, and the difficulties you face there, are not in the way of God's good plan for you; they are an important ingredient in it. Right now, God is not so much working to change your surroundings but to change you so that you are ready for the new surroundings he has planned and purchased for you in his grace.

Simply said, either you are waiting by faith for the paradise to come, or you are working with your hands to build paradise

in the here and now. Looking for paradise in the here and now is another ingredient of the money madness inside many of us, and it has overtaken the culture around us. We frenetically spend on material things, physical experiences, and new locations in the search of a piece of paradise. Our hearts long for the freedom from external difficulty and the internal emptiness we so often feel. We instinctively know that there must be more, that this can't be it. Deep within us we feel that we're missing something. So in our eternity amnesia we don't lift up our eyes to look afar and consider the glories that are coming. No, we open our wallets and look around at what may have the potential to give us the paradise we are seeking. And because nothing can deliver it, we keep spending, hoping that the next thing will deliver. But we don't end up with paradise. We end up with houses that are bigger and more luxurious than we need; cars that are more identity markers than means of transportation; a pile of possessions, many of which lie unused; amassed debt; and wallets that are empty. But the paradise that we've spent to get has eluded us. Sure, budgets are helpful, but only if they are a piece of handling our money with eternity in view.

When it comes to money, the practical me-istic present-ism that lives inside us and that has captured our culture just cannot work. It will cause you to spend too much, it will tempt you to spend unwisely, and for all of your investment, it will leave you empty in the end.

How Eternity Helps Free You from Money Insanity

We all have a disconnect in our lives. It surely is easier to conceptually embrace an area of biblical truth than to live in light of it. None of us lives perfectly in light of all that the Bible teaches. We all sort of know that the purpose of the theology of Scripture is not just to help us check marks in all the right belief boxes. The

Bible has a deeper, more personal agenda. It's that people intent on worshipping themselves and looking to creation for salvation would, by grace, become those who worship the Creator and live out of the belief that life can only ever be found in him.

Scripture is meant to transform you, and in transforming you to radically alter the way you live. None of us is perfectly there yet, and, thankfully, God greets our inconsistencies with patient grace. You see that grace offered to all of the inconsistent believers on the pages of Scripture. The only perfect hero of the Bible is the Lord himself! Yet we should quest by grace to live with greater consistency and joy in light of the mercies that have been lavished on us.

So it is with eternity. It surely is a whole lot easier to say we believe in forever than to live in the middle of implications of that reality. I had that box checked for years before I began to think about the right-here, right-now meaning of what I had intellectually assented to. I lived with no understanding of how this truth could liberate and protect me in very concrete ways. God's truth itself is a grace, used by God to protect us from us and from the temptations of a world gone bad. So I want to track for you how God intends the truth of eternity to come to protect you from money insanity. The following points are meant to prime the pump and get you thinking.

1. Enlarges Concerns

The existence of eternity tells us that we have been designed for an existence with fundamentally bigger concerns than a right-here, right-now focus on our wants, our needs, and our feelings. The existence of eternity tells us there is someone in charge who has put a plan into motion. We are not in charge, and our life does not belong to us. So it makes no sense to live as if our needs and concerns are all that matter. An acknowledgment of the reality of

eternity can free us from the “my money belongs to me to better my life and to make me happy” view that we all tend to fall into.

Why do we get excited when we get a raise or a big tax rebate? We probably get excited because we have already thought of ways that the money can help us possess or experience things that will make us happy. Eternity confronts us with the bigness, the grandeur, of life and the glory of the One who rules over it. In light of this, it's irrational to practically have no bigger purpose for our money than to buy our way out of need and to purchase what would satisfy our desires. If our life is meant to be connected to bigger things, then our money should be invested in bigger things as well. The purpose for the money we've been given is much bigger than just our personal provision. *Is your use of money essentially self-oriented?*

2. Alters Perspective

The existence of eternity tells us that since this life is not a destination but a preparation for a final destination, we are not meant to use our resources to turn now into as much of a paradise as we can afford. The reality of eternity also confronts the destination mentality that shapes how so many of us live. If this life is all there is, if it's our final destination, then the goal really is to grab all the comfort and pleasure we can get our hands on. No eternity? It would make sense then to expend all our resources on making our life as enjoyable as we can, much like the convicted criminal who is asked what he wants for his last meal. Seldom do the condemned ask for brown rice and broccoli, because if it's their last meal they're not concerned with making the healthiest choice. No, they're thinking, “If this is it, I'm going to have the most pleasurable meal possible, no matter how unhealthy it might be.” The goal of every moment is more than personal happiness. It is growth in holiness. What would it look like to spend your money with that in view? *Is your money use shaped by a destination or a preparation mentality?*

3. Reveals Satisfaction

The existence of eternity tells us where and when our only true satisfaction will be found. Eternity is gloriously satisfying because God is there. The existence of eternity confronts the insanity that fuels so much of our spending, the delusion that the physical, created world is able to satisfy the longing of our hearts. In some way, you and I are always spending our money in the search for satisfaction of some kind. The reality of forever confronts the “If only I had _____, then I would be happy” paradigm that shapes so much of what we do with our money.

Surely one purpose for the physical world is to give us enjoyment, but it will never be our savior. We simply cannot find horizontally the life that every human being searches for. All the glories of this physical world are designed to point us to the existence of a God of awesome glory, who alone is able to satisfy our hearts. The satisfying glory of eternity is not about location. No, it's about him. Sin will no longer separate us from him. Creation will no longer compete with him for our worship. We will be with him in heart-satisfying communion forever.

So the truth of the eternity to come protects us and our money from that devious lie, first told in the garden, that life can be found outside of relationship to the Lord of life. Eternity reminds us every day that we cannot buy with our money what only grace can provide. In so doing it protects us from craving what we do not need in the hope that it will provide what it cannot give. *Are you spending money in the hope that you can buy what money will never provide?*

4. Guides Investments

The existence of eternity tells us what we should be investing our resources in. It tells us what will bring us the greatest return. In two statements of stunning wisdom, Jesus summarizes how eternity is

meant to shape what we invest in. He said, "Do not lay up for yourselves treasures on earth" (Matt. 6:19); and "Pray then like this: . . . Your kingdom come, your will be done, on earth as it is in heaven" (Matt. 6:9–10). There we have two short pieces of messianic brilliance that capture what it looks like to invest our money with eternity in view. We don't allow the principal purpose of our investment of funds to be the amassing of earthbound treasures. We don't expend our resources on things that will quickly break, grow old, get stolen, decay, or otherwise pass away. We stop allowing the warehousing of physical stuff from driving our spending.

The Lord's Prayer captures the flipside of Jesus's investment wisdom. Consider the request that comes first and is meant to shape everything else we ask God for: "Your kingdom come, your will be done." This is a comfort and a call. We have been welcomed by God into a kingdom that is much greater, much more beautiful, and much more heart satisfying than whatever kingdom we work to construct for ourselves. And we have been called to submit our life and resources to the work of a kingdom bigger than our own.

It's not wrong to spend our money on physical life necessities. It's not wrong to invest in health care and retirement. But it is wrong if that is all we do. Remember, the prayer "Give us this day our daily bread" is only ever to be prayed in the context of the first and greater request, "Your kingdom come." *Do you joyfully invest in things of eternal significance?*

5. Clarifies Values

The existence of eternity clarifies our values by alerting us to what is truly important. We all have a values problem. Here it is: this side of eternity it is very hard to value in our hearts what God says is important. Things tend to rise in levels of importance way beyond their true importance and command the attention,

allegiance, and investment of our hearts. It's not wrong to want a comfortable life, but comfort must not rule our hearts. It's not wrong to desire beautiful surroundings, but the physical beauty of the place we live must not rule our hearts. This is where Christ's word "treasure" is helpful. Few of the treasures that become important to us have intrinsic value. That's what is behind the old saying, "One man's trash is another man's treasure." We are constantly assigning value to things, and once we have worked to gain those things, we work to maintain, enjoy, and protect them. So whether we know it or not, we always spend our money in pursuit of what we consider valuable. In our everyday life, to the degree that we value what God says is valuable, to that degree we will spend our money wisely.

Here's where the reality of eternity can help us. In his Word, God invites us to eavesdrop on eternity. We get to listen to the words of saints who have finished their journey and are on the other side. As they look back on their lives from eternity, we get to hear what is valuable to them and, in listening, have our values clarified. The saints on the other side don't look back with thankful hearts and say, "We wore the best clothes," or "We lived in the finest houses," or "We amassed the greatest wealth." Rather, from the perspective of eternity, the things that seem so valuable to us don't hold much value for them. What they celebrate is redemption—that God defeated every enemy, made good on every promise, and did exactly all he said he would do.

I recognize that I still have a values war raging in my heart and that, at times, values confusion shapes my spending. So I still need to hear the voices from the other side to remind me of what is truly important in life. I still need to be rescued from investing heavily in things of little eternal value while I neglect what is truly important. *Does your spending depict that you need to have eternity correct your values?*

6. Reveals Danger

The existence of eternity reveals the danger of giving way to the temptation to worship the creation and not the Creator. I have written so much about this that I won't write much more here. But I can't resist reminding you that this is the question of questions. Your use of your money is an act of worship. Your spending depicts a worship of the Creator, the creation, or a troubling mix of both. You and I never spend money neutrally. We always worship our way through our bank accounts. And often our use of money reveals that at some level, we have exchanged worship and service of the Creator for worship and service of his creation. Remember, worship is not just something we do in formal church gatherings. No, you and I worship our way through every moment of every day. So it really is impossible that our use of money not be an act of worship. Eternity reminds us that God alone is worthy of the moment-by-moment worship investments that shape and direct our life. It is right to spend money in the enjoyment of the creation, but only in a way that worships the One who made it. *What does your spending reveal about who or what commands the worship of your heart?*

7. Assures Grace

The existence of eternity assures us of the grace we need to fight the money battles that wage in our hearts. If you and I are guaranteed a place with our Lord in eternity, then we are also guaranteed all the grace we need along the way. Let me put it this way: the future grace of eternity carries with it the promise of present grace. You see, if God's grace can't keep us in the here and now, how could he ever promise the eternity that is the bright hope of redemption? So eternity reminds us that between the "already" and the "not yet," we fight no spiritual battles in our own strength.

What does his grace provide us with right here, right now? The

answer is him! He is the greatest gift of his grace. Our weaknesses are so great and our need so profound that the only thing that can help us is him. So he unzips us and gets inside by his Spirit. This means that he works not only to deliver us from worldly temptations but from something much more dangerous: our own wandering hearts. He delivers us from us by progressively transforming our heart. He causes us to think in new ways, to desire new and better things. He lovingly corrects our values. He gives us the grace to say no and the power to flee. And he fights money battles on our behalf even when we don't have the sense to. This means that the security of our hope doesn't rest on our getting money matters right. Our hope is in this one thing: he has invaded our life by his grace and will not stop forgiving, transforming, and empowering us until these things are no longer needed. And he will not lose us to money or to anything else. *Do you forget who you are and give way to money temptations that grace empowers you to fight?*

8. Offers Hope

The existence of eternity gives us hope when we get money completely wrong. We hope not in our track record but in his. This side of eternity you and I will get money wrong again and again. This side of eternity we will have moments when we listen to the lie and try to buy with our money what money cannot buy. This side of eternity there will be times when we worship what is not worthy of our worship and forget the One who is. This side of eternity we, at times, are poor stewards of the resources that God has entrusted to us. When it comes to money, we don't perfectly measure up. At best, we all have a spotty track record.

This is exactly why God offers us his grace. He sacrificed his only Son because there was no other hope for us. Even with our knowledge of and submission to his law, we continue to mess up.

Even in the face of elaborate theological understanding, we wander away. Even with knowledge of his presence and promises, we are disloyal at times. Grace has freed us from cataloging our righteousness and commending our track record to him. And grace has freed us from running from him when we are aware that we have nothing of ourselves to commend. Grace frees us from both money self-righteousness and money despair. There is no money mess so deep that his grace isn't deeper. We don't spend in the hope of earning his love. No, our spending is being transformed by his love. And when we mess up again, we know that his love will simply not let us go.

Here is the bottom line, and it's important to remember it when you're fighting money battles in your heart: no human hero is celebrated in eternity. God is celebrated. All the humans are there by means of his rescue. *Do you give way to the dangers of money self-righteousness (thinking you've defeated your last money enemy) or of money despair (thinking that when it comes to money there's no hope for you)?*

As you try to deal responsibly with money in a world that has gone money insane, just remember, every time you put your hand on your wallet, to focus your eyes on eternity, celebrating its comfort and surrendering your funds to its call.

Review and Reflect

1. Define *practical me-istic present-ism*. In what specific ways is it being evidenced in your life and in the choices you make?
2. How does the reality of eternity impact your spending? Do you think and act with eternity in view, or is your perspective largely confined to the here and now?
3. Jesus warned, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions" (Luke 12:15). Do you possess things that you can't bear the thought of losing? Why?
4. Why is the pursuit of an immediate paradise an exercise in futility? How have you experienced this reality in your own life? Give a specific example.
5. The reality of eternity is meant to protect us from money insanity. In your own words, describe how protection is revealed in the following ways:
 - Enlarges concerns
 - Alters perspective
 - Reveals satisfaction
 - Guides investments

- Clarifies values
- Reveals danger
- Assures grace
- Offers hope

Heart Reset

- Ecclesiastes 3:9–11

The Generosity Agenda

I don't think that this will be a huge shock to you, but human beings aren't naturally generous. If sin causes us to live for ourselves, and it does, then one result of this obsessive self-focus is the effect it has on the way we think about and use our money. For most of us, the thing that drives the vast majority of our joys and sorrows when it comes to money is what it's doing or not doing for us. When we think of money, we tend to think first of ourselves: what do I need, what do I want, what dream can this money finance, what would I like to do that I have never done before, etc. I am not suggesting that we are never generous but that, for most of us, when it comes to money, generosity is a snapshot in a long video of self-interest.

Writing this chapter has confronted me with what a life of generosity really looks like and how much I need to grow. It has exposed patterns of selfishness and waste in my spending habits and made me less self-congratulating in the places where I am generous. During my much earlier and much poorer pastoral days, I bought into the self-excusing delusion that my struggle to give was the result of barely having enough money to live on. But now that I am not as poor, I have found that to be fundamentally untrue.