

# Contents

Preface	11
Chapter 1: The Book I Couldn't Write	13
Chapter 2: Epiphany	25
Chapter 3: A Tale of Two Masters	35
Chapter 4: For Richer or Poorer?	51
Chapter 5: The Great Deception	67
Chapter 6: Just Money	85
Chapter 7: A Proper Fool	101
Chapter 8: The Profit Principle	115
Chapter 9: The Giving Paradox	123
Chapter 10: The Great Exchange	141
Chapter 11: Turning Terrible to Terrific	163
Notes	171
Acknowledgments	173

# 1

## The Book I Couldn't Write



*“Father, the hour has come. Glorify  
your Son, that your Son may glorify you.”*

JOHN 17:1

**F**ifteen years ago, as a young accounting professor at the US Air Force Academy, I sat down to write a book about God’s perspective on money. And I knew exactly what I wanted Him to say.

Don’t judge me. It’s not like I was going to put words in His mouth. Quite the opposite, really. I was intent on using the Bible as my sole resource, despite my somewhat unique

### Jesus' Terrible Financial Advice

position of holding a PhD in accounting in addition to years of practical experience as a CPA. I even think my heart was in the right place. I'd seen a lot of friends and family—whether rich or poor—struggle with money, and really wanted to help. Besides, I had an unbelievable story to tell of God's provision, and I thought it needed to be told.

Early in our married life, my wife, Alyssa, and I had left professional careers for graduate school. I was a CPA and Alyssa was an actuary (they specialize in the mathematics of probability). According to the *Wall Street Journal*, accountants invented actuaries so there would be someone more boring than themselves. So we were the original fun couple.

Our goal in returning to school was to free up time to live more meaningful lives. I planned to become an accounting professor to free up summers for youth ministry. And as we put God first, He provided for us beyond our imagination. Though our budget required that we give up over 80 percent of our income and live on an income at just half of the US poverty level, we not only survived—we thrived! After six years of grad school we were debt free, and we'd gone to Disneyland, Disney World, and Maui three times.

But wait—there's more! We also had two sons along the way, and Alyssa was able to stay home and focus on them. And instead of going bankrupt, our net worth doubled over those lean years. By putting God first and combining some simple accounting tools with a few basic biblical principles, we'd made

it through the desert and were headed to the Promised Land.

As a new professor at the Academy, I polished my talk—“Who wants to be a millionaire?”—on cadets, showing them how, by following a simple plan, they could invest just \$2,000 per year for seven years after they graduated, and without ever investing another cent, retire a millionaire. (If the suspense is killing you, you can visit my website, [gettingrichright.com](http://gettingrichright.com), for a short explanation of how.)

That's the book I planned to write. Because what Alyssa and I did wasn't a miracle. It was mundane. And the difference is important. You can plan for the mundane, but not for miracles.

### **The Blind Side**

Spring break, April 2000. That's when God blindsided me—four years after completing my doctorate in accounting and ten years after becoming a CPA. I had recently read through the entire Bible and highlighted every passage I could find on wealth. So that week I completely immersed myself in the topic by typing every highlighted verse into a Word document. By midweek I had over 1,300 passages on 115 pages. Single-spaced, 12-point font. Then I classified them into twenty-three categories.

What I found was remarkably different than what I expected.

That week I penned the following:

## Jesus' Terrible Financial Advice

*April, 2000*

*Book*

*Yeoww! I just spent the last two days typing into my computer every passage I could find in the New Testament on wealth, and I stand convicted. It's not that I haven't read the Bible before. In fact, I've read portions of it most every day for decades, and in the last couple years read the entire Bible, specifically highlighting every passage I could find related to wealth. No, when it comes to the Bible, you'd have to classify me as well read. But it was in my actions of the past week that caused me to react with what can be described as equal parts conviction, consternation, confusion, dread, and excitement. . . . And as I stand at the crossroads, I'm scared. God, increase my faith.*

## Jesus' Terrible Financial Advice

Pleased that my own financial plan had come together so well, imagine my dismay when I found the following advice from Jesus: "And if anyone wants to sue you and take your shirt, hand over your coat as well" (Matt. 5:40).

Huh? In case you missed it, let me tell you straight up that this is terrible financial advice. And on so many levels! Obviously Jesus didn't grow up in America. We love to sue people! It's our national pastime. Who hasn't heard of the woman who

spilled her coffee leaving a McDonald's drive-thru, sued for millions—and won! Coffee she was holding in a cup between her legs. Apparently the cup didn't say that the contents were hot. Duh! What kind of coffee did she think she was getting? That's the only kind of coffee they sold back then. So not only did McDonald's cough up the big bucks, they now have to print on all their cups: "Warning: Contents are hot!"

What could Jesus have in mind by giving His disciples that kind of advice? If someone wants to sue you, let him?

And His follow-up was even worse.

"Give to the one who asks you" (Matt. 5:42).

Did He mean *everybody*? I'd be broke in a week! Why not buy my wife the shirt "I'm with Stupid!", add a big tat to my forehead that confirms it, and stand on the street corner with a stack of \$50s until the carnage is complete?

Wanting to remain true to my original intent of showing what God says about money, I decided to avoid explaining away Jesus' words, and instead keep an open mind while I typed on. Besides, it was still Monday morning, and I was only on the third passage. To cover myself, I opened a second screen in Windows and started recording all the questions that came to mind.

"Give to the one who asks you."

1. Could I give to the wrong person? Surely it matters who I give to? Shouldn't I use some judgment on this?

### Jesus' Terrible Financial Advice

2. Could I give too much?
3. Could I give irresponsibly? What about people who have dependents? Should they give to everyone who asks? I have three small sons, for goodness' sake! And a wife. It's one thing if I ruin my life, but what about theirs?

Switching back to the main screen, I returned to typing in passages of Scripture on wealth. But all I seemed to be getting was more and more of the same from Jesus.

“But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret” (Matt. 6:3–4a).

Does that go for my left brain as well as my right? Perhaps if my logical, sequential, rational, analytical, objective left brain didn't know what my random, intuitive, holistic, subjective right brain was doing, I'd find Jesus' advice more palatable.

On the upside, Jesus did follow up His advice with some hope: “Then your Father, who sees what is done in secret, will reward you” (Matt. 6:4b).

Still, those rewards sounded pretty distant, and I was reeling from too many right hooks to the head to be overly comforted.

Then came the knockout blow. After telling me, “Do not store up for yourselves treasures on earth” (Matt. 6:19), He followed it up with this statement: “No one can serve two masters. Either you will hate the one and love the other, or you will

be devoted to the one and despise the other. You cannot serve both God and money” (Matt. 6:24).

Bam! For several minutes straight Jesus had taken off the gloves, and that was the blow that put me down for the count. It's not like I hadn't heard that verse before. I've heard sermons on it. And I'd probably read it a hundred times. But with all the other questions swirling around in my mind that morning, this time it knocked me flat.

Love God but despise money? I must have missed something, because I didn't see the connection. Why couldn't I enjoy both? Money is a blessing. I could think of several rich people in the Bible who loved God. Job, Abraham, David. And hadn't God provided for us in a spectacular fashion?

So what was I missing?

## The Purpose-Driven Son

In a word: *purpose*.

Jesus' purpose, that is.

This answer is so stark, so blatant, so obvious, that it seems impossible to miss. Yet I was guilty of doing what every person has done when coming to Jesus, from the first encounters recorded in the Gospels to the present day. I came with my agenda. My needs and wants. Just like many of you.

What do you want, or need, from God?

Start a list, if you'd like. Is there one thing? Or a thousand?

Regardless of length, our lists are precisely why we miss

### Jesus' Terrible Financial Advice

Jesus' true purpose in coming to earth. Because He meets everyone who comes to Him exactly where they're at.

But thankfully, He doesn't leave us there. Instead, He re-directs us to His Father.

Jesus' sole purpose on earth was to glorify His Father.

Yes, Jesus came "to destroy the devil's work" (1 John 3:8) by ending the curse brought on creation by the fall.

---

**JESUS' purpose is the foundational truth that  
unlocks everything He teaches about money.  
Indeed, all His teachings hinge on understanding  
His purpose in coming to this earth.**

---

Yes, Jesus came to give us life, and life to the full.

Yes, Jesus came to set us free from death and bring us home.

Yes to all of God's promises to us. "For no matter how many promises God has made, they are 'Yes' in Christ. And so through him the 'Amen' is spoken by us to the glory of God" (2 Cor. 1:20). But these are all a part of His overarching purpose: *to glorify His Father.*

## The Book I Couldn't Write

By *glory*, I mean the adoration and accolades rightfully due the person who performed the praiseworthy deed. Our God is one. What He does reflects who He is. And He is “the LORD, who exercises kindness, justice and righteousness on earth, for in these [He] delight[s]” (Jer. 9:24).

Jesus came to restore a true picture of who His Father is. Ever since the fall, when we listened to the serpent disparage God’s true character, sin has blinded us from clearly seeing the Father for who He really is.

Jesus fully reveals the mystery of His purpose in His final prayer on the night He gave up His life for ours.

“Father, the hour has come. Glorify your Son, that your Son may glorify you. For you granted him authority over all people that he might give eternal life to all those you have given him. Now this is eternal life: that they know you, the only true God, and Jesus Christ, whom you have sent. I have brought you glory on earth by finishing the work you gave me to do. And now, Father, glorify me in your presence with the glory I had with you before the world began.” (John 17:1b–5)

Jesus’ purpose is the foundational truth that unlocks everything He teaches about money. Indeed, all His teachings hinge on understanding His purpose in coming to this earth.



**TRUTH:**

**Jesus' sole purpose on earth was to glorify His Father.**

Everything He did and everything He said was to show us His Father. Of course, He did many other things here on earth, but they all fit under this main purpose. People came to Him with their sick and their sin, their dying and their dead, and Jesus met them where they were. He met their needs and felt their pain. And through it all, He redirected them *from* what they thought they needed *to* what they really needed—His Father.

More often than not, they had money problems. Whether they knew it or not. Just like us.

After all, “money is the answer for everything” (Eccl. 10:19), in that it is the common denominator we use to measure our hopes and dreams. So it shouldn't surprise us that many of Jesus' teachings relate to money.

And it shouldn't surprise us that some of Jesus' teachings on money are hard. Hard in the sense that they are often at odds with what the world teaches. In fact, they are often at odds with what the *church* teaches. So hard, that we discard them. Or Him.

John records a time when, after a particularly hard teach-

ing, many of His disciples turned back and no longer followed Him:

“You do not want to leave too, do you?” Jesus asked the Twelve.

Simon Peter answered him, “Lord, to whom shall we go? You have the words of eternal life. We have come to believe and to know that you are the Holy One of God.”  
(John 6:67–69)

Like Jesus' early followers, we are at a crossroads. He flips the tables on everything we thought we knew about peace, prosperity, and the pursuit of happiness. Jesus' teachings about money and wealth hit us where we live, shake us free from a life that leads to death, and leave us immeasurably more blessed than we ever imagined. All with the single-minded purpose of bringing glory to His Father.

---

**SOME** of Jesus' teachings on money are hard. Hard in the sense that they are often at odds with what the world teaches. In fact, they are often at odds with what the *church* teaches. So hard, that we discard them. Or Him.

---

## Jesus' Terrible Financial Advice

Jesus rips our hearts and minds open, exposing our deepest desires and greatest fears.

That's where money had me fifteen years ago. Fearful. And like so many of His early followers, my response was, "Lord, increase my faith." I was at a crossroads I didn't know existed, where the blessings of right living intersect with God's plan for my life.

Financial guru Dave Ramsey has tapped into our deeply felt need to get control of our money with his tagline "live like no one else now so later you can *live* like no one else." But only in Jesus do we find the answer to the last half of that statement.

This book uncovers the truths Jesus taught to live a life that matters. And it all starts with aligning our purpose with His. To live a life that brings glory to God.

What will you do with Jesus' terrible financial advice?