

FOREWORD BY JOHN MACARTHUR, JR.

# How can I be sure I'm a Christian

*The Satisfying Certainty  
of Eternal Life*



?

DONALD S. WHITNEY

*Author of Spiritual Disciplines for the Christian Life*

Every book Don Whitney writes is worth the cover price. *How Can I Be Sure I'm a Christian?* is doubly so. Christians struggling with assurance of their salvation should buy and read this book. Pastors should buy a box of them to give to doubting church members.

JASON K. ALLEN, president of Midwestern Baptist Theological Seminary,  
author of *Being a Christian*

Don Whitney has given us an excellent book on a vital subject, one skillfully demonstrating the difference between assurance and presumption and showing how genuine assurance can be pursued and preserved.

JOHN BLANCHARD, international evangelist, author of *Right with God*

*How Can I Be Sure I'm a Christian?* is a must-read for new and old Christians alike, since we've all struggled with doubt. Read this book and rejoice in God's assurance!

BRENT D. GARRISON, vice president of education at CEO Forum,  
author of *Leadership by the Book*

If you have questions about your assurance or even somebody else's, you should read this book. Dr. Whitney's illustrations are superb, and his borrowings from the great theologians of the past are wise, stimulating, and well chosen. I commend his work highly.

JAMES M. BOICE, author of *Foundations of the Christian Faith* and  
*Whatever Happened to the Gospel of Grace?*



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DONALD S. WHITNEY



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# Foreword

CONTEMPORARY CHRISTIANITY often makes a false dichotomy between *doctrinal* and *practical* truth—as if the word *doctrine* meant truth that is inherently academic, ineffectual, and useless in real life. Such thinking is faulty, of course. All “practical” truth—if it really is truth at all—must be grounded in sound doctrine. And all doctrine—true or false—has inevitable practical consequences.

No doctrine is more immediately practical than the doctrine of assurance. In fact, questions about assurance are often what prompt new Christians to begin their studies of Bible doctrine. Perhaps you have picked up this very book because you hope to address your own doubts or confusion. If so, you have chosen a solid, biblical, readable, and altogether helpful resource for your study.

There are two extremes to be avoided in the matter of assurance. One is the error of settling for an assurance that comes too easily. This can lead to a shallow, false assurance and a fatal spiritual apathy. This false assurance is the bane of our age. At the other extreme is a chronic uncertainty that leads to a preoccupation with oneself, one’s fears, and one’s failings. It results in a vacillating, feeble faith. That tendency plagued the church in earlier ages, and sadly there are still whole denominations today where true, settled assurance is almost unheard of.

That God wants every believer to enjoy full assurance is clear in Scripture. The apostle John wrote an entire epistle for this very purpose: “that you may know that you have eternal life” (1 John 5:13). The author of Hebrews wrote, “And we desire each one of

you to show the same earnestness to have the full assurance of hope until the end” (6:11) and “Let us draw near with a true heart in full assurance of faith” (10:22).

Assurance is therefore the birthright and privilege of every true believer in Christ. Yet virtually all Christians will testify that doubts assail our assurance from time to time. Knowing how to handle such doubts, understanding the self-examination that is required (see 2 Corinthians 13:5), discerning the evidences of Christ in us, and above all focusing our faith on the promises of Scripture and the character of God—those are the keys to maintaining true assurance.

Too many contemporary books on assurance treat the subject in an entirely superficial fashion. So eager are they to assure *everyone* that they ignore the biblical warnings against false assurance. In contrast, some older books make assurance dependent on such high standards of personal holiness that they render real certainty virtually unattainable.

In *How Can I Be Sure I'm a Christian?*, Don Whitney manages to steer a clear and steady course between the Scylla of smug false assurance and the Charybdis of brooding fixation on doubt. He shows a thorough familiarity with the complex doctrinal issues involved, yet he explains them simply and intelligibly in a way that makes these truths instantly accessible to all Christians. Best of all, he is thoroughly biblical throughout.

This is a rich and important work, and I am certain God will use it to help settle the assurance question for many who read it. Whether you are a new Christian seeking personal assurance at the outset of your walk with Christ or a seasoned Bible student hoping to deepen your understanding of a complex doctrine, I know you will find much here that will build you up, strengthen your faith, and enrich your spiritual understanding.

—*John MacArthur, Jr.*



# 1

## Assurance of Salvation— Is It Possible?

*Assurance is a precious gift, which many that live in these days do undervalue, and tread under foot.*

ANDREW GRAY

*The Works of Andrew Gray*

ON SEPTEMBER 13, 1858, the steamship *Austria* caught fire and sank in the Atlantic, killing all but 89 of the 542 passengers. One survivor told how he and five Christian friends stood between the fire behind them and the ocean before them. They agreed that at the end they would leap from the sinking ship together. When the time arrived, they joined hands, looked at each other, and, just before jumping into the cold waters of the Atlantic, expressed their confidence that in only a few moments they would all meet in Heaven.<sup>1</sup>

The story greatly affected those in the prayer meeting where it was first told, and it had a powerful effect on me when I read it. What a beautiful way to meet death. What a joyful thought to imagine entering Heaven in a matter of minutes, with an entire group of friends or loved ones. But most of all, what a wonderful

thing it is, at the very moment of death, to have such strong confidence that you are, in fact, going to Heaven.

When you consider the reality that each of us is going to die, is there anything more important than knowing whether you are going to Heaven?

I don't meet too many people who think they are *not* going to Heaven. But the Bible presents another picture. Jesus used the words *many* and *few* in a way that indicates that most people will not go to Heaven. As Matthew 7:13-14 records, Jesus said,

Enter by the narrow gate. For the gate is wide and the way is easy that leads to destruction, and those who enter by it are many. For the gate is narrow and the way is hard that leads to life, and those who find it are few.

Many who think they are going to Heaven are mistaken. How can we avoid being deceived? Is there any way to know *now* where we stand? It is possible to have assurance like the people on the *Austria* did?

*Assurance is not only possible for Christians, but normal.*

Assurance of salvation is a God-given awareness that He has accepted the death of Christ on your behalf and has forgiven you of your sins. It involves confidence that God loves you, that He has chosen you, and that you will go to Heaven. Assurance includes a sense of freedom from the guilt of sin, relief from the fear of judgment, and joy in your relationship with God as your Father.

Unfortunately, many people don't believe assurance of salvation is possible. (Some allow for the possibility, but only if you

are one of the rare “saints” to whom God gives an unusual, extra-biblical revelation that you are saved.) They teach that, despite your earnest response to all you’ve been taught from Scripture, you must continue to live under the shadow of discovering at the judgment that God has condemned you. In the official teachings of at least one large group, curses are heaped upon those who say we may know in this life that we are right with God, our sins are forgiven, and we are going to Heaven.

But not only is assurance of salvation *possible*, it should be the *normal* experience for every Christian.

Romans 8:16 boldly declares, “The Spirit himself bears witness with our spirit that we are children of God.” That describes an on-going, present-tense experience normative for the children of God. The assurance of salvation enjoyed by the apostle Paul should be the experience of every Christian: “I know whom I have believed and I am convinced that He is able to guard what I have entrusted to Him until that day” (2 Timothy 1:12, NASB).

In 2 Peter 1:10, God *commands* us to pursue the assurance of our salvation: “Therefore, brothers, be all the more diligent to confirm your calling and election.” He would not command every Christian to make this pursuit of certainty unless He intended to give certainty.

Clearest of all is 1 John 5:13. There the apostle John specifically stated that he wrote that letter *so that* those who believe in Jesus Christ would *know* that they have eternal life:

I write these things to you who believe in the name of the Son of God, that you may know that you have eternal life.

Some teach that assurance is of the essence of faith, that is, a part of genuine faith. You haven’t really come to believe in Christ, they contend, *unless* you are sure you are saved by Christ. They point to

such passages as Hebrews 11:1: “Now faith is the assurance of things hoped for, the conviction of things not seen.” Obviously, there must be at least some degree of certainty in the power and willingness of Christ to save you, or else you would not believe in Him to do so. But how much certainty is necessary? Some saved people will have strong assurance from the beginning, but not all do.

We must not say that firm, unshakable assurance is necessary for salvation to be real. You can be a true Christian without having a powerful sense of assurance. If that were not so, the apostle John would not have said in 1 John 5:13 that he was writing to believers so that they would *know* they had eternal life.

Even if we grant that some measure of assurance is intrinsic to faith, the Bible never emphasizes this when it tells us how to be saved. Instead it tells us (in Mark 1:15, for example) that we must repent and believe in order to become Christians. It does not say to repent, believe, *and* have assurance. So if there is a kind of assurance that is inherent to faith, it is different from what Hebrews 10:22 calls the “*full* assurance of faith” (emphasis added). Between these two points are *degrees* of assurance.

While the Bible does not require an unflinching, fully developed assurance of salvation for a person to be a Christian, it does tell us that it is possible—in fact, normal—for a Christian to enjoy a rich and satisfying assurance.

Think of it this way: If a governor pardons a death-row criminal, he will tell him. He will not force the condemned man to wait until his neck is in the noose to inform him he is pardoned. Likewise, when God pardons us and adopts us into His family, He does not want to hide our new status from us until the moment we stand quivering before Him, wondering if a trapdoor to hell is about to open beneath our feet. He wants us to know we’re pardoned and to confidently “draw near with a true heart in full assurance of faith” (Hebrews 10:22).

*It is possible—indeed, normal—for non-Christians  
to have a false assurance of salvation.*

While many who doubt their salvation shouldn't, there are also many who *don't* doubt their salvation who *should*.

Speaking of the Day of Judgment, Jesus said,

On that day many will say to me, "Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?" And then will I declare to them, "I never knew you; depart from me, you workers of lawlessness."

MATTHEW 7:22-23

Many will be shocked when they aren't accepted. Until that moment they will be confident; they have assurance, but it's a false assurance.

The Pharisees, a scrupulously religious sect of the Jews, were invariably at odds with the teaching of Jesus, but they were quite sure they were right with God. They might brazenly pray, like the Pharisee from a parable,

God, I thank you that I am not like other men,  
extortioners, unjust, adulterers, or even like this tax  
collector. I fast twice a week; I give tithes of all that I get.

LUKE 18:11-12

Their assurance, however, was not based upon truth. Despite their veneer of righteousness and obedience to God's commands, they were the recipients of Jesus' most withering words, such as



“child of hell” and “How are you to escape being sentenced to hell?” (Matthew 23:15, 33).

A “child of hell” can feel secure and assured that he is bound for Heaven, even up to the moment of condemnation. How can this be? We will pick this up later, but for now, let’s briefly note a few contrasts between true Christians and falsely assured professing Christians.

True Christians are fearful of sinning away their assurance. Believers know—usually by experience as well as by doctrine—that sometimes assurance atrophies as the result of sin. They will prize assurance enough to protect it.

Spuriously assured persons, however, are usually unconcerned about the potential loss of assurance. Their attitudes toward assurance could be described as casual and nonchalant. They simply take their assurance for granted.

Another difference is that people with pseudo-assurance turn first to other things for assurance rather than to the Word of God. Those surprised by condemnation at the judgment will not say, “Lord, You promised in Your Word that if we would repent and believe, You would receive us.” Instead, as in Matthew 7:22-23, they will base their confidence upon their prophesying, exorcisms, and miracles. If such people are reminded today that Scripture should be the primary source of assurance, they would quickly say, “Oh, yes, of course I agree.” But face-to-face with Christ Himself they prove what they truly rely on by turning to things other than the promises of Scripture.

How many people today, if asked why they are sure of their salvation, would answer, “I was baptized,” or “I was confirmed,” or “I go to church,” or “I walked forward at the end of a church service,” or “I prayed a prayer with someone,” or “I was raised in a Christian home,” or “I raised my hand in response to a sermon,” or “I take the Lord’s Supper,” or “I did so many good things to help

people”? These essentially are identical to the answers Jesus said would be given by many at the judgment. These people reveal an illusional assurance based upon something done by humans rather than something said and done by God.

Similarly, others are wrongly assured that they are right with God because of what they have *not* done. Like the Pharisee mentioned in Luke 18:11, they are self-confident before God because they are “not like other men, extortioners, unjust, adulterers.” Most people understand why Hitler or a mass murderer shouldn’t be in Heaven, but unless they are egregiously wicked (and virtually no one thinks he or she is), they can’t imagine God closing the door of eternity in *their* faces. So while some have sham assurance because they think they *are so good*, others feel spiritually smug because they think they *aren’t so bad*.

As we will see later, assurance does involve examining ourselves for evidence of Christlike actions, but the first place a Christian should turn for assurance is the Bible. Our confidence is not in ourselves but in God and His Word. The message of Christ and salvation is in the Scriptures, so the words of Scripture should be our primary source of assurance that we know Christ and have salvation.

Jesus’ encounters with those in His day who had false assurance show us that false assurance also breeds pride. The Pharisees seethed with an arrogant presumption of righteousness. Their spiritual conceit came from a belief that they had earned the favor of God. Our own day has seen manifestations of arrogance from people under the same delusion of wrongly based assurance. Cult leader David Koresh was so egotistical about his place in Heaven that he once signed a letter as “Yahweh Koresh,” audaciously taking an Old Testament name of God as his own.<sup>2</sup> Many who would strongly denounce both the Pharisees and Koresh, however, think in ways similarly presumptuous. Some are so prideful about their

spiritual conditions that they refuse to recognize their own potential for unfounded assurance or self-deception.

If you have true assurance, though, the result is different. When your assurance is nurtured by the knowledge that your heart and life have been changed by *God* and that Heaven is yours solely because of what *He* has done, you aren't as prideful as those whose assurance mistakenly lounges upon what *they* have or have not done.

The Bible urges us to make sure we know Christ and are right with God, but it also warns us not to have a false sense of security. So it is important not only to have assurance of salvation, but also to know *why* you have it.

## More Application

*Do you believe in the reality of assurance of salvation?*

The first step in gaining assurance of salvation is to believe that it exists. You may be—or have been—part of a church tradition that denies that once you become a Christian you can be sure you are a child of God. The turning point for you may be right here. Read 1 John 5:13 again; it plainly says, “You may know that you have eternal life.” Do you believe that?

Maybe you need to believe in the reality of assurance on a more personal level. Will you believe not just that God saves people and gives assurance to some, but that it is possible for *you* to have assurance of salvation? Even though you may not have it now, will you believe *it is possible* to have confidence that God has accepted you?

*Do you believe in the importance of assurance of salvation?*

You may believe in assurance, but does the concept compel you? Do you believe it is a critical matter? Do you say to yourself,

“I *must* be sure of my salvation,” or can you be content without strong assurance? Unlike the unbeliever, the person who knows Christ will realize that possessing the assurance of knowing Christ is not an incidental issue.

*Do you believe in the pursuit of assurance of salvation?*

If you believe assurance is possible and important, then pursue it! Suppose you were on the brink of bankruptcy when an attorney called and notified you that you might be the heir of an unexpected fortune. With such potential offered to you, especially at that time, you would be a great fool not to probe the opportunity. You would do whatever was necessary to discover your standing in the matter. In the same way, if you really understand the availability and value of assurance, you will pursue it.

Nineteenth-century British preacher C. H. Spurgeon stressed this in a sermon:

I can understand a man doubting whether he is truly converted or not, but I cannot countenance his apathy in resting quiet till he has solved the riddle. . . . How can you give sleep to your eyelids till you have known it? Not know whether you are in Christ or not; perhaps unreconciled, perhaps condemned already; perhaps on the brink of hell, perhaps with nothing more to keep you out of [hell] than the breath that is in your nostrils, or the circulating drop of blood which any one of ten thousand haps or mishaps may stop, and then your career is closed—your life-story ended . . . I entreat thee, I beseech thee, shake off this sluggishness. Ask the Lord to say unto thy soul tonight, “I am thy salvation.” He is able, and He is willing . . . He will do it for you when you eagerly seek it from Him.<sup>3</sup>

## HOW CAN I BE SURE I'M A CHRISTIAN?

One day you will stand on the edge of death, just as those six men on the *Austria* did. When your turn comes to jump into eternity, where will you land? Do you have the assurance that you will land in Heaven? God is willing for all of His children to have that assurance. Are you willing to pursue it?