



Treasure

JESUS CHANGES OUR PRIORITIES.

MATTHEW 6:19-34

Common types of household debt include mortgages, car loans, student loans, and credit cards. Debt is any money you owe a person or a business. Money experts talk about good debt and bad debt. They describe good debt as debt you can leverage to build wealth. Bad debt, on the other hand, is debt used to purchase items that lose value over time. Or, it is any debt you are unable to pay. Many people today are drowning in bad debt because of misplaced priorities.



**Do you agree or disagree that misplaced priorities fuel debt?
Explain your answer.**

UNDERSTAND **THE CONTEXT**

MATTHEW 6:1-34

In chapter 5, Jesus declared that the righteousness of His followers must exceed the hypocritical righteousness of the scribes and Pharisees (Matt. 5:20). In chapter 6, Jesus contrasted sincere religious activities with the insincerity of those He called “hypocrites.” Jesus was speaking of motivation. The hypocritical scribes and Pharisees were motivated by selfishness and pride. They performed acts of piety for the attention and accolade of others. Jesus’s followers were to engage in acts of devotion out of a desire to glorify God.

Jesus used the example of helping the poor (6:1-4). The religious leaders gave to the poor in such a way that everyone could see their actions and speak highly of them. The followers of Jesus were to give quietly and discreetly, not calling attention to themselves. Their reward would come from God and not from the watching crowds.

The same principle held true for prayer (vv. 5-15). The Pharisees prayed loudly in public in such a way that they would be noticed. Jesus’s followers, on the other hand, were to pray in secret to the only audience that really mattered—the heavenly Father. Rather than the temporary accolades of the watching crowds, they would be rewarded with eternal blessings.

Jesus moved next to the practice of fasting (vv. 16-18). Fasting was abstaining from food for religious purposes. Here again, the hypocritical scribes and Pharisees wanted everyone to notice that they were fasting, so they feigned a ragged appearance in public. This was designed to gain attention—not to deepen their walk with God. For Jesus’s followers, fasting was done only for God and His eyes alone.

Chapter 6 concludes with Jesus’s teaching about possessions and priorities (vv. 19-34). He challenged them to store up for themselves treasures in heaven, not treasures on earth. He then gave them the antidote to anxiety—trust in the heavenly Father.



Read through Matthew 6:1-34 in your Bible. Make a list of what Jesus said *don’t* do, then list the things Jesus said *do*. Circle the actions that pose the greatest challenge for you.

EXPLORE THE TEXT

POSSESSIONS (MATT. 6:19-24)

¹⁹ “Don’t store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don’t break in and steal. ²¹ For where your treasure is, there your heart will be also. ²² The eye is the lamp of the body. If your eye is healthy, your whole body will be full of light. ²³ But if your eye is bad, your whole body will be full of darkness. So if the light within you is darkness, how deep is that darkness! ²⁴ No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.”

VERSES 19-20

The Bible has much to say about money and possessions. God cares about how His people handle their money, and He cares about their attitude toward material things.

In Luke 16:14, Jesus called the Pharisees “lovers of money.” He didn’t want His followers to be like them. He told His disciples, **don’t store up** possessions. The term *store up* is the verb form of the noun **treasures** and is the word from which we get our English word “thesaurus”—a “treasury” of synonyms. Literally, Jesus said, “Don’t treasure up treasures for yourselves.”

For the wealthy religious leaders of Jesus’s day, such treasures included precious metals, clothing, gems, land, wine, and olive oil. Jesus admonished His followers to avoid up these items that don’t last. Wool clothing could be eaten by the **moth**. Things made of metal might be corroded by **rust**. This word *rust* means “an eating” and can also refer to possessions being eaten by rodents and insects. Thirdly, **thieves** might **break in and steal**. Often valued possessions were buried in the ground to hide them. (See Matt. 13:44.) The term *break in* literally means to “dig through” and could refer to digging through a mud wall into a house or digging up buried possessions from their hiding spot.

Jesus called on His followers to **store up . . . treasures in heaven**. Material possessions cannot be carried beyond the grave into the heavenly kingdom. The things that carry over into the

kingdom of God include the godly character of the disciple and the souls of people influenced for Christ. As Christ followers use their material resources in this life to meet the physical and spiritual needs of others, they are storing up treasure in heaven. Earthly possessions are to be used for the work of building God's kingdom.



DID YOU KNOW?

The Bible includes more than 2,300 verses about money and possessions.

VERSES 21-23

Our hearts or affections are impacted by what we **treasure**. Jesus emphasized that His followers needed to make sure their hearts were right. The condition of the heart impacts how possessions are handled.

Verse 22 summarizes the truth from verse 21. Just as the **eye** give entrance to light into the whole body, so the heart gives entrance into the whole of a person's character. If the eye is **healthy**, all is well. The word *healthy* speaks of a clear, singular focus on one purpose alone. A **bad** eye causes the entire body to be darkened. In the Greek translation of the Old Testament, the word *bad* sometimes is translated as "evil eye" and speaks of being stingy and begrudging. Such is the attitude of those who allow possessions to put a choke hold on their lives.

Jesus used this analogy of the eye and light and darkness to picture the heart or character of a person. The heart is either healthy with a proper perspective on material things, or it is unhealthy in its approach to wealth. Thus, the disciple's attitude toward possessions and money impacts every aspect of life.

***The disciple's attitude toward possessions
and money impacts every aspect of life.***

VERSE 24

Wealth and possessions can easily become one's master. The word **masters** is often translated as "lord" and relates to the owner of a slave. A slave is under the total control of a master. There is no allowance for any other devotion.

We cannot walk in two directions at the same time; neither can we serve Jesus and love possessions at the same time. The result will be **love** for one and **hate** for the other.



How can we assess where our true devotion lies?

WORRY (MATT. 6:25-30)

²⁵ **“Therefore I tell you: Don’t worry about your life, what you will eat or what you will drink; or about your body, what you will wear. Isn’t life more than food and the body more than clothing? ²⁶ Consider the birds of the sky: They don’t sow or reap or gather into barns, yet your heavenly Father feeds them. Aren’t you worth more than they? ²⁷ Can any of you add one moment to his life span by worrying? ²⁸ And why do you worry about clothes? Observe how the wildflowers of the field grow: They don’t labor or spin thread. ²⁹ Yet I tell you that not even Solomon in all his splendor was adorned like one of these. ³⁰ If that’s how God clothes the grass of the field, which is here today and thrown into the furnace tomorrow, won’t he do much more for you—you of little faith?”**

VERSE 25

The word **therefore** contrasts this section with verses 19-24. Moving from a warning against stockpiling wealth and possessions, Jesus warned against worrying about life’s necessities. The common people in Jesus’s day lived under a heavy burden of taxation. It became a struggle to obtain items like food and clothing. In fact, most people ate one meal a day, and meat was served once a week at best. Their daily existence was trying to scrape up what was necessary to sustain life.

As Jesus addressed these circumstances, He told His followers to stop worrying about these things. The word **worry** is a key word in this section that is repeated six times. Worry is doubting God’s faithfulness and ability or willingness to provide. Jesus told His followers to replace worry with trust in God.

VERSES 26-30

Perhaps gazing out over the hillside, Jesus motioned to the **birds** to illustrate His point as He spoke about the need for food. While birds are industrious and constantly searching for food, they are dependent on God's provision. Forces beyond their control can make it difficult to find food: the weather, drought, the seasons of the year and so forth. Yet they are provided for in spite of all this. In the same way, despite all His followers might be facing in their daily struggles, Jesus said God could be counted on to provide.

Jesus wants His followers to know that they were created in God's image and were the pinnacle of God's creation. If God would take care of the birds, how much more would He do for His children who are **worth more** or differ in value from the birds of the air.



KEY DOCTRINE: *Stewardship*

God is the source of all blessings, temporal and spiritual; all that we have and are we owe to Him. (See Luke 12:16-21; Philippians 4:19.)

Next Jesus spoke of worrying about clothing. **Observe**, He said, the **wildflowers of the field**. As beautiful as they were, the flowers did nothing to bring about their beauty. The word *observe* means to “learn thoroughly from.” There was a lesson to be learned from the flowers that didn't **labor**, a word pointing to the occupation of men in Jesus's day. Nor did they **spin thread**, a reference to a task that typically belonged to women.

The lesson from wildflowers continues with a comparison to the **splendor** of Solomon's kingdom. First Kings 4:20-34 provides a description of Solomon's wealth and opulence. Jesus spoke of how Solomon **adorned** himself. The word *adorned* speaks of putting on clothing. Yet, the wildflowers of the field were clothed in even greater splendor than the king. Again, this was God's provision.

Wildflowers and grasses are temporary. But just like with the birds, God's care is evident. How **much more** will God care for His children! Jesus was following a typical Jewish form of logic, arguing from lesser to greater. If God cares for the little things, how much greater will be His care for us who are the pinnacle of His creation?

To worry is to show **little faith** in God; it is to deem Him as untrustworthy.



What kinds of things might you be tempted to worry about—and why?

To worry is to show little faith in God.

TRUST (MATT. 6:31-34)

³¹ “So don’t worry, saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear?’ ³² For the Gentiles eagerly seek all these things, and your heavenly Father knows that you need them. ³³ But seek first the kingdom of God and his righteousness, and all these things will be provided for you. ³⁴ Therefore don’t worry about tomorrow, because tomorrow will worry about itself. Each day has enough trouble of its own.”

VERSES 31-32

Followers of Jesus are not to **worry** or get agitated about how to make ends meet in life. To worry is to abandon faith. Faith says, “God will provide.”

In using the word **Gentiles**, Jesus pointed to those who were not His followers. A person who doesn’t find hope in a relationship with God will seek to find hope in material things. They will **eagerly seek** temporary substitutes for a faith relationship with God.

Jesus reminded His disciples that God **knows** our needs, and He is more than able to meet those needs (Phil. 4:19).

VERSE 33

This verse reaches the climax of Jesus’s teaching about material possessions. Here, Jesus commanded us to align our priorities with God’s kingdom. The result would be that God provides us with basic human necessities.

The phrase **seek first** speaks of priority. What should be the priorities of a follower of Christ? *Seek* is the same word used in verse 32 to picture the Gentiles seeking worldly goods. The word depicts a preoccupation—either with the things of this world or with the things of God.

Using a parallel thought to the **kingdom of God**, we are also to be preoccupied with **his righteousness**. This is the kind of life that pleases God. This kind of life comes with an assurance. Jesus said, **all these things will be provided for you**. In context, this refers to food, drink, and clothing. This refers to what we need, not to the things we want. Jesus was not giving His followers a carte blanche statement where God becomes a celestial vending machine.

VERSE 34

Jesus returned to the original challenge of verse 25. A follower of Christ must daily exercise dependence on God and avoid the pointless worry about tomorrow's problems. **Each day has enough trouble of its own**. This is a realistic look at life. Jesus said, "You will have suffering in this world" (John 16:33). Believers are to live one day at a time in complete trust of their heavenly Father.



What situation do you need to entrust to God today?



BIBLE SKILL: Notice repeated words or phrases in a Bible passage.

Jesus referenced worry six times in Matthew 6:19-34. Identify each reference to worry and put them in a list. Identify the commands. Identify where worry or worrying is used as a noun and note how it is used. Write a summation of each point Jesus made. How do these statements about worry apply to your life? What steps can you take this week to overcome worry?

APPLY THE TEXT

- + Believers should focus on heavenly treasures rather than worldly possessions.
- + Placing too much priority on material possessions leads to worry and anxiety.
- + Believers can trust God to provide what they need.



People in your Bible study group likely face challenges related to material possessions and/or making ends meet. How could you help one another in these areas?



What would you consider to be your greatest barrier in seeking first the kingdom of God? What does your giving to God through your church say about your priorities in life? What is one step you might take to let Jesus be master of your finances?



Memorize Matthew 6:33.

Prayer Needs
