

The Book of Ecclesiastes, Teacher's Guide

Lesson 5: The Love of Money and the Vanity of Riches

Ecclesiastes 5:8–6:12

Teaching Aim (Teacher Orientation)

Help the class see clearly from Ecclesiastes 5:8 through 6:12 that the love of money never satisfies, that hoarded wealth cannot secure the soul, and that the true gift is the God-given ability to enjoy one's portion and work with a thankful heart.

Guard against two opposite errors the text itself rejects: a prosperity-minded greed that worships wealth, and a false spirituality that despises honest labor and God's good gifts; the Preacher calls the enjoyment of one's portion a gift of God (5:18–20).

Lead the class to where this OT wisdom points, to the Lord's call to lay up treasure in heaven and to find godliness with contentment great gain, so each person names one concrete step of contentment or generosity.

Question 1

Student Question:

In Ecclesiastes 5:8–10, what does the Preacher observe about oppression, the layers of officials, and the heart that loves money, and what does he mean when he says the lover of money “will not be satisfied with money”?

Commentary and Teaching Notes

The Preacher opens this section with a sober word about oppression and bureaucracy. “If you see in a province the oppression of the poor and the violation of justice and righteousness, do not be amazed at the matter, for the high official is watched by a higher, and there are yet higher ones over them” (5:8). He is not excusing injustice; he is explaining why it is so common and so hard to root out. In a world of layered self-interest, each official guards his own, and the poor are ground between them. Verse 9 adds that even a king depends on the field being worked; everyone is feeding off the same ground.

Then comes the hinge of the whole lesson: “He who loves money will not be satisfied with money, nor he who loves wealth with his income” (5:10). Notice carefully that the problem is not money itself but the love of it. The lover of money is chasing a horizon that retreats as he walks. The satisfaction he expects always sits just past the next acquisition. This is the same diagnosis Paul will later make explicit: “the love of money is a root of all kinds of evils” (1 Timothy 6:10).

Help the class feel the precision of this. Scripture nowhere condemns wealth as such; Abraham, Job, and others were wealthy and faithful. What Ecclesiastes condemns is the appetite that money was never designed to fill. The heart was made for God, and no sum of money will ever fit that hole. The lover of money keeps pouring water into a bucket with no bottom and wonders why he is always thirsty.

This sets up everything that follows. The oppression of verse 8 and the dissatisfaction of verse 10 are two faces of the same fallen impulse. When the heart bows to wealth, both justice and joy are casualties.

Doctrinal / Christian Living Issues

- The love of money, not money itself, is the root issue (1 Timothy 6:10); avoid any teaching that condemns honest wealth as sinful.
- Do not drift toward a prosperity gospel; the text is exposing the emptiness of trusting riches, not promising riches to the faithful.
- Affirm the authority of this Old Testament wisdom for the Christian today (Romans 15:4); it was written for our instruction.
- Oppression is real and grievous; do not use “do not be amazed” (5:8) to excuse injustice or to silence concern for the poor.
- Personal accountability matters; each person answers for the desires of his own heart (Ezekiel 18:20).

Discussion Prompts

- Why do you think the Preacher is careful to say the lover of money is never satisfied, rather than simply condemning money itself?
- How does layered self-interest in 5:8 help explain why injustice persists even when many people see it?
- What is the difference between using money and loving money, and how can we tell which we are doing?

Question 2

Student Question:

When have you found that getting what you wanted only made you want more, and how did that experience shape the way you think about contentment?

Commentary and Teaching Notes

This self-examining question invites class members to test the Preacher’s claim against their own memory. Almost everyone has lived the cycle: the longed-for purchase, the brief thrill, and then the strange flatness when the wanting returns, now aimed at something new. The advertising industry runs on this; it is built to keep the horizon moving.

The aim is honest reflection, not guilt. The Preacher is not scolding people for wanting good things. He is gently exposing a counterfeit, the belief that the next acquisition will finally make the heart sit still. When we name this pattern out loud, its grip loosens.

Connect this to contentment as a learned grace. Paul says, “I have learned in whatever situation I am to be content” (Philippians 4:11). Contentment is not the same as having enough; it is a settledness that does not depend on the next thing. That settledness is available to the poor and the rich alike, and it is found in Christ, not in the cart.

Doctrinal / Christian Living Issues

- Keep the tone pastoral; this is self-examination, not an invitation to shame anyone for normal desires.
- Contentment is learned, not automatic (Philippians 4:11–13); frame it as a grace to grow into.
- Distinguish lawful enjoyment of good things from the bottomless appetite the Preacher warns against (5:10).
- Resist the false fix of “just get more”; the text shows that more does not satisfy the lover of money.

Discussion Prompts

- What does the speed at which a new desire replaces an old one reveal about the human heart?
- How is biblical contentment different from simply lowering your expectations?
- Where has Christ already taught you to be content, and where are you still learning?

Question 3

Student Question:

According to Ecclesiastes 5:11–12, how does increasing wealth also increase those who consume it, and why does the Preacher say the laborer sleeps sweetly while the rich man lies awake?

Commentary and Teaching Notes

“When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes?” (5:11). The Preacher notices something the wealthy often discover too late: a growing estate grows a growing crowd of people, taxes, repairs, and demands that consume it. The owner ends up a steward of more, but not a possessor of more peace. He gets to look at it; that is about all.

Then comes one of the most quietly beautiful verses in the chapter: “Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep” (5:12). The tired worker collapses into rest. The anxious rich man lies awake, doing the math,

guarding the gate. The text is not romanticizing poverty; it is exposing the burden that comes attached to wealth held with a grasping heart.

Help the class see the irony. We imagine that wealth buys ease, yet here it buys insomnia. Jesus would later say, “Do not be anxious about your life” (Matthew 6:25), and tie that freedom from anxiety directly to where we lay up treasure. The laborer’s sweet sleep is a small parable of trust.

The lesson is not that we should refuse to work or to save wisely, but that no amount of stored grain can buy the rest that only a trusting heart enjoys.

Doctrinal / Christian Living Issues

- The text exposes the anxiety that grasping wealth brings, not the sin of owning or saving prudently.
- Do not romanticize poverty; the Preacher contrasts hearts and burdens, not bank balances as such.
- Connect sweet sleep to trust; freedom from anxiety flows from where our treasure rests (Matthew 6:25–33).
- Stewardship is real; more possessions genuinely mean more to manage and more who consume them (5:11).

Discussion Prompts

- Why might increasing wealth actually decrease an owner’s peace rather than add to it?
- What does the laborer’s sweet sleep teach us about the relationship between trust and rest?
- How does anxiety reveal where we have quietly placed our security?

Question 4

Student Question:

What robs you of peace and sleep more often, having too little or worrying about keeping what you have, and what does that tell you about where you are leaning for security?

Commentary and Teaching Notes

This question turns the lamp inward. The Preacher has shown that the rich man lies awake; now we ask which keeps us awake more, scarcity or the fear of loss. For many of us the honest answer is the second, and that answer is revealing. Worry about keeping what we have is a quiet confession that our security has migrated from God to our stuff.

The aim is not to manufacture anxiety but to surface where it already lives. Sleeplessness, restless checking of accounts, the low hum of “what if it all goes away”, these are spiritual data. They show where the heart is leaning.

Point the class to the remedy rather than leaving them in the diagnosis. Jesus invites us to seek first the kingdom and trust the Father who feeds the birds (Matthew 6:33). Peter says, “casting all your anxieties on him, because he cares for you” (1 Peter 5:7). The cure for a sleepless, grasping heart is not less money or more money but a Father we can trust.

Doctrinal / Christian Living Issues

- Treat anxiety as spiritual data, not as something to scold; it reveals where security rests.
- Lead from diagnosis to remedy; the answer is trust in the Father, not in adjusting the bank balance (Matthew 6:33).
- Avoid implying that faithful people never feel financial pressure; the issue is where we finally lean.
- Encourage casting anxieties on God as an active, repeatable practice (1 Peter 5:7).

Discussion Prompts

- What does it reveal about us if the fear of losing what we have troubles us more than the fear of need?
- How can our sleeplessness or worry become an honest mirror for our faith?
- What would it look like this week to cast a specific financial anxiety on the Lord?

Question 5

Student Question:

In Ecclesiastes 5:13–17, describe the “grievous evil” the Preacher saw, the riches kept to the owner’s hurt and lost in a bad venture, and what it means that a man comes naked and returns naked having “toiled for the wind.”

Commentary and Teaching Notes

Here the Preacher names a “grievous evil” he has seen under the sun: “riches were kept by their owner to his hurt, and those riches were lost in a bad venture” (5:13–14). A man hoards, refuses to enjoy or share, and then watches it all evaporate in a failed investment. Worse, he has a son, and there is nothing left to hand him. The hoarding hurt him and helped no one.

Then the great equalizer: “As he came from his mother’s womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand” (5:15). We arrive empty-handed and we leave empty-handed. Job said it (Job 1:21), Paul repeats it (1 Timothy 6:7), and the Preacher drives it home. The man “toiled for the wind” (5:16) and spent his days “in darkness and much vexation and sickness and anger” (5:17).

This is the bleakest portrait in the lesson, and it is meant to be. The Preacher is dismantling the lie that hoarded wealth secures a life. It cannot pass the grave, it can be lost in a moment, and the gripping of it sours the soul. A clenched fist holds nothing well, not even what is in it.

Hold this beside Jesus' parable of the rich fool, who tore down his barns to build bigger ones and heard God say, "This night your soul is required of you" (Luke 12:20). The two passages preach the same sermon across the centuries.

Doctrinal / Christian Living Issues

- Hoarding to the owner's hurt is the target; honest saving and provision are not condemned (compare Proverbs 6:6–8).
- We carry nothing out of this world (5:15; 1 Timothy 6:7; Job 1:21); wealth cannot pass the grave.
- The rich fool of Luke 12:13–21 illustrates the same warning; store up being rich toward God.
- Do not preach contempt for work; the evil here is the grasping heart, not labor itself.
- Riches are uncertain and can vanish in a moment (5:14; Proverbs 23:4–5; 1 Timothy 6:17).

Discussion Prompts

- How does the truth that we carry nothing out of this world reframe the way we hold what we have now?
- Why does the Preacher call hoarded wealth a grievous evil rather than a clever security?
- How does Jesus' parable of the rich fool sharpen the warning of Ecclesiastes 5:13–17?

Question 6

Student Question:

In what ways are you tempted to grip tightly what God has given, as though holding on hard enough could keep it forever, and what would it look like to loosen that grip?

Commentary and Teaching Notes

This question presses on the white-knuckle grip we keep on our possessions. We rarely say it out loud, but we often live as though holding on hard enough could make a thing permanent. The Preacher has just shown that it cannot; riches slip away and we leave naked. The grip is an illusion of control.

Loosening that grip is not carelessness; it is faith. It is the difference between clutching a gift and receiving one. The person who holds possessions loosely can enjoy them more freely, share them more readily, and lose them more peacefully, because his security was never in them.

Invite practical honesty. Where do we feel the grip tighten, in our savings, our home, our plans, our comfort? Naming the specific place is the first step. Then comes the gentle question Jesus raises in the rich fool: am I rich toward God (Luke 12:21)? Generosity is one of the surest ways to pry the fingers loose, one open hand at a time.

Doctrinal / Christian Living Issues

- Loosening the grip is faith, not financial carelessness; stewardship still applies.
- Generosity is a practical means of breaking the grip of possessions (2 Corinthians 9:6–8).
- Being “rich toward God” is the alternative to hoarding (Luke 12:21).
- Encourage concrete naming of where the grip is tightest rather than vague resolutions.

Discussion Prompts

- Where in your life do you feel the grip on possessions tighten most, and why there?
- How can giving something away actually free you rather than diminish you?
- What is one possession or plan you could begin to hold with a more open hand?

Question 7

Student Question:

How does Ecclesiastes 5:18–20 describe the enjoyment of food, drink, and labor as a gift of God, and how does this guard us from both greed and a false contempt for honest work and God’s good gifts?

Commentary and Teaching Notes

After the darkness, the window opens. “Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot” (5:18). The same Preacher who exposed the emptiness of greed now commends a settled, thankful enjoyment of the ordinary. Bread, drink, work, the day at hand; these are not obstacles to the spiritual life. They are gifts.

Verse 19 is even more striking: “everyone to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil, this is the gift of God.” The wealth is one thing; the power to enjoy it is another and greater gift. Many have the first without the second. To receive both with gratitude is grace, not achievement.

This verse is the guardrail of the whole lesson. It keeps us from two ditches. On one side is the greed the Preacher just condemned. On the other is a false, sour spirituality that despises honest work and treats God’s good gifts as somehow unholy. Scripture rejects both. Paul says God “richly provides us with everything to enjoy” (1 Timothy 6:17), and “everything created by God is good” (1 Timothy 4:4).

Verse 20 adds a tender note: such a person “will not much remember the days of his life because God keeps him occupied with joy in his heart.” The contented heart is so full of present gladness that it is not gnawed by the regrets and anxieties that haunt the grasping. Gratitude crowds out vexation.

Doctrinal / Christian Living Issues

- The enjoyment of food, drink, and work is explicitly called a gift of God (5:19); do not teach contempt for it.
- Reject false asceticism; God richly provides everything to enjoy with thanksgiving (1 Timothy 6:17; 4:4).
- Enjoyment here is received gratefully under God, not pursued as the idol the text just condemned.
- Honest labor is good and dignified; the Preacher commends rejoicing in one's toil.
- Gratitude is the guardrail between greed on one side and joyless spirituality on the other.

Discussion Prompts

- Why does the Preacher call the power to enjoy our portion a separate and greater gift than the wealth itself?
- How does this passage protect us from despising God's good gifts as well as from idolizing them?
- What ordinary daily gift have you been receiving without thanks, and how could you receive it gratefully?

Question 8

Student Question:

When was the last time you simply enjoyed your daily bread and your work as a gift from God rather than a source of stress or comparison, and what keeps you from that gladness more often?

Commentary and Teaching Notes

This self-examining question asks when we last simply enjoyed our bread and our work as a gift. For many busy, comparing, striving people, the honest answer is "not lately." We eat while scrolling, we work while resenting, we measure our lot against someone else's and lose the gladness God offered in the day right in front of us.

The thief is usually comparison or anxiety. The Preacher says God keeps the contented heart "occupied with joy" (5:20), but joy cannot occupy a heart already crowded with envy or worry. Naming the specific thief helps; for some it is social media, for others a restless ambition, for others a fear of falling behind.

Encourage a concrete practice. A simple table grace offered with real attention, a moment of thanks at the end of a workday, a Sabbath-like pause to receive rather than achieve; these are small disciplines that retrain the heart to see gifts again. Gratitude is a muscle, and it grows with use.

Doctrinal / Christian Living Issues

- Comparison and anxiety are the usual thieves of present joy; name them honestly.
- Gratitude is a practice to cultivate, not merely a feeling to wait for.
- Receiving the day as a gift is itself an act of trust in God's provision.
- Guard against the lie that joy must wait until circumstances improve; God gives joy in the present lot.

Discussion Prompts

- What most often steals your enjoyment of an ordinary good day?
- What small, repeatable practice could help you receive your daily bread and work as gifts?
- How might genuine gratitude change the way you experience your present circumstances?

Question 9

Student Question:

Drawing together Ecclesiastes 6:1-12 with the Lord's teaching, how does the man who has wealth but no power to enjoy it (6:1-2) expose the emptiness of trusting in riches, and how do Matthew 6:19-21, 1 Timothy 6:6-10, and Luke 12:13-21 show us where true and lasting treasure is found?

Commentary and Teaching Notes

This is the heaviest block, and it gathers the whole lesson to a point. Chapter 6 opens with the saddest case yet: "a man to whom God gives wealth, possessions, and honor, so that he lacks nothing of all that he desires, yet God does not give him power to enjoy them, but a stranger enjoys them" (6:1-2). He has everything money can buy and not one ounce of the power to enjoy it. The Preacher calls it "vanity" and "a grievous evil." Then he piles on: a man might have a hundred children and live a thousand years twice over, but if his soul is not satisfied with good, a stillborn child is better off (6:3-6), for at least it finds rest. Desire is never filled; the eyes are never satisfied (6:7-9). And finally the great limit of man: he cannot dispute with One stronger than he, he does not know what is good for him in his fleeting life, and no one can tell him what will come after him under the sun (6:10-12).

Hold this picture up: wealth without the gift of contentment is a banquet behind glass. The man can see the feast; he cannot taste it. This is the Preacher's final demolition of the lie that riches secure a satisfied life. They cannot even guarantee the enjoyment of themselves, let alone peace with God or knowledge of the future.

Now bring the lamp of the New Testament. Jesus says, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven... For where your treasure is, there your heart will be also" (Matthew 6:19-21). The Preacher saw that earthly treasure cannot be kept or even enjoyed; Jesus tells us where treasure can finally be safe. Then Paul: "but godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the

world... But those who desire to be rich fall into temptation, into a snare... For the love of money is a root of all kinds of evils" (1 Timothy 6:6–10). That is the entire lesson of Ecclesiastes 5 and 6 distilled into four verses.

And the Lord's parable of the rich fool seals it. The man tears down barns, builds bigger, says "Soul... relax, eat, drink, be merry," and hears God answer, "Fool! This night your soul is required of you... So is the one who lays up treasure for himself and is not rich toward God" (Luke 12:19–21). The rich fool is Ecclesiastes 6:1–2 walking and talking. He had the goods and not the power to keep his soul.

Be careful at this point not to swing into prosperity teaching ("serve God and He will make you rich") or into its opposite error (that money and possessions are inherently evil). The text and the Lord agree: the love of money is the root issue, and the cure is a heart whose treasure is in heaven and whose contentment is in God. This OT wisdom, written before Christ, finds its fulfillment and its clearest light in Him (Romans 15:4).

Doctrinal / Christian Living Issues

- Wealth without the God-given power to enjoy it is the central horror of 6:1–2; riches cannot secure a satisfied soul.
- We bring nothing in and take nothing out (6:6; 1 Timothy 6:7); only treasure laid up in heaven endures (Matthew 6:19–21).
- Godliness with contentment is great gain (1 Timothy 6:6); the love of money is a root of all kinds of evils (1 Timothy 6:10).
- The rich fool (Luke 12:13–21) embodies Ecclesiastes 6; the remedy is to be rich toward God.
- Reject the prosperity gospel; the text exposes the emptiness of trusting riches and never promises wealth to the faithful.
- Reject the opposite error too; money is not inherently evil, and God's good gifts may be enjoyed with thanksgiving (1 Timothy 6:17).
- Man cannot know what is good for him or what comes after (6:10–12); this drives us to trust God, not to grasp wealth.

Discussion Prompts

- How does the man of 6:1–2, who has everything but cannot enjoy it, expose the emptiness of trusting in riches?
- How do Matthew 6:19–21 and 1 Timothy 6:6–10 together show where lasting treasure and true gain are found?
- In what way is the rich fool of Luke 12 the living portrait of Ecclesiastes 6, and what is the cure Jesus names?

Question 10

Student Question:

Name one specific way the Lord Jesus is reshaping your relationship with money and possessions right now, and what concrete step of contentment or generosity is He calling you to take this week?

Commentary and Teaching Notes

The capstone turns from doctrine to discipleship. Having seen the emptiness of grasping wealth and the gift of contentment, we ask each person to name one specific way the Lord Jesus is reshaping his or her relationship with money right now. General agreement changes little; a named, concrete step changes a life.

The Preacher could diagnose the disease but could only point past himself for the cure. The cure has a name. Jesus not only teaches contentment, He embodies it: “though he was rich, yet for your sake he became poor, so that you by his poverty might become rich” (2 Corinthians 8:9). The richest gift was given by the One who emptied Himself. Following Him reshapes the wallet as surely as it reshapes the heart.

Press for specifics. For one person the step is a planned act of generosity; for another it is contentment with the home or income they have; for another it is loosening their grip on a savings goal that has become an idol; for another it is putting away the comparison that steals joy. Whatever it is, ask them to say it plainly and, if they will, to commit it to prayer before the class scatters. Discipleship lives in the next concrete step.

Doctrinal / Christian Living Issues

- Christ is the cure the Preacher could only point toward; He both teaches and models contentment (2 Corinthians 8:9).
- Press for one concrete, nameable step rather than vague good intentions.
- Steps may be generosity, contentment, loosening a grip, or refusing comparison; let the Spirit tailor it.
- Salvation and growth are God’s work in willing, faithful people; this is discipleship, not a one-time decision that needs no follow-through (Hebrews 3:12–14).

Discussion Prompts

- What is one specific way Jesus is reshaping your relationship with money and possessions right now?
- How does Christ’s own self-giving (2 Corinthians 8:9) reframe what it means to be truly rich?
- What single step of contentment or generosity will you take this week, and who can help you keep it?