

The Gospel of Matthew, Teacher's Guide

Lesson 8: Treasure, Anxiety, and Seeking the Kingdom

Matthew 6:19–34

Teaching Aim (Teacher Orientation)

Matthew 6:19–34 presses on two of the most powerful forces in the human heart: what we love and what we fear. What is doctrinally at stake is the question of ultimate allegiance. Jesus teaches that we are made to treasure something, and that whatever we treasure will capture our hearts and become our master. He confronts us with a choice that admits no middle ground: God or money, the kingdom of heaven or the kingdoms of this world. He exposes anxiety not as a harmless personality trait but as a failure to trust the Father, a quiet defection of the heart toward the things the Gentiles seek. And at the center He gives the command that reorders everything, to seek first the kingdom of God and His righteousness, which is nothing less than wholehearted allegiance to the reign of Christ now and daily dependence on the Father.

But this passage is not merely a correction of priorities; it is an invitation into rest. Jesus is not scolding anxious people; He is freeing them. He wants His disciples to live with a settled trust, eyes fixed on lasting treasure, hearts undivided, daily bread received from a Father's hand without the corrosion of worry. The aim is spiritual formation: hearts so captured by the kingdom of God that the fear and greed that drive the world lose their grip, and the peace of trusting a good Father takes their place.

So teach for both. Help your students see clearly the doctrine at stake, that we cannot serve two masters, that the kingdom of God must come first, that Christ reigns now and calls for our whole allegiance. And help them taste the freedom of trust, so that they leave not merely informed about money and worry but actually released to seek first the kingdom and to rest in their Father's care.

Question 1

Student Question:

Jesus commands, "Do not lay up for yourselves treasures on earth ... but lay up for yourselves treasures in heaven" (6:19–20), and explains, "where your treasure is, there your heart will be also" (6:21). What does this teach about the relationship between what we treasure and what happens to our hearts?

Commentary and Teaching Notes

Open by helping your class hear Jesus' logic, because it moves in a clear and surprising order. He begins with a command about treasure: "Do not lay up for yourselves treasures on earth ... but lay up for yourselves treasures in heaven" (6:19–20). Then He gives the reason that makes sense

of it all: “For where your treasure is, there your heart will be also” (6:21). Jesus is teaching that treasure leads and the heart follows. Whatever we invest in, we begin to love; wherever we put our resources, our affections migrate.

This reverses how we usually think. We assume our hearts come first and our spending follows, that we invest in what we already love. Jesus says the reverse is also profoundly true: where we put our treasure actually shapes what our hearts come to love. This means our checkbooks and calendars are not neutral; they are forming us, training our affections toward earth or toward heaven.

Be careful to clarify what Jesus is and is not saying. He is not condemning all possessions, savings, or planning; Scripture commends provision and diligence. He is warning against treasuring earthly things as our security and our aim, against living for what cannot last. The issue is not having money but where the heart is anchored.

Help your class feel the hope in this teaching. If treasure leads the heart, then we are not helpless before our own affections. We can begin to redirect our hearts by deliberately investing in what is eternal, in the kingdom, in people, in the work of God. As we lay up treasure in heaven, we will find our hearts following it there.

Doctrinal / Christian Living Issues

- Treasure leads the heart: what we invest in shapes what we love (6:21)
- Earthly treasure as temporary and insecure versus heavenly treasure as eternal (6:19–20)
- The use of money and time as a spiritual matter that forms the affections
- Investing deliberately in the kingdom as a way of redirecting the heart

Discussion Prompts

- Where have you noticed your heart following your investments of time and money?
- What would it look like to lay up treasure in heaven this week in a tangible way?
- How do you tell the difference between wise provision and treasuring earthly things?

Question 2

Student Question:

Jesus says treasures on earth are vulnerable to moth, rust, and thieves (6:19), while treasures in heaven are secure forever (6:20). Where are you currently investing the most, and how much of it is the kind of treasure that will last?

Commentary and Teaching Notes

This self-examining question takes the contrast Jesus draws and turns it on the student. Earthly treasures, He says, are vulnerable: “moth and rust destroy and ... thieves break in and steal” (6:19). Heavenly treasures are utterly secure: nothing can corrupt or steal them (6:20). Help

your class feel the precariousness of everything they are tempted to build their lives on. Markets fall, possessions wear out, savings can vanish, and in the end death strips us of all of it.

Invite honest inventory. Ask where their greatest investment of energy and resources actually goes. Not what they say matters, but where the bulk of their effort, money, attention, and dreams are pointed. For many, an honest look reveals that the overwhelming majority is poured into things that moth, rust, and time will eventually destroy.

Then ask the sharper question: how much is the kind of treasure that lasts? Investing in heaven looks concrete, generosity to those in need, time given to people, sacrifice for the work of the gospel, a life poured out for Christ. These are deposits that no thief can touch and no decay can ruin.

Keep the tone hopeful, not guilt-driven. The point is not to shame anyone for working or saving but to lift their eyes to a better and safer investment. Encourage each student to name one shift they could make this week toward treasure that lasts.

Doctrinal / Christian Living Issues

- The insecurity of every earthly investment (6:19)
- The permanence and safety of treasure laid up in heaven (6:20)
- Generosity and self-giving as deposits in the eternal account (1 Timothy 6:18–19)
- Honest evaluation of where our real investment lies

Discussion Prompts

- Where does the bulk of your energy and resources actually go right now?
- How much of your investment is the kind that will outlast this life?
- What is one concrete shift toward lasting treasure you could make this week?

Question 3

Student Question:

Jesus says, “The eye is the lamp of the body,” and warns that if our eye is bad, our whole body will be full of darkness (6:22–23). What does this teach about how the focus of our attention and desire shapes the whole direction of a life?

Commentary and Teaching Notes

Between the teaching on treasure and the warning about masters, Jesus inserts a vivid little parable about the eye: “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness” (6:22–23). Help your class understand the image. The eye is how light enters the body; if the eye is good, the whole person is filled with light, but if the eye is diseased, the whole person sits in darkness.

In the context of money and treasure, the eye stands for the focus of our attention and desire, what we fix our gaze upon, what we long for. In fact, the word translated “bad” was sometimes used for a stingy or greedy eye, and “healthy” for a generous one. Jesus is teaching that the direction of our desire is not a small thing; it determines whether the whole of life is full of light or full of darkness.

Draw out the principle. What we focus on shapes everything. Fix the eye on earthly treasure and grasping for more, and the whole soul grows dark, anxious, and divided. Fix the eye on God and His kingdom, and light fills the whole life. The focus of our attention and desire steers the entire direction of who we become.

Make it practical. Ask your students what their eyes are fixed on through an ordinary day, what they daydream about, scroll toward, return to again and again. The answer reveals what is filling their lives with light or with darkness, and it points to where realignment is needed.

Doctrinal / Christian Living Issues

- The focus of our attention and desire as the lamp of the whole life (6:22–23)
- The contrast between a generous, God-fixed eye and a greedy, grasping one
- How what we gaze upon shapes the entire direction of the soul
- The call to fix our eyes on God and His kingdom (Colossians 3:1–2)

Discussion Prompts

- What does your attention return to most often through an ordinary day?
- How is the focus of your desire filling your life with light or with darkness?
- What would it take to redirect your gaze toward God and His kingdom?

Question 4

Student Question:

Jesus declares, “No one can serve two masters ... You cannot serve God and money” (6:24). Where do you feel the tug of divided loyalty in your own life, and what would it look like to choose one master clearly?

Commentary and Teaching Notes

Jesus now states the choice in the starkest possible terms: “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money” (6:24). Help your class feel how absolute this is. Jesus does not say it is difficult to serve both; He says it is impossible. The word translated money, mammon, pictures wealth as a rival lord demanding our devotion.

Explain the logic of masters. A master owns a servant’s whole allegiance, time, and obedience. Two masters with competing claims cannot both be obeyed; one will always win the heart.

Money makes a claim on us just as God does. It promises security, status, freedom, and identity, and it asks for our trust and our lives in return. We must decide who is Lord.

Press this into real life without assuming the obvious. Most of your students would never say they serve money rather than God. But divided loyalty is subtle. It shows up in decisions driven by financial fear, in convictions quietly compromised for income, in a sense of security that rises and falls with the bank balance rather than with God. Help them locate the actual tug-of-war in their own choices.

Then call for a clear decision. Jesus is not asking us to balance two masters but to dethrone one and serve the other wholeheartedly. Choosing God as Lord does not mean despising money but refusing to let it rule. Encourage students to name where the choice needs to be made concrete this week.

Doctrinal / Christian Living Issues

- The impossibility of serving both God and money (6:24)
- Money as a rival master that claims our trust and allegiance
- The subtlety of divided loyalty in financial fear and compromise
- The call to single-hearted lordship of God over every area of life

Discussion Prompts

- Where do you feel the tug of divided loyalty between God and money?
- How does financial fear sometimes drive your decisions more than trust in God?
- What would it look like to clearly choose God as your one master this week?

Question 5

Student Question:

Three times Jesus commands, “Do not be anxious” (6:25, 31, 34), grounding it in the Father’s care for the birds and the lilies (6:26–30). What does this teach us about the character of God and why anxiety is, at its root, a question of trust?

Commentary and Teaching Notes

Now Jesus turns from treasure to anxiety, and the two are deeply connected: a heart set on earthly treasure will inevitably be an anxious heart. Three times He commands, “Do not be anxious” (6:25, 31, 34), and He grounds the command in the character of God. He points to the birds, who “neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them” (6:26), and to the lilies, clothed by God more gloriously than Solomon (6:28–30).

Help your class see that Jesus does not merely tell us to stop worrying; He gives us a reason rooted in who God is. The argument is from the lesser to the greater: if God faithfully feeds the birds and clothes the flowers, which are here today and gone tomorrow, how much more will

He care for His own children? Anxiety, then, is at its root a question about God. It quietly assumes that no one is in charge, that the Father cannot be trusted, that everything depends on us.

This reframes worry in a way that is both convicting and freeing. Anxiety is not merely an emotional weakness or a personality type; it is, at bottom, a failure to trust the Father's care. That sounds severe, but it is actually liberating, because it means the cure for worry is not trying harder to relax but coming to know and trust the goodness of God more deeply.

Be tender here, because anxiety is often tangled with real suffering, hardship, and even chemistry, and Jesus is not shaming the afflicted. The point is not to add guilt to the anxious but to lift their eyes to a Father who feeds the sparrows and counts them of less value than His own children. Help your class meet the God whose character makes trust reasonable.

Doctrinal / Christian Living Issues

- The threefold command not to be anxious, grounded in God's fatherly care (6:25, 31, 34)
- The argument from lesser to greater: God's care for birds and lilies assures His care for us (6:26, 30)
- Anxiety as, at its root, a question of trust in God's character
- The cure for worry found in deeper knowledge of a trustworthy Father

Discussion Prompts

- What does your tendency to worry reveal about what you believe about God?
- How does seeing the Father feed the birds change the way you face your worries?
- Where do you most need to grow in trusting God's character this week?

Question 6

Student Question:

Jesus asks, "which of you by being anxious can add a single hour to his span of life?" (6:27). What has worry actually accomplished in your life, and where is it stealing the present moment from you?

Commentary and Teaching Notes

This self-examining question fastens on one of Jesus' most practical observations: "which of you by being anxious can add a single hour to his span of life?" (6:27). Help your class sit with the sheer futility Jesus exposes. For all the energy worry consumes, it accomplishes literally nothing. It does not solve the problem, change the outcome, or lengthen our lives. If anything, the stress it produces shortens them.

Invite honest reflection on what worry has actually done for them. Most people, when they look back, find that the vast majority of what they feared never happened, and the things that did

happen were rarely softened by the worrying. Worry is a debt paid on a loan that usually never comes due. It promises to keep us safe and prepared, but it delivers only exhaustion.

Then turn to the second half of the question, where worry steals the present. Anxiety lives in a future that does not yet exist, robbing us of the day God has actually given. We miss the meal in front of us, the child beside us, the gift of the present moment, because our minds are pacing through tomorrow's imagined disasters. Jesus will say it plainly: "do not be anxious about tomorrow ... Sufficient for the day is its own trouble" (6:34).

Move toward freedom, not just diagnosis. The aim is to help students see worry clearly enough to begin laying it down, trading the futile labor of anxiety for the present-tense trust of a child who receives this day from the Father's hand.

Doctrinal / Christian Living Issues

- The futility of anxiety: it adds nothing and changes nothing (6:27)
- Worry as a thief that steals the present God has given (6:34)
- Living one day at a time in trust rather than borrowing tomorrow's trouble
- Receiving each day as a gift from the Father's hand

Discussion Prompts

- Looking back, what has worry actually accomplished in your life?
- Where is anxiety stealing the present moment from you right now?
- What would it look like to live just today in trust, leaving tomorrow to God?

Question 7

Student Question:

Jesus says the Gentiles, those who do not know God, "seek after all these things, and your heavenly Father knows that you need them all" (6:32). What is meant to make the people of God live differently from those around them when it comes to possessions and worry?

Commentary and Teaching Notes

Jesus draws a sharp line between His people and those around them: "For the Gentiles seek after all these things, and your heavenly Father knows that you need them all" (6:32). The Gentiles here are those who do not know God, who have no Father to trust and so must grasp and worry on their own. Help your class see that Jesus expects His disciples to be visibly different in their relationship to possessions and to anxiety.

Explain the contrast. Those without God live as though everything depends on them, because in their understanding it does. They have no Father watching over them, so they must accumulate, secure, and fret. But the disciple has a heavenly Father who knows exactly what is needed

before it is asked. That single truth, that we have a knowing, caring Father, is meant to set our whole posture toward money and worry apart from the world's.

Press the point that this is a matter of witness as well as trust. When the people of God chase the same things with the same anxiety as everyone else, the watching world sees no difference and no testimony to the Father's care. But when Christians live with open hands and settled peace, content and generous in a culture of grasping and fear, that difference itself preaches. It points to a Father the world does not yet know.

Help your students locate where they look just like the Gentiles. Often there is no visible difference between a believer's anxiety about money and an unbeliever's. This passage calls us to a distinct way of living that flows from a distinct relationship: we have a Father, and we can trust Him.

Doctrinal / Christian Living Issues

- The people of God called to a distinct relationship to possessions and worry (6:32)
- The Father's knowledge of our needs as the ground of a different way of living
- Trust and contentment as a witness to a watching world
- The danger of being indistinguishable from those who do not know God

Discussion Prompts

- Where does your relationship to money and worry look no different from the world's?
- How might settled trust and generosity become a witness to others?
- What does it mean to you that your heavenly Father already knows what you need?

Question 8

Student Question:

Jesus points to the birds and the lilies and asks, "Are you not of more value than they?" (6:26, 30). Where do you struggle to believe that your heavenly Father truly values and will provide for you, and what experiences have made trust hard?

Commentary and Teaching Notes

This self-examining question reaches for the tender center of why we worry. Twice Jesus presses the same point home: about the birds He asks, "Are you not of more value than they?" (6:26), and about the lilies, "will he not much more clothe you, O you of little faith?" (6:30). At the root of much anxiety lies a quiet doubt that we are truly valued, that the Father really sees us and will really provide.

Help your class name this honestly. It is one thing to affirm in the abstract that God provides; it is another to believe it about ourselves in the specific places where provision feels uncertain, a

shaky income, a medical bill, an unknown future. Many believers carry a hidden conviction that God may care for others but might overlook them.

Invite reflection on why trust is hard. For some, past experiences of lack, disappointment, or unanswered prayer have made it difficult to believe the Father is good and attentive. For others, a performance-driven life has left them assuming they must earn provision and care. Gently surface these stories, because trust grows not by ignoring our wounds but by bringing them to the Father.

Then point back to the value Jesus assigns. He says plainly that we are worth more than the birds He faithfully feeds and the flowers He gloriously clothes. The cure for our anxious doubt is not self-talk but the steady assurance of how the Father sees us, revealed supremely at the cross, where He gave His Son for us. Encourage students to bring their specific area of distrust to the One who calls them precious.

Doctrinal / Christian Living Issues

- The Father's high valuation of His children, worth more than birds and lilies (6:26, 30)
- Anxiety as rooted in doubt of our worth and God's attentive care
- The honest naming of wounds that make trust difficult
- The cross as the ultimate proof of how the Father values us (Romans 8:32)

Discussion Prompts

- Where do you struggle to believe that your Father truly values and will provide for you?
- What experiences have made trusting God's care difficult for you?
- How does the cross speak to your doubts about your worth to the Father?

Question 9

Student Question:

Jesus gives the great command at the center of this passage: "But seek first the kingdom of God and his righteousness, and all these things will be added to you" (6:33). What does it mean to seek first the kingdom, how does this connect to wholehearted allegiance to Christ's reign now and daily trust in the Father, and what does the New Testament show about how a person enters and lives in that kingdom?

Commentary and Teaching Notes

This is the heaviest and most important question of the lesson, the hinge on which the whole passage turns: "But seek first the kingdom of God and his righteousness, and all these things will be added to you" (6:33). Take your time, because this single verse is the cure for both the misplaced treasure of the first half and the corrosive anxiety of the second. Help your class see

that Jesus is not merely adjusting our priorities but reordering our entire lives around one supreme allegiance.

First, unpack what it means to seek the kingdom first. The kingdom of God is the reign of God, established in Christ and embodied in His church, where Jesus rules as King now from the right hand of God. To seek it first is to give our wholehearted allegiance to that reign, to make submission to King Jesus and the advance of His kingdom the organizing center of our lives, before career, comfort, security, or anything else. And His righteousness means we long not only for His rule but for the right living that flows from it, to be and to do what pleases our King.

Connect this to the daily trust the whole passage has been building. Seeking the kingdom first is not only a grand life-orientation; it is a daily posture. Each morning we choose again whose kingdom we are living for, and we trust the Father to add what we need as we pursue Him. The promise is striking: when we put His kingdom first, “all these things,” the food and clothing the anxious chase, “will be added to you.” Trust and allegiance go together; we seek His reign and we rest in His provision.

Then, because the text raises the kingdom so directly, show what the New Testament reveals about how a person actually enters and lives in it. Jesus preached that the kingdom was at hand (Matthew 4:17), and it came with power at Pentecost when the church began (Mark 9:1; Acts 2). The New Testament teaches that one enters this kingdom by responding to the gospel: hearing it, believing that Jesus is the Christ, repenting, confessing Him as Lord, and being baptized into Christ for the forgiveness of sins (Acts 2:38; Romans 6:3–4). Paul says God “transferred us to the kingdom of his beloved Son” (Colossians 1:13), and that transfer happens as we are buried with Christ in baptism and raised to walk in newness of life. To seek the kingdom first, then, begins with entering it on God’s terms and continues as a lifelong, faithful submission to the reign of Christ. Be careful to present this kingdom as the present reign of Christ in His church, not a future earthly political kingdom yet to be set up.

Close in wonder and freedom. The command that sounds most demanding, give God everything first, turns out to be the doorway into rest. When the kingdom comes first, money loses its mastery and worry loses its grip, because we have entrusted our whole lives, and all our needs, to the King who reigns and the Father who provides. Lead your class to marvel that such surrender is not loss but the truest security a person can know.

Doctrinal / Christian Living Issues

- Seeking first the kingdom as wholehearted allegiance to the reign of Christ now (6:33)
- The kingdom of God as Christ’s present reign in His church, established at Pentecost, not a future earthly political reign (Mark 9:1; Acts 2; Colossians 1:13)
- Entering the kingdom by responding to the gospel: believing, repenting, confessing, and being baptized into Christ (Acts 2:38; Romans 6:3–4)
- His righteousness as the right living that flows from submission to the King
- Daily trust in the Father’s provision as the companion of seeking the kingdom first

- Surrender to Christ's reign as the cure for both misplaced treasure and corrosive anxiety

Discussion Prompts

- What would it look like, concretely, to seek the kingdom first in your daily decisions?
- How does the New Testament describe entering the kingdom and living under Christ's reign?
- Where do you most need to trust the Father's provision as you put His kingdom first?

Question 10

Student Question:

Look back over the whole passage, from treasure to anxiety to seeking the kingdom. Name one specific way Jesus, who calls us to treasure heaven and trust the Father, is reshaping where your heart is set or how you carry your worries this week.

Commentary and Teaching Notes

Use this capstone to gather the whole passage and press it toward the heart. Matthew 6:19–34 has confronted the two great forces that pull us off course: misplaced treasure and corrosive anxiety. And it has given one reordering command that cures them both, to seek first the kingdom of God and His righteousness, trusting the Father one day at a time. The aim now is not more information but transformation.

Encourage students to be specific. A vague resolution to “worry less” or “be less materialistic” will fade by Tuesday. A concrete answer might sound like: “I will set my heart on heaven by giving generously to a need this week,” or “I will hand my anxiety about my job to the Father every morning instead of carrying it,” or “I will make one decision this week that puts the kingdom ahead of money.” Specificity is where formation happens.

Let the question divide naturally along the two themes of the lesson. For some, the work this week is about treasure, deliberately resetting where their hearts are anchored. For others, the work is about anxiety, learning to trust the Father with a specific worry. Invite each person to name which one God is pressing on them.

Close in worship, not mere resolve. The wonder of this passage is that we have a Father who feeds the birds, clothes the lilies, and counts us far more valuable still. Our response of trust flows from gratitude, not anxiety. Lead your class to marvel that the King who reigns over all invites us to seek His kingdom first and promises that our Father will not forget us.

Doctrinal / Christian Living Issues

- The integration of rightly placed treasure and freedom from anxiety in a kingdom-first life
- Specific, concrete obedience as the fruit of genuine encounter with Christ
- Worship and gratitude as the proper motive for trust and generosity

- The lifelong process of being formed into a disciple who seeks first the kingdom and trusts the Father

Discussion Prompts

- Is God pressing more on where your treasure is or on how you carry your worries this week?
- What is the one specific step you will take in response?
- How can this class pray for you and help you take that step?