

The Parables of Jesus, Teacher's Guide

Week 3: Riches and the Soul

Luke 12:13–21

Teaching Aim (Teacher Orientation)

The doctrine at stake in this lesson is the true meaning and ownership of human life. Jesus declares that life does not consist in the abundance of possessions, and then dramatizes the opposite assumption in a man who treats his soul as something he can satisfy with full barns. Underneath the parable lie several weighty truths: that covetousness is a form of idolatry (Colossians 3:5), that every person is a steward and not an owner, that death is certain and its hour unknown, and that each of us will give an account to God. This is not a minor moral footnote; it strikes at the way most people, including most Christians, actually organize their lives.

Be careful to teach what the parable teaches and not more. Jesus does not condemn wealth, planning, or enjoying God's gifts. The man's harvest was a blessing, and Scripture elsewhere commends saving and provision. The sin is not that he had much but that he trusted it, hoarded it, and built his whole future around himself with no thought of God or neighbor. Help your class hear the difference between gratefully stewarding God's gifts and idolatrously serving them.

Then turn the lesson toward formation. The aim is not merely that students agree money is not everything, a thing almost everyone will say and few will live, but that they examine their own hearts, their own private planning, their own quiet belief that a little more would finally bring rest. Press toward being rich toward God: generous, kingdom-minded, holding possessions with open hands. Send each person home with one concrete way to begin moving treasure out of the barn and into the purposes of God.

Question 1

Student Question:

Before telling the parable, Jesus states its lesson plainly: "One's life does not consist in the abundance of his possessions" (v. 15). What is Jesus teaching here about the true nature and purpose of human life, and why is the belief that more possessions equal more life such a persistent and dangerous lie?

Commentary and Teaching Notes

Begin with the thesis Jesus states before the story, because the parable is its illustration: "One's life does not consist in the abundance of his possessions" (v. 15). The word translated life here points to true, full life, the life that matters. Jesus is correcting a lie so deep in the human heart

that we usually do not notice we believe it: the assumption that more, more money, more security, more stuff, equals more life.

Help students see how thoroughly our culture trains this lie into us. Advertising exists to manufacture wants; comparison feeds discontent; an entire economy depends on our believing that the next purchase will finally satisfy. Against all of it, Jesus says flatly that this is simply not where life is found. The abundance of possessions and the abundance of life are two different things, and confusing them is spiritually fatal.

Show what Jesus puts in the place of possessions. Life consists in knowing and loving God and neighbor, in being rich toward God, in treasure laid up in heaven. The rich man's tragedy is that he had a full barn and an empty soul. Possessions can fund a life, but they cannot be one.

Apply it to the room. Most of our anxieties, decisions, and ambitions quietly assume the very lie Jesus denies. Naming the lie out loud, and naming where we have believed it, is the beginning of freedom.

Doctrinal / Christian Living Issues

- The true meaning of life found in God, not in possessions (Luke 12:15)
- Materialism as a deep and culturally reinforced lie
- The difference between funding a life and possessing real life
- Contentment as learned trust in God rather than acquisition (Philippians 4:11–13)

Discussion Prompts

- How does our culture train us to believe that more possessions mean more life?
- Where have you felt the gap between a full life and a full bank account?
- What does Jesus put in the place of possessions as the source of real life?

Question 2

Student Question:

Jesus introduces the parable with a warning to guard against "all covetousness." Where do you feel the pull of covetousness most strongly in your own life, the sense that you would be more secure or more content if you simply had more? Be specific about what you find yourself wanting.

Commentary and Teaching Notes

This first self-examining question presses on covetousness, a sin that is notoriously hard to see in the mirror. Almost no one confesses to it, because it always feels like simple good sense: of course I want a little more security, a little more comfort, a little more margin. The work of this question is to bring that quiet wanting into the light and name it for what it often is.

Encourage specificity over vague admission. “I suppose I could be less materialistic” changes nothing. “I keep thinking I will be content once the mortgage is gone, and then it is the next thing” is the kind of honesty that opens the door. Invite students to identify the particular shape covetousness takes for them, since it differs from person to person.

Be pastoral. Many sincere believers feel financial pressure that is real, not greedy, and we should not shame ordinary diligence or concern. The issue is the heart’s trust and the heart’s wanting, not the mere fact of having needs. Aim to expose the idol, not to heap guilt on people doing their honest best.

Doctrinal / Christian Living Issues

- The hidden, self-justifying nature of covetousness
- Honest self-examination about what we want and why
- Distinguishing legitimate provision from idolatrous craving
- Bringing quiet discontent into the light before God

Discussion Prompts

- Where do you feel the pull of wanting more most strongly?
- What is the specific thing you keep telling yourself would finally bring contentment?
- How can we tell the difference between honest concern and covetousness?

Question 3

Student Question:

The rich man is never accused of cheating anyone; his wealth came honestly from his own land. As you listen to his private speech (vv. 17–19), what is actually wrong with him? What does the steady drumbeat of “I” and “my,” with no mention of God or neighbor, reveal about the real sin of this parable?

Commentary and Teaching Notes

This question gets at the heart of the parable. Students often expect the rich man’s sin to be dishonesty or cruelty, but Jesus gives no hint of either. His wealth came from his own productive land. So what is wrong? Direct attention to his private speech in verses 17 to 19 and let the pronouns indict him. In three verses he says “I” six times and “my” five times. There is no God in his planning and no neighbor in his vision.

Name the sin precisely. It is practical atheism, living as though God does not exist and the self is sovereign, combined with a complete absence of others. The man treats his abundance as his own to hoard and consume, never asking what God might want of it or who around him is in need. His barns are bigger; his world has shrunk to the size of himself.

Draw out the irony of his words to his “soul.” He tries to satisfy his soul with grain, as if the deepest part of a person could be fed by full storehouses. He has confused his soul with his stomach. This is exactly the confusion verse 15 warned against, now acted out.

Bring it home gently. The rich man is not a monster; he is ordinary, and that is the point. His sin is the respectable, invisible sin of leaving God and neighbor out of an otherwise sensible life. That is a sin most of us know from the inside.

Doctrinal / Christian Living Issues

- Practical atheism: planning and living as though God did not exist
- Self-centeredness that leaves no room for God or neighbor
- The folly of trying to satisfy the soul with possessions
- Wealth held as personal property to hoard rather than as a trust to steward

Discussion Prompts

- What exactly is wrong with the rich man, since he is no thief?
- What do all the “I” and “my” statements reveal about his heart?
- How can a sensible, hardworking, religious person still commit this same sin?

Question 4

Student Question:

Listen to your own inner planning the way Luke lets us listen to the rich man’s. When you think about your future, your money, and your security, how often do God and other people actually enter the conversation? Where do you tend to leave God out of your plans as though your life were your own to manage?

Commentary and Teaching Notes

This question turns the rich man’s soliloquy into a mirror for the student’s own inner planning. Luke gave us the rare gift of overhearing a man think, and the exercise is to overhear ourselves. When we plan our futures, our budgets, our retirements, our security, how often do God and other people actually enter the conversation?

Help students notice the difference between mentioning God and including Him. Many of us would never deny God in theory while quietly running our practical lives as if our resources were entirely our own to manage and enjoy. James warns against exactly this kind of confident planning that leaves out “if the Lord wills” (James 4:13–16).

Move toward a constructive practice. What would it look like to bring God genuinely into our planning, to ask not only “what do I want?” but “Lord, what would You have me do with this?”

and to factor neighbor and kingdom into our financial decisions? The goal is not anxiety but a re-centering of ordinary planning around God.

Doctrinal / Christian Living Issues

- Living as a steward who consults the Owner, not an autonomous proprietor
- Planning that humbly submits to God's will (James 4:13–16)
- Including God and neighbor in ordinary financial decisions
- The difference between acknowledging God in theory and in practice

Discussion Prompts

- When you plan your future, how often do God and others actually enter in?
- Where are you most tempted to run your life as if your resources were simply your own?
- What would it look like to bring God genuinely into your planning this week?

Question 5

Student Question:

God calls the man a fool and says, "This night your soul is required of you" (v. 20). The man had planned for many years and did not have a single night. What does this teach us about the certainty and the unpredictability of death, and about the accountability every person finally has before God?

Commentary and Teaching Notes

This question handles the hinge of the parable: the sudden voice of God. "Fool! This night your soul is required of you." The man had planned for "many years," and he did not have the night. Teach the certainty and the unpredictability of death plainly and without melodrama. Every person will die, none of us knows when, and that single fact ought to reorder how we live.

Note the word "required." The man thought his soul was his own, to be coddled and entertained. God's word reveals that the soul is on loan; it can be required, called back to account. This is the doctrine of human accountability: we did not give ourselves life, and we will answer to the One who did. Hebrews puts it directly: it is appointed for man to die once, and after that comes judgment (Hebrews 9:27).

Be careful and compassionate here. Some in the room have recently faced death, their own diagnosis or the loss of someone dear. The goal is not to frighten but to awaken. Death is not the enemy that has the last word for the believer; it is, however, the great clarifier, exposing what was real treasure and what was only barns.

Land the point: the rich man was not foolish because he died, but because he lived as though he never would. Wisdom numbers its days (Psalm 90:12). Folly assumes an endless supply of tomorrows.

Doctrinal / Christian Living Issues

- The certainty of death and the uncertainty of its hour
- Human accountability: the soul is required by the God who gave it (Hebrews 9:27)
- Numbering our days as the path to wisdom (Psalm 90:12)
- Living in light of eternity rather than assuming endless tomorrows

Discussion Prompts

- How does the certainty of death expose the rich man's real folly?
- Why is it so easy to live as though we will never have to give an account?
- How might numbering our days actually make us wiser, not gloomier?

Question 6

Student Question:

Suppose your soul were required of you tonight. As you sit honestly with that question, what would you most regret, and what suddenly looks far less important than it did this morning? How might living with your own death in view reorder the way you spend this coming week?

Commentary and Teaching Notes

This question makes the previous truth personal and urgent. Asking "if your soul were required tonight, what would you regret?" is not morbid; it is clarifying. Regret almost always points away from possessions and toward relationships, toward God, toward love left unexpressed and good left undone. The exercise surfaces what we actually believe matters once the barns are taken off the table.

Invite honest reflection without rushing to tidy answers. Many will realize that the things consuming their energy, the very barns they are anxious to build, would mean nothing on that last night, while the things they neglect, time with God, reconciliation, generosity, presence with loved ones, are exactly what would matter most.

Then turn it forward. The point is not to feel a pang and move on but to let the clarity reshape the coming week. Encourage one concrete reordering: a relationship to mend, a generosity to begin, a priority to demote. Living with the end in view is one of the oldest and most freeing of Christian disciplines.

Doctrinal / Christian Living Issues

- Death as a clarifier of what truly matters

- Regret as a pointer toward neglected priorities
- Reordering daily life in light of eternity
- The freedom that comes from holding possessions loosely

Discussion Prompts

- If your soul were required tonight, what would you most regret?
- What suddenly looks far less important when you consider that question?
- What one priority would you reorder this week in light of it?

Question 7

Student Question:

Jesus ends with the contrast that holds the whole parable together: the man “lays up treasure for himself” but is “not rich toward God” (v. 21). What does it mean to be rich toward God rather than rich toward self, and how does Jesus’ teaching elsewhere about treasure in heaven help us understand it (Matthew 6:19–21)?

Commentary and Teaching Notes

This question opens the parable’s closing contrast: laying up treasure “for himself” versus being “rich toward God” (v. 21). Define the phrase carefully. To be rich toward God is to invest one’s life and resources in what God values and what lasts forever: His kingdom, His people, acts of love and generosity, the spread of the gospel, a heart devoted to Him.

Connect it to Jesus’ teaching on treasure in heaven (Matthew 6:19–21). Earthly treasure is vulnerable, moth, rust, thieves, and ultimately death, while treasure laid up with God is secure and eternal. And Jesus adds the diagnostic principle: where your treasure is, there your heart will be also. How we use money is therefore not a side issue; it is a map of the heart.

Show that being rich toward God is not the same as giving everything away in a burst of guilt. It is a settled orientation: holding possessions as a steward, using them generously for God and others, and finding security in God rather than in barns. Paul’s charge to the rich captures it, that they be “rich in good works, generous and ready to share,” storing up a good foundation for the future (1 Timothy 6:18–19).

Make it concrete. Ask what a life that is rich toward God would look like in the students’ actual circumstances. The phrase should leave the room not as a nice idea but as a measurable direction.

Doctrinal / Christian Living Issues

- Being rich toward God: investing life and resources in His kingdom and people

- Treasure in heaven as secure and eternal, against perishable earthly treasure (Matthew 6:19–21)
- The heart following the treasure, making money a map of devotion
- Generosity and good works as the shape of God-directed wealth (1 Timothy 6:18–19)
- Stewardship and open-handedness rather than guilt-driven extremes

Discussion Prompts

- What does it actually mean to be rich toward God rather than toward self?
- How does the principle that our heart follows our treasure play out in your life?
- What does a life that is rich toward God look like in your circumstances?

Question 8

Student Question:

If being “rich toward God” became the goal that shaped your finances this year, what would actually change about how you earn, save, spend, and give? Name one concrete adjustment that would begin to move treasure from your barns to the kingdom of God.

Commentary and Teaching Notes

This self-focused question asks students to translate “rich toward God” into dollars and decisions. It is easy to admire the idea and never let it touch the budget. Press for the practical: if this goal genuinely governed the coming year, what would change about earning, saving, spending, and giving?

Help the group think in concrete categories. Perhaps it means beginning or increasing regular, planned giving. Perhaps it means a ceiling on lifestyle so that increased income flows to generosity rather than to bigger barns. Perhaps it means a specific act of help to someone in need, or finally setting money in service of a kingdom purpose long postponed.

Guard against two ditches: the legalism that turns generosity into a new way of earning God’s favor, and the vagueness that resolves to do better and never does. Aim for one real, measurable adjustment that moves treasure toward God, undertaken freely and gladly as the response of a grateful heart.

Doctrinal / Christian Living Issues

- Translating stewardship into concrete financial decisions
- Planned, proportional generosity as a discipline (1 Corinthians 16:2)
- Setting limits on lifestyle so increase can flow to the kingdom
- Generosity as grateful response, not a means of earning favor

Discussion Prompts

- If being rich toward God governed this year, what would change in your finances?
- What is one concrete adjustment to your giving or spending you could begin now?
- How do we keep generosity joyful rather than guilt-driven or legalistic?

Question 9

Student Question:

Scripture calls covetousness a form of idolatry (Colossians 3:5) and warns that the love of money is a root of all kinds of evil that has caused some to wander from the faith (1 Timothy 6:9–10). How does this parable expose the way trust in possessions quietly takes the place that belongs to God, and what does it teach us about the eternal danger of a life organized around getting and keeping rather than around God and His kingdom?

Commentary and Teaching Notes

This is the doctrinally weightiest question, and it names the deep sin beneath the parable: covetousness as idolatry. Paul says it directly, listing covetousness among the sins to put to death and adding, “which is idolatry” (Colossians 3:5). The rich man did not bow to a carved image, but he trusted his wealth to do what only God can do, to secure his future and satisfy his soul. That is idolatry in modern dress.

Explore how the substitution works. Money quietly promises the things we are supposed to seek in God: security, identity, freedom, peace, a future. When we look to possessions for those things, wealth has taken God’s place in the throne room of the heart, even if our theology remains orthodox. This is why Jesus says we cannot serve both God and money (Matthew 6:24); they are rival masters, each demanding trust.

Press the eternal stakes, since this is what makes the question heavy. Paul warns that the love of money is a root of all kinds of evils, and that craving it has caused some to “wander away from the faith and pierce themselves with many pangs” (1 Timothy 6:9–10). A life organized around getting and keeping does not merely miss a richer life now; it can shipwreck the soul. The pursuit of wealth has drawn people away from Christ entirely.

Then hold the balance the church must always keep here. Scripture does not teach that money is evil or that the wealthy are condemned; it teaches that the love of money, trust in money, and the hoarding of money are spiritually deadly. The same passage that warns the rich also tells them how to use their wealth well (1 Timothy 6:17–19). The call is not to despise God’s gifts but to dethrone them, to enjoy them with gratitude while serving God alone.

Bring it back to the parable’s last line. The man was “not rich toward God,” and so when the barns were taken away he had nothing left. Idolatry always ends like that, holding tightly to what cannot finally be held. The cure is to seek first the kingdom, trusting the Father who knows our needs (Matthew 6:31–33).

Doctrinal / Christian Living Issues

- Covetousness as idolatry, putting possessions in God's rightful place (Colossians 3:5)
- The impossibility of serving both God and money (Matthew 6:24)
- The love of money as a root of evil that can draw people from the faith (1 Timothy 6:9–10)
- Wealth as a good gift to be stewarded, not an evil to be despised (1 Timothy 6:17–19)
- Dethroning possessions while enjoying them with gratitude
- Seeking first the kingdom as the cure for anxious accumulation (Matthew 6:31–33)

Discussion Prompts

- How does trusting money to secure and satisfy us amount to idolatry?
- Why does Jesus frame God and money as rival masters rather than as compatible?
- How do we hold together that money is a good gift and yet a deadly master?

Question 10

Student Question:

Look back across the parable. Jesus held up a mirror, not to condemn success, but to expose a heart that left God and neighbor out of its plans. Name one specific way you sense Jesus forming you through these verses. What is the single change you most need to make this week to begin laying up treasure toward God rather than only toward yourself?

Commentary and Teaching Notes

The capstone question gathers up the parable and presses it toward one concrete change. The point of the lesson is not to make students feel guilty about being comfortable, nor to romanticize poverty, but to expose a heart that leaves God and neighbor out of its plans and to reorient it toward being rich toward God.

Help students choose something specific and doable. A general resolve to be less materialistic will evaporate by morning. A definite step, a fixed amount to give, a barn to dismantle, a relationship or kingdom purpose to fund with time or money, begins to actually reshape the heart, because where the treasure goes, the heart follows.

Close by reminding the class that the goal of this study is formation, not information. We are not here merely to critique a foolish farmer; we are here to be changed by the One who told the story. Invite each person to name a single step toward being rich toward God this week, and let the group pray for one another to hold their possessions with open hands.

Doctrinal / Christian Living Issues

- Scripture aimed at transformation, not merely diagnosis
- Choosing one concrete, measurable step toward being rich toward God

- Holding possessions with open hands as a lifelong orientation
- The heart that follows wherever the treasure is sent

Discussion Prompts

- What single change toward being rich toward God do you most need this week?
- What concrete step would actually move treasure from your barns to the kingdom?
- How can this group encourage you to follow through on it?