The Sermon on the Mount, Teacher's Guide

Lesson 10: Treasures, Money, and the Master We Serve

Matthew 6:19–24

Teaching Aim (Teacher Orientation)

Doctrinally, this passage teaches that the question of money is ultimately a question of worship. Jesus is not offering financial advice; he is exposing a rivalry for the throne of the human heart. He contrasts two kinds of treasure, the perishable and the imperishable, teaches that our hearts inevitably follow our treasure, and then declares with stark finality that no one can serve two masters: we cannot serve God and money. Money is portrayed not merely as a neutral tool but as a would-be master, a rival god that seeks to rule us. This is the inward, heart-deep righteousness of the Sermon applied to our wallets and our worship.

Note especially the strength of Jesus' language, which guards against two errors. He does not say it is unwise or difficult to serve both God and money; he says it is impossible. This rules out the comfortable compromise most of us actually live by, in which God is granted a religious corner while money quietly governs our real decisions, our anxieties, and our ambitions. At the same time, the passage is not a blanket condemnation of possessions or a call to poverty as a virtue in itself; Scripture honors honest work, provision for one's family, and generous wealth used for good. The target is the love of money and the divided heart, not money itself.

The formational aim is to lead students into honest self-examination, looking past their stated beliefs to what their spending, saving, worrying, and giving actually reveal about their hearts. Help them see generosity as both a sign and a means of a heart set free, and storing up treasure in heaven as a real and joyful possibility. The deepest aim is to ground all of this in the gospel, which alone can free us from bondage to money by securing our hearts in a greater treasure and a more trustworthy Master. Keep the tone searching but hopeful; this passage convicts nearly everyone, and the good news is that Christ can reorder even this most stubborn region of the heart.

Question 1

Student Question:

Jesus contrasts treasures on earth, which moth, rust, and thieves can destroy, with treasures in heaven, which cannot be touched (v. 19–20). What does this teach us about the true nature and limits of earthly wealth, and what do you think it means to lay up treasure in heaven?

Commentary and Teaching Notes

Begin with the contrast Jesus draws between the two treasures, and let the realism of it land. Earthly treasure is, by its very nature, perishable and vulnerable. Moths eat the fine garments that signified wealth; rust corrodes the metal; thieves break through the mud-brick walls and steal. Jesus is not exaggerating; he is simply telling the truth about everything we can accumulate here. It all decays, and we cannot finally keep any of it.

Teach that this is not pessimism but clear sight. The problem with earthly treasure is not that it is evil but that it is temporary and cannot bear the weight we place on it. To build our security and identity on what is already perishing is to set ourselves up for loss. Even the wealthiest leave it all behind; we brought nothing into the world, and we can take nothing out (1 Timothy 6:7).

Then open up the wonder of treasure in heaven. There is a kind of wealth that nothing can corrode or steal, stored up with God himself. Help students grasp what this includes: the eternal fruit of a life given to God, the good works and generosity that follow us into eternity (Revelation 14:13; 1 Timothy 6:18–19), the souls touched, the love shown, the kingdom served. What we invest in God's purposes is the only investment that is truly secure.

Show how treasure is laid up in heaven, practically. It is stored through generous giving, through using earthly resources for eternal purposes, through investing our lives in what matters to God rather than only in what perishes. Jesus is inviting us to a profound act of wisdom: to take the perishable wealth we cannot keep and trade it for imperishable wealth we cannot lose. Far from a burden, this is the shrewdest possible investment.

Doctrinal / Christian Living Issues

- The perishable, vulnerable nature of all earthly treasure (1 Timothy 6:7)
- Earthly wealth as temporary, unable to bear the weight we place on it
- Treasure in heaven as the eternal fruit of a life given to God (1 Timothy 6:18–19; Revelation 14:13)
- Laying up heavenly treasure through generosity and eternal investment
- Trading perishable wealth for imperishable as the wisest investment

Discussion Prompts

- What is the true nature and limit of earthly wealth?
- What do you think it means to lay up treasure in heaven?
- Why is investing in God's purposes the only truly secure investment?

Question 2

Student Question:

Think about what you are actually investing your life in, your time, energy, money, and worry. If someone examined those investments, would they conclude you are storing up earthly treasure or heavenly treasure, and what does that reveal?

Commentary and Teaching Notes

This question asks students to examine the actual evidence of their lives, their time, energy, money, and worry, rather than their stated beliefs. We all believe in theory that heavenly treasure matters more; the question is what our investments reveal in practice. The ledger of our calendar and our bank statement tells the truth about our priorities.

Help students read that evidence honestly. Where does their discretionary time go? What do they worry about most? What do their spending patterns reveal about what they value? These are not condemnations but diagnostics; Jesus says our treasure and our heart are linked, so our investments show us where our heart actually is.

Move toward one realignment. The goal is not guilt over earthly investment, much of which is legitimate, but an honest reckoning with imbalance and one concrete step toward investing more in what lasts. Encourage students to name one way they could redirect time, money, or energy this week toward heavenly treasure.

Doctrinal / Christian Living Issues

- Examining the actual evidence of our investments, not our stated beliefs
- Time, money, and worry as honest diagnostics of the heart
- Reading the ledger of our lives without condemnation
- One concrete step to invest more in what lasts

Discussion Prompts

- What do your time, money, and worry reveal about what you treasure?
- Would an observer conclude you are storing earthly or heavenly treasure?
- What is one way to redirect your investment toward what lasts?

Question 3

Student Question:

Jesus says, "Where your treasure is, there your heart will be also" (v. 21). Why does Jesus teach that our hearts follow our treasure rather than the other way around, and how can the direction of our giving and spending actually shape what we love?

Commentary and Teaching Notes

Center on the profound psychological and spiritual insight of verse 21: where your treasure is, there your heart will be also. Notice the direction Jesus gives. We tend to assume that we invest in what we already love, so that the heart leads and the treasure follows. Jesus reverses it: where we put our treasure, our heart follows. Our investments do not just reflect our hearts; they shape them.

Teach the practical power of this truth. It means we can actually move our hearts by moving our treasure. When we give generously to God's work, our heart begins to care about that work. When we invest in people, we come to love them. When we pour money into possessions, our heart attaches to them. This is why generosity is not only an expression of a free heart but a means of freeing the heart.

Apply this hopefully. Students who find their hearts cold toward God and his kingdom are not stuck; they can begin to redirect their treasure, and their hearts will follow. A deliberate practice of generous giving is one of God's appointed means for loosening money's grip and reorienting our affections toward him. We give our way into a different heart.

Guard against turning this into mere technique. The point is not to manipulate our feelings but to recognize that our affections are trainable and that where we invest matters. As we deliberately store treasure in heaven, God uses that very practice to draw our hearts upward, toward himself and the things that please him.

Doctrinal / Christian Living Issues

- The heart following the treasure, not only the reverse (v. 21)
- Investments shaping our affections, not merely reflecting them
- Generosity as a means of freeing and redirecting the heart
- Hope for cold hearts through deliberately redirected treasure
- Affections as trainable through where we invest

Discussion Prompts

- Why does Jesus say the heart follows the treasure rather than the reverse?
- How can the direction of your giving actually change what you love?
- If your heart feels cold toward God, how might redirecting your treasure help?

Question 4

Student Question:

Be honest about where your heart tends to go when it wanders. Does it drift toward God and his kingdom, or toward possessions, comfort, and financial security, and what does that drift tell you about where your treasure really is?

Commentary and Teaching Notes

This question asks students to observe where their hearts go when they wander, in idle moments, in daydreams, in anxious thoughts. The drift of the heart at rest is a revealing diagnostic. Do their thoughts gravitate toward God and his kingdom, or toward possessions, comfort, and financial security?

Help students see that this wandering is honest data. We cannot easily fake where our minds go when they are unguarded. If the heart consistently drifts toward money, status, and stuff, that drift reveals where our treasure truly is, regardless of what we profess. Jesus' diagnostic is gentle but searching.

Move toward the remedy already established: redirecting treasure to redirect the heart. If a student finds their heart drifting habitually toward earthly security, the path forward includes deliberately investing more in heavenly things, trusting that the heart will follow. Encourage one concrete reinvestment that addresses their particular drift.

Doctrinal / Christian Living Issues

- The drift of the heart at rest as a revealing diagnostic
- Unguarded thoughts as honest data about our treasure
- Redirecting treasure to address a wandering heart
- One concrete reinvestment fitting one's particular drift

Discussion Prompts

- Where does your heart tend to wander in idle or anxious moments?
- What does that drift reveal about where your treasure is?
- How might redirecting your treasure address that drift?

Question 5

Student Question:

Jesus speaks of the eye as the lamp of the body, so that a "healthy" or generous eye fills the body with light, while a "bad" or grudging eye fills it with darkness (v. 22–23). How does the way we see and use our money, whether with open generosity or grasping greed, affect the spiritual condition of our whole life?

Commentary and Teaching Notes

Help students understand the saying about the eye as the lamp of the body, which can seem obscure until placed in its context of money. In Jesus' world, a good or healthy eye was an idiom for generosity, and a bad or evil eye was an idiom for stinginess and greed. Sandwiched between the teaching on treasure and the teaching on two masters, this saying is about how our disposition toward money affects our whole spiritual condition.

Teach the principle: the way we see and use our money floods our whole life with light or darkness. A generous, open-handed disposition toward wealth lets light fill the whole person; a grasping, greedy disposition fills the whole person with darkness. How we hold money is not a compartment sealed off from our spiritual health; it radiates through everything.

Show why this is so. Greed is never content, never satisfied, always darkening the soul with anxiety, envy, and the endless craving for more. Generosity, by contrast, reflects the open-handed character of God and brings a corresponding light, freedom, gratitude, joy, and trust. The condition of our eye toward money is a fair measure of the condition of our soul.

Apply this self-examiningly. The eye can grow bad gradually, as accumulation hardens into grasping and comparison breeds discontent. The remedy is to cultivate a healthy eye deliberately, through practiced generosity, gratitude, and contentment, so that the light may fill the whole body. How we look at our money shapes how much light there is in us.

Doctrinal / Christian Living Issues

- The “healthy eye” as generosity and the “bad eye” as greed (a Jewish idiom)
- Our disposition toward money flooding the whole life with light or darkness
- Greed as restless, darkening discontent
- Generosity reflecting the open-handed character of God
- Cultivating a healthy eye through generosity, gratitude, and contentment

Discussion Prompts

- How does the way you handle money affect the light or darkness of your whole life?
- Has your eye toward money been healthy and generous or grasping lately?
- What is one way to open your hands more freely this week?

Question 6

Student Question:

Consider whether your eye toward money and possessions has been “healthy” and generous or “bad” and grasping lately. What is one way you could open your hands more freely this week, toward God’s work or toward someone in need?

Commentary and Teaching Notes

This question moves the teaching about the generous eye into a concrete act of open-handedness. Generosity is learned by practice, not by intention; we become generous by giving, not by resolving to be the kind of people who would give if the occasion arose. The question presses for an actual occasion this week.

Help students think specifically about both directions of generosity: toward God’s work (giving to the church, to missions, to kingdom causes) and toward people in need (a struggling neighbor, a quiet gift, a met need). Both are ways of opening the hand and letting light into the soul.

Encourage a step that stretches them slightly, since generosity that costs nothing rarely changes the heart. The aim is not recklessness but a real, felt act of open-handedness that loosens money’s grip and trains the heart toward the open-handed God. One concrete, somewhat costly act of generosity does more to free the heart than a year of good intentions.

Doctrinal / Christian Living Issues

- Generosity learned by practice, not by intention
- Open-handedness toward both God’s work and people in need
- Giving that stretches us as the kind that changes the heart
- Concrete generosity loosening money’s grip

Discussion Prompts

- Toward God’s work or toward someone in need, where could you open your hands this week?
- What would a real, somewhat costly act of generosity look like for you?
- How might that act begin to loosen money’s grip on your heart?

Question 7

Student Question:

Jesus declares plainly, “No one can serve two masters,” and that “you cannot serve God and money” (v. 24). Why does Jesus frame this as an impossibility rather than merely a danger, and what does it mean that money is not just a tool but a rival master seeking to rule us?

Commentary and Teaching Notes

Focus on the stark finality of Jesus’ statement: no one can serve two masters, and you cannot serve God and money. Note carefully that Jesus does not say it is hard, unwise, or risky to serve both; he says it is impossible. This forecloses the compromise nearly all of us attempt, in which we imagine we can give God his due while money runs the rest of our lives.

Teach why it is impossible by explaining the master-servant relationship Jesus invokes. A servant in that world belonged wholly to one master; divided loyalty was not partial service but no true service at all. When the two masters’ commands conflict, and God and money constantly issue conflicting commands, we will obey one and disobey the other. There is no serving both, because at the decisive moment only one can be obeyed.

Emphasize that money is portrayed not as a neutral tool but as a rival master. Jesus personifies it, treating wealth as a power that seeks to rule us, to claim our trust, our security, our ultimate loyalty. This is what makes money so spiritually dangerous: it does not merely sit in our wallets; it reaches for the throne of our hearts and demands the devotion that belongs to God alone.

Help students distinguish using money from serving it. Money is a fine servant; we use it for good, for provision, for generosity, for the work of the kingdom. The danger is the reversal, when we begin to serve it, ordering our lives around its accumulation and protection, trusting it for our security, sacrificing for it what should be sacrificed only for God. The question is always which one is master and which is servant.

Doctrinal / Christian Living Issues

- Jesus' statement as an impossibility, not merely a difficulty (v. 24)
- Divided loyalty as no true service at all
- Money personified as a rival master reaching for the throne
- The spiritual danger of money lying in its claim to ultimate loyalty
- The difference between using money and serving it

Discussion Prompts

- Why does Jesus call serving both an impossibility rather than just a danger?
- What does it mean that money is a rival master, not just a tool?
- What is the difference between using money and serving it?

Question 8

Student Question:

Where in your life are you tempted to believe you can serve both, keeping God in his place on Sunday while money quietly runs the rest of your week? What would wholehearted service of God, rather than money, actually change?

Commentary and Teaching Notes

This question exposes the specific compromise Jesus forecloses: keeping God in a religious compartment while money governs the rest of life. Most of us live some version of this, devout on Sunday, driven by financial concern Monday through Saturday, and we have made an uneasy peace with the arrangement. The question names it.

Help students see the telltale signs of money quietly serving as master: decisions made primarily by financial calculation rather than by seeking God's will, anxiety that reveals where our true security rests, ambitions shaped more by accumulation than by the kingdom, sacrifices made readily for money that we would never make for God. These signs reveal who is actually on the throne.

Move toward imagining what wholehearted service of God would change. If God, not money, truly governed their decisions, ambitions, and security, what would look different in how they spend, save, work, and worry? Encourage one concrete area where they could begin to dethrone money and let God govern, this week.

Doctrinal / Christian Living Issues

- The common compromise of compartmentalized faith and money-governed life

- Telltale signs of money serving as master: anxiety, calculation, misplaced sacrifice
- Imagining what wholehearted service of God would change
- One concrete area to begin dethroning money

Discussion Prompts

- Where are you tempted to believe you can serve both God and money?
- What signs suggest money may quietly be running your week?
- What would wholehearted service of God actually change in your life?

Question 9

Student Question:

Jesus presents this as fundamentally a question of worship and ultimate allegiance, not merely budgeting; money is a rival god competing for the throne that belongs to God alone. How does the gospel free us from bondage to money and reorder our hearts, so that we can hold possessions with open hands and serve God as our one true Master? Connect this to what Christ has done and to where our security truly rests.

Commentary and Teaching Notes

This is the doctrinal heart of the lesson, and it must lift the whole subject from budgeting to worship and then to the gospel. Jesus has framed money as a rival god, and the question is how anyone is freed from its grip, because mere willpower and better financial habits will never dethrone an idol. Only a greater treasure and a more trustworthy Master can do that, and that is exactly what the gospel provides.

Show first how the gospel exposes the real root. The love of money grows from a heart seeking security, significance, and satisfaction in something other than God. We cling to wealth because we are afraid, afraid of the future, of need, of insignificance. The gospel goes to that fear and answers it, not by giving us more money but by giving us God himself as our security and our treasure.

Then show how the gospel frees us. In Christ we have a treasure that cannot perish, an inheritance imperishable and unfading, kept in heaven for us (1 Peter 1:4). We have a Father who knows our needs and has promised to provide, so that we need not be enslaved to anxious accumulation (Matthew 6:31–33). And we have, in Christ, the supreme example of open-handedness: though he was rich, for our sake he became poor, so that we through his poverty might become rich (2 Corinthians 8:9). The One who gave up everything to gain us teaches us to hold everything with open hands.

Guard carefully here against the prosperity error, which is the great distortion of this theme. The gospel does not promise that serving God will make us wealthy, nor that faith is a technique for financial gain. That teaching simply re-enthrones money under a religious disguise, making God the servant of our wealth. The true gospel does the opposite: it dethrones money entirely, freeing us to be content whether we have little or much (Philippians 4:11–13), because our security rests in God and our treasure is in heaven, not in our bank accounts.

Bring it home with freedom and joy. To serve God as our one Master is not a grim renunciation but a glorious liberation from a cruel and insatiable god. Money promises security and delivers anxiety; it promises enough and never says enough. Christ frees us from that bondage, lets us hold possessions loosely as servants rather than worship them as masters, and secures our hearts in a treasure no thief can touch. Send your students home not merely convicted about money but freed by a greater treasure, able to say with contentment that the Lord is their portion.

Doctrinal / Christian Living Issues

- Money as a rival god that only a greater treasure and Master can dethrone
- The gospel answering the fear at the root of the love of money
- An imperishable inheritance and a providing Father freeing us from anxious accumulation (1 Peter 1:4; Matthew 6:31–33)
- Christ's self-impoverishing generosity as our pattern (2 Corinthians 8:9)
- Guarding against the prosperity error, which re-enthrones money under religious disguise (Philippians 4:11–13)

Discussion Prompts

- How does the gospel free us from bondage to money in a way willpower cannot?
- How does the prosperity gospel actually re-enthrone money rather than dethrone it?
- Where does true security rest, and how does that let us hold possessions with open hands?

Question 10

Student Question:

Look back over the whole passage. Jesus has exposed the contest between God and money for the throne of your heart. Where is he putting his finger most directly, and what is one specific step you will take this week to store up treasure in heaven and serve God as your true Master?

Commentary and Teaching Notes

The capstone asks students to name where Jesus is putting his finger most directly and one specific step to store up treasure in heaven and serve God as their true Master. After a searching lesson, this keeps the response concrete rather than leaving students with vague conviction about money in general.

Help students choose a step that fits their particular conviction: a concrete act of generosity, a change in spending or saving driven by kingdom priorities rather than fear, a deliberate loosening of grip on a possession, a decision made by seeking God's will rather than financial calculation. The step should address the specific place money has been competing for the throne.

Close on the freedom of the gospel. Send students home not under a new burden about money but freed by a greater treasure and a more trustworthy Master. Remind them that as they store treasure in heaven, their hearts will follow, and that serving God alone is not loss but liberation from a god that could never satisfy.

Doctrinal / Christian Living Issues

- Naming the specific place money competes for the throne
- A concrete step in generosity, spending, or trust
- Letting redirected treasure draw the heart upward
- Serving God alone as liberation, not loss

Discussion Prompts

- Where is Jesus putting his finger most directly in this passage?
- What one step to store up treasure in heaven will you take this week?
- How is serving God alone a freedom rather than a burden?