

The Sermon on the Mount

Lesson 10: Treasures, Money, and the Master We Serve -- Matthew 6:19–24

Walk through any storage unit facility and you will see a strange monument to the human heart. Row after row of metal doors, climate-controlled and padlocked, holding furniture no one uses, boxes no one opens, treasures slowly gathering dust in the dark. People pay month after month to keep things they have not touched in years, things that moth and rust and time are quietly eating away. It is a parable in steel and concrete of exactly what Jesus warns about. We pour ourselves into accumulating what we cannot keep, and we call it security.

“Do not lay up for yourselves treasures on earth,” Jesus says, “where moth and rust destroy and where thieves break in and steal.” He is not being naive about money; he knows we need it to live. He is being clear-eyed about its limits. Everything we can pile up on earth is perishable, vulnerable, and temporary. The newest thing becomes the outdated thing. The treasure we guard so carefully will one day belong to someone else, or to no one at all. To build our lives on it is to build on sand that is already slipping through our fingers.

Then Jesus opens a door we rarely think to walk through: “But lay up for yourselves treasures in heaven.” There is, he says, another kind of wealth, one that nothing can corrode or steal, a treasure that grows in us and waits for us with God. And he tells us why it matters so much where we store our treasure: “Where your treasure is, there your heart will be also.” Our hearts follow our investments. Whatever we treasure most is what we will love, serve, and become. The question of money turns out to be a question of worship.

That is why Jesus ends with a line that allows no middle ground: “No one can serve two masters. You cannot serve God and money.” Not should not, cannot. Money makes a wonderful servant and a terrible god, and it is forever applying for the higher position. So this lesson asks us to look honestly at where our treasure is, what our spending and saving and worrying reveal about our hearts, and who is really the master of our lives. Before you read another line, ask yourself the question Jesus is pressing: when it comes down to it, am I serving God, or am I serving money while telling myself I serve God?

Group Discussion: Jesus says that where our treasure is, our heart will follow, and that no one can serve both God and money. Why do you think money has such a unique power to rival God for the throne of our hearts, and how can we tell which master we are actually serving?

Personal Reflection: Look honestly at your own relationship with money and possessions, not what you believe in theory, but what your spending, saving, and worrying actually reveal. Where might money be quietly competing with God for first place in your heart?

Read Matthew 6:19–24

Study Questions

1. 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?
2. 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?
3. 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?
4. 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?
5. 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?

6. 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?
7. 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?
8. 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?
9. 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.
10. 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?

Now or Later

Reflect on these passages: Reflect on these passages: 1 Timothy 6:6–10, 17–19, godliness with contentment, and the rich being generous and storing up treasure for the future; Luke 12:13–21, the parable of the rich fool who stored up treasure for himself but was not rich toward God; 2 Corinthians 9:6–11, God loving a cheerful giver and supplying the generous; Hebrews 13:5, keeping our lives free from the love of money, content with what we have; Proverbs 11:24–25, the generous soul that is enriched.