

# Lesson 5: Accumulating Wealth

## MATTHEW PROFILE



**Genre:** Gospel Narrative

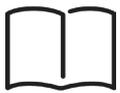
**Author:** Matthew the Apostle

**Passage:** Matthew 6:19-24

**Where Is It:** The first book of the New Testament: **Matthew**, Mark, Luke, John

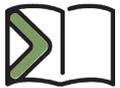
**Key Characters:** Jesus, disciples

**Main Plot:** Jesus sits down on a mountainside. As his disciples come to him, Jesus delivers his famous Sermon on the Mount.



## THE WORD

**Matthew 6:19-24**



## ENGAGE THE WORD

**Lesson Overview: Physical Dimension**

This is the fifth lesson in our series about the physical dimension of a missional life. In this lesson, students will look at Jesus's teaching about accumulating wealth. We will explore the question, *If we shouldn't pursue wealth because it won't last, what should we pursue?*

Jesus warns his followers to not spend their lives pursuing the accumulation of wealth: these things will not last. All too easily, chasing the dream of riches becomes an idol. We cannot serve wealth and the attachments of the world and serve God. Between wealth and God, one must be subservient to the other. Jesus implores us to choose God. In this lesson, students will consider the truth of this teaching and explore where their own values lie.

## Biblical Commentary

### MATTHEW 6:19-21

Jesus continues his recurring theme throughout the Sermon on the Mount about the condition of the human heart. Jesus warns against the heart valuing things that will not last. The main point Jesus is trying to make is that the things most highly treasured are those things that occupy the heart of a person. What one values and treasures will ultimately steer one's whole life.

Earthly treasures are the opposite of heavenly treasures, which are exempt from decay and theft. Heavenly treasures are comprised of whatever is good



## Wesleyan Snapshot On the Use of Money

In John Wesley's sermon, "On the Use of Money," he lays out three principles to gain all you can, save all you can, for the purpose that you then give all you can.

"No more waste! Cut off every expense which fashion, caprice, or flesh and blood demand! No more covetousness! But employ whatever God has entrusted you with, in doing good, all possible good, in every possible kind and degree to the household of faith, to all men!"



## THE MAIN IDEA

CHOOSE TO PURSUE GOD, INVESTING IN LOVING RELATIONSHIPS, DOING GOOD FOR OTHERS, AND BUILDING UP GOD'S KINGDOM. THE PURSUIT OF WEALTH WILL ONLY LEAVE US EMPTY.

and of eternal significance. Doing righteous deeds, suffering for the sake of Christ, forgiving one another, giving generously to others in need, and seeking God's kingdom all have eternal significance.

### MATTHEW 6:22-23

In verse 22 Jesus sets up a contrast of vision between those who can see and those who are blind. We walk toward the things we are looking at. Jesus is saying that the eye lets in light, so the whole body is illuminated. However, bad eyes let in no light, and the body is in darkness. If our eyes are fixed on the things of God, our hearts will desire those things, and our whole body will follow our hearts. But if our eyes are fixed on worldly success, our hearts will desire those things, and our bodies will follow into the darkness.

### MATTHEW 6:24

Jesus will not allow his followers to ride the fence. They must decide whom they will serve with undivided hearts. Every person will have to choose between the master of money or God as master. In our hearts one will rule over the other. We cannot fully serve God with the attachments to the world that the love of money brings.

As you teach this lesson, try to communicate the heart of what Jesus is getting at. Jesus is not saying that anyone who keeps a dollar in their pocket is evil. Like many instances, Jesus is addressing the hearts of the people. Our lives must not be set on the accumulation of wealth. Instead, our first work ought to be for God's kingdom.

### REFLECT ON THIS THEME:

What is your attachment to money? When have you felt free from the pull of money?

### REFLECT ON YOUR STUDENTS:

Are your students more used to their parents not having enough money, or do their families always seem to have more than they need? Do they have jobs or allowances?



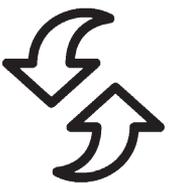
## Bible Background

"It is a choice between God and mammon, that is between the living Creator himself and any object of our own creation we term 'money' (*mammon* being the transliteration of an Aramaic word for wealth). For we cannot serve both."

—John Stott, *The Message of the Sermon on the Mount*

"The use of means ought not to lessen our faith in God, and our faith in God ought not to hinder our using whatever means He has given us for the accomplishment of His own purposes."

—James Hudson Taylor, *A Retrospect*



# DISCUSSION GUIDE

**LESSON  
OUTLINE**



**Main Idea:** Choose to pursue God, investing in loving relationships, doing good for others, and building up God's kingdom. The pursuit of wealth will only leave us empty.

**Resources:** Bibles, copies of handout, writing utensils, poster board or whiteboard/markers

**Connect to My Experience:**  
Welcome and Weekly Highlights  
Prayer  
Katie Davis Missionary Story

**Connect to the Word:**  
Discuss Matthew 6:19-24  
Needs vs. Wants

**Connect to My Life and the World:** *Winning the Lottery*

**Closing:** *Affirmation and Prayer*



## CONNECT TO MY EXPERIENCE

**Student Goal: Youth will start thinking about what things are worth valuing most in life.**

Welcome your students and ask them to share any highlights from their week. Be prepared to share some of your own highlights. This opening time helps the students know that you care about what happens in their lives. It also makes students more comfortable to speak up in the group.

**Pray for the group, using the following prayer if you choose:**

*Lord, there is so much we don't understand about you and about our own lives. Please reveal yourself through your Scripture and the ideas we share in discussion so that we may better know and love you. Amen.*

**SAY:** We believe we own our possessions, but if we are not careful, our possessions can own us.

**ASK:** What do you think this statement means?

In what ways can our possessions own us?

**SAY:** In this week's lesson, we are going to talk about what Jesus had to say about the treasures and riches we find here on earth and what our attitude toward them should be.

### KATIE DAVIS MISSIONARY STORY

**SAY:** Katie Davis was a high school student who felt God's call on her life to be a missionary. This is her story. As you watch this, think about what Katie cares about most. What are the values in her life?

Show this video to your students: <http://bit.ly/nbOLYo>.

**ASK:** What do you think of what Katie is doing with her life?

Do you think you could ever do something like this?

How would Katie's life be different if she loved having a big house, tons of money, and a new car more than she loved those who are homeless and starving?



## CONNECT TO THE WORD

**Student Goal: Youth will explore and understand Jesus's teachings about what to treasure in life through discussion and activity.**

**READ:** Have a student read Matthew 6:19-24.

**ASK:** What do you think Jesus means when he refers to treasures on earth? What are some examples of these?

Why would Jesus warn people about storing up earthly treasures?

What do you think Jesus means by storing up treasures in heaven?

What do your eyes have to do with your treasures?

Why can't we serve both God and money?

**SAY:** When Jesus talks about treasures on earth, he is referring to the things that won't matter in eternity. For example, even if I am somehow able to purchase several extravagant homes and cars, and I have the finest designer clothing, none of that will matter when I die. Those are examples of earthly treasures that will ultimately rot, be stolen, or be destroyed somehow. However, if I give my life to loving, caring for, and serving others, these are all examples of storing up treasures in heaven. Treasures in heaven are the things we do that matter for eternity.

### NEEDS VS. WANTS

Distribute this week's handout and a writing utensil to each student. Ask them to look at each item listed on the handout and write down whether it is a want or a need. You may also read through each item and decide as a group.

Either when the students are finished writing down their answers or as you go through the items as a group, ask students what they put down for each answer and why.

**SAY:** God created us with desires to have our needs met. The problem is when we confuse our needs with our wants and spend our lives running after our wants. Sin arises in our hearts when we desire and work toward earthly treasures rather than treasures in heaven.

**ASK:** Why is it so difficult for humans to choose heavenly treasures over earthly treasures?

### Resource Suggestions

If any of your students would like to learn more about Katie Davis, you can point them to her two books—*Kisses from Katie: A Story of Relentless Love and Redemption* and *Daring to Hope: Finding God's Goodness in the Broken and the Beautiful*.

### Resource Suggestion

*God's Smuggler* by Brother Andrew tells the story of a young man who gives his life to the mission work of smuggling Bibles into Communist countries during the Cold War. Brother Andrew's life is an example of a man who placed radical trust in God to provide everything he needed.



**Facilitator Note:**

What you think of as “earthly treasures” may be totally different from what your students imagine. Learn from them and understand their perspectives. In the same way, they may have different ideas about what are “heavenly treasures.” Ask questions to learn more about what things their hearts value. Be an investigator, not a judge.

“It would seem that Our Lord finds our desires not too strong, but too weak. We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased.”

—C. S. Lewis,  
*The Weight of Glory*

**SAY:** C. S. Lewis was an author and theologian who was very good at describing the Christian life. He had some thoughts about what humans desire and treasure. From Lewis’s perspective, God doesn’t think our desires are too strong—instead, God finds our desires too weak.



**CONNECT TO MY LIFE AND THE WORLD**

**Student Goal: Youth will consider that money doesn’t solve life’s problems and that Jesus offers a better, lasting kind of life.**

**Winning the Lottery**

**SAY:** Let me tell you the story of Billie Bob Harrell, Jr. In 1997 he won \$31 million in a Texas lottery. While things were great at first, his life spiraled out of control following his lottery win. People from all over, including strangers, began to demand that Billie share his winnings. Billie slipped into a deep depression and told his financial advisor that “winning the lottery was the worst thing that has ever happened to me.” Twenty months after winning the lottery, Billie committed suicide.

In fact, there are many stories like this one. There have been hundreds of people who have later admitted that they fell into a deep depression after winning the lottery or wished they had never won in the first place.

**ASK:** Do you think winning the lottery can bring true joy? Why or why not?

Why do you think some people become depressed after they win the lottery?

What challenges could a follower of Christ face if they won the lottery?

**SAY:** When Billie Bob Harrell Jr. died, he was not able to take his \$31 million with him. What was left of the money was divided among a number of people. God is not impressed by our bank accounts, our clothes, or our cars. Instead, God wants us to do God’s work in the world and store up treasures in heaven. These are the things of eternal significance.

**ASK:** Why do people want money so badly?

**SAY:** When you think about it, people aren’t really obsessed with acquiring the most money in their bank accounts. Instead, people so badly want what money can buy and offer them. For some people, it’s the coolest clothes, cars, or houses. They want things that will impress

people and give them a good reputation. Other people love to go on extravagant vacations. Still others want to feel the security of money so they don't have to worry if it will all fall apart.

In this passage, Jesus isn't saying that money and earthly treasures are evil, but he is warning us not to place any of these things ahead of seeking God and doing God's good work in the world. Investing in what will last into eternity is much better than investing in what is temporary.



## CLOSING

Reaffirm the following truths to your students:

1. A life spent running after earthly treasures will in the end be pointless.
2. A life spent seeking after God and God's work in the world will be an eternal investment.
3. We must choose between serving God or money. We can't choose both.

Close your lesson in prayer. Pray that God would give you and your students undivided hearts that seek after Jesus.

### Further Explanation

Trauma and destructive life patterns can be passed on from generation to generation. In this same way, love, support, faith, relational investment, forgiveness, and generosity can also have long-lasting generational impact. These are heavenly treasures.