

Session 16 Loving Jesus in the Use of Our Money (Mt. 6:19-24)

I. JESUS' TEACHING ON MONEY

A. The Bible states that prosperity is a blessing and poverty is a curse. My definition of prosperity is *having enough money to meet our needs, to bless others, and to extend the work of the kingdom*. God gives wealth to establish His covenant and bring more into the benefits of it (Deut. 8:18).

²*I pray that you prosper in all things and be in health, just as your soul prospers. (3 Jn. 2)*

B. Jesus taught on finances many times. Of Jesus' 38 parables, 16 deal with money. One out of every 10 verses in the gospels has to do with money or possessions—a total of 288 verses. He emphasized two themes related to money more than the other biblical principles on finances:

1. He promised that God desires to supernaturally multiply our finances (time and eternity).
2. He warned us of the spiritual dangers of covetousness. He focused on stewarding money *with the right spirit*, which includes not loving it, hoarding it, or trusting in it.

C. Jesus spoke on money four times in Matthew 6. He promised that the Father rewards generosity in this age (6:4). He called us to pray for our daily provision (6:11). He addressed fear related to lacking money (6:25-33). He warned us of covetousness and urged us to use money in a way that gains heavenly treasure, expresses our love to God, and strengthens our spiritual life (6:19-24).

D. The measure in which we act against fear and covetousness by operating in the opposite spirit (faith and generosity) determines some of the measure in which God intervenes in our finances. Love is not minimized by believing God's promise to give us more money and eternal rewards.

³⁸*“Give, and it will be given to you: good measure, pressed down, shaken together, and running over...For with the same measure that you use, it will be measured back to you. (Lk. 6:38)*

II. GIVING: LOVING JESUS AS WE LAY UP TREASURE IN HEAVEN (MT. 6:19-24)

A. Jesus urged us to use our money in a way that gains heavenly treasure, expresses our love to God, and strengthens our spiritual life, and He warned us of covetousness (Mt. 6:19-24).

¹⁹*“Do not lay up for yourselves treasures on earth, where moth and rust destroy...”²⁰*but lay up for yourselves treasures in heaven...”²²*The lamp of the body is the eye. If your eye is good, your whole body will be full of light...*²⁴*No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other.” (Mt. 6:19-24)***

B. **Principle #1:** Jesus urged us to use our money to express loyal love to God (v. 24). Here, He defined love of God in terms of how we spend money. Money is a relational subject to Jesus. The size of sacrifice in loving God in our giving is more important than the size of the gift. The widow loved more than those who gave more with less sacrifice (Lk. 21:1-4).

³*“This poor widow has put in more than all; ⁴for all these out of their abundance have put in offerings for God, but she out of her poverty put in all.” (Lk. 21:3-4)*

- C. **Principle #2:** Do not treasure earthly possessions (v. 19). The word *treasure* is an all-inclusive term that includes anything a man thinks of as his wealth, such as his position and reputation; it includes all that money can buy. Our treasure is what we most want to invest our time, money, and thinking into. Is it possessions, comfort, reputation, and influence, or developing our relationship with Jesus and helping others do the same?

¹⁹***“Do not lay up for yourselves treasures on earth, where moth and rust destroy.” (Mt. 6:19)***

1. Some are tempted much more by status and position than money. They dream much more about influence than money. Their main interest is in establishing their prominence in the workplace or their ministry. Thus, they lay up treasures on earth without recognizing it.
2. Jesus did not call us to refuse to have possessions, property, a savings account, or life insurance, etc. Scripture endorses planning, saving, investing, etc.
3. Jesus warned us of covetousness, which is to inordinately treasure or strongly desire money and possessions in a way that hinders our devotion to God. I think most people assume that they do not have a problem with covetousness.
4. Jesus warned us not to “treasure” our possessions, not to thinking that our life consists in the amount of money that we have. He called us to be rich toward God.

¹⁵***“Beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.”***¹⁶ *...He spoke a parable...²⁰“... ‘Fool! This night your soul will be required of you...’²¹So is he who lays up treasure for himself, and is not rich toward God.” (Lk. 12:15-21)*

5. Jesus taught that we must guard against the deceitfulness of riches—covetousness—so that our love for God (our heart) will not be choked and defiled.

¹⁸***“They are the ones who hear the word...¹⁹and the cares of this world, the deceitfulness of riches...choke the word, and it becomes unfruitful.” (Mk. 4:18-19)***

6. Being preoccupied with money and entitlement, with what should be “mine,” is defiling.

²***“From within, out of the heart of men, proceed evil thoughts, adulteries, fornications, murders,²²thefts, covetousness...²³These evil things...defile a man.” (Mk. 7:21-23)***

7. The love of money is “a root of many evils” (1 Tim. 6:10). Paul listed covetousness as an attitude that we must put to death, because it leads to more evil (Col. 3:5; Eph. 5:3).

⁹***Those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition.¹⁰ For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. (1 Tim. 6:9-10)***

8. Money that we keep is not “our money”—only the money we give away is ours forever.

- D. **Principle #3:** We can exchange our money for heavenly treasure (v. 20). Eternal rewards show us how God feels about the way we loved Him while we were on earth. Jesus “pays us so well” for doing so little. He rewards us for even giving a cup of water (Mt. 10:42).
- ²⁰“**Lay up for yourselves treasures in heaven, where neither moth nor rust destroys.**” (Mt. 6:20)
1. We will soon enter a realm of endless glory, so we should invest as much time and money as possible into the kingdom and not our houses, pleasure, comfort, or reputation.
 2. Jesus called His disciples to gain treasure in heaven by using their money to obey God.
³³“**Sell what you have and give alms; provide yourselves...treasure in the heavens...**” (Lk. 12:33)
²²“**Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow Me.**” (Lk. 18:22)
 3. Heaven is the realm of glory and nothing can steal or destroy there. Thieves cannot steal our heavenly treasures because God is the guardian of it. Even our reward for giving a cup of water will never fade away. This makes our obedience very significant. Why do we lay up treasures on earth when we know what is going to happen to them?
⁴“**...an inheritance incorruptible...that does not fade away, reserved in heaven...**” (1 Pet. 1:4)
 4. The apostles will rule in the Millennium in light of “leaving their money” to obey God.
²⁷“**We have left all and followed You. Therefore what shall we have?” ²⁸Jesus said, “**...in the regeneration [Millennium]...you will sit on twelve thrones.**” (Mt. 19:27-28)**
- E. **Principle #4:** Our emotions follow the way in which we use and spend our money (v. 21), either to worldliness or to the realities of heaven. The way we use our money affects our emotions.
- ²¹“**For where your treasure [money] is, there your heart will be also.**” (Mt. 6:21)
1. There is a connection between our money and our emotions—love, desire, greater interest, possessiveness, jealousy, fear, etc.
 2. Those who give their money to the kingdom will love the kingdom more.
- F. **Principle #5:** If the eye of our heart is good, we’ll be full of light—having a vibrant heart (v. 22). The way we use our money affects our spiritual life and our capacity to enjoy God and His Word. In Scripture, our body often refers to our *whole personhood* (not just our outer man).
- ²²“**The lamp [source of light] of the body is the eye [of the heart]. If your eye is good, your whole body will be full of light...**” ²³“**If your eye is bad...full of darkness.**” (Mt. 6:22-23)
1. Having a good eye speaks of our “primary life vision” being to love Jesus by obeying His teaching and living for treasures in heaven. The lamp that allows spiritual light to touch our inner man is the “eye of our heart,” or the eyes of our understanding (Eph. 1:17-18).

2. Having a bad eye refers to a life vision that neglects the values of the Sermon on the Mount and makes decisions primarily to enhance our treasures on earth.
 3. Jesus longs for us to know the *pleasure of wholehearted love* for God (instead of seeing it as a sacrifice). The eye gate is where our imagination is fed. If the eyes of our heart are set on that which brings us light, then our whole body (or person) will be full of light.
 4. Being full of light means having the capacity to feel loved by God and to feel love for Him and others in return. It means feeling delight in doing God's will, meditating on His Word, embracing holiness, and receiving living understanding of His Word.
 5. What is the primary dream of your life? Is it to have more money, influence, or honor in business and ministry, and comfort in circumstances, or is it to walk in grace that empowers us to live out the Beatitudes?
- G. **Principle #6:** Light can be lost and replaced by darkness. This principle can be experienced at various levels, from a believer who loses ground in their spiritual life to one who completely rejects the Lord and ends up in outer darkness (Mt. 8:12).
- ²³***“But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!” (Mt 6:23)***
1. Our past decisions to obey Jesus must be maintained, because it is possible to lose some of our capacity to experience light. Restoring our commitment to obey and seek Jesus with all of our heart is the only way to restore our capacity to enjoy His light.
 2. Some speak of the cost of discipleship, but ***the cost of non-discipleship is much higher.***
- H. **Principle #7:** It is impossible to serve both God and money. The picture here is of a slave and a slave-owner. To serve does not signify an occasional act of obedience, but a bondservant who constantly obeys. Men can work for two employers, but no slave can be the property of two masters. Single ownership and full-time service is the essence of slavery.
- ²⁴***“No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon. (Mt 6:24)***

III. A SIMPLE LIFE STYLE

- A. Paul exhorted Timothy to embrace a simple lifestyle by being content with food and covering.
⁸***...and having food and clothing, with these we shall be content. (1 Tim. 6:8)***
- B. We must see God's desire to give financial blessing (prosperity); we must resist covetousness, yet without overreacting and embracing a spirit of poverty. We should teach on the kingdom benefits of prosperity, the perils of covetousness, and the contentment of a simple lifestyle.
¹¹***I have learned in whatever state I am, to be content: ¹²I know how to be abased, and I know how to abound...I have learned both to be full and to be hungry, both to abound and to suffer need. ¹³I can do all things through Christ who strengthens me. (Phil. 4:11-13)***