FBC SUMMIT

LIFE Group Discussion Guide

November 15, 2026

Matthew 6:19-24

CONVERSATION STARTERS

What are some highs or lows you experienced this past week?

What Scripture has been shaping you recently?

Where have you seen God moving in your life this week?

What did you hear in today's sermon OR read in today's passage that you would like to discuss?

What did you learn about yourself in today's sermon/passage?

What did you learn about God in today's sermon/passage?

What convicted you as you listened to today's sermon OR read in today's passage?

OPENING

What is something you own that is especially valuable to you? What makes it valuable?

Jesus has been teaching about the heart behind our spiritual practices. Now He turns to another issue that reveals our hearts: what we value and where we place our security.

Today we will examine how following Jesus means valuing eternal treasure and allowing God - not possessions - to be our ultimate master.

SCRIPTURE READING

Read **Matthew 6:19–24** together.

As you read along, notice:

- What two kinds of treasure does Jesus describe?
- What does Jesus say happens to earthly treasures?
- What does He mean by “treasure in heaven”?
- What does Jesus say about the eye?
- Why does Jesus say we cannot serve both God and money?

PASSAGE SUMMARY

Jesus moves from religious practices to the way His followers view possessions and money. He isn't simply teaching about financial management. He is addressing the heart**.**

Earthly possessions are temporary. They can deteriorate, be lost, or be taken away. Jesus calls His followers to invest in what lasts eternally.

The statement about the eye connects our vision with our priorities. What we focus on and value shapes the direction of our lives.

Jesus then makes the issue unmistakably clear: we cannot have two ultimate masters. Money and possessions can become masters when we place our trust, identity, security, or significance in them.

Jesus isn't saying that having possessions is automatically wrong. He is warning against allowing possessions to possess us.

Main Point:
What we treasure reveals what controls our hearts.

DISCUSSION QUESTIONS

Why does Jesus connect our treasures with our hearts?
What we value influences what we think about, pursue, protect, and prioritize. Our use of money and possessions can reveal what matters most to us.

What does Jesus mean by "treasures in heaven"?
He calls us to invest our lives in things with eternal value—knowing God, loving others, sharing the gospel, serving, giving, and living faithfully for Christ.

What does Jesus mean when He says, "The eye is the lamp of the body"?
Jesus connects what we focus on and desire with the direction of our lives. What captures our attention can shape our priorities and actions.

Why can't we serve both God and money?
Because both can demand our ultimate loyalty. Money can become a competing source of security, identity, and control. Jesus calls us to make God our highest allegiance.

How can we enjoy and use possessions without allowing them to become our master?
By recognizing that everything belongs to God, practicing gratitude and generosity, and regularly examining whether our possessions are helping us serve God or becoming what we serve.

APPLICATION

What tends to compete most with God for your attention, trust, or security?

What does your spending, saving, giving, and use of possessions reveal what you value?

What is one practical step you could take this week to invest more intentionally in things that have eternal value?

DIG DEEPER

Read 1 Timothy 6:6–10, 17–19. What warnings and instructions does Paul give wealthy believers?

Read Proverbs 11:24–25. What does this passage teach about generosity?

Read Luke 12:13–21. How does Jesus' teaching about the rich fool reinforce Matthew 6:19–24?

What is the difference between owning possessions and allowing possessions to own us?

How can our LIFE Group encourage one another to live generously and keep eternal priorities ahead of material priorities?

CLOSING THOUGHT

Jesus doesn't tell us that possessions have no value. He reminds us that they have limited value**.**

Everything we own on earth is temporary. But our relationship with God and the things we do for His kingdom have eternal significance.

The question isn't simply, “What do I have?”

The deeper question is: “What has my heart?”

Your treasure reveals your heart, and your master reveals your priorities.

LOOKING AHEAD

Next week we will discuss **Matthew 6:25-34** as we continue the series, *The Greatest Sermon Ever Preached: The Sermon on the Mount.*

PRAYER FOCUS

Pray that we would:

- Treasure Christ above possessions and financial security.
- Recognize God as the owner and provider of everything we have.
- Grow in gratitude, generosity, and contentment.
- Help our LIFE Group keep eternal priorities at the center of our lives.
- Pray for our worship services—that hearts will be open, the Spirit will move powerfully, and people will respond in obedience to Christ.

COMMENTARY

The CSB Study Bible Commentary on **Matthew 6:19-24** focuses on wealth, idolatry, and the-heart's true loyalties within the Sermon on the Mount.

1. Earthly vs. Heavenly Treasures (6:19-21)

- **Fleeting Riches:** Worldly treasures are temporary and vulnerable to decay or theft (moths, rust, and thieves). In the ancient world, wealth often meant stored grain, expensive clothing (like wool vulnerable to moths), or precious metals.

- **Eternal Investment:** Believers are commanded to store up treasures in heaven, which are secure and permanent.

- **The Heart's Direction:** *“For where your treasure is, there your heart will be also”* (v. 21). Rather than the heart chasing wealth, Jesus teaches that a person's affections inevitably gravitate toward wherever they invest their time, energy, and resources.

2. The Bad Eye and Moral Darkness (6:22-23)

- **The Lamp of the Body:** Jesus uses the eye as a metaphor for spiritual perception and generosity (v. 22-23).

- **The Stingy Attitude:** A "good eye" represents a generous, open, and focused outlook, while a "bad eye" indicates a stingy, greedy, or envious attitude.

- **Spiritual Blindness:** If a person's inner vision is clouded by greed or materialism, their entire spiritual state falls into deep darkness.

3. Two Masters: God and Money (6:24)

- **Exclusive Devotion:** *"No one can serve two masters"* (v. 24). In the ancient system of slavery, a slave belonged wholly to one master and could not divide loyalty between two competing owners.

- **Idolatry:** Money (or *mammon*) easily shifts from a tool into a rival god. Jesus makes an absolute distinction: a person cannot be devoted to both God and material wealth at the same time.