# 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

***If you could keep only three things you own, what would you choose and why?***

We all have things we value. Jesus teaches that what we treasure says something important about our hearts—and that we have to be careful not to let possessions, popularity, or success become more important than God.

Today we will examine how following Jesus means valuing what lasts forever and allowing God—not possessions or success—to be our ultimate priority.

## SCRIPTURE

Read **Matthew 6:19–24** together.

As you read, listen for:

- The difference between earthly and heavenly treasure
- What Jesus says about our hearts
- What the “eye” has to do with our priorities
- Why Jesus says we cannot serve two masters

## PASSAGE SUMMARY

Jesus is teaching about what controls our hearts. Earthly possessions can be lost, damaged, or taken away. Heavenly treasure lasts forever.

Jesus then connects our treasure to our hearts: what we value most will shape how we live.

He also says, “The eye is the lamp of the body.” In other words, what we focus on and desire affects the direction of our lives.

Finally, Jesus makes the issue very clear: we cannot make both God and money our ultimate master.

This does not mean that having possessions or money is automatically wrong. The danger comes when those things become more important to us than God.

## DISCUSSION QUESTIONS

***What does Jesus mean when He says, “For where your treasure is, there your heart will be also”?***
What we value most affects what we think about, spend time on, pursue, and protect. Our choices can reveal what matters most to us.

***What are some examples of “earthly treasures” that can become especially important to teenagers?***
Money, clothes, phones, technology, popularity, sports, achievements, appearance, friendships, social media, entertainment, or having the newest or best things.

***What does Jesus mean by “treasures in heaven”?***
Investing our lives in things that have eternal value—knowing and following Jesus, loving others, sharing the gospel, serving, giving, and living faithfully for God.

***What does Jesus mean when He says, “The eye is the lamp of the body”?***
What we focus on and desire affects the direction of our lives. If our attention is constantly focused on possessions, popularity, or success, those things can begin to control our priorities.

***Why can't we serve both God and money?***
Because both can become competing masters. Money and possessions can give us a false sense of security or become what we depend on. Jesus calls us to give God our ultimate loyalty.

***How can we enjoy the things God has given us without allowing them to become more important than God?***
We can be thankful for what we have, remember that everything ultimately belongs to God, practice generosity, and regularly ask whether our possessions are helping us follow Jesus or distracting us from Him.

## APPLICATION

***What is something that could easily become more important to you than following Jesus?***

***How do the way you spend your time, money, and attention reveal what you value?***

***What is one practical thing you could do this week to invest more in things that have eternal value?***

## DIG DEEPER

***READ 1 Timothy 6:6–10, 17–19. How does Paul warn Christians about the dangers of loving money? What does he encourage believers to do with what God gives them?***

***READ Luke 12:13–21. How is Jesus' warning about treasure similar to the story of the rich fool?***

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

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

As a group, look for one opportunity this week to invest in something that has eternal value—encouraging someone, serving someone, giving generously, or helping someone take a step toward Jesus.

## CLOSING THOUGHT

Jesus isn't simply asking, “What do you have?” He's asking, “What has your heart?” The things we treasure influence our priorities. If Jesus is our greatest treasure, our time, attention, choices, and resources should increasingly reflect that.

Challenge
This week, pay attention to what receives most of your time, attention, energy, and money.

Ask yourself:
***"Does this help me treasure Jesus, or is it becoming my treasure?"***

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 Jesus more than possessions, popularity, or success.
- Pray that we would recognize God as our provider and learn to live with gratitude and generosity.
- Pray that our LIFE Groups would help one another keep eternal priorities at the center.
- 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.