

# WHERE'S YOUR TREASURE?

## MATTHEW 6:19-24

*"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal... Wherever your treasure is, there the desires of your heart will also be."  
- Matthew 6:19, 21*

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**As you begin your group time use one or more of the following questions to get the conversational ball rolling:**

*Do you collect anything? If so, what? What is the most extreme measure you have taken to get one of your collectibles?*

*What does your collection say about your interests and passions?*

*What was the wisest investment you ever made? Explain.*

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Most of us live in a western culture dominated by excess, choice, upgrades, affluence, consumerism, and debt; yet, because there's always someone around us who has considerably more than we do, we tell ourselves that we're not wealthy. The truth is that we're blind to the fact of how our financial decisions reveal our focus and passions. We can either spend our lives collecting treasures on earth or in heaven, but not both.

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Jesus pointed out the first factor when investing should be **VALUE**. **Read together Matthew 6:19-20.**

In 2011, Americans spent \$10.7 trillion shopping, \$18 billion of that on credit card late fees alone. Yet that same year, the number of Americans on food stamps hit a record high 45.8 million people (which has since been broken). What do these statistics say about what our cultural values are?

Jesus never opposed ownership of possessions. However, He reproached the misplaced value and priority believers may devote to material wealth. How would you define treasures in heaven, and do you truly value them now?

Practically speaking, what does it mean to *collect* treasures in heaven? What do those treasures look like and how do we get them?

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The second key when investing is the **VISION**. **Read Matthew 6:21-23 together.**

In Jewish writings, a good eye represented a generous attitude and a bad eye a stingy, miserly attitude. What criteria should we use to rate our eyes as good or bad?

What alternative does Jesus propose with respect to our desires?

Is money evil? Why or why not? When might money become evil and cloud our vision?

Examine two prayers in scripture and discuss their similarities. The prayer of Agur in Proverbs 30:8-9 and Jesus' prayer in Matthew 6:9-13. What do these prayers teach should be the focus of our lives and the vision we invest in?

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Finally, Jesus lets us know that if we're going to invest we must **COMMIT**. Read together **Matthew 6:24**.

When we believe in God's love and goodness, that we can trust He has our best in mind, we can release our hold on our money. We can use our resources freely for the sake of the kingdom of God. Why are materialistic and godly values at odds? Is there a way to reconcile those values? Why or why not?

How do we become a slave to money? What can you commit to doing this week that may help you out of that slavery?

What are you committing to above the Lord, and how does materialism affect our ability to share the gospel? Think in terms of reputation, attitudes, priorities, resources, and so forth. See **Revelation 3:15-16** for a picture of our effectiveness when torn between two masters.

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**Pray:**

*Pray that God would instill the right value system in your heart today. Ask Him to remove the things clouding your vision from His purposes and plan for your life. Pray the Holy Spirit would give you wisdom to invest wisely in the eternal treasures God holds for us in heaven. Seek Jesus and what He values and you will be satisfied today.*

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**Connect:**

Are you enslaved to the things of this world and now you are neck deep in debt? Commit to seeking help today by finding the financial help you need. There are several online resources available including Dave Ramsey's Financial Peace University, Crown Financial Ministries, and Debt-Proof Living. Seek the help you need today and be prepared to make sacrifices!