

Title: Treasure Test

Text: Matthew 6:21-24

Target: You can't keep what you've got, but you can send it ahead.

I. The Place of Trust: *"For where your **treasure** is, there your heart will be also."* (Vs. 21) **A.**

Revealed by what we Consider

B. Revealed by what we Chase

C. Revealed by what we Collect

Discussion Question: When your mind wanders during the day, what do you most naturally think about, plan for, or worry about, and what does that reveal about where your treasure really is

Cross references Colossians 3 1 to 3, Psalm 139 23 to 24

Discussion Question: If someone watched your calendar and bank account for a month, what would they conclude you value most How close or far is that from what you say you value in Jesus

Cross references Luke 12 34, 2 Corinthians 13 5

Discussion Question: What is one "treasure" you are afraid to lose a relationship, lifestyle, comfort, reputation, etc and how is Jesus inviting you to loosen your grip and trust him with it

Cross references Mark 10 17 to 22, Proverbs 3 5 to 6

II. The Problem of Greed: *"The **eye** is the lamp of the body."* (Vs. 22a)

A. I Do Have Enough: *"So, if your eye is **healthy**, your whole body will be full of light."* (Vs. 22b)

1. Take Inventory

2. Establish Margin

3. Be Sacrificial

B. I Do Not Have Enough: *"But if your eye is **bad**, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness."* (Vs. 23)

1. Distorts Vision

2. Divides Affections

3. Disrupts Peace

Discussion Question: When you honestly take inventory of your life, where do you clearly see the goodness and provision of God that you sometimes overlook

Cross references James 1 17, Psalm 103 2

Discussion Question: Where in your time, finances, or emotional energy do you have zero margin How has that lack of margin affected your ability to be generous and available to God and others

Cross references Ephesians 5 15 to 17, Mark 6 31

Discussion Question: What is one specific way God might be inviting you to practice sacrificial generosity this season, not from your leftovers but from your “first and best”

Cross references 2 Corinthians 8 1 to 5, 2 Corinthians 9 6 to 8

III. **The Power of Contentment:** “No one can *serve* two masters,” (Vs. 24a)

A. Crucify Comparison: “for either he will *hate* the one and *love* the other, or he will be *devoted* to the one and *despise* the other.” (Vs. 24b)

1. Comparison Clouds Identity
2. Comparison competes with Calling

B. Cancel Covetousness: “You cannot serve God and Money.” (Vs. 24c)

1. Identity is in Christ
2. I am not an Owner
3. Think Eternally

Discussion Question: How would your relationship with money and stuff change if you truly saw yourself as a steward, not an owner What is one area where you still live more like an owner than a manager

Cross references 1 Corinthians 4 1 to 2, Psalm 24 1

Discussion Question: When you think about eternity, what current worry about money, status, or possessions starts to shrink a little Share that honestly with the group

Cross references Matthew 6 19 to 20, 2 Corinthians 4 16 to 18

Discussion Question: If Jesus asked you today to take one concrete step that shows “I belong to you, not to my stuff,” what might that step be for you

Cross references Luke 12 15 to 21, Romans 12 1 to 2

Takeaway: Money is a tool. Greed is a trap. Generosity is testimony, for it proves who you trust and what kingdom you belong to.

Challenge

This week, invite the Holy Spirit to give you a “Treasure Test” in real life.

1. Pray each day “Lord, show me where my treasure really is and teach me to trust you with it”
Matthew 6 21
2. Choose one practical step that loosens your grip and strengthens your trust give something away, forgive a debt, create financial or time margin, or serve someone in secret Matthew 6 3 to 4, 2 Corinthians 9 7
3. Next time your group meets, be ready to share what you did, how it felt, and what God showed you through it James 1 22