Where Your Treasure Is

MATTHEW 6:19-24 (BSB) · SMALL-GROUP LESSON · DIGDEEPER.AI

The Big Idea

Whatever you sink your money and your hours into is where your heart's going to end up living, so the real question isn't whether you'll love something but what you're loading up on.

Opening Lines

Nobody in this room is neutral about money. You already have a treasure, and your heart has already followed it somewhere. Tonight we find out where.

Before You Teach

- Goal: Get every person to see honestly where their treasure has actually gone, and to move one real thing toward what moth and rust can't touch. Not guilt — clarity, then one step.
- If you're short on time, cut: The eye/lamp discussion can be trimmed to a single sentence if time runs short. Protect the treasure-then-heart insight and the two-masters verdict at all costs.
- Where the moment lives: It lives in the moment someone names out loud what their money has been buying their heart. The line between 'God and Mammon' gets crossed when they say the specific thing they can't let go of.
- Your prep: Look at your own last month of spending before you walk in the door. You cannot ask the room to face this if you haven't.

Run It In Your Setting

The same lesson, sequenced three ways. Pick the one that fits your group and your clock.

CLASSROOM · ~20 PEOPLE · 45 MINUTES

Classroom opening with the phone (3 min). Read the passage aloud (3 min). Teach the historical siege on stored wealth — moth, rust, digging thief (7 min). Teach the word 'Mammon' with the two-fists image (6 min). Questions 1, 2, and 4 in pairs, then a few aloud (18 min). Commitment question and out-loud commitments (6 min). Transformation lives in the pair-share on the two masters; if time's short, cut the eye/lamp discussion to one sentence.

SMALL GROUP · ~8 PEOPLE · 60 MINUTES

Small-group opening with the empty chair, left in place all hour (5 min). Read the passage (3 min). Short teaching on treasure-then-heart and Mammon (10 min). Work through questions 1 through 5, going slow (30 min). Out-loud commitments, pressing each for the

specific (8 min). Close in prayer over their actual named things (4 min). Transformation lives in question 4 and the empty-chair compassion; cut question 2 first if you're running long.

COFFEE · 2-3 FRIENDS · 30 MINUTES

Coffee opening — 'what would your spending say you love?' (4 min). Read verses 19-21 and 24 aloud (2 min). One thought on treasure pulling the heart, and on Mammon as a master (5 min). Questions 4 and 5 only, honest and unhurried (14 min). Each name one thing to move this week (5 min). Transformation lives in the commitment; there's nothing to cut here — just protect the honesty over the coverage.

Commitments, Not Summary

This is a habit for every lesson you'll ever teach — this week we drill it deliberately. Remember week 4 and week 9, when you first practiced ending not with a recap but with people saying out loud what they'll actually do. Level three raises the bar: tonight, don't accept a soft commitment. When someone says 'I want to be more generous' or 'I'll think about my spending,' gently press them to write down the specific — which expense, by when, toward whom — where only they and God will see it. A commitment that names a dollar amount, a date, or a person is a commitment. Everything vaguer than that is a summary in disguise. Your job is to catch the vague one and ask the one follow-up question that makes it real, without shaming anyone into it.

Why This Passage Matters

Most people believe their heart leads and their money follows — that they give to what they already love. Jesus flatly reverses it. Put your treasure somewhere and your heart migrates there and moves in. That is either terrifying or freeing depending on what you're loading up on, and it means the direction of a whole life can be steered by what a person does on payday. This isn't a lecture against owning things. Jesus names a fact everyone in that Galilean crowd already knew from hard experience: every form of stored wealth — the fine cloth, the barn of grain, the silver buried in the wall — was under constant siege from moth, corrosion, and the thief who dug through the mud brick to get it. He's not scolding the longing for security. He's telling people where security actually exists. And then he refuses the compromise everyone wants: you cannot split the throne of your heart between God and money. One of them will rule. You get to teach the passage that hands people the master-key to their own affections — the reason they love what they love, and how to change it. Few passages are this practical and this deep at the same time.

Catch the Fire First

Before the room does it, you do it. Open your own banking app the night before and scroll last month honestly. Find the one recurring expense that surprised you, or the one that quietly shaped what you've been wanting. Then actually redirect one thing before you

teach — give it, cancel it, move it. Walk in able to say, without a fictional flourish, 'I did this exercise this week and here's the number that made me uncomfortable.' You are not performing vulnerability; you're proving the exercise is survivable. A teacher who has already moved one thing can ask the room to move one thing with a straight face.

Bring Your Own Story

- Tell of a time you stored up something earthly that got 'moth-eaten' — a thing you invested in that decayed, broke, or got stolen out from under you.
- Tell of a time you noticed your heart had followed your money somewhere you hadn't chosen on purpose.
- Sample — polished: 'God taught me to hold money loosely.' Real: 'I checked my banking app and I'd spent more on coffee runs than I gave away all month, and I sat in the driveway feeling sick about it.'
- Guardrail: real, not raw — tell the version that serves the room, not the one that's still bleeding.

Three Ways to Open

CLASSROOM: "Hold up your phone. 'Somewhere on this device is a record of exactly what you loved last month. Jesus said your heart follows your treasure. Your banking app is a spiritual document. Let's read it against this passage.'"

Concrete image before abstract principle — start where their hands can feel it.

SMALL GROUP: "Pull an empty chair into the circle. 'This passage lands differently depending on who's sitting here. Picture someone not in this room — the one drowning in debt, the one who just lost everything to a divorce or a scam, the one who left the church because it seemed obsessed with money. If they were in this chair, how would they hear Jesus tonight?' Let the chair sit there the whole hour."

Name the absent person to keep the group from talking only to itself — the empty chair.

COFFEE: "'Honest question, no wrong answer: if a stranger looked at your last month of spending and nothing else, what would they say you love most?' Then let it sit."

A single honest question does more than a setup — go straight at it.

Teaching the Word

Teach the word behind 'money' in verse 24. The Greek is mamōnas, Mammon, and Jesus personifies it. Mammon is wealth treated as a master, a living rival on the throne. Here's the physical image: hold up two fists, both raised like they're being sworn in. 'No one can serve two masters.' Now try to bow to both fists at once — you can't. Your back only turns one way. That's Jesus' point: this isn't about how much you own, it's about who you bow to, and a heart only has one direction it can face. Read the line slowly and then stop talking: 'For where your treasure is, there your heart will be also.' Let the silence hold.

Don't rescue it.

Discussion Questions

1. Jesus says treasure comes first and the heart follows. Where have you seen that happen — money going somewhere and affection following it?

Coaching note: Keep this warm and observational, not confessional yet. Let them talk about hobbies, houses, kids' activities — anything. You're just proving the mechanism is real before it gets personal.

If it stalls: Think about a hobby you spent real money on. Did you love it before you spent, or did you love it more after?

2. What are the modern 'moths and rust and thieves' — the things that quietly eat the treasure we thought was safe?

Coaching note: Let them name the concrete ones: market crashes, cars, phones that die, homes that flood. The goal is to feel how exposed earthly treasure actually is, exactly as the first hearers did.

If it stalls: Name one thing you've owned that broke, got stolen, or lost its value faster than you expected.

3. Jesus says a bad eye fills the whole body with darkness. What comes through your eyes now that leaves you wanting things you didn't want an hour ago?

Coaching note: This is where the screen usually surfaces. Don't let it stay general — ask which app, which feed. Naming the specific source is half the freedom.

If it stalls: Have you ever put your phone down and suddenly wanted to buy something you'd never thought about before? What were you looking at?

4. 'You cannot serve both God and money.' Where in your life do you feel the two masters actually pulling in different directions?

Coaching note: This is the heart of it. Go first if the room is quiet — name your own tension. Let silence do the work; the honest answers come after the awkward pause, not before.

If it stalls: Yes or no: is there a decision coming up where the money answer and the God answer aren't the same? You don't have to say what it is.

5. If you looked at your spending as a map of your heart, what one thing would you want to move this week — and toward whom?

Coaching note: This is the commitment question. Drill it hard: don't accept 'be more generous.' Ask which expense, by when, to whom. Write down what they say so you can follow up.

If it stalls: Pick one recurring cost — a subscription, a habit, a splurge. Could you send that amount somewhere with lasting weight just once this month?

Questions You May Hear

"Is Jesus saying it's wrong to have savings or own nice things?"

No. He's naming a plain fact his hearers already knew — every form of stored wealth was under constant siege from moth, corrosion, and thieves. He's not scolding ownership; he's telling us where security actually exists so our hearts don't get robbed with our stuff.

"What exactly is 'Mammon'? Is it a demon or a god?"

Mammon is wealth personified as a master. Jesus makes money a rival ruler, not just a resource, because it doesn't want a share of your attention — it wants the whole throne. There's no dual citizenship of the heart.

"What does the eye being 'the lamp of the body' have to do with money?"

It's about what you fix your gaze on. A sound eye set on God floods the whole life with light; an eye captured by 'newer, nicer, more' fills you with darkness. It sits between the treasure teaching and the two-masters verdict because what you look at is what you'll end up serving.

"How do you actually 'lay up treasure in heaven'? It sounds abstract."

Luke 12 and 1 Timothy 6 make it concrete: heavenly treasure is stored by open-handed generosity now — giving to the needy, being rich in good works. It's not hoarding for later; it's releasing here in a way that can never be moth-eaten or stolen.

For Experienced Leaders

- The banking-app exercise creates shame fast if you're not careful. Say out loud, twice, 'This is for clarity, not guilt' — and go first with your own uncomfortable number.
- Someone wealthy in the room may get defensive. Don't corner them; keep returning the passage to 'who's on the throne,' which is a question for the person with five dollars and the person with five million alike.
- Don't let the eye/lamp verses become a rabbit hole about literal eyesight or ancient optics. One sentence, one physical image, then back to the throne.

Landing the Lesson

Commitments: Have each person write on the handout one specific thing they'll move this week — a dollar amount, a date, a person, an app they'll delete. Not 'I'll be more generous.' The real, named thing. Then go around and have each person say only 'I've decided,' or name the app they're deleting; amounts and the people they're giving to stay between them and the Father (Matthew 6:3-4).

Close by praying out loud that each person follows through on what they wrote down, and over the apps and habits people named. Don't reach for a written prayer; saying their own words back to God is what makes it land.

If you run out of time: If the room only gets to question 3 or 4 honestly, stop there. One real answer about the two masters is worth more than racing to the commitment question with nobody warmed up.

Midweek follow-up: Midweek, send one text to the group: 'Did you move the one thing? No pressure to reply — just a nudge before the moth gets there first.'

Free at digdeeper.ai/devotionals/matthew/6-19-24/lesson

Handout

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During the lesson:

- If a stranger saw only your last month of spending, they'd say you love: _____
- One 'moth and rust' thing I trusted that decayed, broke, or got stolen: _____
- What comes through my screen that leaves me wanting things I didn't want an hour ago: _____
- Where the two masters pull me in different directions right now: _____
- The one thing I'll move this week — the amount, the date, and toward whom: _____

Take-home actions:

- Open your banking app tonight and look at last month — not to feel ashamed, but to see where your treasure actually went. Then pick one recurring expense to redirect this week toward your church or someone in real need.
- Delete one shopping app from your phone, or unfollow three accounts that leave you wanting things you didn't want an hour ago.
- Around the dinner table, name aloud one thing God has already provided for your household and thank him for it in front of your family — gratitude loosens money's grip better than willpower does.

Set your heart where it cannot be robbed, on the Christ who became poor to make you rich.