



## INTRO

[Leader Note: To begin the series, I told a story about my tin box. If you have one, you should tell a story about something you held dear when you were younger. This series will be twice as helpful if you can include some personal stories!]

When I was a teenager, I had this small tin box I called my “secret stash.” It was where I kept the things I thought were priceless (birthday money, gift cards, a watch, etc.). I guarded that box like it was in the Smithsonian!

Years later, I found it in a closet, covered in dust. The money was gone, the cards had expired, and the watch had stopped ticking. I realized something simple but powerful: the things I thought were treasures didn't actually endure.

And honestly, that's true for a lot of what we chase! The things that feel like treasure today (status, money, followers, attention, etc.) end up fading faster than we expected. The more I thought about it, the more I realized that this is true for a lot of things in life.

## TRANSITION

Today, we're kicking off a series about money, which is a super touchy topic. First, I want to make sure we set the foundation that I'm not here to judge you or be too pushy. I just want to share how God changed my view of money. On one hand, I learned some things firsthand because I've made some financial mistakes. But also, I've learned some things reading through Scripture over the course of my life. In this series, I'd like to share those with you. Money is a tricky subject because it's not just about numbers. It's not even about your stuff. **It's about your heart.**

We like to think we own our money, but the truth is, money often owns us. It pulls on our emotions. It shapes our decisions. It decides how we feel

about ourselves and sometimes even how we treat others.

Think about it: when your friend gets the newest iPhone, something inside you goes, “I want that.” When you scroll past people on vacation, you think, “must be nice.” When someone offers to pay for you, it’s hard not to feel embarrassed.

Money doesn’t just buy stuff; it reveals stuff. It shows what we value. That’s why Jesus didn’t avoid talking about money. In fact, He talked about it more than almost anything else. Because He knew that if we want to understand our hearts, we have to look at what we treasure.

That’s exactly what Jesus wanted to help us see in Matthew 6.

## SCRIPTURE

Let’s read Jesus’ words together.

Matthew 6:19-24 (CSB) says, *“Don’t store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don’t break in and steal. For where your treasure is, there your heart will be also. The eye is the lamp of the body. If your eye is healthy, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. So if the light within you is darkness—how deep is that darkness! No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.”*

In this short section, Jesus gives us three truths that flip the world’s view of money upside down.

**Truth #1: Treasure doesn’t just show what you have. It shows who you are.** Jesus started by saying, “Don’t store up treasures on earth.” Now, He wasn’t saying it’s wrong to have stuff or to save money. What He’s warning against is building your life around it.

Because what you treasure is more than what you own; it shows what's got your heart. If your treasure is in your image, your grades, your popularity, or your bank account, your identity will always rise and fall with those things. Jesus said, "Where your treasure is, your heart will be also." This means your heart follows your money. Wherever you invest most deeply, that's where your heart moves. Think about it: where do you invest your time, your energy, and your attention?

This is why your spending, saving, and giving habits are deeply spiritual. They're not just financial; they're formational. Every purchase tells a story about what you think will make you happy. Every dollar has direction, and that direction points straight to your heart.

**Truth #2: What fills your focus will shape your future.**

Jesus said, "The eye is the lamp of the body." That's His way of saying your focus determines your direction. This means when your eyes are set on the wrong treasure, your life starts to fill with darkness. Envy, greed, comparison, insecurity...they all lead to darkness. But when your eyes are set on God's kingdom, your life fills with light. Your focus fuels your future.

You will always drift toward whatever has your attention. So, if all you think about is what you don't have, you'll end up being bitter. If all you think about is what you want, you'll end up empty. But if you focus on what God has already given you, you'll end up grateful. Gratitude is what turns what you have into enough. That's why Jesus warns us about our eyes. Because our eyes control our perspective, and perspective controls our peace.

**Truth #3: You can't give God your leftovers and call Him your Lord.**

Jesus finished by saying, "You cannot serve both God and money." Notice that He didn't say it's hard to serve both. He said it's impossible. Because both want control of your heart. Money says, "Trust me and I'll make you happy." God says, "Trust Me and I'll make you whole." And only one can be your master.

If money makes your decisions (if it decides how generous you are, how



- What's the worst or funniest money mistake you've ever made? (A dumb purchase, a scam, a subscription you forgot to cancel, etc.)
- What do you think Paul meant when he wrote, "Godliness with contentment is great gain"?
- Why do you think Paul compared the desire to be rich to a trap? What kind of "trap" was he talking about?
- The Bible says, "the love of money is a root of all kinds of evil." What's the difference between having money and loving money?
- What are some "money traps" or "stuff traps" people your age are most likely to fall into today?
- Why makes feeling content so rare in our world today?
- Paul wrote that contentment is the real kind of wealth. What would it look like for you to practice contentment this week?

**This preview includes a select number of pages from this resource.**

**If you like what you see, download the entire resource today!**

**[downloadyouthministry.com](http://downloadyouthministry.com)**