

# Working Challenges

*Six sessions on the Sermon on the Mount looking at key challenges at work*  
**Week 4: Our Money at Work (Matthew 6:19-24)**

**ICEBREAKER:** If you won £25,000 what would you do with it? [It's not £25 for Christmas from Aunt Doris. But then again it's not £25m which would completely transform your life and you could just quit your job right now if you wanted to]

The most common view of money today is something like this: “earn all you can, so you can spend all you can and so you save all you can – so that when you stop earning, you can still keep spending”. Jesus’ view is a little different:

## **1. Money is a poor investment (v.19-20)**

**The point:** Read v.19-20. Money and possessions do not last for ever (v.19). We can't take any of our money and possessions with us when we die.

**The illustration:** There was an oil millionaire who died and two friends were overheard at his graveside. One said to the other - “So how much did he actually leave?”. And the other replied – “Oh – he left everything”.

**The application:** Heaven is a good investment (v.20). At it's simplest, people will be in heaven, so Christians should invest as much as possible in people: the development of our own Christ-like character, helping alleviate other people's physical and emotional needs, and encouraging other people to put their trust in Christ for themselves so that they too can be a part of heaven.

## **2. Money is a good spiritual indicator (v.21-23)**

**The point:** Read v.21. Where our treasure is (i.e. where we invest our money), there our heart will be also (i.e. it reveals what or who we're actually committed to) (v.21). It is a similar idea in v.22-23. Jesus says our eye (our vision of money) determines what is going on in the whole of our body.

**The illustration:** Some people attach their wallets on a chain to their belt. Jesus says our wallets are actually on a chain to our hearts.

**BUZZ GROUPS:** Think back to your discussion over winning £25,000. What does that say about your heart? Is this a good spiritual indicator?

## **3. Money is a poor master (v.24)**

**The point:** Read v.24. We cannot serve both God and Money. It is impossible. We are either a slave to God, or a slave to our money and possessions.

**The illustration:** Refer to someone who is dual nationality. As much as they might claim to have allegiance to both nations, when they watch sport they will inevitably demonstrate that they have ultimate allegiance to only one.

**The application:** We can't serve two masters. We have to make a choice between God and Money as our master. When the choice is laid before us, we see what fools we are to have any other Master than the one true God.

Money doesn't fulfil, and it certainly doesn't forgive. Whereas in Jesus, God is the only Master who provides both fulfilment and forgiveness.

Martin Luther: 'there are three conversions necessary: the conversion of the heart, mind and the purse'. Dietrich Bonhoeffer: "Our hearts have room only for one all-embracing devotion, and we can only cleave to one Lord".

**BUZZ GROUPS:** How have you seen people become a slave to money? In what ways are you in danger of becoming enslaved to money?

#### **4. Money is a good servant (v.1-4)**

**The illustration:** Paint the picture of a servant – the servant can be put to good use or can be just left to watch TV all day. Similarly, money can be a good servant if we put it to good use.

**The point:** There are three ways in which our money can be used: a) Spending on us and our dependants (including saving for the future), b) Giving to gospel work, others and the poor (that is what Jesus is referring to in Matt 6:1-4) and c) Paying our taxes. Obviously it is right to pay all the taxes that we are supposed to pay (Romans 13:6–7; Matthew 22:21). This means that the crucial question about how we use our money is how we divide it up between spending on us and giving it away to others.

**The application:** In the Bible there are around 500 verses about prayer, but there are more than 2,350 verses on how we use money, and yet we very rarely talk about money or encourage each other to examine our hearts and our finances. There was a recent article in a Christian magazine where the author wrote, 'After 15 years as a pastor, I've found it much easier to talk to men about their sex lives than about their finances.'

On its own, money should be seen neither as something negative which might contaminate us, nor as something positive which will be a blessing to all. It all depends on our attitude to how we use our money. Money can be a good servant as long as we are guided in how we put it to use by the Good Master – the Lord Jesus Christ.

**BUZZ GROUPS:** Almost all of us are rich in the world's terms. Discuss how we can live out 1 Timothy 6:17-18 so that money is a good servant in our lives: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share". Encourage people to be as practical as possible.

**MINISTRY IDEA:** Read 1 Timothy 6:9-10. Encourage a time of silent confession for where people have had wrong attitudes/actions towards money. Pray for the Spirit to give joy in having God as our Master, and to give joy in being generous/willing to share