

The Gospel & Wealth

Luke 12:13–34

The Gospel of Luke, Volume 5 (Luke 10–12)

Relating rightly to wealth is difficult for everyone—whether we have much or little—because we look to possessions for a security only the Father can give. True wealth is found in knowing God as our adopting Father, who gave His Son and delights to give us the kingdom.

In This Lesson

- Review the Teaching Helps section.
- Start with a Hook—engage the group in the discussion for the night.
- Review the sermon and Scripture under discussion.
- Work through the discussion questions.
- Pray—use the included prayer guide.

Teaching Helps

Summary of the Sermon

We rarely admit we struggle with greed. In more than twenty years of ministry, almost every sin has been confessed—lust, anger, unforgiveness—but almost no one says, “I think I’m greedy.” Greed is hard to see in ourselves. Luke 12:13–34 places two groups side by side: a man who wants his inheritance divided (abundance) and disciples anxious about food and clothing (scarcity). Both are blind to their own covetousness. The rich man hears himself as “owed”; the poor disciples hear themselves as “realistic.” Jesus warns both: “Take care, and be on your guard against all covetousness.” Whether we have a lot or a little, we can be absorbed by possessions.

Why is relating to wealth so difficult? Because we look to it for a security it cannot give. The rich fool builds bigger barns and says to his soul, “Relax, eat, drink, be merry.” Full barns can protect against next year’s famine, but they cannot secure the soul against death. Jesus tells the disciples the same truth in different language: life does not consist even in food and clothing. We exist in something. We look to something as our foundational trust. The fool looked to barns; the disciples looked to the next meal. Both were asking possessions for what only a Father can supply—worth and safety. The nations seek these things because they do not know God as Father. Disciples do.

True wealth is located not in money or possessions that can be taken away, but in the eternal Father who overflows in love and from whom we can never be parted. This is the doctrine of adoption. God does not merely pardon our sins; He adopts us as children (John 1:12; Romans 8). Our inheritance is a kingdom that will one day heal the whole creation. The only worth that can rest a weary heart is being a child of God. The only safety that holds against stock-market crashes and death itself is belonging to the Father. Paul could say, “If God is for us, who can be against us?” because he knew the Father who did not spare His own Son. That is the daily medicine: when we abound, “He will graciously give us all things”; when ends do not meet, “It is the Father’s good pleasure to give us the kingdom.” Our life does not exist in what we possess. It exists in who possesses us.

Approaching This Week’s Lesson

Lead the group to this bottom line: we exist in who possesses us—the Father—not in what we possess. Do not let the conversation stay at the level of “be more generous” or “trust God more with money.” Press until people see that both abundance and scarcity can become a false security. Then refuse to leave them with a better technique for managing anxiety. The only lasting freedom is the knowledge that the Father who gave His Son delights to call us children and will give us the kingdom. Keep returning to the cross as the proof that God is for us.

Teaching Outline

Start with a Hook

Have you ever thought of yourself as someone who struggles with greed?

Most of us picture greed as a cartoon villain swimming in gold coins or a televangelist promising wealth. Because we do not see ourselves in those pictures, we assume the warning is for someone else. Luke 12 shows us something harder: both the man who already has an inheritance and the disciples who have almost nothing are blind to their own covetousness. Use the question to surface how easy it is to miss greed in ourselves, then open the text together.

Read the Passage

Luke 12:13–34 (ESV)

13 Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” 14 But he said to him, “Man, who made me a judge or arbitrator over you?” 15 And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.”

16 And he told them a parable, saying, “The land of a rich man produced plentifully, 17 and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ 18 And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ 20 But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ 21 So is the one who lays up treasure for himself and is not rich toward God.”

22 And he said to his disciples, “Therefore I tell you, do not be anxious about your life, what you will eat, nor about your body, what you will put on. 23 For life is more than food, and the body more than clothing. 24 Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! 25 And which of you by being anxious can add a single hour to his span of life? 26 If then you are not able to do as small a thing as that, why are you anxious about the rest? 27 Consider the lilies, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. 28 But if God so clothes the grass, which is alive in the field today, and tomorrow is thrown into the oven, how much more will he clothe you, O you of little faith! 29 And do not seek what you are to eat and what you are to drink, nor be worried. 30 For all the nations of the world seek after these things, and your Father knows that you need them. 31 Instead, seek his kingdom, and these things will be added to you.

32 “Fear not, little flock, for it is your Father’s good pleasure to give you the kingdom. 33 Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. 34 For where your treasure is, there will your heart be also.”

Outline the Passage

- 12:13–15 — The man in the crowd demands his share of the inheritance. Jesus refuses to play arbiter and warns everyone against covetousness: life does not consist in the abundance of possessions.
- 12:16–21 — The parable of the rich fool. He stores his surplus in bigger barns, plans to relax, and is called a fool because death claims his soul that night. He was rich toward himself but not toward God.
- 12:22–26 — Jesus turns to the disciples (and the listening crowd): do not be anxious about food or clothing. Life is more than these things. Anxiety cannot add a single hour to life.
- 12:27–31 — Consider the lilies and the grass. God clothes them; how much more will He clothe those of little faith? Do not seek what the nations seek. Your Father knows your needs. Seek His kingdom first.

- 12:32–34 — Fear not, little flock: the Father’s good pleasure is to give you the kingdom. Therefore sell possessions, give to the needy, and lay up treasure in heaven. Where your treasure is, there your heart will be also.

Discussion Questions

- Jesus places a man with an inheritance and disciples worried about basic needs side by side and warns both against covetousness. How does this challenge the way we usually picture greed? Where are you more likely to miss it in yourself—when you have more than enough, or when you feel you do not have enough?
- The rich fool and the anxious disciples are both looking to possessions for something only a Father can give. What “security” are you most tempted to ask money or possessions to provide (worth, safety, status, control)? How does knowing God as Father reframe that desire?
- Jesus says the Father’s good pleasure is to give you the kingdom, and He points to the One who was not spared so that we could be adopted. How does the cross prove that God is for you when your bank account is full—and when it is empty?
- “Where your treasure is, there will your heart be also.” If someone watched where your money, time, and worry go, what would they conclude you treasure most? What would it look like this week to seek the kingdom and trust the Father’s pleasure instead?

Prayer Guide

- Thank the Father that He did not spare His own Son, and that in Christ He delights to call us children and to give us the kingdom.
- Confess the places where you have looked to abundance or to basic provision for a security only God can give. Ask Him to open your eyes to any blindness toward your own covetousness.
- Pray for freedom from anxiety about food, clothing, savings, or status. Ask the Spirit to nail the knowledge of the Father’s love tightly into your heart.
- Ask for a generous, kingdom-seeking heart that lays up treasure in heaven and trusts that the Father who knows your needs will add what is necessary.