

Calvary Chapel of Philadelphia



# CHILDREN'S MINISTRY TEACHER'S PACKET

3rd - 5th Grade

## Sunday Morning

Study 25

*The Rich Young Ruler*

# The Rich Young Ruler

The Objective is the key concept for this week's lesson. It should be the main focus of the study.

These are the key verses that you will find helpful in teaching your study this week. The "Main passage" is the basis of the study, where the other verses support the objective of the lesson.

There is a memory verse for the students that relates to every study. If a student can memorize the verse for the following week you may give them a prize from the "reward box" found on your cart.

An introductory activity or question that will settle the class, draw their attention to the study and prepare their hearts for God's Word.

**Objective** To remind the students that salvation is by grace alone and give them an eternal perspective on wealth and material things.

## Key Verses

Luke 18:18-30—Main Teaching Passage

Matthew 19:16-29; Mark 10:17-30—Parallel Passages

Matthew 6:19-21, 24

Proverbs 13:7

2 Corinthians 8:9

1 Timothy 6:6-10

**Memory Verse** - Matthew 6:24

"No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve both God and money."

## Hook

Review last week's memory verse, Psalm 118:1.

Have the students imagine that they will wake up tomorrow as millionaires. Money, or the lack thereof, will never again be a worry or concern. Have some of them share what they would do with their money. How would it change their lives?

Then have them think through why their sudden change in status might be a bad thing. How would it change them? How might it change the way they think about God? All of us have thought about what it would be like to be wealthy, but wealth can come at a cost. We'll learn more about that in today's lesson.

What does the Bible say? This is where we will read a passage or series of passages that teach on the subject of the day.

# BOOK

A wealthy young ruler approached Jesus and asked Him a question: “Good Teacher, what shall I do to inherit eternal life?” Jesus responded first by stating that no one is good but God, then proceeded to remind the young ruler of some of God’s commandments. The young man said he had kept the commandments ever since he was a young boy. Jesus responded that the young man still lacked one thing. “Sell all that you have and give the money to those who are poor.” At these words, the young man became very sad and went away, because he was very rich.

As Jesus watched the young man leave, He also became sorrowful, and used the opportunity to teach those around Him that it is hard for those who have riches to enter God’s kingdom—harder than fitting an entire camel through the eye of a needle! The people who heard Jesus were shocked. “Who then can be saved?” they asked. Jesus responded that with God, all things are possible.

After these things Peter stated, “We have left everything and followed you.” Jesus assured him and all who would make such sacrifices (leaving material things or loved ones for the sake of God’s kingdom) that they would be greatly rewarded and have eternal life.

# LOOK

Today we learn about a man who had everything, but had nothing. In a world that bombards us with commercials and advertisements filled with things that promise to make our lives better and more happy, it’s easy to find ourselves imagining what our lives would be like if only we had this or that. Maybe it’s hard for us to imagine that people who have everything they could ever wish for could ever be bored or unhappy, but that was true of the young man in today’s Bible lesson.

We learn right at the start that something was bothering this young man. He wasn’t able to just settle down and enjoy what he had because even though he had so much, he knew he couldn’t enjoy it forever. One day, his life would end. And what would happen then? So he asked Jesus, “What must I do to inherit eternal life?” The way he asked this question tells us something about what he believed. He did not understand that it is by grace we are saved through faith. It’s not of ourselves, but the gift of God, not of works, lest anyone should boast (Ephesians 2:8-9). What must he *do*? Nothing! Salvation is a gift. It cannot be bought or earned, it just has to be received.

But something was standing in the way of this young man receiving God’s gift. Even though he had so much, there was one thing he lacked.

The interpretation/  
exegesis of the passage.  
What does this passage  
mean? How does this  
passage apply to my  
life?

# LOOK (Continued)

And in order to get the thing he didn't have, he would have to sell everything he did have. But wait! Didn't we just say that salvation is a gift? Why did Jesus tell him to do that? Do we have to sell everything we have to follow Jesus? Do you have to be poor to be a Christian? Of course not! There were plenty of wealthy people who followed and believed in God in the Bible. Abraham was wealthy, for example, and so was Job. But they served God, not themselves, with their money. They were ruled by God, not by their possessions. This man loved his wealth more than God, and Jesus was showing him that he couldn't love both.

Jesus taught about the danger of this in the Sermon on the Mount. "You cannot serve both God and money" (Matthew 6:24). We can either love money, or we can love God with our money. It is not wrong to be rich, but the *desire* to be rich comes with temptation, and the *love* of money will lead to sorrow. The Bible teaches that God is enough for us and more, but people who just desire to get more and more stuff believe the lie that their lives will be better with more things. Sadly, there are some who believe that lie. They give up following Jesus just to get more stuff (money, toys, friends, popularity, clothes, etc.).

Proverbs 13:7 is reflected perfectly in today's lesson. "There is one who makes himself rich, yet has nothing (the rich young ruler), and one who makes himself poor, yet has great riches (Jesus Christ)." "For our sakes He became poor, that we through His poverty might become rich" (2 Corinthians 8:9). We will always be tempted to think that more will make us happy, but we will only be satisfied when we make Jesus our everything. Jesus offers us riches that will never fade. When we let Him rule over our things and our lives, we will have life, joy, and treasures in heaven.

But what about you? What/who is most important to us? Jesus or stuff? It can't be both. Jesus gave up everything to give you life and desires to bless us with treasures in heaven. Let's learn from this young man's mistake, and praise God that with Him all things are possible.

# TOOK

As a class, memorize Matthew 6:24

**Pray:** Thank Jesus for becoming poor for us in order to make us rich in Him. Ask for His help to love Him above all else, and not to fall into the temptation that more stuff will make our lives any better.

**Parent Question:** Why is it hard for those who have riches to enter God's kingdom?

What is my response to this passage of Scripture? How should my life change according to what this passage teaches me? What are the practical things I can do throughout the week to make this true in my life?

# FURTHER STUDY

## Commentary on Luke 18:18-30 by David Guzik

C. Riches and true discipleship.

1. ([Luk 18:18-19](#)) A rich young ruler comes to Jesus.

**Now a certain ruler asked Him, saying, “Good Teacher, what shall I do to inherit eternal life?” So Jesus said to him, “Why do you call Me good? No one is good but One, that is, God.”**

a. **Now a certain ruler:** This man is commonly known as the *rich young ruler*, because he is described as a **ruler** ([Luke 18:18](#)), as *rich* ([Luke 18:23](#)), and as *young* ([Matthew 19:23](#)). We don't know if his authority was in the world of politics or in the world of religion.

b. **Good Teacher:** This was an impressive and perhaps surprising way to address Jesus. “**Good Teacher**” was a title never applied to other rabbis in Jesus' day, because it implied being without sin and *complete* goodness. Jesus, and everyone else, recognized that **Good Teacher** was a unique title.

i. “There is no instance in the whole Talmud of a rabbi being addressed as ‘Good Master’” (Plummer, cited in Geldenhuys). They insisted on calling God alone “good.”

c. **What good thing shall I do to inherit eternal life?** This question demonstrates that this man, like all people by nature, had an orientation towards *earning* eternal life. He wanted to know what good work or noble deed he should **do to inherit eternal life**.

d. **Why do you call Me good?** In this, Jesus did not deny His own goodness. Instead, He asked the man, “Do you understand what you are saying when **you call Me good?** Because **no one is good but One, that is, God.**”

i. It was as if Jesus said, “You come to Me asking about what good thing you can do to inherit eternal life; but what do you really know about goodness?” “The argument is clear: either Jesus was *good*, or he ought not to have called him good; but as there is *none good but God*, Jesus who is good must be God.” (Spurgeon)

ii. We might say that the ruler did not really know who Jesus was. If he did, he would humble himself as the tax collector did in the story Jesus told earlier in the chapter ([Luke 19:10-14](#)). The following verses show that the ruler also did not really know who *he* was.

2. ([Luk 18:20-21](#)) Jesus asks the ruler about his life.

**“You know the commandments: ‘Do not commit adultery,’ ‘Do not murder,’ ‘Do not steal,’ ‘Do not bear false witness,’ ‘Honor your father and your mother.’” And he said, “All these things I have kept from my youth.”**

a. **You know the commandments:** This *ruler* was an educated Jew of his day, so of course he knew



the **commandments**. Jesus could appeal to the man on this common knowledge.

i. Modern men and women may not have the name knowledge and exact agreement with the **commandments** as Jesus referred to them here. Yet in general they agree with them, because God also speaks to men through creation and conscience ([Romans 1:19-20](#), [2:14-15](#)).

ii. Though many people today know the commandments either through instruction or intuition, far fewer people are interested in the basic question, *how may I inherit eternal life?*

b. **You shall not murder...**: Jesus asked the man about the commandments relevant to man's relation to man. In response, the young man claimed, "**All these things I have kept from my youth,**" thus claiming to fulfill all of God's commands regarding how we must treat other people.

c. **All these things I have kept from my youth**: It is fair to ask if this man really had kept these commandments. It is likely that he actually did keep them in a way that made him righteous in the eyes of men, in the sense that Paul could say *concerning the righteousness which is in the law, blameless* in [Philippians 3:6](#). But he certainly did not keep them in the full and perfect sense in which Jesus spoke of in the Sermon on the Mount.

i. "The time span involved in the ruler's mind may have begun with his *bar mitzvah* ('son of the Law'), the time when a youth became an adult at the age of thirteen, and therefore obligated to fulfill the Mosaic Law." (Pate)

3. ([Luk 18:22-23](#)) Jesus instructs the ruler.

**So when Jesus heard these things, He said to him, "You still lack one thing. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow Me." But when he heard this, he became very sorrowful, for he was very rich.**

a. **So when Jesus heard these things**: Jesus spoke the following to this one man, in light of who the man was and what he said. This was a specific word for a specific man, yet in principle it has application for all.

i. Mark's account adds something here. Mark wrote: *Then Jesus, looking at him, loved him, and said to him* ([Mark 10:21](#)). The response of Jesus to this man was said in love – no doubt, because Jesus perceived that he was misguided and empty. One might say that this man had climbed to the top of the ladder of success, only to find his ladder leaned against the wrong building.

b. **You still lack one thing**: Though the man had everything – riches, an outwardly righteous life, respect, and prestige, Jesus could still say to him, "**You still lack one thing.**" The man had *everything* but knew that he did not have eternal life – so he really had *nothing*.

c. **You still lack one thing. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow Me**: Instead of challenging the man's fulfillment of the law (which Jesus had every right to do), Jesus pointed him to what is commonly called the *first* table of the law – the laws having to do with our relationship with God. Jesus challenged him to put God first; to fulfill the law to *love the Lord your God with all your heart, with all your soul, and with all your strength* ([Deuteronomy 6:5](#)).

i. In saying, "**Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow Me,**" Jesus challenged the man to love God more than money and material things. The man failed this challenge. Essentially, this man was an idolater: he loved money and material things more than God. This shows that *both* tables of the law will test men.

ii. Jesus asked the ruler to give up his money because He could see money was an idol. He asked him to give it to the **poor** because He could see that he didn't love others the way he should.

d. **Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow Me:** The call to forsake everything and follow Jesus is a call to put God first in all things. It is full obedience to the first table of the law, which dealt with a man's relation to God.

i. We may make two mistakes here. The one is to believe this applies to *everyone*, when Jesus never made this a general command to all who would follow Him, but especially to this one rich man whose riches were clearly an obstacle to his discipleship. Instead, many rich people can do *more good* in the world by continuing to make money and using those resources for the glory of God and the good of others. The second mistake is to believe this applies to *no one*, when there are clearly those today for whom the best thing they could do for themselves spiritually is to radically forsake the materialism that is ruining them. Francis of Assisi was a notable one who heard Jesus speak these words to *him*, and gave away all he had to follow Jesus.

ii. Yet we notice that Jesus simply called this man to be His disciple, in saying, **"Follow Me."** He used similar language in calling many of His disciples ([Matthew 4:19](#); [8:22](#); [9:9](#); [Mark 2:14](#)). Jesus simply called this man to be His follower; but for *this* man it meant leaving behind the riches he had set his heart upon.

iii. "Think not, therefore, as many do, that there is no other hell but poverty, no better heaven than abundance." (Trapp)

e. **He became very sorrowful, for he was very rich:** The other gospels note that the man *went away* ([Matthew 19:22](#), [Mark 10:22](#)). Luke noticed his expression, his emotional response: **very sorrowful**. When he heard Jesus' radical call to discipleship he said, *I can't do that. I can't make that sacrifice. I guess I'm going to hell.*

i. **Very sorrowful** and **very rich** is a tragic combination, yet common enough in those who make an idol out of riches.

ii. The principle remains: God may challenge and require an individual to give something up for the sake of His kingdom that He still allows to someone else. There are many who perish because they will not forsake what God tells them to.

iii. **Very sorrowful, for he was very rich:** "And what were these in comparison of peace of conscience, and mental rest? Besides, he had unequivocal proof that these contributed nothing to his comfort, for he is now miserable even *while* he possesses them! And so will every soul be, who puts worldly goods in the place of the supreme God." (Clarke)

4. ([Luk 18:24-27](#)) The problem of riches.

**And when Jesus saw that he became very sorrowful, He said, "How hard it is for those who have riches to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." And those who heard it said, "Who then can be saved?" But He said, "The things which are impossible with men are possible with God."**

a. **When Jesus saw:** Jesus didn't change the demands of discipleship when the rich man walked away. He did use the man's sorrow as an occasion to teach His disciples and all who would hear.

b. **How hard it is for those who have riches to enter the kingdom of God!** Riches are a problem because they tend to make us satisfied with this life, instead of longing for the age to come. As well, sometimes riches are sought at the expense of seeking God.

i. Clearly Jesus said that *riches are an obstacle to the kingdom of God*. We usually only think of *poverty* as a problem. Jesus told us that riches may present a much more serious problem.

ii. We often excuse ourselves from what Jesus says here because we don't consider ourselves rich. Yet very few among us would *not* be considered richer than this rich young ruler was.

c. **For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God:** With this humorous image, Jesus illustrated the difficulty riches present to entering the kingdom of God. We immediately think of this as being impossible.

i. "Attempts have been made to explain Jesus' words about the *camel* and the *eye of a needle* in terms of a camel shuffling through a small postern gate, or by reading *kamilon* 'cable' for *kamelon* 'camel'. Such 'explanations' are misguided. They miss the point that Jesus is using a humorous illustration." (Morris)

ii. "Quite often the rabbis talked of an elephant trying to get through the eye of a needle as a picture of something fantastically impossible." (Barclay) Perhaps Jesus took this well-known proverb and softened it a bit from its common telling. A **camel** is smaller than an elephant, though obviously bigger than the eye of a needle.

d. **Who then can be saved?** The response from those who heard this is true to human nature. We also find it hard to see how riches can hinder us from the kingdom of God. We think only of the blessing and good riches might bring.

i. They had probably hoped that their following of Jesus would make them rich and influential, and prominent leaders in His Messianic government. "In a culture where wealth was regarded as a sign of God's blessing and where a religious teacher was therefore expected to be at least moderately wealthy, the lifestyle of Jesus and his disciples was conspicuously different." (France)

ii. We remember what Paul said to Timothy: *But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows* ([1 Timothy 6:9-10](#)).

e. **The things which are impossible with men are possible with God:** It is **possible** for the rich man to be saved. God's grace is enough to save the rich man; we have the examples of people like Zaccheus, Joseph of Arimathea, and Barnabas. These all were rich men still able to put God first, not their riches.

i. "Jesus is not saying that all poor people and none of the wealthy enter the kingdom of heaven. That would exclude Abraham, Isaac, and Jacob, to say nothing of David, Solomon, and Joseph of Arimathea." (Carson)

ii. "Man is ever attempting to personally and socially enter into the Kingdom of God by endeavours with men, and this never succeeds. With God the thing is possible." (Morgan)

5. ([Luk 18:28-30](#)) Our reward and the solution to the problem of riches.

**Then Peter said, "See, we have left all and followed You." So He said to them, "Assuredly, I say to you, there is no one who has left house or parents or brothers or wife or children, for the sake of the kingdom of God, who shall not receive many times more in this present time, and in the age to come eternal life."**

a. **See, we have left all and followed You:** In contrast to the rich young ruler, the disciples *did* give up everything (or most everything) to follow Jesus. Peter wondered what reward would be promised to them who obeyed where the rich young ruler disobeyed.

i. There is a special honor for these disciples. They have a special place in judgment, probably in the sense of



administration in the millennial Kingdom. As well, the apostles had the honor of helping to provide a singular foundation for the church ([Ephesians 2:20](#)), and have a special tribute in the New Jerusalem ([Revelation 21:14](#)).

b. **Assuredly, I say to you, there is no one who has left:** The twelve may have their unique reward, but there will be universal honor for all who sacrifice for Jesus' sake. Whatever has been given up for Him will be returned to us a many times over, both **in this present age, and in the age to come eternal life.**

i. **Many times over** is obviously not meant in a material sense. Jesus did not promise a hundred mothers and a hundred wives. **Many times over** is literal, but spiritual in its fulfillment.

ii. Matthew Poole described some of the ways we get our **many times over**:

- Joy in the Holy Ghost, peace of conscience, the sense of God's love.
- Contentment. They shall have a contented frame of mind.
- God will stir up the hearts of others to supply their wants, and that supply shall be sweeter to them than their abundance was.
- God sometimes repays them in this life, as he restored Job after his trial to greater riches.

iii. The principle stands: God will be a debtor to no man. It is impossible for us to give more to God than He gives back to us. Having and keeping the heart of a giver will keep you from being corrupted by riches. We all must do what [Psalm 62:10](#) says: *If riches increase, do not set your heart on them*, and giving is key.