CRAWFORD BIBLE COMMENTARY

BIBLE STUDY

Matthew Chapter 6 — Giving, Prayer, and Trusting God

A Verse-by-Verse Bible Study from the Crawford Standard Bible

Introduction

Matthew Chapter 6 continues the Sermon on the Mount.

In Matthew 5, Jesus showed that God's kingdom reaches the heart.

Anger, lust, dishonesty, and hatred begin inside a person.

In Matthew 6, Jesus turns to the way we practice our faith.

He speaks about three spiritual practices that every Jewish person knew well:

Giving.

Praying.

Fasting.

These are good things.

But Jesus warns that even good things can be done for the wrong reason.

Some people did them to be seen.

They wanted the praise of others.

Jesus says they already have their reward.

God's people are to do these things for an audience of One.

“Your Father, who sees what is done in secret, will reward you.”

In the middle of this teaching, Jesus gives His followers a pattern for prayer.

We call it **the Lord's Prayer.**

It is one of the most loved passages in the whole Bible.

Then Jesus moves from religious practice to everyday life.

He speaks about money.

About possessions.

About where our heart is.

“You cannot serve both God and money.”

Finally, He speaks to one of the most common struggles of every person:

Worry.

Look at the birds.

Look at the flowers.

Your Father knows what you need.

“Seek first His kingdom and His righteousness.”

Matthew 6 therefore teaches two great truths:

Live your faith for God's eyes, not for people's praise.

And:

Trust your Father completely instead of trusting money or worrying about tomorrow.

The central truth of Matthew 6 is:

True followers of Jesus live before their heavenly Father with sincere hearts, treasuring Him above all else and trusting Him to provide everything they need.

I. NOT TO BE SEEN BY OTHERS

Matthew 6:1 — Be Careful

“Be careful not to do your good deeds in front of others to be seen by them. If you do, you will have no reward from your Father in heaven.”

Jesus begins with a warning.

“Be careful.”

This is a danger even for sincere believers.

Notice what Jesus does not say.

He does not say, **“Never do good deeds where others can see.”**

In Matthew 5:16, He told us to let our light shine so people would see our good works.

The difference is the **motive.**

In Matthew 5, the goal is that people glorify God.

In Matthew 6, the warning is against doing good so that people glorify us.

The question is not, **“Who can see me?”**

The question is, **“Who am I doing this for?”**

Cross References

Matthew 23:5

> They do everything so that people will see them. They make the little scripture boxes on their foreheads and arms extra wide, and they make the tassels on their robes extra long.

Ephesians 6:6

> Don't obey only when someone is watching, just to please people. Obey like servants of Christ, doing what God wants with all your heart.

Colossians 3:23

> Whatever you do, work at it with all your heart, as if you were working for the Lord and not for people.

Spiritual Principle

God cares about why we do what we do.

The same action can please God or offend Him depending on the motive.

Key Truth

Good deeds done for applause are paid in full by the applause.

II. GIVING TO THE NEEDY

Matthew 6:2 — No Trumpets

“When you give to the needy, don’t announce it with trumpets like the hypocrites do in the synagogues and streets so they may be honored by others. Truly I tell you, they have already received their reward.”

Notice that Jesus says **“when you give,”** not **“if you give.”**

Giving to the poor was expected of every follower of God.

But some people made a show of it.

They wanted others to notice.

“Announce it with trumpets” is a picture of calling attention to yourself.

Jesus calls these people **hypocrites.**

The word originally meant **an actor on a stage** who wore a mask.

They were performing for an audience.

And they got what they wanted.

People praised them.

“They have already received their reward.”

The phrase was used in business for a bill **paid in full.**

There is nothing more coming from God.

Cross References

Proverbs 19:17

> Whoever is kind to poor people is lending to the LORD, and the LORD will pay him back.

2 Corinthians 9:7

> Each person should give what he has decided in his heart to give. He should not give unwillingly or because he feels forced, because God loves a person who gives cheerfully.

Luke 14:13

> When you have a big meal, invite the poor, the crippled, the lame, and the blind.

Spiritual Warning

Religion can become a performance.

When we act for an audience, we lose the reward of God.

Spiritual Principle

Giving is an act of worship, not a way to build our reputation.

III. DO IT QUIETLY

Matthew 6:3 — The Left Hand and the Right Hand

“But when you give, do it quietly. Don’t let your left hand know what your right hand is doing,”

Jesus uses a memorable picture.

Don't let your left hand know what your right hand is doing.

In other words, give so quietly that you hardly notice it yourself.

Do not keep a record to admire.

Do not remind yourself how generous you are.

Just give and move on.

Cross References

Proverbs 21:14

> A gift given in secret calms anger, and a present given quietly calms great rage.

Job 31:16

> If I have refused to help poor people or let widows grow tired of waiting for help...

Matthew 25:40

> The King will answer, “I tell you the truth, whatever you did for one of the least important of My brothers and sisters, you did for Me.”

Spiritual Principle

Humble giving forgets itself.

Application

Ways to give humbly include:

- Giving without telling anyone.
- Not expecting thanks.
- Not using gifts to gain influence.
- Giving to those who cannot pay you back.
- Remembering you are serving Christ Himself.

IV. YOUR FATHER SEES IN SECRET

Matthew 6:4 — He Will Reward You

“so that your giving is in secret. Then your Father, who sees what is done in secret, will reward you.”

Here is the wonderful promise.

No one else may see.

But **your Father** sees.

And He **will reward you.**

God notices what others overlook.

Not one act of quiet kindness is forgotten by Him.

Notice the word **Father.**

Jesus uses it again and again in this chapter.

We are not giving to impress a distant master.

We are giving to please a loving Father.

Cross References

Hebrews 11:6

> Without faith it is impossible to please God. Anyone who comes to God must believe that He is real and that He rewards those who truly look for Him.

Jeremiah 17:10

> I, the LORD, look deep into the heart and test the mind. I reward each person for what he has done and for the results of his actions.

1 Samuel 16:7

> People look at the outside of a person, but the LORD looks at the heart.

Spiritual Principle

God sees what no one else sees.

Crawford Bible Study Principle

Live for the eyes of the Father, and you will never be disappointed by the eyes of people.

V. NOT LIKE THE HYPOCRITES

Matthew 6:5 — Praying to Be Seen

“When you pray, don’t be like the hypocrites who love to stand and pray in synagogues and on street corners to be seen by people. Truly I tell you, they have their reward.”

Jesus turns to prayer.

Again He says **“when,”** not **“if.”**

Prayer is expected of God's people.

At set times each day, devout Jews would stop and pray.

Some made sure they were in a public place when the time came.

They wanted people to see how spiritual they were.

Their prayers were not really to God.

They were to the people watching.

Cross References

Luke 18:11

> The Pharisee stood by himself and prayed, “God, I thank You that I am not like other people — robbers, cheaters, people who commit adultery — or even like this tax collector.”

Luke 20:47

> They take the houses of widows and then say long prayers to look good. They will be punished even more.

Isaiah 29:13

> These people come near Me with their mouths and honor Me with their lips, but their hearts are far away from Me.

Spiritual Warning

It is possible to pray without talking to God at all.

Key Truth

Prayer is not a performance for people.

It is a conversation with the Father.

VI. GO INTO YOUR ROOM

Matthew 6:6 — Pray to Your Father in Secret

“But when you pray, go into your room, close the door, and pray to your Father who is unseen. Then your Father, who sees what is done in secret, will reward you.”

Jesus gives a different picture.

Go into your room.

The word refers to an inner storeroom, often the only private room in a house.

Close the door.

Shut out distractions.

Shut out the desire to be seen.

Pray to your Father.

This is personal.

This is real.

Jesus is not forbidding public prayer.

He prayed publicly Himself, and the early church prayed together.

But a person's private prayer life shows what their public prayers are really worth.

Cross References

2 Kings 4:33

> Elisha went in, shut the door behind the two of them, and prayed to the LORD.

Daniel 6:10

> Daniel went home to his upstairs room, where the windows opened toward Jerusalem. Three times a day he got down on his knees and prayed and gave thanks to his God, just as he had always done.

Isaiah 26:20

> Go, my people, into your rooms and shut the doors behind you. Hide for a little while until God's anger has passed.

Spiritual Principle

The secret place is the strongest place.

What happens with God in private gives power to life in public.

Application

A healthy private prayer life includes:

- A regular time.
- A quiet place.
- Fewer distractions.
- Honest words.
- Listening as well as speaking.
- Trusting that the Father hears.

VII. DO NOT BABBLE

Matthew 6:7 — Many Words

“When you pray, don’t babble on like the pagans, for they think they will be heard because of their many words.”

The pagans prayed to false gods.

They repeated words and phrases over and over.

They thought that if they said enough words, their gods would finally listen.

The prophets of Baal on Mount Carmel shouted from morning until noon.

But no one answered.

Jesus is not saying long prayers are wrong.

He prayed all night at times.

He is saying that prayer is not a magic formula.

God is not moved by the number of our words.

He is moved by a sincere heart.

Cross References

1 Kings 18:26

> They called on the name of Baal from morning until noon, shouting, “Baal, answer us!” But there was no sound, and no one answered.

Ecclesiastes 5:2

> Don't be quick to speak, and don't be in a hurry to say something to God. God is in heaven and you are on earth, so say only a few words.

Isaiah 1:15

> When you lift up your hands to pray, I will look away. Even if you pray many prayers, I will not listen, because your hands are covered with blood.

Spiritual Principle

God listens to the heart, not to the word count.

VIII. YOUR FATHER KNOWS

Matthew 6:8 — Before You Ask

“Don’t be like them, for your Father knows what you need before you ask Him.”

This is the great difference.

Pagans prayed to gods they had to convince.

Christians pray to a Father who already knows.

If God already knows what we need, why pray?

We do not pray to give God information.

We pray to grow in relationship with Him.

We pray to express our trust.

We pray because He invites us.

And God has chosen to work through the prayers of His people.

Cross References

Psalm 139:4

> Before I say a word, LORD, You already know everything I am going to say.

Isaiah 65:24

> Before they call to Me, I will answer. While they are still speaking, I will hear them.

Philippians 4:19

> My God will give you everything you need from His glorious riches in Christ Jesus.

Spiritual Principle

Prayer is not convincing God; it is trusting God.

Crawford Bible Study Principle

We do not pray to inform the Father but to draw near to Him.

IX. OUR FATHER IN HEAVEN

Matthew 6:9 — Holy Is Your Name

“Pray like this: Our Father in heaven, holy is Your name.”

Now Jesus gives a model prayer.

He says, **“Pray like this.”**

It is a pattern to follow, not only words to repeat.

The prayer begins with God, not with our needs.

“Our Father.”

The word **our** reminds us that we pray as part of God's family.

The word **Father** shows a close and loving relationship.

“In heaven.”

He is near as a Father, but He is also above us in majesty.

“Holy is Your name.”

God's name stands for who He is.

To pray this is to ask that God be honored, respected, and treated as holy in our lives and in the world.

Cross References

Luke 11:2

> Jesus said to them, “When you pray, say: Father, may Your name be kept holy. May Your kingdom come.”

Isaiah 6:3

> Holy, holy, holy is the LORD who commands armies. The whole earth is full of His glory.

Ezekiel 36:23

> I will show how holy My great name is — the name you have dishonored among the nations.

Spiritual Principle

Prayer begins with worship before it moves to requests.

Key Truth

The God of heaven invites us to call Him **Father.**

X. YOUR KINGDOM COME

Matthew 6:10 — Your Will Be Done

“May Your kingdom come, and Your will be done on earth as it is in heaven.”

The second request is for God's kingdom.

“May Your kingdom come.”

We ask God to rule in hearts today.

We ask for the gospel to spread.

And we ask for the day when Jesus returns and His kingdom fills the earth.

“Your will be done.”

In heaven, God's will is done perfectly, immediately, and joyfully.

We pray that it will be done that way on earth too.

This includes in our own lives.

To pray this honestly, we must be willing to set aside our own will.

Jesus prayed this way in the Garden of Gethsemane:

“Not My will, but Yours be done.”

Cross References

Luke 11:2

> Jesus said to them, “When you pray, say: Father, may Your name be kept holy. May Your kingdom come.”

Luke 22:42

> “Father, if You are willing, take this cup of suffering away from Me. But do what You want, not what I want.”

Revelation 11:15

> The kingdom of the world has become the kingdom of our Lord and of His Christ, and He will rule forever and ever.

Spiritual Principle

True prayer surrenders our will to God's will.

Application

Praying “Your will be done” means:

- Wanting what God wants.
- Accepting His answers.
- Obeying what He has already said.
- Trusting Him when His will is hard.
- Living as a citizen of His kingdom now.

XI. DAILY BREAD

Matthew 6:11 — Give Us Today

“Give us today our daily bread.”

Now the prayer turns to our needs.

It begins with the most basic need of all:

Bread.

God cares about our physical needs.

No need is too small to bring to Him.

Notice the words **today** and **daily.**

We ask for what we need for this day.

This reminds us of the manna in the wilderness.

God gave Israel enough for each day.

They had to trust Him again every morning.

Cross References

Luke 11:3

> Give us the food we need each day.

Exodus 16:4

> The LORD said to Moses, “I am going to make bread rain down from the sky for you. Each day the people must go out and gather enough for that day.”

Proverbs 30:8

> Don't make me either poor or rich. Just give me enough food for each day.

Spiritual Principle

Daily dependence builds daily trust.

Key Truth

Even the person with a full pantry is still depending on God for every meal.

XII. FORGIVE US

Matthew 6:12 — As We Forgive

“Forgive us our sins, as we forgive those who sin against us.”

We need bread for our bodies.

We need forgiveness for our souls.

Every person needs to pray this prayer.

No one is without sin.

But notice the second part:

“As we forgive those who sin against us.”

This is a serious request.

We are asking God to forgive us in the same way we forgive others.

We do not earn God's forgiveness by forgiving others.

But a person who has truly received God's forgiveness will forgive others.

Refusing to forgive shows that we have not understood how much we have been forgiven.

Cross References

Luke 11:4

> Forgive us our sins, because we also forgive everyone who has done wrong to us. And do not lead us into temptation.

Matthew 18:35

> This is how My Father in heaven will treat you if you do not forgive your brother or sister from your heart.

Mark 11:25

> When you are praying, if you are angry with someone, forgive him. Then your Father in heaven will also forgive your sins.

Spiritual Principle

Forgiven people forgive.

Crawford Bible Study Principle

We never forgive more than we have been forgiven.

XIII. DELIVER US FROM EVIL

Matthew 6:13 — Yours Is the Kingdom

“Lead us not into temptation, but deliver us from evil. For Yours is the kingdom and the power and the glory forever. Amen.”

The final request asks for protection.

“Lead us not into temptation.”

God does not tempt anyone to sin.

This is a prayer for God to guide us away from situations where we would fall.

It is an honest admission that we are weak.

“Deliver us from evil.”

This can also be translated **“from the evil one.”**

We need God's protection from the devil and from every kind of evil.

Then the prayer ends with praise.

“Yours is the kingdom.”

“Yours is the power.”

“Yours is the glory.”

“Forever.”

This closing line is not found in the oldest manuscripts of Matthew.

But it was used by the early church in worship, and it echoes the praise of David in 1 Chronicles 29:11.

The prayer begins with God and ends with God.

Cross References

Luke 11:4

> Forgive us our sins, because we also forgive everyone who has done wrong to us. And do not lead us into temptation.

1 Corinthians 10:13

> The only temptations you have faced are the same ones all people face. But God is faithful. He will not let you be tempted more than you can stand. When you are tempted, He will also give you a way out so that you will be able to endure it.

2 Timothy 4:18

> The Lord will rescue me from every evil attack and bring me safely into His heavenly kingdom. Glory belongs to Him forever and ever. Amen.

Spiritual Principle

We need God's help every day to stand against temptation.

Key Truth

Every prayer should end where it began — with God's glory.

XIV. FORGIVE OTHERS

Matthew 6:14 — Your Father Will Forgive You

“For if you forgive others when they sin against you, your heavenly Father will also forgive you.”

After the prayer, Jesus comes back to one request.

Forgiveness.

Of all the parts of the prayer, this is the one He explains further.

That shows how important it is.

Forgiving others does not mean pretending the wrong did not happen.

It does not always mean trust is restored right away.

It means letting go of the right to get even.

It means giving the debt to God.

Cross References

Mark 11:25

> When you are praying, if you are angry with someone, forgive him. Then your Father in heaven will also forgive your sins.

Ephesians 4:32

> Be kind and loving to each other. Forgive each other just as God forgave you in Christ.

Colossians 3:13

> Be patient with each other, and forgive anyone who has done something wrong to you. Forgive each other because the Lord forgave you.

Spiritual Principle

Forgiveness flows to us and through us.

XV. IF YOU DO NOT FORGIVE

Matthew 6:15 — A Serious Warning

“But if you do not forgive others, your Father will not forgive your sins.”

Jesus gives the other side.

This is one of the most serious warnings in Scripture.

A heart that refuses to forgive is a heart that has closed itself to God's forgiveness.

Jesus later told the story of a servant who was forgiven a huge debt but refused to forgive a small one.

His master was angry and threw him into prison.

Unforgiveness is like holding a door shut.

The same door that keeps others out also keeps God's mercy from coming in.

Cross References

Matthew 18:35

> This is how My Father in heaven will treat you if you do not forgive your brother or sister from your heart.

James 2:13

> Anyone who does not show mercy will be judged without mercy. But mercy wins over judgment.

Proverbs 21:13

> Whoever refuses to listen when poor people cry out will also cry out and not be answered.

Spiritual Warning

Unforgiveness is not a small sin.

It shows a heart that has not been changed by grace.

Application

If you are struggling to forgive:

- Remember how much God has forgiven you.
- Tell God honestly about your hurt.
- Choose to release the debt, even before your feelings change.
- Pray for the person who hurt you.
- Ask God to heal your heart.
- Keep choosing forgiveness when the memory returns.

XVI. FASTING

Matthew 6:16 — Not with a Gloomy Face

“When you fast, don’t look gloomy like the hypocrites who put on a sad face so people will know they are fasting. Truly I tell you, they have their reward.”

Fasting means going without food for a time in order to focus on God.

It is often joined with prayer, repentance, or seeking God's direction.

Again Jesus says **“when,”** not **“if.”**

Some people made their fasting obvious.

They did not wash.

They looked tired and sad.

They wanted others to notice how much they were suffering for God.

Jesus says they have their reward.

Cross References

Isaiah 58:5

> Is this the kind of fast I want? A day when people only make themselves look sad, bow their heads like a weed, and lie on rough cloth and ashes?

2 Samuel 12:20

> Then David got up from the ground, washed himself, put on lotion, and changed his clothes. He went into the LORD's house and worshiped. Then he went home and asked for food, and he ate.

Joel 2:13

> Tear your hearts, not your clothes. Come back to the LORD your God, because He is kind and full of mercy. He does not become angry quickly, and He has great love.

Spiritual Principle

God wants a broken heart, not a sad face.

XVII. WASH YOUR FACE

Matthew 6:17 — Look Normal

“But when you fast, put oil on your head and wash your face,”

Putting oil on the head was a normal part of grooming in that culture.

It was what people did on ordinary days and happy days.

Jesus says to look normal.

Do not draw attention to yourself.

Let your fasting be between you and God.

Cross References

2 Samuel 12:20

> Then David got up from the ground, washed himself, put on lotion, and changed his clothes. He went into the LORD's house and worshiped. Then he went home and asked for food, and he ate.

Ruth 3:3

> Wash yourself, put on perfume, and dress in your best clothes.

Ecclesiastes 9:8

> Always wear clean clothes, and keep oil on your head.

Spiritual Principle

Real devotion does not need to be advertised.

XVIII. ONLY YOUR FATHER KNOWS

Matthew 6:18 — Seen in Secret

“so that it will not be obvious to others that you are fasting, but only to your Father who is unseen. And your Father, who sees what is done in secret, will reward you.”

For the third time, Jesus repeats the same promise.

Your Father sees in secret.

Your Father will reward you.

Giving.

Praying.

Fasting.

All three are to be done for God's eyes.

Nothing is hidden from Him.

Cross References

Job 34:21

> God watches the way people live. He sees every step they take.

Psalm 139:2

> You know when I sit down and when I get up. You know my thoughts before I think them.

Jeremiah 23:24

> “Can anyone hide in a secret place where I cannot see him?” says the LORD. “Don't I fill heaven and earth?”

Spiritual Principle

God's attention is the only audience that matters.

Crawford Bible Study Principle

The secret life with God is the true measure of the spiritual life.

XIX. TREASURES ON EARTH

Matthew 6:19 — Moths, Rust, and Thieves

“Do not store up treasures on earth, where moths eat them, rust destroys them, and thieves break in and steal.”

Jesus now turns from religious practice to money and possessions.

In Bible times, wealth was often stored in three ways.

Fine clothing — which moths could eat.

Grain and metal — which rust and decay could destroy.

Gold and silver — which thieves could steal.

Everything stored on earth is temporary.

It can be lost.

It will be left behind.

Jesus is not saying that owning things is sinful.

He is warning against making earthly things our treasure.

Cross References

James 5:2

> Your riches have rotted, and moths have eaten your clothes.

Luke 12:33

> Sell your possessions and give to poor people. Get purses for yourselves that will not wear out — a treasure in heaven that will never run out, where no thief can come near and no moth can destroy.

Job 13:28

> A person wears away like something rotten, like clothing eaten by moths.

Spiritual Warning

Everything we hold on earth, we will one day let go.

XX. TREASURES IN HEAVEN

Matthew 6:20 — A Treasure That Lasts

“Instead, store up treasures in heaven, where moths and rust do not destroy, and thieves do not break in and steal.”

Jesus does not tell us to stop storing treasure.

He tells us to store it in the right place.

Heaven.

Treasure in heaven cannot be lost.

How do we store up treasure in heaven?

By using what God gives us for His purposes.

By giving to those in need.

By supporting the work of the gospel.

By investing our time, money, and lives in people and things that last forever.

Cross References

Luke 12:33

> Sell your possessions and give to poor people. Get purses for yourselves that will not wear out — a treasure in heaven that will never run out, where no thief can come near and no moth can destroy.

1 Timothy 6:19

> In this way they will save up a treasure for themselves as a strong foundation for the future, so that they can take hold of the life that is truly life.

Luke 18:22

> Jesus said to him, “There is still one thing you need to do. Sell everything you have and give the money to poor people, and you will have treasure in heaven. Then come and follow Me.”

Spiritual Principle

What we give to God, we never lose.

Key Truth

You cannot take it with you, but you can send it on ahead.

XXI. WHERE YOUR HEART IS

Matthew 6:21 — Treasure and Heart

“For where your treasure is, there your heart will be also.”

This is one of the most searching statements Jesus ever made.

Our hearts follow our treasure.

Whatever we value most will capture our thoughts, our time, and our love.

If our treasure is on earth, our hearts will be tied to earth.

If our treasure is in heaven, our hearts will be set on heaven.

How we use our money shows what we truly love.

Cross References

Luke 12:34

> Where your treasure is, that is where your heart will be too.

Job 31:24

> If I have trusted in my gold or said to pure gold, “You are my security”...

Colossians 3:2

> Think about the things of heaven, not the things of earth.

Spiritual Principle

Our spending reveals our heart.

Application

To see where your treasure is, ask:

- What do I think about most?
- What do I spend my money on?
- What would I be most afraid to lose?
- What do I talk about most?
- What do I spend my free time on?
- Where does my giving go?

XXII. THE EYE IS THE LAMP

Matthew 6:22 — Full of Light

“The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light.”

Jesus uses another picture.

The **eye** lets light into the body.

A healthy eye lets a person see clearly.

In this passage, the eye stands for what we focus on and desire.

The word for **healthy** can also mean **single** or **generous.**

A healthy eye is focused on God and is generous toward others.

When our focus is right, our whole life is filled with light.

Cross References

Luke 11:34

> Your eye is a lamp for your body. When your eyes are good, your whole body is full of light. But when your eyes are bad, your whole body is full of darkness.

Proverbs 20:27

> The LORD uses a person's spirit like a lamp to search every hidden part of him.

2 Corinthians 4:6

> God once said, “Let light shine out of the darkness.” This is the same God who made His light shine in our hearts by letting us know the glory of God that is seen in the face of Christ.

Spiritual Principle

What we focus on shapes who we become.

XXIII. FULL OF DARKNESS

Matthew 6:23 — How Great That Darkness

“But if your eyes are unhealthy, your whole body will be full of darkness. If the light within you is darkness, how great is that darkness!”

An **unhealthy** eye was a common Jewish expression for a greedy or stingy person.

When our focus is on money and things, our whole life becomes dark.

Then Jesus gives a frightening warning.

If the light within you is darkness, how great is that darkness!

The worst darkness is the darkness a person mistakes for light.

It is the person who thinks he sees clearly, but has been blinded by greed.

Cross References

Luke 11:35

> So be careful that the light in you is not really darkness.

1 John 1:5

> God is light, and there is no darkness in Him at all.

Isaiah 5:20

> How terrible it will be for people who call evil good and good evil, who think darkness is light and light is darkness.

Spiritual Warning

Greed blinds people to their own spiritual condition.

Key Truth

The most dangerous darkness is the darkness we call light.

XXIV. TWO MASTERS

Matthew 6:24 — God or Money

“No one can serve two masters. Either you will hate one and love the other, or you will be devoted to one and despise the other. You cannot serve both God and money.”

A **master** was someone who owned a slave.

A slave belonged completely to one master.

He could not belong fully to two.

Jesus says God and money both want to be master.

And they are going in opposite directions.

Money says, **“Keep it.”**

God says, **“Give it.”**

Money says, **“Trust me.”**

God says, **“Trust Me.”**

You cannot follow both.

Notice that Jesus treats money almost like a rival god.

For many people, it is.

Cross References

Luke 16:13

> No servant can serve two masters. He will hate one and love the other, or he will be loyal to one and despise the other. You cannot serve both God and money.

Joshua 24:15

> Choose for yourselves today whom you will serve. But as for me and my family, we will serve the LORD.

1 Kings 18:21

> Elijah came to the people and said, “How long will you go back and forth between two choices? If the LORD is God, follow Him. But if Baal is God, follow him.”

Spiritual Principle

God will not share His throne.

Crawford Bible Study Principle

Money makes a good servant but a terrible master.

XXV. DO NOT WORRY

Matthew 6:25 — Life Is More Than Food

“Therefore I tell you, do not worry about your life—what you will eat or drink—or about your body, what you will wear. Isn't life more than food and the body more than clothes?”

Notice the word **“Therefore.”**

Jesus connects worry to what He just said about money.

A person who serves money will worry.

A person who serves God can trust.

Jesus says, **“Do not worry.”**

Worry is not the same as planning.

Wise people plan.

Worry is anxious fear about the future that leaves God out.

Then Jesus asks a question.

“Isn't life more than food and the body more than clothes?”

If God gave us life, the greater gift, will He not also give us food and clothing, the smaller gifts?

Cross References

Luke 12:22

> Then Jesus said to His followers, “So I tell you, don't worry about your life, what you will eat, or about your body, what you will wear.”

Philippians 4:6

> Don't worry about anything. Instead, pray about everything. Tell God what you need, and thank Him for what He has done.

Psalm 55:22

> Give your worries to the LORD, and He will take care of you. He will never let good people fall.

Spiritual Principle

Worry forgets the goodness of God.

Key Truth

The God who gave you life will not forget to care for it.

XXVI. LOOK AT THE BIRDS

Matthew 6:26 — Your Father Feeds Them

“Look at the birds of the air. They don’t plant or harvest or store away in barns, and yet your heavenly Father feeds them. Aren’t you much more valuable than they are?”

Jesus tells His listeners to look at something they could see every day.

The birds.

They do not plant crops.

They do not harvest.

They do not have barns.

Yet God feeds them.

This does not mean birds are lazy.

They work hard to find food.

But they do not worry.

They live each day trusting what God provides.

Then Jesus asks:

“Aren't you much more valuable than they are?”

Notice that God is the birds' Creator.

But He is your **Father.**

Cross References

Luke 12:24

> Look at the birds. They don't plant or harvest, and they don't have storerooms or barns. Yet God feeds them. And you are worth much more than birds.

Job 38:41

> Who gives food to the ravens when their babies cry out to God and wander around with nothing to eat?

Psalm 147:9

> He gives food to the animals and to the young birds that call out.

Spiritual Principle

If God cares for birds, He will care for His children.

XXVII. WORRY ADDS NOTHING

Matthew 6:27 — A Single Hour

“Can any one of you by worrying add a single hour to your life?”

Jesus gives a simple, practical argument.

Worry does not help.

It cannot add one hour to your life.

In fact, worry can take away from our health and our peace.

Worry does not empty tomorrow of its troubles.

It empties today of its strength.

Cross References

Luke 12:25

> Can any of you add a single hour to your life by worrying about it?

Psalm 39:5

> You have given me only a short life. My whole life is like nothing to You. Every person's life is only a breath.

James 4:14

> You don't even know what will happen tomorrow. What is your life? You are like a mist that appears for a little while and then disappears.

Spiritual Principle

Worry is useless, but trust is powerful.

Crawford Bible Study Principle

Worry changes nothing except the worrier.

XXVIII. LOOK AT THE LILIES

Matthew 6:28 — How They Grow

“And why worry about clothes? Look at the lilies of the field, how they grow. They don’t work or spin,”

Jesus turns from food to clothing.

He points to **the lilies of the field.**

These were the wildflowers that covered the hills of Galilee in spring.

They do not work.

They do not spin thread to make clothes.

They simply grow.

God takes care of them.

Cross References

Luke 12:27

> Look at how the lilies grow. They don't work or make clothes for themselves. But I tell you that even Solomon, with all his riches, was not dressed as beautifully as one of these flowers.

Isaiah 40:6

> All people are like grass, and all their glory is like the flowers in the field.

Psalm 103:15

> A person's life is like grass. He grows like a flower in the field.

Spiritual Principle

God's care is seen all around us in creation.

XXIX. MORE BEAUTIFUL THAN SOLOMON

Matthew 6:29 — All His Glory

“yet I tell you that not even Solomon in all his glory was dressed like one of these.”

Solomon was the richest king in Israel's history.

His robes were the finest in the world.

Kings and queens traveled to see his glory.

Yet Jesus says a simple wildflower was dressed more beautifully than Solomon.

Human wealth cannot match the beauty God creates.

Cross References

1 Kings 10:23

> King Solomon became richer and wiser than all the other kings on the earth.

Luke 12:27

> Look at how the lilies grow. They don't work or make clothes for themselves. But I tell you that even Solomon, with all his riches, was not dressed as beautifully as one of these flowers.

1 Kings 3:13

> I will also give you what you did not ask for — riches and honor — so that no other king will be as great as you for as long as you live.

Spiritual Principle

What God provides is better than what human wealth can buy.

XXX. YOU OF LITTLE FAITH

Matthew 6:30 — Will He Not Much More Clothe You?

“If that is how God clothes the grass of the field, which is here today and tomorrow thrown into the fire, will He not much more clothe you—you of little faith?”

The wildflowers bloom for a short time.

Then they dry up.

In those days, dry grass was used as fuel for ovens.

Yet God clothes them with beauty.

If God takes such care of something that lasts only a few days, how much more will He care for His children, who will live forever?

Jesus then gently corrects His disciples:

“You of little faith.”

Worry is a sign of small faith.

Not no faith, but faith that has not grown big enough to trust God with everything.

Cross References

Luke 12:28

> If God dresses the grass in the field like that — grass that is alive today and thrown into the fire tomorrow — then He will dress you even better. You have so little faith!

Psalm 90:5

> You sweep people away like a flood. They are like a dream. In the morning they are like new grass.

Isaiah 40:7

> Grass dries up and flowers fall when the breath of the LORD blows on them. Surely people are like grass.

Spiritual Principle

Worry grows where faith is small.

Key Truth

The cure for worry is not trying harder.

It is trusting God more.

XXXI. WHAT SHALL WE EAT?

Matthew 6:31 — Do Not Worry

“So don’t worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’”

Jesus repeats His command.

Don't worry.

Notice the questions worry asks.

What shall we eat?

What shall we drink?

What shall we wear?

Worry is always asking **“What if?”** and **“What will happen?”**

It speaks as though there is no Father in heaven.

Cross References

Luke 12:29

> Don't always think about what you will eat or what you will drink. Don't worry about it.

Psalm 37:25

> I was young, and now I am old. But I have never seen good people left alone with no help or their children begging for food.

1 Peter 5:7

Give all your worries to Him, because He cares about you.

Spiritual Principle

Worry talks as though God is absent; faith talks as though God is present.

XXXII. YOUR FATHER KNOWS YOU NEED THEM

Matthew 6:32 — The Pagans Run After These Things

“The pagans run after all these things, and your heavenly Father knows you need them.”

The pagans were people who did not know the true God.

They spent their lives chasing food, drink, and clothing.

Of course they worried.

They had no Father in heaven to trust.

But God's children are different.

Your heavenly Father knows you need them.

God is not unaware.

He is not unconcerned.

He knows.

Cross References

Luke 12:30

> All the people in the world are trying to get these things, but your Father knows you need them.

Psalm 34:10

> Even young lions may get weak and hungry, but those who look to the LORD will have every good thing.

Matthew 7:11

> Even though you are evil, you know how to give good gifts to your children. So your Father in heaven will even more surely give good things to those who ask Him.

Spiritual Principle

God's children should not live like people who have no Father.

Crawford Bible Study Principle

The difference between worry and peace is knowing who your Father is.

XXXIII. SEEK FIRST HIS KINGDOM

Matthew 6:33 — All These Things Will Be Given

“But seek first His kingdom and His righteousness, and all these things will be given to you as well.”

This is the key verse of the chapter.

Jesus tells us what to do instead of worrying.

Seek first.

Not last.

Not only when everything else is done.

First.

Seek **His kingdom** — God's rule in your life and in the world.

Seek **His righteousness** — right living that pleases God.

When we put God first, He takes care of the rest.

All these things — food, drink, clothing — **will be given to you as well.**

Solomon asked for wisdom instead of riches.

God gave him wisdom, and riches too.

Cross References

Luke 12:31

> Instead, look for God's kingdom, and these other things will be given to you too.

Psalm 37:4

> Find your joy in the LORD, and He will give you what your heart desires.

2 Chronicles 1:11

> God said to Solomon, “You did not ask for riches, wealth, or honor... Instead, you asked for wisdom and knowledge so that you could lead My people.”

Spiritual Principle

When God is first, everything else falls into its proper place.

Application

Seeking God's kingdom first means:

- Starting each day with God.
- Making decisions based on His Word.
- Giving God the first part of your money.
- Putting worship before entertainment.
- Obeying God even when it costs you.
- Trusting Him with what you cannot control.

XXXIV. DO NOT WORRY ABOUT TOMORROW

Matthew 6:34 — Each Day Has Enough Trouble

“Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

Jesus ends with practical wisdom.

Live one day at a time.

Tomorrow will have its own problems.

But it will also have God's grace for those problems.

God gives grace for today's troubles today.

He does not give us tomorrow's grace today.

When Israel tried to save manna for the next day, it spoiled.

God wanted them to trust Him each morning.

Cross References

Proverbs 27:1

> Don't brag about tomorrow, because you don't know what might happen on that day.

Exodus 16:19

> Moses said to them, “Do not save any of it until morning.”

Psalm 118:24

> This is the day the LORD has made. Let us be happy and celebrate today.

Spiritual Principle

God gives grace one day at a time.

Key Truth

Do not carry tomorrow's burden with today's strength.

XXXV. SEVEN GREAT LESSONS FROM MATTHEW 6

1. Give in Secret

God values humility over human praise.

Principle:

What is done for God alone is never wasted.

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2. Pray Sincerely

Prayer is about relationship, not performance or repetition.

Principle:

The Father wants our hearts more than our words.

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3. Forgiveness Is Required

God's forgiveness flows through us as we forgive others.

Principle:

A forgiven heart becomes a forgiving heart.

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4. Fasting Is Personal

True fasting is before God, not for display.

Principle:

Real devotion seeks God's attention, not people's attention.

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5. Treasure in Heaven

What we value most reveals where our heart truly is.

Principle:

Invest in what will last forever.

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6. You Can't Serve Two Masters

God demands full devotion.

Money and possessions must not rule us.

Principle:

Whatever we serve becomes our master.

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7. Trust God Daily

Worry accomplishes nothing.

God provides for His children when they seek His kingdom first.

Principle:

Put God first, and trust Him with the rest.

XXXVI. THE LORD'S PRAYER — A PATTERN FOR PRAYER

The Lord's Prayer gives us a pattern for every kind of prayer.

God's Glory Comes First

“Our Father in heaven, holy is Your name.”

We begin with worship.

God's Kingdom Comes Next

“May Your kingdom come.”

We pray for His rule to spread.

God's Will Is Our Desire

“Your will be done.”

We surrender our plans to His.

Our Daily Needs

“Give us today our daily bread.”

We depend on Him for provision.

Our Spiritual Needs

“Forgive us our sins.”

We confess and receive mercy.

Our Relationships

“As we forgive those who sin against us.”

We release others.

Our Protection

“Lead us not into temptation, but deliver us from evil.”

We ask for strength and safety.

Our Praise

“Yours is the kingdom and the power and the glory forever.”

We end in worship.

Crawford Bible Study Principle

The Lord's Prayer teaches us to put God first, depend on Him daily, and live at peace with others.

XXXVII. THREE PRACTICES FOR AN AUDIENCE OF ONE

Jesus gave the same pattern for giving, praying, and fasting.

The Wrong Way

Do it to be seen by people.

The Wrong Reward

People's praise — and nothing more.

The Right Way

Do it in secret before God.

The Right Reward

The Father who sees in secret will reward you.

Key Truth

The question is not whether people see us, but whom we are living for.

XXXVIII. FIVE REASONS NOT TO WORRY

Jesus gives several reasons why His followers should not worry.

Life Is a Greater Gift

God gave us life; He will provide what we need to live it.

God Feeds the Birds

We are worth more to Him than they are.

Worry Accomplishes Nothing

It cannot add a single hour to our lives.

God Clothes the Flowers

He will clothe His children even more.

Our Father Knows

He knows what we need before we ask.

Spiritual Principle

Worry is believing that God will not take care of us; faith is believing that He will.

XXXIX. WHAT MATTHEW 6 TEACHES ABOUT GOD

Matthew 6 presents God as:

Our Father

Jesus calls Him **Father** again and again in this chapter.

The God Who Sees

He sees what is done in secret.

The God Who Rewards

He rewards sincere giving, prayer, and fasting.

The God Who Knows

He knows our needs before we ask.

The Holy God

His name is to be honored as holy.

The King

His kingdom is to come and His will to be done.

The Provider

He feeds the birds and clothes the flowers.

The Forgiver

He forgives our sins.

Crawford Bible Study Principle

The God who rules heaven is the Father who cares for His children on earth.

XL. QUESTIONS AND ANSWERS FOR PERSONAL STUDY

Question 1

Does Matthew 6:1 contradict Matthew 5:16?

No.

In Matthew 5:16, Jesus says to let our light shine so that people will glorify God.

In Matthew 6:1, He warns against doing good deeds so that people will glorify us.

The difference is the motive.

Question 2

What is a hypocrite?

The word originally meant an actor who wore a mask on stage.

A hypocrite is someone who performs religion for an audience.

He looks spiritual on the outside but is not sincere on the inside.

Question 3

What does it mean that the hypocrites “have their reward”?

It means they have been paid in full.

They wanted people's praise, and they got it.

There is no further reward coming from God.

Question 4

Is it wrong to pray in public?

No.

Jesus prayed in public, and the early church prayed together.

Jesus is warning against praying in order to be seen.

Our private prayer life shows whether our public prayers are sincere.

Question 5

If God already knows what we need, why should we pray?

We do not pray to give God information.

We pray to grow in our relationship with Him, to express our trust, and to align our hearts with His will.

God has also chosen to work through the prayers of His people.

Question 6

What is the main pattern of the Lord's Prayer?

It begins with God — His name, His kingdom, and His will.

Then it moves to our needs — daily bread, forgiveness, and protection.

It ends with praise to God.

Question 7

Do we earn God's forgiveness by forgiving others?

No.

Forgiveness is a gift of God's grace.

But a person who has truly received God's forgiveness will forgive others.

Refusing to forgive shows a heart that has not truly understood God's mercy.

Question 8

What is fasting, and should Christians fast today?

Fasting is going without food for a time in order to focus on God.

Jesus said **“when you fast,”** which shows He expected His followers to fast.

It should be done humbly before God, not to impress others.

Question 9

How can we store up treasures in heaven?

By using what God gives us for His purposes.

By giving to those in need.

By supporting the work of the gospel.

By investing our lives in people and things that last forever.

Question 10

Why can't a person serve both God and money?

Because both demand complete loyalty, and they lead in opposite directions.

Money says to keep and trust it.

God says to give and trust Him.

Whatever we serve becomes our master.

Question 11

Is it wrong to plan for the future?

No.

Scripture praises wise planning.

Jesus warns against worry — anxious fear about the future that leaves God out.

We plan with wisdom, but we trust God with the outcome.

Question 12

What does it mean to “seek first His kingdom”?

It means making God's rule and God's righteousness the top priority in every area of life.

When God is first, He promises to provide for our needs.

Question 13

What should Matthew 6 change about the way Christians live today?

Matthew 6 should cause believers to live:

- Giving quietly and generously.
- Praying sincerely and regularly.
- Forgiving freely.
- Fasting humbly.
- Storing up treasure in heaven.
- Serving God, not money.
- Trusting God instead of worrying.
- Seeking God's kingdom first.
- Living one day at a time.

XLI. PERSONAL APPLICATION

Matthew 6 asks several important questions.

Who Am I Really Living For?

Do I want the praise of people or the approval of God?

What Would My Faith Look Like If No One Ever Saw It?

Do I Have a Secret Place of Prayer?

When was the last time I truly shut the door and met with my Father?

Am I Praying from the Heart or Just Saying Words?

Is There Anyone I Have Not Forgiven?

Where Is My Treasure?

What does my spending say about my heart?

Is Money Becoming My Master?

What Am I Worried About Right Now?

Have I given it to my Father?

Am I Seeking God's Kingdom First?

What would need to change for God to truly be first?

Am I Living Today, or Carrying Tomorrow?

XLII. A CRAWFORD BIBLE STUDY PRINCIPLE

“Live for an Audience of One”

The hypocrites gave, prayed, and fasted.

Their actions looked good.

But they were always looking around to see who was watching.

They were living for the crowd.

And the crowd paid them with praise.

Jesus taught a different way.

Close the door.

Give quietly.

Wash your face.

Do it for your Father.

Then Jesus went further.

Do not store up treasure for the eyes of people.

Do not serve money.

Do not worry about tomorrow.

Your Father sees.

Your Father knows.

Your Father provides.

This creates a powerful principle.

When we live for God's eyes alone, we are set free.

Free from needing people's praise.

Free from the grip of money.

Free from the weight of worry.

Principle:

When the Father is our only audience, His approval is our only reward, and His care is our only security.

XLIII. FINAL APPLICATION

Matthew Chapter 6 takes us behind closed doors.

It asks what our faith looks like when no one is watching.

It asks why we give.

It asks why we pray.

It asks why we fast.

Then it opens our wallets.

Where is our treasure?

Who is our master?

Then it looks into our hearts.

What are we worried about?

What are we chasing?

And through it all, Jesus keeps pointing to one Person:

Your Father.

Your Father sees in secret.

Your Father knows what you need.

Your Father forgives.

Your Father feeds the birds.

Your Father clothes the flowers.

Your Father will provide.

Matthew 6 therefore reminds us:

We do not need the applause of people when we have the approval of God.

We do not need to cling to money when we have a Father in heaven.

We do not need to worry about tomorrow when God holds tomorrow.

The life Jesus describes is not built on:

Performance.

Possessions.

Or anxiety.

It is built on:

A Father who sees.

A Father who provides.

A Father who can be trusted.

The same call still stands:

Give in secret.

Pray from the heart.

Forgive freely.

Store treasure in heaven.

Serve God alone.

Seek His kingdom first.

And until He returns:

Keep seeking.

Keep praying.

Keep giving.

Keep trusting.

Closing Prayer

Our Father in heaven,

Holy is Your name.

Thank You that we can call You Father.

Thank You that You see what is done in secret.

Forgive us for the times we have wanted the praise of people more than Your approval.

Teach us to give quietly and generously.

Teach us to pray sincerely, from our hearts.

Keep us from empty words and religious performance.

Thank You that You know what we need before we ask.

May Your kingdom come in our lives, our homes, our churches, and our world.

May Your will be done in us, as it is in heaven.

Give us today our daily bread.

Help us trust You one day at a time.

Forgive us our sins.

Show us anyone we need to forgive, and give us the grace to let go.

Lead us away from temptation.

Deliver us from evil and from the evil one.

Teach us to store up treasure in heaven.

Loosen our grip on the things of this world.

Keep money from becoming our master.

Make us generous like You.

Lord, You see the worries we carry.

We give them to You now.

Thank You that You feed the birds and clothe the flowers.

Thank You that we are worth more to You than they are.

Grow our faith so that worry will have less room in our hearts.

Help us seek Your kingdom and Your righteousness first in everything.

Give us peace for today, and help us leave tomorrow in Your hands.

For Yours is the kingdom and the power and the glory forever.

In Jesus' name, Amen.

Key Verse

“But seek first His kingdom and His righteousness, and all these things will be given to you as well.” — Matthew 6:33

Central Truth

True followers of Jesus live before their heavenly Father with sincere hearts, treasuring Him above all else and trusting Him to provide everything they need.

Matthew 6 in One Sentence

Jesus teaches His followers to give, pray, and fast for their Father's eyes alone, to store up treasure in heaven instead of serving money, and to trust their Father instead of worrying by seeking His kingdom first.