When Grace Changes Your Grip
Session 10 – Fall, 2026

Imagine walking into a room where everyone already knows what you've done.

- People stop talking when you enter. Nobody makes space for you. You may have money, influence, even a good excuse for how you got here—but you know you're not welcome.
- Now imagine the most respected person in town walks in, looks straight at you, and says, "I'm coming to your house today."

That's the moment Zacchaeus faced.

- He was a chief tax collector, wealthy and despised.
- The crowd saw a sinner who didn't deserve a place at Jesus' table.
- Jesus saw someone he had come to seek and save (Luke 19:1–10).

"Let's look at what happens when Jesus seeks out the person everyone else has written off."

You may remember the story

- Song about it – How many of you know it –
    - Zacchaeus was a *what?* ***Wee little man, and a … we little man was he***
    - He climbed up in a sycamore tree for the Lord he wanted to *what?* ***See***
    - And as the Savior passed that way, he looked up in the … ***tree***
    - ***And he said, "Zacchaeus, You come down, for I'm going to your house today***

Luke 19:1-7 - Then *Jesus* entered and passed through Jericho. **2** Now behold, *there was* a man named Zacchaeus who was a chief tax collector, and he was rich. **3** And he sought to see who Jesus was, but could not because of the crowd, for he was of short stature. **4** So he ran ahead and climbed up into a sycamore tree to see Him, for He was going to pass that *way*. **5** And when Jesus came to the place, He looked up and saw him, and said to him, "Zacchaeus, make haste and come down, for today I must stay at your house." **6** So he made haste and came down, and received Him joyfully. **7** But when they saw *it,* they all complained, saying, "He has gone to be a guest with a man who is a sinner."

Luke 19:8 - **8** Then Zacchaeus stood and said to the Lord, "Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold."

Luke 19:9-10 - **9** And Jesus said to him, "Today salvation has come to this house, because he also is a son of Abraham; **10** for the Son of Man has come to seek and to save that which was lost."

Observations about this Story

Zacchaeus was a Social Outcast – Luke 19:2 "…who was a chief tax collector…"

- He was really good at ripping people off…so much so that he was Boss!
- He was the administrator of taxation under the Roman occupying government
- Imagine an oppressive country takes over our nation, and levies heavy taxation
    - Talk about taxation without representation…
    - And one of us … (pick out someone from the crowd) goes to work for that oppressive nation.
    - How do you think you would feel about that guy?

    - We know how the crowd reacted – Luke 19:8 – the groaned/complained "...this man (Jesus is going to a sinner's house)
    - ***"Now imagine someone from your own community working with the occupying power to collect taxes—and using that position to take more than people owed. Luke doesn't tell us exactly how Zacchaeus defrauded people, but Zacchaeus himself promised to repay anyone he had wronged"*** *(Luke 19:8).*
    - John MacArthur called him "... a traitor of traitors."
    - He was the Chief Tax Collector –
- ***"Tax collectors were despised by many of their fellow Jews because they worked within Rome's tax system. The crowd's reaction shows how they viewed Zacchaeus: when Jesus went to his house, they grumbled that he had gone to be the guest of a sinner. And Zacchaeus's promise to repay anyone he had defrauded suggests his own conduct had given them reason to condemn him"*** *(Luke 19:2, 7–8).*
    - He can't go into the home of a self-respecting Jew. No self-respecting Jew would ever enter into his house. He can't eat a meal with one of them.
    - They can't eat a meal with him. He is isolated completely so that the only people who surround him is the rest of the riff-raff that would be considered in the category of outcasts and rejects. This is the man. This is the sinner. John MacArthur Sermon (Link)

Zacchaeus – Saved by Grace

The crowd saw a sinner who didn't deserve Jesus' attention – Jesus saw a man in need of a Savior!

- I'm coming to your house today.

It may look as though Zacchaeus was seeking Jesus, but Jesus tells us the deeper truth:

- **Luke 19:10 - the Son of Man came to seek and save the lost**
- **Romans 3:10-11 – All have sinned, not one seeks God on their own.**
- **John 6:44 - No one can come to Me unless the Father who sent Me draws him; and I will raise him up at the last day.**

We don't know what circumstances stirred Zacchaeus's curiosity—but behind his search was God's gracious work.

- He must have realized that all the power and possessions his position afforded him were nothing!
    - And now Jesus was passing through Zacchaeus's town."
    - Zacchaeus must have been thinking, "I've got to see this Jesus! He climbed a tree
- He climbs up in this sycamore tree – Jesus sees Him, calls him by name

The Rest is History – We don't know exactly when or how Zacchaeus experienced grace, but we know by his response that he did.

Zacchaeus was saved by Grace!

That is not what saved him –

Titus 3:5-6 – not by works of righteousness which we have done, but according to His mercy He saved us, through the washing of regeneration and renewing of the Holy Spirit, [6] whom He poured out on us abundantly through Jesus Christ our Savior,

Ephesians 2:8-9 - For by grace you have been saved through faith, and that not of yourselves; *it is* the gift of God, [9] not of works, lest anyone should boast.

Josh Howerton in this sermon this week told the story of Billy Graham getting a Speeding ticket

- He was traveling through a small southern town, when he was caught speeding. When he appeared before the judge, he pleaded guilty. The judge declared him guilty, stepped down from the bench, paid his $20 fine, and then invited him to dinner.
- Graham said, ***"The best definition of the gospel is this: The judge who declared me guilty has paid my fine in full and invites me to a table I don't deserve."*** (Josh Howerton Sermon [24:03 Opens in a new window])

Zacchaeus and Rich Young Ruler – Two Different Responses

Luke places these encounters side by side, revealing a striking contrast.

- The rich young ruler walked away grieving because he could not release his wealth to follow Jesus (Luke 18:18–23). Zacchaeus, however, welcomed Jesus joyfully, and his generosity toward the poor and willingness to make restitution revealed a changed heart (Luke 19:5–8).
- Giving did not save Zacchaeus; his generosity was the fruit of grace. Jesus changed his heart, and that change affected how he viewed and used his money.

The question isn't simply, "How much money do I have?" but "Does what I have keep me from following Jesus, or is Jesus changing how I use it?"

Luke 19:8 - [8] Then Zacchaeus stood and said to the Lord, "Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold."

These are responses to the Gospel – Evidence of Salvation and Repentance

Radical Generosity

Luke 19:8 - [8] Then Zacchaeus stood and said to the Lord, "Look, Lord, I give half of my goods to the poor; ~~and if I have taken anything from anyone by false accusation, I restore fourfold."~~

Here is a man who spent his life taking, but now he wants to give.

- A professional thief and extortionist has become a generous benefactor. The selfish have become selfless. The man who spent his life accumulating wealth by taking from others is now eager to give it away.
- Only the Gospel of Grace can bring about that kind of transformation!

Notice that Zacchaeus doesn't offer Jesus a small gift from what his left over.

- He commits **half of his possessions** to the poor. His encounter with Jesus is changing not only what he believes, but how he sees the people around him. Those he may once have overlooked—or helped impoverish—are now people he wants to help.

- This is not a rule that every Christian must give exactly half. And Zacchaeus isn't buying salvation with generosity. Jesus says salvation has come to his house; the generosity is evidence that grace is changing him
- **That's the contrast with the rich young ruler.** Jesus told him to sell what he had and give to the poor, but he went away sorrowful because he was very rich (Luke 18) Zacchaeus, by contrast, welcomes Jesus—and his grip on wealth begins to loosen.

When Jesus becomes more precious to us than what we possess, generosity begins to grow.

Zacchaeus's generosity shows that meeting Jesus changed his relationship with money.

- And that matters because money is never just about what we own—it can shape our hearts and even begin to master us.
- Money and possessions are not evil in themselves, but they are not neutral in the way they shape our hearts. They can become something we trust, serve, and cling to.

Paul does not say that money itself is the root of all evil. He says, **"the love of money is a root of all kinds of evil"** (1 Timothy 6:10, NKJV).

- The danger is when money moves from being something we use to becoming something that rules us. Jesus said, **"You cannot serve God and mammon"** (Matthew 6:24, NKJV).
- That's why Jesus warns us to guard against covetousness: life is not measured by how much we own (Luke 12:15). Our possessions are entrusted to us by God, and we're called to use them faithfully—not let them take God's place (1 Timothy 6:17–19).

That makes Zacchaeus's response so striking.

- Jesus didn't merely change what Zacchaeus did with his money; he changed the place money held in Zacchaeus's heart. The man who once took from others now wanted to give to the poor
- **The question isn't only, "How much do I have?" It's, "Does what I have serve God—or is it starting to master me?"**

Money and possessions are gifts from God to be used for God.

- ***Psalm 24:1*** - "The earth is the LORD's, and all its fullness" (Psalm 24:1, NKJV).
- What we have ultimately belongs to Him; we are stewards entrusted with it.

That doesn't mean money is evil.

- The danger, ***Paul says,*** is loving it, trusting it, or letting it rule us (1 Timothy 6:10, 17).
- ***I Timothy 6:17-19*** - Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. **18** *Let them* do good, that they be rich in good works, ready to give, willing to share, **19** storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.
- God gives resources not merely for us to accumulate, but to use faithfully in serving others and honoring Him.

That's what we begin to see in Zacchaeus.

- Jesus changed the way he viewed what he owned: instead of using his wealth only for himself, he was ready to give to the poor.
- And his changed heart would also lead him to address the harm he had caused.

We see Zacchaeus' response to the Gospel – Supernatural Transformation – Radical Generosity

- His generosity shows that grace changes how he used his possessions
- Half of his possession to the poor – He has a half left, what does he do with that

We see Zacchaeus's second response to the Gospel – Gracious Restitution

- Grace, not only change his view of his possessions, but it
- Moved him to make things right with the people who he had wronged.

Gracious Restitution

Luke 19:8 - [8] Then Zacchaeus stood and said to the Lord, "~~Look, Lord, I give half of my goods to the poor;~~ ***and if I have taken anything from anyone by false accusation, I restore fourfold."***

That is more than a vague promise to be a better person.

- Zacchaeus names the harm he has done and commits himself to making it right. In the Law, Numbers 5:7 calls for full repayment with an added fifth; Exodus 22 describes cases where double repayment was required, and Exodus 22:1 specifies fourfold restitution for a particular kind of theft. Zacchaeus chooses a costly measure of repayment.
- We should be careful not to say his tax-collecting offenses were legally identical to the specific case in Exodus 22:1. The point is that Zacchaeus isn't asking, "What is the least I have to give back?" He is willing to accept a severe cost to repair the damage he caused.

That's the mark of grace at work.

- Zacchaeus's restitution did not purchase his salvation; Jesus had already declared, "Today salvation has come to this house" (Luke 19:9). But genuine repentance changes how we respond to the wrong we've done. When possible, we seek to make things right—not to earn forgiveness, but because we have received grace.

Zacchaeus had spent his life taking from people. Now, because Jesus had changed him, he was willing to give back—generously and at real cost.

That gives us a practical question: **Where should the change Jesus is doing in us become visible?**

Next Steps: Make It Visible

- **Make Restitution where you can.**
    - Is there someone you have wronged, cheated, or hurt? Take a humble step toward making it right. Zacchaeus didn't just feel sorry; he promised to repay those he had defrauded (Luke 19:8).
    - When we sin against someone, Scripture calls us to pursue peace and deal honestly (Matthew 5:23–24; Romans 12:18).
- **Offer God your time, talents, and treasure.**
    - Our resources belong to God and are to be used faithfully for Him.

    - ***Give faithfully through the church.*** *Our giving helps support the ministry of the church and fuels the mission God has given us—to make disciples and share the good news of Jesus. In Scripture, believers gave so the needs of God's people could be met and the gospel could go forward. We don't give to earn God's favor; we give gratefully and willingly because everything we have belongs to Him (Psalm 24:1; 2 Corinthians 9:7).*
    - ***So ask yourself:*** *Am I giving God my first and best—or only what is left over? And how can I use my time, abilities, and resources to build up the church and help others hear about Jesus?*
- **Take one specific step this week.**
    - Make the call. Offer the apology. Begin repayment if it's appropriate and possible.
    - Give generously. Use your time or gifts to serve someone.

Imagine Zacchaeus at the end of the day, opening the ledger he had used for years.

- Before, every name represented someone he could take from—another amount added to his wealth. But after meeting Jesus, those names would mean something different. They were people he had wronged, people he now intended to repay.

Jesus didn't merely give Zacchaeus a new feeling.

- He gave him a new heart—and that new heart changed what he did with his money and how he treated people.

That's what grace does.

- It doesn't mean we can undo every wrong, and it doesn't mean our good works earn salvation. It means we stop hiding from the wrong we've done and, wherever we can, take steps to make things right.
- We begin to hold our time, talents, and treasure as gifts entrusted to us by God (Luke 19:8–10; Ephesians 2:8–10).

So what needs to change because Jesus has come to you?

- Is there someone you need to apologize to or make things right with?
- Is there a way you need to give your time, use your gifts, or become more generous?

And if you know you're still far from God, hear the promise in this story:

- Jesus came "to seek and to save the lost" (Luke 19:10). Come to him—not with a record of good deeds, but with your need for mercy. He is the Savior who welcomes sinners and changes lives.
- The crowd saw a sinner who didn't belong at Jesus' table. Jesus saw someone to seek and save. And when Jesus came to Zacchaeus's house, Zacchaeus's whole life began to change.

Actions / Next Steps:

We Believe a disciple abides in Christ, Connects to the church, and shares of his resources to glorify the Lord.

We talk about Give Time –

- Give your Time, Talent, and Treasure to build up the Body of Christ, to reach people with the Gospel of Christ.

Resources & Podcasts

Josh Howerton Sermon – "Seek First" – Link

John MacArthur's Sermon – "A Sinner Meets a Savior, Part 2"

Live Free Podcast – "Biggest Lies Christians Believe about Money"

- Not about how much can we possess, but how much of what we have possess me