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April 12, 2026

ETERNAL LIFE: MATTHEW 19:16-30

Ask: What are some things you would take aboard a steam ship headed to the North Pole in 1845?

Introduction: Tell the story of the Franklin Expedition to the North Pole. (See the attached page)

Explain: Not only did the group fail to plan properly, at least one of them could not leave behind the “things of this world” as he marched to his death.

Summarize and Transition: Today, we are going to return to our chronology of the Gospel of Matthew after diverting last week to celebrate Easter. We pick up in Matthew 19:16, but we need to look at the broader passage. Verse 1 tells us, “When Jesus had finished saying these things, he departed from Galilee and went to the region of Judea across the Jordan.” What Matthew does not record, but Luke and John reveal is that there is a three-month period in which Jesus ministers in Judea and Perea. Matthew skips that and moves us forward in the timeline and brings us very close to the crucifixion.

Today, we are going to look at a very familiar passage that might be set apart in your Bible as the story of the Rich Young Ruler. We will discuss how he, like the explorers of the Franklin expedition, failed to prepare properly and clung too closely to the things of this world. Matthew contrasts this young man with the children Jesus blessed in Matthew 19:13-15. Of those children, Jesus said, “the kingdom of heaven belongs to such as these.” (v. 14) These children are humble, and they are dependent on others for life. The Rich Young Ruler will fail to learn the lesson that “Jesus’s gift of salvation demands humility and surrender.” (ETB LG, 77) Let’s dive in and see what we can learn.

1. UNWILLING (MATT. 19:16-22)

Read (or have someone read) Matthew 19:16-22.

Explain: Have you ever taken a bite of food and thought, “Hmm... something is missing?” Each year at Thanksgiving, our family makes Chicken and Dressing, and each year someone has to taste it before it goes in the pan. The response to “does it need anything?” is either “more salt” or “more sage.” I literally do not know what sage is or really what it tastes like, but when it is missing from the uncooked Chicken and Dressing, I know something is missing. This young man knew something was missing from his life, and he came to the best person to find out what it was.

Matthew tells us that “someone ran up to Jesus” and does not reveal his wealth or age until the end of the account. Luke calls him a “ruler.” (Luke 18:18) It is possible he was a “ruler” in a synagogue. When we put this

Notes:

This Lesson was created using:

- *Explore the Bible Leader Guide* (ETB LG)
- *Explore the Bible Personal Study Guide* (ETB PSG)
- *Explore the Bible Commentary* (ETBC)
- *Preaching the Word: Matthew* (Preaching)
- *New American Commentary: Matthew* (NAC)
- *Exalting Christ in Matthew* (Exalting)
- *Ancient Christian Commentary on Scripture: Matthew 14-28* (ACCS)
- *The King Has Come* (Spurgeon)

“Jesus spoke of the dependence of children as an example of the childlike humility needed by all to be a part of the kingdom of God. . . . This thought links this humility with the proper way to enter eternal life as explained in the next verses in this chapter.” (ETB LG, 79 & ETB PSG, 64)

“His question may well be genuine, revealing his own sense of some personal inadequacy.” (NAC, 296)

Eternal Life: Matthew 19:16-30

together, we get the moniker Rich Young Ruler. In this passage, we see a series of questions. Let's use those to guide our study of the interaction between the Rich Young Ruler and Jesus

Ask: What question does the man ask Jesus initially? ("What good must I do to have eternal life?")

Explain: Here, we see the wrong questions pointing in the right direction.

Ask: What is wrong with the question?

Explain: The question assumes that a person can *do* something to *obtain* eternal life. "What the rich man calls 'eternal life,'... Jesus calls the 'kingdom' (v. 23), and the disciples call being 'saved' (v. 25)." (NAC, 296) The Rich Young Ruler is seeking the right thing, but he is going about the process incorrectly.

Guide and Discuss: Guide the group to page 67 of their Personal Study Guide and discuss the question in the middle of the page. "What are some common views on how to receive eternal life?" (Allow time for answers.)

Key Doctrine: Ask someone to read the "Key Doctrine" just below the question on page 67. ("There is no salvation apart from personal faith in Jesus Christ as Lord.")

Invite someone to look up and read John 14:6 and Acts 4:12 (See Notes Box.)

Jesus is going to guide the man toward an understanding of this with a follow-up question.

Ask: What does Jesus then ask the man in verse 17? ("Why do you ask me about what is good?")

Explain: Jesus follows His rhetorical question with a statement, "There is only one who is good. If you want to enter into life, keep the commandments." Here, Jesus is doing a few things. First, we should note that He is not denying His own goodness. Instead, He is pointing the man to the Father, whose holiness the man would not deny. Then He points to the commands already given by the Father. In effect, Jesus is saying you already know what the Father says about obtaining eternal life. Just do that.

The young man then asks a clarifying question: "Which one's?" Now this is a good question from the man's perspective. Remember, we have already seen that this man thinks eternal life is something that can be earned through doing good deeds. What we might not understand is the sheer number of "commands" the young man had to choose from. "Since the rabbis counted 613 commandments in the Pentateuch, his question perhaps was reasonable." (ETB LG, 80)

Ask: How does Jesus answer the man's question? ("Do not murder; do not commit adultery; do not steal; do not bear false witness;¹⁹ honor your father and your mother; and love your neighbor as yourself.")

Notes:

John 14:6

Jesus told him, "I am the way, the truth, and the life. No one comes to the Father except through me.

Acts 4:12

There is salvation in no one else, for there is no other name under heaven given to people by which we must be saved.

"Jesus apparently is probing the young man to see why he is not satisfied with the obvious Jewish answer to his question, namely, that a person must do the good things that the only good God, Yahweh, has already commanded." (NAC, 297)

Explain: Jesus lists the 6th-9th commands and tacks the 5th on at the end. These are found in Exodus 20:12-16 and Deuteronomy 5:16-20. They are the second portion of the Ten Commandments. This second portion of the commands relates to our “horizontal” relationships, while the first portion deals with our “vertical” relationship with God. Then Jesus adds another command from Leviticus 9:18. He says, “love your neighbor as yourself.” Those of us steeped in the theology of Paul or schooled by Jesus’ Sermon on the Mount will be shocked by the man’s response to Jesus when he says, “I have kept all these.” We know from both Paul and Jesus that no one has truly kept these commands, but Jesus does not argue with him. Jesus doesn’t argue with him because He is guiding him towards understanding.

Ask: After the man asserts that he has kept the commands listed by Jesus, what does he say in verse 20? (“What do I still lack?”)

Explain: Like tasting food that is lacking a seasoning, the man knew that in his human righteousness, there was still something lacking. He could not admit it, but he knew there was something unrighteous about himself. In his response to the man, Jesus is going to point out the most glaring of the rich man’s sin.

Reread: Have someone reread verse 21. (See Notes Box)

Explain: Remember when Jesus listed the second portion of the Ten Commandments? He left one off. He did not list the tenth command related to covetousness. Now, He brings it up without mentioning it. This man had a love of money and possessions. Paul tells us in 1 Timothy 6:10 that “the love of money is the root of all evil.” (KJV) So, while the man might think he is righteous, Jesus doesn’t have to go through the teachings of the Sermon on the Mount to teach this guy. Instead, all He has to do is point the man to his love for money. That, in itself, demonstrates that this man has a sin problem. So, when Jesus tells the man to sell his possessions and give them away, Jesus is not making a blanket declaration about having wealth. Nor is He promoting some sort of wealth redistribution. Instead, He is pointing this man to the root of his unease. He knows something is missing in his life, and Jesus says, “It’s not what’s missing. It’s what you already possess, and you possess a love of money.”

Summarize Transition: What Jesus says next is the most important thing so far in this conversation. After telling the man to sell and give away his possessions, Jesus tells him to “come follow me.” If we consider this entire conversation, it is a road map for sharing the gospel. When we share the gospel, we help people come to a place where they understand sin as a whole. This man understood the concept because he was learned in the OT law. Then we help people understand their personal sin. Jesus helped this young man understand that by way of his covetous nature. Then we call people to repent of their sin. Jesus called this man to do so by selling his possessions. We do so by asking people to repent and ask forgiveness. Then we call people to follow Jesus, as we see in this passage.

Matthew 19:21

“If you want to be perfect,” Jesus said to him, “go, sell your belongings and give to the poor, and you will have treasure in heaven. Then come, follow me.”

"Like a sword, Jesus her wields the Law of God to sever the plastic armor of this man's goodness and tear away his robe of self-righteousness in order to expose the reality of his not-good heart." (Preaching, 547)

This passage is not so much about wealth as it is about our personal sin. You or I might not have the same specific issue as this man. But we all have a sin problem that needs addressing. It is a problem that we can't fix on our own. Jesus is going to point that out in the next passage.

2. POSSIBLE (MATT. 19:23-26)

Read (or have someone read) Matthew 19:23-26.

Explain: When we read verses 23 and 24, we might imagine Jesus sadly shaking his head as the dejected rich man walked away. We might also be imagining something else when we read this passage. We might have a rich person in our mind when we hear this. The media bombards us with images of wealthy people, and often we hear about the bad things they do. We might currently be agreeing with Jesus and “yep, Jesus, I hear ya.” However, we need to stop and realize that as 21st-century Americans even the least wealthy in our churches are probably among the wealthiest people to ever live. We might not appear on the Forbes list of the wealthiest people, and some of us might even be on government assistance. Nevertheless, we have more possessions than many, many people around the world. We should all see ourselves in the words of Jesus.

We also need to stop and clear up a misunderstanding about these two verses. In verse 23, Jesus says it is “hard” for the rich to enter the Kingdom. In verse 24, He goes further. He provides this word picture about camels entering the eye of a needle. If you are like me, you have heard that Jesus is referring to a small gate in the city wall of Jerusalem. He is not; such a gate did not exist in Jesus' day (see Notes Box). Not only is the interpretation inaccurate, but it is also detrimental to understanding the passage. Jesus is not talking about the difficult yet *possible* exercise of coaxing an animal through a small gate. Instead, He is giving a word picture of taking the largest animal these men would have ever seen and pushing it through a small opening, the literal eye of a needle. That is not merely hard; it is impossible. It is impossible for the wealthy, you and me, to enter the Kingdom of God on our own.

Discuss: With the understanding that you and I both qualify as wealthy, why might wealth stand in the way of salvation? (Allow time for discussion, but don't provide any answers of your own yet.)

Explain: You each gave multiple answers. To understand this, we have to return to the event Matthew places right before the encounter with the Rich Young Ruler. In Matthew 19:13, the disciples “rebuke” children and try to keep them away from Jesus because they are not “good enough” for Jesus. In response, Jesus says, “Leave the little children alone, and don't try to keep them from coming to me, because the kingdom of heaven belongs to such as these.” The Kingdom belongs to the humble who understand their dependence.

Notes:

"The 'eye of a needle' is not a reference to a tiny side gate leading to the city of Jerusalem, though that has been a popular interpretation of this verse. There is no evidence that this gate existed in Jesus' day (Keener, *A Commentary on the Gospel of Matthew*, 477)." (Exalting, 263)

When the rich, respectable young man runs up to Jesus, no one rebukes him. In the disciples' eyes, this is the kind of person who should be in Jesus' Kingdom. The disciples reveal their discrimination when they marvel at Jesus' words in verses 23 and 24. Matthew tells us they were "utterly astonished" when Jesus said it was impossible for the rich to enter the kingdom. You see, they equated the man's riches as God's blessing due to the man's righteousness. Their heads are spinning. But when we place Jesus' words about children next to Jesus' teachings about wealth, we can answer the question above: why might wealth stand in the way of salvation? Jesus has moved beyond the personal covetousness of this particular man. Now, He points us to the issue faced by all the wealthy, including you and me: self-assured, self-preservation. Like the Rich Young Ruler, many think they are rich in goodness and therefore do not need God to attain the Kingdom of God. Jesus says this is impossible.

As I said, the disciples' heads are spinning. The Kingdom belongs to people who are like humble children? This man, who they thought was good because he had wealth, can't enter the Kingdom? Well then, they throw up their arms and ask, "Then who can be saved?" Again, their words reveal a lot. "The Greek word for *can* in the disciples' question (*dynatai*) literally means 'power.' So, it can be rendered, 'Who has the power to be saved?'" (ETB LG, 82) **And that is the point! No one has the power to be saved. But what is "impossible" with man is "possible" with God.**

Summarize and Transition: Some of us literally have a lot of money. Some of us are only wealthy by comparison to the rest of the world. However, Jesus is pointing out that the fatal flaw of humanity is that we all think we are rich in goodness. The opposite is true. Without Christ, we are poverty-stricken because, in reality, we are rich only in sin. It is impossible for us to enter the Kingdom under our own power. We must, like humble children, depend on Jesus and His atoning work on the cross. We all need to check our spiritual bank account and see if the deposits we depend on are our own deeds or the work of Christ deposited on our behalf.

In the next passage, Peter is going to speak up, and Jesus is going to explain a little further about who truly inherits the Kingdom.

3. REWARD (MATT. 19:27-30)

Read (or have someone read) Matthew 19:27-30.

Explain: Let's not get bogged down in the details of this passage. The focus of the lesson is on following Jesus. That is what Peter points out. He says, we have followed You. We are not like the Rich Young Ruler. We understand that we can't earn our salvation that is why we left behind everything for You. Then he asks a typically Peter question, "What will there be for us?" While this is a typically Peter question, it was not a bad or evil question. We know this because Jesus does not chastise him for asking it. This is actually a good question to ask.

Notes:

Guide and Discuss: Guide the group to page 70 their Personal Study Guide and ask the question on the middle of the page: “What have you left behind to follow Jesus? Is there anything that hinders you from following Jesus?” (Allow time for discussion.)

Explain: When we follow Jesus, we actually give up some things in this world. Jesus talks about leaving “houses or brothers or sisters or father or mother or children or fields.” Some do leave those things behind. Sometimes family does not accept someone who comes to faith in Christ. Other times we leave those behind when God calls us to ministry or the mission field. Even if we do not leave those things specifically, we leave our ego, our pride, and our will behind and that might cost us in this world. But Jesus wants to broaden our prospective in His words here.

In verse 28, He speaks of “the renewal of all things.” Here He is talking about eternity when He will set all things right. At that time, those who follow Jesus will receive a miraculous reward. Those who endure the hardships of following Jesus will be rewarded one hundred-fold and more importantly they will receive eternal life.

Summarize and Transition: God’s Kingdom is an upside-down Kingdom. At least it appears that way on earth. We see that in the Beatitudes where Jesus says things like the meek, or humble, will inherit the earth. Men like the Rich Young Ruler are not often meek or humble. In Matthew 6, Jesus says, “Don’t store up for yourselves treasures on earth.” This too is upside-down thinking. The Rich Young Ruler refused this instruction as well. Jesus’ Kingdom appears to be upside-down because we look at the world through sinful eyes. In God’s eternal Kingdom our vision will be clarified. There those who were “first” on earth will be “last” and those who were “last” on earth will be “first.” In other words, we should gladly give up whatever hinders us and follow Jesus.

CONCLUDE

Those on the Franklin Expedition did not prepare well. They had the trappings of extravagance but failed to bring along those things necessary for survival in the arctic. One the ships in the expedition was named the HMS Terror. In our passage today Jesus reminds us that we are to prepare for eternity not with the trappings of a good life, but by throwing off any hindrances and truly following Him. Let us follow Him and experience the reward and avoid the eternal terror of not following Him.

End the lesson by asking the group to bow in prayer as you read Hebrews 12:1-2. (¹Therefore, since we also have such a large cloud of witnesses surrounding us, let us lay aside every hindrance and the sin that so easily ensnares us. Let us run with endurance the race that lies before us, ²keeping our eyes on Jesus, the pioneer and perfecter of our faith. For the joy that lay before him, he endured the cross, despising the shame, and sat down at the right hand of the throne of God.)

When you finish close in a one sentence prayer.

Notes:

The Franklin Expedition

This comes from *Matthew: All Authority in Heaven and Earth* by Douglas O'Donnell page 549

“In *Teaching a Stone to Talk*, Annie Dillard recalls the tragic story of the Franklin Expedition to the North Pole. In 1845 a group of English explorers died because they were ill prepared for the challenges they would face. Instead of providing room on board their two ships for storing additional coal for the steam engines, these careless adventurers used the space for a large library, a barrel organ, chine place settings, and cut-glass wine goblets. Needless to say, when they ran out of coal, as they did, their books and tea cups and ornate musical instruments were not enough to warm their freezing bodies. Every member of that expedition died. Sadly, 128 men lost their lives.

Years later when the search party found the remains of the men who had set off to walk for help, they discovered one skeleton dressed in a fine blue cloth uniform edged with silk braid, sadly grasping in his hand a place setting of sterling silver flatware.”

Find more at www.storiesforpreaching.com.au/sermonillustrations/the-arctic-expedition