

Homiletics Analysis: Matthew 6

Content & Intent

This Text — Content

Matthew 6 is the central chapter of the Sermon on the Mount, positioned between the Beatitudes and kingdom ethics of chapter 5 and the practical wisdom and warnings of chapter 7. The chapter falls into three recognizable movements. First, Jesus addresses religious practice — almsgiving, prayer, and fasting (vv. 1–18), each following the same structural pattern: warning against hypocritical public performance, instruction in private practice, and promise of reward from the Father who sees in secret. Embedded within this section is the Lord’s Prayer (vv. 9–13), which functions as both a model for prayer and a catechetical summary of kingdom priorities. Second, Jesus addresses the heart’s relationship to money and possessions (vv. 19–24), using the contrasts of treasure in heaven versus treasure on earth, light versus darkness, and the impossibility of serving two masters. Third, Jesus addresses anxiety about the necessities of life (vv. 25–34), grounding the prohibition of anxiety in the Father’s faithful provision for creation and calling disciples to seek the kingdom first, with a promise that all necessary things will be added.

The chapter is unified not by a single topic but by a single diagnostic: the divided heart. Every section exposes a form of divided allegiance — performing for human audiences rather than for God, storing up earthly treasure rather than heavenly, serving money rather than God, pursuing daily necessities as though the Father were absent. The chapter is a sustained call to whole-hearted orientation toward God and His kingdom.

This Text — Intent

God is seeking, through this chapter, to expose and heal the divided heart — the heart that confesses the Father but functionally lives for approval, security, or provision from other sources. The intent is not merely to correct wrong behavior (performing for audiences, hoarding wealth, worrying) but to produce the kind of undivided orientation toward the Father that renders those behaviors unnecessary. The chapter calls the disciple to a thoroughgoing reordering of the heart’s allegiances: from the audience of men to the audience of One, from earthly treasure to heavenly, from anxiety about provision to confident trust in the Father who already knows what His children need. Jesus does not address these areas because disciples are failures — He addresses them because divided loyalty is the constant temptation of every disciple in every age, and the kingdom life requires the heart’s whole currency.

Subject Sentence: Jesus calls His disciples to undivided heart-allegiance — to God alone, not audience, wealth, or anxiety.

Primary Claim: The Father who sees in secret, owns all treasure, and feeds every creature is worthy of the disciple's complete and undivided trust — and Jesus is calling His people out of the half-life of performance, accumulation, and anxiety into the freedom of whole-hearted kingdom orientation.

Interpretive Evaluation

The Structure of Religious Practice (vv. 1–18): Inward Motivation vs. External Performance

The repeated pattern — “when you give/pray/fast, do not be like the hypocrites” — has been read in two diverging directions. A behavioral reading takes Jesus to be correcting the *manner* of practice: do these things privately rather than publicly. A motivational reading takes Jesus to be diagnosing the *heart* behind the practice: the issue is not public vs. private location but whether the audience sought is God or men. The Reformed reading follows the motivational interpretation, and for good reason: Jesus does not prohibit public worship, public prayer, or public giving elsewhere in Scripture (Matthew 5:16 explicitly commends letting your light shine before men). The issue is the *telos* of the practice — who is being sought, whose approval is currency. This is confirmed by the double use of “reward”: the hypocrite “has received his reward in full” (the Greek *apechō* is a commercial receipt term — paid out, account closed), while the disciple who prays to the Father in secret “will be rewarded by your Father.” The diagnostic is motivational, not locational.

Wesleyan/Arminian exposition sometimes reads the almsgiving and fasting sections as discipleship *disciplines* in a developmental sense — practices that, consistently applied, form the soul toward virtue. This is not wrong as far as it goes, and the disciplines tradition (Dallas Willard, Richard Foster) draws heavily from this chapter. The qualifying observation is that Jesus' concern here is not the formative effect of the disciplines but the corruption of the disciplines by misplaced audience. The formation reading may be retained as a downstream implication but must not be allowed to displace the primary diagnostic.

The Lord's Prayer (vv. 9–13): Model or Formula?

Roman Catholic liturgical tradition and some Anglican readings treat the Lord's Prayer as a fixed liturgical formula for corporate worship — a prayer to be recited verbatim. Protestant traditions have generally read it as a *model* — a template for prayer that trains the shape and content of prayer rather than prescribing its exact words. The Lukan parallel (Luke 11:2–4) uses slightly different wording, which suggests the Spirit-led transmission of a teaching model rather than a verbatim formula. More decisively, Jesus introduces it with

“pray *like this*” (οὕτως, “in this manner”), not “pray *this*.” The Reformed reading holds: the Lord’s Prayer is a catechetical model for kingdom-shaped prayer — teaching priorities (God’s name, kingdom, will, then human needs), posture (dependent petition, not manipulation), and scope (daily provision, forgiveness, deliverance). This does not prohibit praying its words verbatim — but the primary function is formative and structural, not liturgical-formulaic.

Dispensational interpretation sometimes separates the Lord’s Prayer from the church age, treating it as a “kingdom prayer” for Israel in the millennial context rather than normative instruction for the church. This reading should be refuted: Matthew places this teaching in the Sermon on the Mount, which Jesus addresses to His disciples as the foundational ethics of kingdom life — and the Sermon’s applications are drawn on extensively throughout Acts and the Epistles. There is no textual warrant for restricting the Lord’s Prayer to a future dispensational context.

Two Masters (v. 24): Impossibility or Difficulty?

Some expositors soften “you cannot serve God and money” into “you should not serve God and money” or “it is very difficult to serve both.” The Greek *ou dynasthe* is categorical impossibility, not difficulty. This is not hyperbole — it is a structural claim about the nature of mastery. A master commands total loyalty; divided mastery is a contradiction in terms. The Keller idol-diagnosis lens is particularly illuminating here: Jesus is not warning against extreme greed but diagnosing the structural problem that money functions as a rival god — it promises security, significance, and freedom, and whoever trusts it for those things has given it the functional role of deity. You cannot have two functional deities. The Reformed reading holds the categorical reading and presses it: the question is not “how much is too much?” but “what are you trusting for what?”

Anxiety (vv. 25–34): Command or Promise?

Some moralistic readings treat “do not be anxious” as a bare imperative — stop worrying, it is sinful to worry. This reading is both exegetically incomplete and homiletically disastrous, because it produces guilt without relief. The passage is structured as an argument from the greater to the lesser: if the Father clothes the grass and feeds the birds, how much more will He provide for you? The imperative is grounded in a promise and argued from the Father’s character and track record. The Chapell fallen condition here is not willful disobedience but faithless forgetting — disciples who know the Father but functionally live as though He were absent or indifferent. The intent is not to produce guilt about anxiety but to recall the anxious disciple to the Father’s demonstrated character. The correct preaching posture is not “stop sinning” but “remember who your Father is.”

Key Canonical Support

- **Psalms 73:25–26** — “Whom have I in heaven but you? And earth has nothing I desire besides you.” The psalmist’s climactic confession of undivided heart-allegiance

provides the Old Testament parallel to the whole of Matthew 6's call; the divided heart's resolution is not moral effort but re-beholding God's surpassing worth.

- **Deuteronomy 6:4–5** — The *Shema*: “The LORD our God, the LORD is one. Love the LORD your God with all your heart.” Matthew 6's call to undivided allegiance is an exposition of the *Shema* applied to the specific temptations of religious performance, wealth, and anxiety; Jesus is not innovating but pressing the ancient command into the disciple's concrete life.
- **1 Kings 18:21** — Elijah's confrontation at Carmel: “How long will you waver between two opinions? If the LORD is God, follow him; but if Baal is God, follow him.” The structural parallel is exact — divided allegiance exposed, a call to singular commitment issued. Matthew 6's “you cannot serve two masters” is the New Covenant form of Elijah's covenant lawsuit.
- **Philippians 4:6–7, 11–13** — Paul's command not to be anxious, grounded in prayer and the peace of God, and his testimony of learned contentment in all circumstances through Christ who strengthens him, provide the apostolic development of Matthew 6:25–34 — anxiety displaced not by effort but by prayer, the peace of God, and Christ's sufficiency.
- **Luke 12:13–34** — The Parable of the Rich Fool and its sequel on anxiety directly parallels Matthew 6:19–34, with the explicit statement “a man's life does not consist in the abundance of his possessions” (v. 15) and the command to “seek his kingdom” (v. 31), confirming that the Matthew 6 cluster is a unified kingdom-priority teaching, not an assembly of unrelated ethics.

Aim: To expose the specific forms of divided allegiance that prevent disciples from living in whole-hearted freedom before the Father, and to press the Primary Claim — that the Father's character and proven faithfulness warrant complete trust — into the mind, affections, and concrete behaviors of the reader.

Content Table

Verse(s)	Content	Notes
1	Governing principle: do not practice righteousness before men to be seen by them; no reward from the Father if so	Thesis statement for vv. 1–18; “righteousness” (δικαιοσύνη) here = religious practice
2–4	Almsgiving: do not announce it as hypocrites	“Hypocrites” = actors performing for an audience;

Verse(s)	Content	Notes
	do; give secretly; the Father who sees in secret will reward	<i>apechō</i> = commercial receipt, reward already paid out
5–6	Prayer: do not pray on street corners for display; pray in private to your Father; reward in secret	Same structural pattern as vv. 2–4
7–8	Prayer: do not heap up empty phrases like the Gentiles; the Father already knows what you need	Babbling prayer = magical manipulation; contrasts with the relational model following
9–13	The Lord’s Prayer: Our Father in heaven — hallowed name, kingdom come, will be done; daily bread; forgiveness; deliverance from evil	Six petitions in two movements: God-centered (vv. 9–10), need-centered (vv. 11–13); model for prayer, not formula
14–15	Forgiveness: if you forgive others, your Father will forgive you; if you do not forgive, He will not	Expands petition of v. 12; connects vertical and horizontal forgiveness; not a basis for justification but a marker of genuine reception of grace
16–18	Fasting: do not disfigure your face like the hypocrites; anoint your head, wash your face; Father sees in secret	Third application of vv. 1–18 pattern; hypocrites manufacture visible suffering
19–21	Do not store up earthly treasures (moth, rust, thieves); store up heavenly treasures; where your treasure is, your heart is	Transition from religious practice to economic allegiance; “heart” = the whole inner person, its governing affection
22–23	The lamp of the body is the eye; if eye is good, whole body is light; if evil, full of darkness	“Good eye” = generosity in Jewish idiom; “evil eye” = stinginess; the quality of vision determines the character of the whole life
24	You cannot serve God and money (<i>mamōnas</i>); no one can serve two masters	Categorical impossibility, not difficulty; <i>mamōnas</i> = personified wealth as a rival

Verse(s)	Content	Notes
		lord
25–27	Do not be anxious about life — food, body, clothing; life is more than food; consider the birds, the Father feeds them; anxiety adds nothing	Argument from lesser to greater; birds as creation evidence for Father’s provision; “you are of more value than they”
28–30	Consider the lilies — they do not toil; Solomon not clothed like these; if God clothes the grass, how much more you, O you of little faith	“Little faith” (ὀλιγόπιστοι) = not unbelief but shrunken faith — faith that knows the Father but does not press the knowledge into daily trust
31–32	Do not be anxious, asking “what shall we eat/drink/wear?”; the Gentiles seek these things; your Father knows you need them	The Gentile pursuit of necessities = living as if no heavenly Father exists; disciples are distinguished by what they already know about the Father
33	Seek first His kingdom and His righteousness; all these things will be added	The positive command: reordering the heart’s fundamental pursuit; promise of provision as consequence, not condition
34	Do not be anxious about tomorrow; each day has enough trouble of its own	Practical close; anxiety about the future compounds today’s real burden with tomorrow’s imagined one

Divisions Table

Division	Verses	Label
1	1	Governing Principle: Audience Determines Reward
2	2–4	First Application: Almsgiving — The Audience of One
3	5–8	Second Application: Prayer — Relation, Not Performance
4	9–13	The Lord’s Prayer: The

Division	Verses	Label
5	14–15	Shape of Kingdom Prayer Appendix to Prayer: The Horizontal Dimension of Forgiveness
6	16–18	Third Application: Fasting — Concealed, Not Performed
7	19–24	Second Movement: Treasure, Vision, and Two Masters
8	25–34	Third Movement: Anxiety, Providence, and the Kingdom’s Priority

Subject Sentence & Primary Claim *(restated)*

Subject Sentence: Jesus calls His disciples to undivided heart-allegiance — to God alone, not audience, wealth, or anxiety.

Primary Claim: The Father who sees in secret, owns all treasure, and feeds every creature is worthy of the disciple’s complete and undivided trust — and Jesus is calling His people out of the half-life of performance, accumulation, and anxiety into the freedom of whole-hearted kingdom orientation.

Applications (Five)

1. Audit the audience you are actually performing for in your religious life. *(Mind/belief)*

The governing question of Matthew 6:1–18 is not “am I doing religious things?” but “for whom am I doing them?” This requires a specific and uncomfortable audit, not a general confession. When you pray, who are you aware of? When you give, does it matter whether anyone finds out? When you fast or sacrifice, is there a part of you calculating its effect on how others perceive you? Jesus’ diagnosis is not that you are insincere — hypocrites may be very sincere in their devotion to their reputation — but that you have chosen the wrong audience. The corrective is not to become more private in practice but to consciously redirect the performance: you are doing this before the Father who sees, and His “well done” is the only receipt that matters. Re-aim the practice, and the practice is transformed.

2. Receive the Lord’s Prayer as a standing diagnosis of where your prayer life has drifted. *(Mind/belief)*

The Lord's Prayer is structured with God-centered petitions first (name, kingdom, will) and need-centered petitions second (bread, forgiveness, deliverance). Most prayer lives invert this order — they begin with needs and seldom arrive at God's glory. Use the Lord's Prayer not as a recitation but as a structural mirror: hold your current prayer life against its sequence and ask where the drift has occurred. If your prayers are almost entirely petition — give me, help me, fix this — the Lord's Prayer is calling you back to the prior question: what is God's name being hallowed in my situation? Where is His kingdom coming in my corner of the world? Petitions prayed within that frame are different prayers than petitions prayed in isolation.

3. Grieve the specific ways that money has functioned as a rival god in your life.

(Affections/worship)

Jesus does not say money is difficult to balance with God — He says you cannot serve both because service requires a master, and a master commands whole loyalty. The question this demands is not “am I greedy?” but “what am I trusting money to do for me that only God should do?” Security, freedom, significance, insulation from suffering — these are the promises money makes. Wherever you find yourself anxious when money is threatened, you have located a functional trust. The affectional response Jesus is calling for is not guilt management but genuine grief — a mourning over the ways we have handed our hearts to a false lord who cannot keep his promises — and a return to the only one who can. This is not a financial management problem; it is a worship problem.

4. Identify one concrete area of daily anxiety and deliberately practice returning it to the Father. *(Will/behavior)*

“Do not be anxious” is not addressed to a general disposition but to specific objects: food, drink, clothing, tomorrow. Jesus grounds the command in an argument — the Father who feeds birds and clothes grass will not neglect His own children — and that argument is meant to be actively applied. Pick the specific anxiety that most frequently occupies your thought (a health situation, a financial uncertainty, a relational breakdown, a professional fear) and practice the discipline of return: name it before the Father explicitly, rehearse the evidence of His provision and faithfulness, release the control you were imagining you had, and seek the kingdom in the space that anxiety was occupying. This is not a one-time fix. Jesus says “each day has enough trouble of its own” — meaning the practice of return is daily, not permanent. You are not aiming at a worry-free life; you are aiming at a life that knows where to take what worries it.

5. Let the Father's secret reward reshape what you are willing to do unseen.

(Affections/worship)

There is a quiet joy embedded in Matthew 6 that is easy to miss beneath its corrective register: the Father sees in secret, and He *rewards* what is done in secret. This is not a transactional calculus — it is a relational promise. The acts of generosity that no one credits you for, the prayers that no one hears, the fasting that draws no admiration, the small daily obediences that no one notices — these are seen. They are not lost. The

disciple who genuinely believes this is liberated from the exhausting performance of visible righteousness and freed to love recklessly, give generously, and serve quietly, because the only audience that matters has already seen. Ask yourself: what would I be willing to do if I knew with certainty that no human being would ever know? Whatever you answer — do that.

Theological Importance

Theological Importance: Matthew 6 is a sustained exposition of the first commandment applied to the full range of daily life. It teaches that God is not merely the object of correct doctrine but the rightful claimant of the heart's whole allegiance — its approval-seeking, its financial trust, its anxiety about the future. The chapter's theology of God is specifically Fatherhood: the word "Father" appears ten times in the chapter, and the entire argument rests on who the Father is and what He does. He sees what is hidden (vv. 4, 6, 18); He knows what His children need before they ask (v. 8, 32); He provides for creation with extravagant attention to its least members (vv. 26, 30). The chapter's implicit theology of prayer is relational, not magical — prayer is not a technique for obtaining outcomes but a child addressing a Father who already sees and already knows and already cares. The chapter's theology of wealth is not ascetic — Jesus does not prohibit possessions — but it is structurally exclusive: wealth can be used in service of the kingdom, but it cannot be served. The heart cannot be divided on the question of mastery.

Reformed Theological Significance

Reformed Theological Significance: Matthew 6 functions within Reformed theology as a key locus for the doctrine of total allegiance — the Reformation insistence that God alone is Lord of conscience and heart, and that the constant temptation of fallen humanity is to give functional lordship to something other than God while maintaining formal confession of God. Luther's diagnosis that the heart is a "perpetual idol factory" and Calvin's treatment of idolatry as misplaced trust find their dominical grounding here. The chapter's treatment of religious performance (vv. 1–18) is particularly significant for Reformed soteriology: the hypocrite is not saved by visible religious performance, and the disciple is not rewarded by the Father on the basis of earning but on the basis of a relational orientation — doing the Father's things, before the Father's face, for the Father's sake. This is grace-motivated obedience, not merit-earning compliance. The anxiety section (vv. 25–34) grounds the Reformed doctrine of providence in practical trust: the God who ordains all things is also the Father who feeds every bird, and sovereign providence is not a theological abstraction but the specific ground on which disciples are called to release anxiety. Matthew 6 is, in this sense, a practical soteriology — the life of the justified person, reoriented from performance and accumulation and anxiety to the single-hearted worship of the Father who has already made every provision.

Main Takeaway

Your Father sees what no one else sees, provides what you cannot secure for yourself, and asks for nothing except your whole heart. The half-life you've been living — performing for audiences that forget you by next week, accumulating security that rust and recession undo, lying awake over futures that your worry cannot change — that is not what kingdom life looks like. Jesus is calling you out of the divided life and into the undivided one: one audience, one treasure, one Master, one day at a time.

Preaching/Teaching Pitfalls

- **Moralizing the correctives without grounding them in the Father's character.** The three correctives (performance, accumulation, anxiety) can easily become three more items on the religious performance list — which is precisely what Jesus is diagnosing in the first place. “Stop performing for people, stop storing up treasure, stop worrying” preached as bare imperatives without the grounding of the Father's character produces the worst possible result: disciples performing their non-performance for an audience, demonstrating their lack of anxiety for observers, and giving ostentatiously in private. Every corrective in Matthew 6 is grounded in *who the Father is* — that is the engine of transformation, not the imperative alone.
- **Treating “do not be anxious” as a command to suppress an emotion rather than a call to redirect trust.** Anxiety is not a sin to be white-knuckled into silence — it is a diagnostic that reveals where functional trust has been placed. Preaching that produces guilt about anxiety in people already overwhelmed by anxiety compounds the problem. The passage argues to the command from the Father's character and track record; preach the argument, not just the command. The destination is not a guilt-free conscience about worrying but a Father-fixed trust that has somewhere to take what worries it.
- **Extracting the Lord's Prayer from its context as the second application of vv. 1–18.** The Lord's Prayer is embedded in a section about the contrast between hypocritical prayer (performed for audiences) and genuine prayer (directed to the Father). Preaching it as a free-standing liturgical or catechetical text — which it is valid to do in other contexts — can cause expositors to miss its contextual function: it models what prayer looks like when the audience is God alone, not men. The structure of its petitions (God-centered first, need-centered second) is itself a rebuke to performance-driven prayer.
- **Reading vv. 14–15 as a condition for justification.** “If you do not forgive others, your Father will not forgive you” is among the most frequently misread verses in the Sermon on the Mount. This is not a statement about the basis of divine forgiveness

— as if we merit forgiveness by forgiving — but about the evidential connection between receiving grace and extending it. The person who genuinely receives God’s forgiveness is structurally changed in their relationship to others’ sins against them (cf. Matthew 18:23–35). The inability or refusal to forgive is not the cause of God’s unforgiveness but a symptom that the Father’s forgiveness has not been genuinely received and believed. Preaching this passage without this clarification will produce either moralism or terror.

- **Preaching v. 33 as a prosperity formula.** “Seek first his kingdom and his righteousness, and all these things will be added to you” is not a divine contract guaranteeing material provision in exchange for spiritual priority. “These things” refers to the necessities of daily life addressed in vv. 25–32 — food, drink, clothing. The promise is not abundance but sufficiency. The passage is set in the context of subsistence anxiety, not aspiration for comfort. Prosperity gospel reading inverts the passage: Jesus is not promising material reward for spiritual seeking but releasing disciples from material anxiety so that spiritual seeking can be their primary occupation.
- **Failing to preach the chapter’s unity.** Matthew 6 is often preached in parts — a sermon on prayer, a sermon on money, a sermon on anxiety — in ways that miss the chapter’s overarching diagnostic: the divided heart. All three movements are applications of the same problem (divided allegiance) and the same solution (undivided orientation toward the Father). Preachers who treat these as unrelated topics lose the cumulative force of Jesus’ argument and fail to press the Primary Claim: this is a chapter about what it means to live with your whole heart before God alone.