



SERMON ON THE MOUNT

women's *shine* bible study

FEB 2026

THAT ACCORDING TO THE
RICHES OF HIS GLORY HE
MAY GRANT YOU TO BE
STRENGTHENED WITH POWER
THROUGH HIS SPIRIT IN
YOUR INNER BEING

EPH 3:16

INTRO

Each week please read the scripture and answer the reflection questions. Use the margins to highlight, mark up and write notes or questions. When we meet be prepared to discuss the weekly scripture. Don't miss the study tips in the back of this book!

*"If you aim at
nothing, you will hit
it every time."*
-ZIG ZIGLAR

Let's aim high in our goal to know God and be transformed by His Word. There is nothing greater. **"WHAT IS MORE, I CONSIDER EVERYTHING A LOSS BECAUSE OF THE SURPASSING WORTH OF KNOWING CHRIST JESUS MY LORD."** PHIP 3:8

WEEK ONE

Read all three chapters (Matthew 5-7) in more than one translation if you have the time. Ask the Holy Spirit to be your teacher and your guide, to open the eyes of your heart so that you will know the hope of Christ's calling, the riches of His glorious inheritance, and the surpassing greatness of His power toward us who believe.

A shorter version of the Sermon on the Mount is given in Luke 6:20-49.

Matthew opens the New Testament by setting the local story of Jesus in its world historical context. He makes sure that as we read his account of the birth, life, death, and resurrection of Jesus, we see the connections with everything that has gone on before. "Fulfilled" is one of Matthew's characteristic verbs: such and such happened "that it might be fulfilled." Matthew is the most Jewish of the 4 gospels; it is said that Matthew wrote his gospel with the Jewish people in mind.

The Sermon on the Mount is not so much about salvation, as it is of the character and conduct of those who belong to Christ: the citizens of His kingdom.

REFLECTION ONE

1. What is Jesus teaching about? (Matthew 4:17; 4:23)

2. Who is His target audience for this sermon?

3. Write a brief definition of justification; write a brief definition of sanctification. How does Matthew 5:48 relate to these doctrines?

4. Was Christ's message "new"? Why or why not?

5. Why can't external compliance to the law bring righteousness?

WEEK TWO

In its context, in the Jewish frame of reference in which it was spoken, the Sermon on the Mount is the Messiah's interpretation of the standard of righteousness which the Law demanded, put in contrast with some of the Pharisaic interpretations. The difference is between mere external conformity in contrast to internal conformity that naturally lends itself to external conformity to the Law.

Here are some cross-references you may want to look up as you study the Beatitudes: Isaiah 61:2; Psalm 37:11; Isaiah 55:1,2; Proverbs 11:17; Psalm 24:4; Matthew 5:45; I Peter 3:14; I Peter 4:14; II Chronicles 36:16.

MATTHEW 5

¹ Seeing the crowds, he went up on the mountain, and when he sat down, his disciples came to him.

THE BEATITUDES ² And he opened his mouth and taught them, saying:

³ "Blessed are the poor in spirit, for theirs is the kingdom of heaven.

⁴ "Blessed are those who mourn, for they shall be comforted.

⁵ "Blessed are the meek, for they shall inherit the earth.

⁶ "Blessed are those who hunger and thirst for righteousness, for they shall be satisfied.

⁷ "Blessed are the merciful, for they shall receive mercy.

⁸ "Blessed are the pure in heart, for they shall see God.

⁹ "Blessed are the peacemakers, for they shall be called sons of God.

¹⁰ "Blessed are those who are persecuted for righteousness' sake, for theirs is the kingdom of heaven.

¹¹ "Blessed are you when others revile you and persecute you and utter all kinds of evil against you falsely on my account. ¹² Rejoice and be glad, for your reward is great

in heaven, for so they persecuted the prophets who were before you.

SALT AND LIGHT ¹³ "You are the salt of the earth, but if salt has lost its taste, how shall its saltiness be restored? It is no longer good for anything except to be thrown out and trampled under people's feet.

¹⁴ "You are the light of the world. A city set on a hill cannot be hidden. ¹⁵ Nor do people light a lamp and put it under a basket, but on a stand, and it gives light to all in the house.

¹⁶ In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.

CHRIST CAME TO FULFILL THE LAW ¹⁷ "Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them. ¹⁸ For truly, I say to you, until heaven and earth pass away, not an iota, not a dot, will pass from the Law until all is accomplished. ¹⁹ Therefore whoever relaxes one of the least of these commandments and teaches others to do the same will be called least in the

kingdom of heaven, but whoever does them and teaches them will be called great in the kingdom of heaven. ²⁰ For I tell you, unless your righteousness exceeds that of the scribes and Pharisees, you will never enter the kingdom of heaven.

ANGER ²¹ "You have heard that it was said to those of old, 'You shall not murder; and whoever murders will be liable to judgment.' ²² But I say to you that everyone who is angry with his brother will be liable to judgment; whoever insults his brother will be liable to the council; and whoever says, 'You fool!' will be liable to the hell of fire. ²³ So if you are offering your gift at the altar and there remember that your brother has something against you, ²⁴ leave your gift there before the altar and go. First be reconciled to your brother, and then come and offer your gift. ²⁵ Come to terms quickly with your accuser while you are going with him to court, lest your accuser hand you over to the judge, and the judge to the guard, and you be put in prison. ²⁶ Truly, I say to you, you will never get out until you have paid the last penny.

LUST ²⁷ “You have heard that it was said, ‘You shall not commit adultery.’ ²⁸ But I say to you that everyone who looks at a woman with lustful intent has already committed adultery with her in his heart. ²⁹ If your right eye causes you to sin, tear it out and throw it away. For it is better that you lose one of your members than that your whole body be thrown into hell. ³⁰ And if your right hand causes you to sin, cut it off and throw it away. For it is better that you lose one of your members than that your whole body go into hell.

DIVORCE ³¹ “It was also said, ‘Whoever divorces his wife, let him give her a certificate of divorce.’ ³² But I say to you that everyone who divorces his wife, except on the ground of sexual immorality, makes her commit adultery, and whoever marries a divorced woman commits adultery.

OATHS ³³ “Again you have heard that it was said to those of old, ‘You shall not swear falsely, but shall perform to the Lord what you have sworn.’ ³⁴ But I say to you, Do not take an oath at all, either by heaven, for it is the throne of God, ³⁵ or by the earth, for it is his footstool, or by Jerusalem, for

it is the city of the great King. ³⁶ And do not take an oath by your head, for you cannot make one hair white or black. ³⁷ Let what you say be simply 'Yes' or 'No'; anything more than this comes from evil.

RETALIATION ³⁸ "You have heard that it was said, 'An eye for an eye and a tooth for a tooth.' ³⁹ But I say to you, Do not resist the one who is evil. But if anyone slaps you on the right cheek, turn to him the other also. ⁴⁰ And if anyone would sue you and take your tunic, let him have your cloak as well. ⁴¹ And if anyone forces you to go one mile, go with him two miles. ⁴² Give to the one who begs from you, and do not refuse the one who would borrow from you.

LOVE YOUR ENEMIES ⁴³ "You have heard that it was said, 'You shall love your neighbor and hate your enemy.' ⁴⁴ But I say to you, Love your enemies and pray for those who persecute you, ⁴⁵ so that you may be sons of your Father who is in heaven. For he makes his sun rise on the evil and on the good, and sends rain on the just and on the unjust. ⁴⁶ For if you love those who love you, what reward

do you have? Do not even the tax collectors do the same?

⁴⁷ And if you greet only your brothers,[i] what more are you doing than others? Do not even the Gentiles do the same?

⁴⁸ You therefore must be perfect, as your heavenly Father is perfect.

- Gentle
- Hunger and thirst for righteousness
- Merciful

- Pure in heart
- Peacemakers
- Persecution for righteousness' sake

- None of these characteristics mentioned in the Beatitudes are popular in culture or church today. Do these characteristics belong to all who are citizens of Jesus' kingdom? Or are they only for those "super holy" Christians?

2. What did Jesus mean by the "righteousness of the scribes and the Pharisees?"

WEEK THREE

The Sermon on the Mount is not a list of things to do and keep. It is a mirror that all our works of righteousness are filthy rags. It shows us how desperately we need Christ. Romans 3:10, "There is no one righteous, no, not one."

MATTHEW 6 **GIVING TO THE NEEDY** ¹“Beware of

practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven.

² “Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. ³ But when you give to the needy, do not let your left hand know what your right hand is doing, ⁴ so that your giving may be in secret. And your Father who sees in secret will reward you.

THE LORD'S PRAYER ⁵ “And when you pray, you must not be like the hypocrites. For they love to stand and pray in the synagogues and at the street corners, that they may be seen by others. Truly, I say to you, they have received their reward. ⁶ But when you pray, go into your room and shut the door and pray to your Father who is in secret. And your Father who sees in secret will reward you.

⁷ “And when you pray, do not heap up empty phrases as the Gentiles do, for they think that they will be heard for their many words. ⁸ Do not be like them, for your Father knows what you need before you ask him. ⁹ Pray then like this:

“Our Father in heaven,
hallowed be your name.

¹⁰ Your kingdom come,
your will be done,
on earth as it is in heaven.

¹¹ Give us this day our daily bread,
¹² and forgive us our debts,
as we also have forgiven our debtors.

¹³ And lead us not into temptation,
but deliver us from evil.

¹⁴ For if you forgive others their trespasses, your heavenly Father will also forgive you, ¹⁵ but if you do not forgive others their trespasses, neither will your Father forgive your trespasses.

FASTING ¹⁶ “And when you fast, do not look gloomy like the hypocrites, for they disfigure their faces that their fasting may be seen by others. Truly, I say to you, they have received their reward. ¹⁷ But when you fast, anoint your head and wash your face, ¹⁸ that your fasting may not be seen by others but by your Father who is in secret. And your Father who sees in secret will reward you.

LAY UP TREASURES IN HEAVEN ¹⁹ “Do not lay up for yourselves treasures on earth, where moth and rust[e] destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

²¹ For where your treasure is, there your heart will be also.

²² “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

²⁴ “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

DO NOT BE ANXIOUS ²⁵ “Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? ²⁶ Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? ²⁷ And which of you by being anxious can add a single hour to his span of life? ²⁸ And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, ²⁹ yet I tell you, even Solomon in all his glory was not arrayed like one of these. ³⁰ But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? ³¹ Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ ³² For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³ But seek first the kingdom of God and his righteousness, and all these things will be added to you.

³⁴ "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

REFLECTION THREE

1. What does it mean to “practice your righteousness before men”?
Wrong motivations for serving that appear to be right? Serving others with the right motivations? Can you think of a time when you may have been guilty of serving with wrong motives?

2. Define hypocrisy.

3. Why does Jesus say that we either worship God or wealth?

4. How does worry and anxiety show itself in our lives? How can we obey Jesus' words to "not worry about tomorrow"?

5. How do you personally seek first God's kingdom and His righteousness?

WEEK FOUR

The Sermon on the Mount challenges us to think about what it means to be Christ's disciple. Luke 9:23, If anyone wishes to come after Me, he must deny himself, and take up his cross daily and follow Me."

MATTHEW 7 JUDGING OTHERS ¹“Judge not, that

you be not judged. ² For with the judgment you pronounce you will be judged, and with the measure you use it will be measured to you. ³ Why do you see the speck that is in your brother's eye, but do not notice the log that is in your own eye? ⁴ Or how can you say to your brother, ‘Let me take the speck out of your eye,’ when there is the log in your own eye? ⁵ You hypocrite, first take the log out of your own eye, and then you will see clearly to take the speck out of your brother's eye.

⁶ “Do not give dogs what is holy, and do not throw your pearls before pigs, lest they trample them underfoot and turn to attack you.

ASK, AND IT WILL BE GIVEN ⁷ “Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. ⁸ For everyone who asks receives, and the one who seeks finds, and to the one who knocks it will be opened. ⁹ Or which one of you, if his son asks him for bread, will give him a stone? ¹⁰ Or if he asks for a fish, will give him a

serpent? ¹¹ If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!

THE GOLDEN RULE ¹² "So whatever you wish that others would do to you, do also to them, for this is the Law and the Prophets.

¹³ "Enter by the narrow gate. For the gate is wide and the way is easy that leads to destruction, and those who enter by it are many. ¹⁴ For the gate is narrow and the way is hard that leads to life, and those who find it are few.

A TREE AND ITS FRUIT ¹⁵ "Beware of false prophets, who come to you in sheep's clothing but inwardly are ravenous wolves. ¹⁶ You will recognize them by their fruits. Are grapes gathered from thornbushes, or figs from thistles? ¹⁷ So, every healthy tree bears good fruit, but the diseased tree bears bad fruit. ¹⁸ A healthy tree cannot bear bad fruit, nor can a diseased tree bear good fruit. ¹⁹ Every tree that does not bear good fruit is cut down and thrown into the fire. ²⁰ Thus you will recognize them by their fruits.

I NEVER KNEW YOU ²¹ “Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven. ²² On that day many will say to me, ‘Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?’ ²³ And then will I declare to them, ‘I never knew you; depart from me, you workers of lawlessness.’

BUILD YOUR HOUSE ON THE ROCK ²⁴ “Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. ²⁵ And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock. ²⁶ And everyone who hears these words of mine and does not do them will be like a foolish man who built his house on the sand. ²⁷ And the rain fell, and the floods came, and the winds blew and beat against that house, and it fell, and great was the fall of it.”

THE AUTHORITY OF JESUS ²⁸ And when Jesus finished these sayings, the crowds were astonished at his teaching, ²⁹ for he was teaching them as one who had authority, and not as their scribes.

REFLECTION FOUR

1. What are some ways we could become the ones Christ is warning against?

2. What are flaw areas that are easy to point out in others while missing our own flaws?

3. How could you become discouraged if you're trying to live out these attitudes while others are not?

4. What are actions we could take to ensure we do not walk away unchanged after the Bible has spoken to us?

5. What are some ways we build our life on sand?

6. What are some ways we can be sure to build our life on Christ, the Rock?

STUDY TIPS

OBSERVATION is the act of seeing; taking notice of things as they really are; the art of awareness. Read with diligence, purpose, thoughtfulness and inquiry. Record what you observe. Define important words and phrases. Some good words to start asking: Who? What? When? Where? Why? How? You may not get answers from all these words! Try writing a simple passage description and briefly describe the overall contents. Carefully observe what is being said, not why. Yet. You could rewrite the passage without the modifying phrases and clauses. Or make a simple outline. Notice changes of subject and natural divisions. Record observations that stimulate you to further thinking.

INTERPRETATION is the step of determining the author's meaning. Correct interpretation depends on determining the definition that the writer had in mind. It helps you understand why the Holy Spirit included this portion in Scripture. It answers the question, What does it mean? You may want to use a Bible dictionary, or a regular dictionary here.

CORRELATION is the process of relating the passage under consideration to the rest of the chapter, the whole book, and other portions of Scripture. All interpretation must be consistent with the rest of the Bible. Cross-references to other parts of Scripture is helpful in this step.

APPLICATION is putting God's Word into practice, recognizing the voice of the Lord and responding accordingly. Here are some questions that may help you apply God's Word to your life. Use these questions at the end of each week's study to see if the Holy Spirit is pointing out something specific for you to apply.

1. What are some things you have learned that went against everything you had previously known about the subject?
2. What are areas in your life that you like to hold on to and control?
3. Why is it important to allow God to show you and teach you the best way?
4. What aspect of Christ's message amazes you?
5. How can you be active in kingdom living right now?

shine

WHO WE ARE | WOMEN WHO BELIEVE GOD IS FAITHFUL TO MAKE OUR RIGHTEOUSNESS SHINE

We are women who come alongside the community group ministry to get women plugged into community, discipleship, and outreach at Terrace Lake Church.

WHAT WE DO | WE COMMIT OUR WAYS TO GOD BY TRUSTING AND DELIGHTING IN HIM

We do this by being women of the Word, reflecting God's character like light out into the darkness, and encouraging one another through hosting fellowship events, Bible studies, outreach fundraisers, and retreats.

PSM 37:3-6 | ³**TRUST** in the Lord, and do good; dwell in the land and befriend faithfulness. ⁴**DELIGHT** yourself in the Lord, and he will give you the desires of your heart. ⁵**COMMIT** your way to the Lord; trust in him, and he will act. ^[ESV] ⁶ making your righteousness **SHINE** like the dawn, your justice like the noonday. ^[CSB]