ZACCHAEUS: THE TAX COLLECTOR WHO CLIMBED A TREE

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Dear Friend,

I am glad that you are interested in studying the Bible. It is God's Word to us and in it, we find the way of salvation and guidance for daily living. The main theme of the Bible is God's love for us and how he expressed that love by Jesus Christ dying on the cross for our sins. Jesus arose from the grave and today He will save every person who puts his or her faith and trust in Him.

This study guide will help you gain a better understanding of the Bible. Open your heart to what God has for you through the study. I have prayed that your study will be life changing.

May God bless you richly,

Larry Alston
Christ to the World Ministries

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Welcome to a study about the conversion of a wealthy sinner, a man who people thought was beyond hope of getting salvation.

This Bible study will help you gain a better understanding of what Jesus came to earth to do: to seek and to save lost persons. He came to save us from our sins and to give us eternal life. The story in the Scripture demonstrates the mighty power of Jesus to save any person and shows that no person is beyond hope.

Don’t keep it clean and unmarked! When you are asked to respond, don’t simply think of what your response would be. Take time to write it down. Doing so helps to internalize and reinforce your learning. Write from your heart. Only you will see what you write.

As writer, I will work along with you as you complete your study.

I will share with you my own responses to most of the questions and activities. This does not mean that my responses are any more correct than yours; it simply means that you will have the benefit of a fellow traveler walking beside you as you move through the study.

Keep your Bible before you as you complete the study. When you are asked to read a Scripture reference, take time to read it.

Ready? Then let’s get started.

Begin your study with prayer. Make the following prayer your very own.

Dear God, please open your Word to me as I study. Speak to my heart. Help me obey your will for my life. Help me do what you want me to do. In Jesus’ name I pray. Amen.

The ministry of Jesus on earth is drawing to a close. For more than three years he has walked over the mountains and through the valleys of Israel, preaching the good news that he has come to save the people from their sins.

He has taught the multitudes. He has healed the sick. He has opened blind eyes. He has cast out demons. He has lifted up the fallen. He has saved all who put their trust in him. Now his ministry nears its end. It is almost time for him to die on the cross.

Read Luke 9:51. Complete this sentence: Jesus was on his way to the city of
Read Luke 19:51. Complete this sentence: Jesus reached the end of his journey as he approached the city of ____________________________.

While in Galilee, Jesus began his last journey to Jerusalem. (See Luke 9.) Luke 19 says that he reached his destination. Luke 10-19 record his teachings and the things that happened as he made his journey.

Read Luke 18:35-43. Complete the sentence. Jesus restored sight to a blind man as he approached the city of ______________________. As he moves on through the city, he encounters Zacchaeus, as recorded in Luke 19:1-10.

Jericho is likely the oldest city in the world. The city was built, destroyed, and rebuilt many times. When Joshua and the children of Israel crossed the Jordan River and entered the land of Canaan in Old Testament times, they came to the walled city of Jericho. Following God’s instructions (Joshua 6:1-21), they marched around the city once each day for six days and on the seventh day they marched around the city seven times. On the seventh march the people blew trumpets and shouted. The walls came tumbling down.

But in Luke 19 someone greater than Joshua enters the city of Jericho. And a greater miracle than the walls falling down will take place. Jesus will save a lost man.

Jericho was an oasis in the Jordan River valley six or eight miles from where the river flows into the Dead Sea. The city, almost 1000 feet below sea level, had a warm climate all year long. Boasting very rich soil, constant sunshine, and a strong spring of water, Jericho was an attractive place to live. It was known as the City of Palms (Deut. 34:1-3; 2 Chron. 28:14-15). Herod the Great had a magnificent palace in Jericho, and the city served as the winter capital. Several major highways converged in Jericho. Famous for balm, a gum used for medicine, the city bustled with trade. A large number of priests lived there. All of these factors helped make Jericho a wealthy city with a number of fine homes.

Zacchaeus was a chief tax collector. The Romans ruled over the Jewish people. They had to pay heavy taxes. The Romans and chief tax collectors could invent and find names for all kinds of taxes that oppressed the people. The Romans taxed everything bought and sold. They imposed road taxes, bridge taxes, town taxes, wheel taxes, and per capita taxes. People paid taxes on pack animals. People paid taxes for admission to the markets. Tax collectors would stop people on the road and require them to unload their pack animals and open every bale and package. The unscrupulous tax agents found countless ways to take advantage of and overcharge the people.

In the Roman system, administrators or chief collectors collected the taxes. They in turn had agents working under them. The agents and chief collectors took a commission before paying the Romans.

Jericho was a regional center for the collection of taxes, and Zacchaeus was the top man in that area. He contracted with the government to collect taxes but hired others to do the actual work. This made Zacchaeus very wealthy. He had one of the finest homes in Jericho. He had everything a person could desire.
In the picture above, one servant talks with Zacchaeus while another servant enters the patio area.

What can we learn about Zacchaeus from the picture? Check the correct answer.

__ Zacchaeus was poor  __ Zacchaeus was affluent  __ Zacchaeus was middle class

The Jews hated both the taxes and the Romans. They considered themselves the people of God. They despised paying taxes to a heathen power. The Jews likewise despised and hated tax collectors. They reserved their most intense contempt for any of their own countrymen who worked for the Roman government as tax collectors. Jewish tax collectors were considered traitors. The Jews would neither acknowledge such a person on the street nor enter his house. Everyone shunned tax collectors.


In the list of things you discovered about Zacchaeus, you also most likely wrote that he wanted to see Jesus but was a short man. We are not told why Zacchaeus wanted to see Jesus. We can only imagine some of the possible reasons.

Place a check beside each of the following items that you think might have been a reason Zacchaeus wanted to see the Savior.

Zacchaeus wanted to see Jesus because:
___ a. He had heard that Jesus was a friend of tax collectors and “sinners” (Matt. 11:19).
___ b. He wanted to impress the people of Jericho.
___ c. He had heard that the tax collector Levi now followed Jesus.
___ d. He found that his wealth did not satisfy.
___ e. He was curious about who Jesus was.
___ f. He wanted to trap Jesus.
___ g. He felt alone and miserable because of the hatred of his people.
___ h. He wanted forgiveness of his sins and wanted to start over in life.

I think all of the above reasons except “b” and “f” could possibly have been reasons why Zacchaeus wanted to see Jesus. But, alas, it seems that the little tax collector is going to miss his opportunity. On this particular day when Jesus comes to Jericho great crowds gather to see him. Being a short man, Zacchaeus doesn’t stand a chance. The jostling crowd blocks his view in every way.

But resourceful Zacchaeus runs ahead and climbs a sycamore tree. The short trunk and wide branches of this tree make it very easy to climb. From his perch on a limb Zacchaeus peers down through the branches. He hears the noise as the crowd draws near. He has a good view. His heart pounds as the crowd gets closer.
Jesus Takes
The Initiative

Read Luke 19:5. Write here what Jesus said to Zacchaeus.
________________________________________

As Jesus reaches the tree, he stops and looks up. Zacchaeus cannot believe what is happening. Jesus calls him by name and tells him to come down quickly. He invites himself home with the tax collector.

Why do you think Jesus wanted to go home with Zacchaeus? Check the one answer you think is best.

Jesus wanted to go home with Zacchaeus because:
___a. He needed to eat.
___b. He wanted to forgive Zacchaeus of his sins.
___c. He wanted to condemn Zacchaeus.
___d. He wanted to surprise the crowd.
___e. He wanted to embarrass Zacchaeus.

Jesus knew Zacchaeus. He knew all about him. He even knew what was in his heart. He wanted to forgive Zacchaeus of all his sins and save him.

Read Luke 19:6. Check the words that you think describe Zacchaeus’ feelings in response to Jesus’ call.
___a. selfishness  ___e. surprise
___b. enthusiasm  ___f. delight
___c. joy  ___g. sadness
___d. fear  ___h. gladness

Examine the above picture. Draw an arrow to Jesus.

Zacchaeus comes down from the tree very quickly and gladly welcomes Jesus. The little man must feel very tall as he leads the way to his house that day.
THE REACTION OF THE CROWD

Read Luke 19:7. Check the words in the list below that you think tell how the crowd responded to Jesus’ going home with a tax collector:

___a. by muttering ___ b. by criticizing ___d. by gossiping ___ d. by complaining

I think all of the words above were involved in the reaction of the crowd. When the people saw what was happening, they began to mutter and complain. They criticized Jesus for going home with a man with whom they would not associate in any way. They could not understand why Jesus was going to be the guest of a “sinner.”

But I know why Jesus went home with Zacchaeus. Jesus loved him and wanted to save him. Once some religious leaders asked Jesus why he ate and drank with tax collectors and sinners.

He answered them, “It is not the healthy who need a doctor, but the sick. I have not come to call the righteous, but sinners to repentance” (Luke 5:31).

We do not know how much time Jesus spent in the home of Zacchaeus. Most likely he spent the night. We can be sure they had a long conversation.

ZACCHAEUS GETS SAVED

Zacchaeus realized that Jesus was the Messiah and had power to forgive him of his sins. He recognized him as Lord and Master. He had a complete change of mind and heart about his life, his wealth, and his manner of living. Zacchaeus turned loose of everything that had a grip on his life and trusted Jesus as his Savior.

That day was the happiest day in Zacchaeus’ entire life. He received salvation!

On another occasion Jesus spoke of how hard it was for a rich man to get saved. He said, “Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Luke 18:25).

But Zacchaeus makes it! He was the camel that got through the eye of a needle!

His salvation illustrates what Jesus said: “What is impossible with men is possible with God” (Luke 18:27).

Read Luke 19:8. Write the two things Zacchaeus said to Jesus.

1. _______________________________________________________________
2. _______________________________________________________________
When Zacchaeus experienced salvation, it changed his life. He became a new person. He wanted to make restitution for things he had done wrong in the past. He told Jesus that he would give half of his wealth to the poor. He also said he would pay back four times the amount to anyone he had cheated.

Why did Zacchaeus want to make restitution for wrongs he had committed in the past? Check the correct response.
___a. He wanted to earn salvation.  
___b. He had experienced salvation.

We can do nothing to merit forgiveness and eternal life. No person can earn salvation. It is the free gift of God. We receive it by trusting Jesus Christ. Zacchaeus made restitution for wrongs he had committed in the past because he had experienced salvation.

Jesus acknowledged that salvation had come to Zacchaeus’ house (Luke 19:9). Saying that Zacchaeus was a “son of Abraham” (verse 9) was a way of saying that now Zacchaeus was a member of God’s family. He was saved.

Jesus came to earth from heaven to bring salvation. Zacchaeus accepted this salvation.

Read Luke 19:10. Write the verse in your own words.
__________________________________________________________________________________________________________________________________

This verse summarizes the New Testament. Jesus came to save us from our sins.

John 3:16 says: “For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

Read this verse again as follows but write Zacchaeus’ name in the blanks.
“For God so loved ____________________ that he gave his one and only Son, that ________________________ , who believes in him, shall not perish but have eternal life.”

Zacchaeus is in heaven today because he believed in Jesus Christ.

Read John 3:16 again. But this time write your own name in the blanks.
“For God so loved _________________________ that he gave his one and only Son, that __________________________, who believes in him, shall not perish but have eternal life.”

You too can have eternal life by trusting Jesus Christ as your Savior.

Look again at the four drawings in this lesson. Write beside each drawing a sentence that describes the situation pictured.

APPLICATION

Jesus certainly surprised Zacchaeus when he stopped beneath the tree and called his name.

Reflect upon your own life. Describe one way God has surprised you.
__________________________________________________________________________________________________________________________________

Jesus took the initiative and called to Zacchaeus. In what ways has God taken the initiative in dealing with you? Write your answer here.

Jesus knew Zacchaeus’ name. He also knows your name. Write your name below.

__________________________________________
Spend a few minutes thinking about your name and your life and the fact that Jesus knows you. He knew you before you were born. He loves you with an eternal love.

Pray the following prayer: “Dear God, I thank you that you know all about me and that Jesus knows my name. Thank you for loving me. In Jesus’ name I pray. Amen.”

Jesus called to Zacchaeus.

Write here some ways Jesus has called to you.

____________________________________________________________________________________________________________________________________

Jesus told Zacchaeus to hurry and come down from the tree. Jesus was on his way to Jerusalem for the last time. He would never again pass through Jericho. This was likely the last opportunity Zacchaeus would ever have to be saved. There is urgency involved in trusting Christ.

Apply the missing word in the following sentence.

It is important to trust Christ _______, not tomorrow.

A person should not put off trusting Jesus. One should trust Christ today.

Would you like for Jesus to come to your house for a visit?
___a. Yes   ___b. No   ___c. I’m not sure

In the list below, check the one response that would best describe your feelings if Jesus came to your house for a visit.
___a. I would be afraid.
___b. I would feel ashamed of what he might find.
___c. I would welcome him gladly.
___d. I would not ask him inside.

Write two changes you would make if you knew that Jesus was coming to your home for a visit.
1. ________________________________________________________________
2. ________________________________________________________________

Whom would you like to invite to meet Jesus if he came to your home for a visit?

__________________________________________________________________

Write two questions you would like to ask Jesus if he came to visit you in your home.
1. ________________________________________________________________
2. ________________________________________________________________

Which of the following statements summarize the story of Zacchaeus meeting Jesus?
___a. Jesus came to save sinners.   ___b. No person is beyond hope
___c. A rich person cannot be saved.   ___d. Anyone can be saved.

All persons can be saved, including poor people and rich people as well. No one is beyond hope or the reach of God. Jesus came to earth to save sinners. This is the good news of the Gospel.

Commit the following Bible verse to memory.
“For the Son of Man came to seek and to save what was lost” (Luke 19:10).

Do you need to go to someone and ask forgiveness for something you said or did?
___a. Yes   ___b. No   ___c. I’m not sure.

If you checked “Yes,” set a time and go to that person and ask forgiveness. If you checked “I’m not sure,” ask God to search your heart and help you know if you need to ask someone for forgiveness.

Summarize in a sentence or two the main thing God has taught you in your study.
_____________________________________________________________________
_____________________________________________________________________
You can lead your family or a group of friends and neighbors or perhaps a church group in this study on Zacchaeus meeting Jesus. Doing so will strengthen your own life, and God will use you to be a blessing to others.

The following suggestions will help you lead a small group study.

Each person in a group has contributions to make. Each person should take part in the discussion. No one should dominate the time together.

Begin the study with prayer. Read the story of Zacchaeus in Luke 19:1-10. Using the four drawings as visual aids, tell the story of what happened in your own words. Take your time and show the drawings to the group as you tell the story. Answer any questions group members may have.

Use with the group the questions and activities under “Application.” Lead each group member to respond.

The following statements will involve group members in discussion. We call them “Agree/Disagree” statements. Read each statement. Ask persons who agree with the statement to raise their hand. Then ask persons who disagree with the statement to raise their hand. Ask, Why do you agree or disagree with each statement? Then allow time for discussion.

**GUIDE FOR GROUP STUDY**

1. Some persons are too sinful to be saved.
2. No one is beyond the touch of God.
3. God favors some persons over other persons.
4. A person should wait until the end of his or her life before trusting Christ as Savior.
5. A person should trust Christ as Savior today, not tomorrow.
6. Christ will not force His way into a person’s life.
7. Jesus can save anyone, including me.

Lead the group in memorizing Luke 19:10. Ask volunteers to explain the verse in their own words.

Read the section “Responding to God” to the group. Pray the prayer for yourself and help each person to pray it for himself or herself.

**RESPONDING TO GOD**

Now that you have studied God’s Word, he wants you to respond.

**The Bible teaches that you are a sinner.**

“For all have sinned and fall short of the glory of God” (Rom. 3:23). “There is no one righteous, not even one” (Rom. 3:10).

**But God loves you and sent His Son, Jesus Christ, to die on the cross for your sin.**

“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life” (John 3:16). “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us” (Rom. 5:8).
You receive Christ as your Savior by turning from your sin and placing your faith and trust in Him.

"Repent, then, and turn to God, so that your sins may be wiped out" (Acts 3:19).
"Everyone who calls on the name of the Lord will be saved" (Rom. 10:13).

Pray this prayer:

“Dear God, I know that I’m a sinner. I believe that Jesus died for my sins and rose from the dead and is alive today. I now turn from my sins. I am placing my faith and trust in Jesus alone to be my Savior and to forgive me. I receive Jesus into my life as my Savior and Lord. From this day forward, I will follow Jesus. Thank you, Lord Jesus, for loving me and for coming into my life. In Jesus’ name I pray. Amen.”

Welcome into God’s family!

Share with others that you have received Jesus Christ as your Savior and Lord.

Ask for baptism by immersion in a local church as a public expression of your faith. If there is no church near you, start a church by gathering a group of persons in your home and worship together on a regular basis.

Read your Bible and pray each day. Tell others what Christ has done for you and what he can do for them.