Zacchaeus, the Repentant Tax Collector

Luke 19:1-10
SS Lesson for 07/19/2026

Devotional Scripture: Luke 13:1-9

OUTLINE

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Lesson Background and Key Verse

Background from the NIV Standard Lesson Commentary

Jesus and his disciples journeyed to Jerusalem for the final Passover that they would observe together (Luke 9:51; 18:31-33). Along the way, Jesus taught (17:22-37; 18:31-34), told parables (18:1-8; 18:9-14), handled questioning people (17:20-21; 18:18-30), and healed (17:11-19; 18:35-43). Jericho was their last stop before reaching the capital city. It was only about 15 miles northeast of Jerusalem and situated in the Jordan River valley. It had a warm climate and freshwater springs; Jericho was an oasis for weary travelers. Luke groups together three special encounters with Jesus, a "certain ruler" (Luke 18:18-30), a blind beggar (18:35-43), and Zacchaeus (19:1-10). Each of them sought out Jesus as he traveled. In the first scenario, the man was wealthy and privileged but went away unfulfilled. The crowd who witnessed the exchange questioned, "Who then can be saved?" (18:26). In the second, the man had nothing but audacity and perseverance. Jesus was moved on his behalf, and his faith healed him, he received his sight and followed Jesus (18:43)! Zacchaeus's story is the third encounter in this sequence. Zacchaeus was a "chief tax collector" in Jericho (Luke 19:2). As such, he led those who implemented taxes, collected tolls, and performed customs duties. Lead tax collectors hired other collectors and set collection policies. Tax collectors held a position of prominence or authority, but with this came hard feelings from the general populace. Tax collectors frequently overcharged to make a profit. They were despised and mistrusted, seen as collaborators with oppressive Rome, and considered dishonest (Mark 2:15-16). Roman authorities auctioned contracts to the highest bidders, groups or individuals, to collect local tolls and tariffs. Whoever won the contract was on the hook for the contracted amount. Therefore, collections officers often took bribes and passed overages onto ordinary citizens, protecting themselves while ensuring contracts were paid.

Key Verse: Luke 19:5

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."

Major Theme Analysis

(Scriptural Text from the New King James Version; cross-references from the NIV)

Seeking Repentance (Luke 19:1-4)

1 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.

God meets us where we are (1-2)

Meets us where we are because He chose us (John 15:16)

16 You did not choose me, but I chose you and appointed you to go and bear fruit — fruit that will last. Then the Father will give you whatever you ask in my name.

Meets us where we are because He wants to give us rest (Matt 11:28)

28 "Come to me, all you who are weary and burdened, and I will give you rest.

Meets us where we are because it is His Will (Eph 1:4-5)

4 For he chose us in him before the creation of the world to be holy and blameless in his sight. In love 5 he predestined us to be adopted as his sons through Jesus Christ, in accordance with his pleasure and will—

Meets us where we are through the gospel (1 Thess 1:4-6)

4 For we know, brothers loved by God, that he has chosen you, 5 because our gospel came to you not simply with words, but also with power, with the Holy Spirit and with deep conviction. You know how we lived among you for your sake.

Meets us where we are because of His grace (2 Tim 1:9)

9 who has saved us and called us to a holy life — not because of anything we have done but because of his own purpose and grace. This grace was given us in Christ Jesus before the beginning of time,

Obstacles while seeking God (3)

Obstacles of all kinds of evil (1 Thess 5:22)

22 Avoid every kind of evil.

Obstacles from the devil (James 4:7-8)

7 Submit yourselves, then, to God. Resist the devil, and he will flee from you. 8 Come near to God and he will come near to you. Wash your hands, you sinners, and purify your hearts, you double-minded.

Obstacles from our old self (Eph 4:22)

22 You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires;

Obstacles of unrighteousness (Col 3:8-11)

8 But now you must rid yourselves of all such things as these: anger, rage, malice, slander, and filthy language from your lips. 9 Do not lie to each other, since you have taken off your old self with its practices 10 and have put on the new self, which is being renewed in knowledge in the image of its Creator. 11 Here there is no Greek or Jew, circumcised or uncircumcised, barbarian, Scythian, slave or free, but Christ is all, and is in all.

Obstacles of things that hinder (Heb 12:1)

12 Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles, and let us run with perseverance the race marked out for us.

God provides ways for us to find Him (4)

We can find God if we love Him (Prov 8:17)

17 I love those who love me, and those who seek me find me.

We can find God if we seek His kingdom (Matt 6:33)

33 But seek first his kingdom and his righteousness, and all these things will be given to you as well.

We can find God if we ask and seek (Matt 7:7-8)

7 "Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. 8 For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened.

We can find God when He is near (Isa 55:6)

6 Seek the Lord while he may be found; call on him while he is near.

Called Into Repentance (Luke 19:5-6)

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.

Called to follow (5)

Called to follow into one hope (Eph 4:3-6)

> 3 Make every effort to keep the unity of the Spirit through the bond of peace. 4 There is one body and one Spirit— just as you were called to one hope when you were called— 5 one Lord, one faith, one baptism; 6 one God and Father of all, who is over all and through all and in all.

Called to follow into eternal life (1 Tim 6:12)

> 12 Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses.

Called to follow into fellowship (1 Cor 1:9)

> 9 God, who has called you into fellowship with his Son Jesus Christ our Lord, is faithful.

Called to follow Jesus' example (1 Peter 2:21)

> 21 To this you were called, because Christ suffered for you, leaving you an example, that you should follow in his steps.

Called to follow into service (John 12:26)

> 26 Whoever serves me must follow me; and where I am, my servant also will be. My Father will honor the one who serves me.

Obeying the call (6)

Obeying the call to love God (John 14:15)

> 15 "If you love me, you will obey what I command.

Obeying the call to live by the Holy Spirit (Rom 8:12-14)

> 12 Therefore, brothers, we have an obligation — but it is not to the sinful nature, to live according to it. 13 For if you live according to the sinful nature, you will die; but if by the Spirit you put to death the misdeeds of the body, you will live, 14 because those who are led by the Spirit of God are sons of God.

Obeying the call to be obedient and serve God (Dan 3:16-18)

> 16 Shadrach, Meshach and Abednego replied to the king, "O Nebuchadnezzar, we do not need to defend ourselves before you in this matter. 17 If we are thrown into the blazing furnace, the God we serve is able to save us from it, and he will rescue us from your hand, O king. 18 But even if he does not, we want you to know, O king, that we will not serve your gods or worship the image of gold you have set up."

Obeying the call to offer our whole selves as living sacrifices (Rom 12:1)

> 12 Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God — this is your spiritual act of worship.

Salvation Through Repentance (Luke 19:7-10)

7 But when they saw it, they all complained, saying, "He has gone to be a guest with a man who is a sinner."
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."
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."

Salvation from sin (7)

Salvation through Jesus' Name (Acts 4:12)

> 12 Salvation is found in no one else, for there is no other name under heaven given to men by which we must be saved."

Salvation through receiving the goal of faith (1 Peter 1:8-9)

> 8 Though you have not seen him, you love him; and even though you do not see him now, you believe in him and are filled with an inexpressible and glorious joy, 9 for you are receiving the goal of your faith, the salvation of your souls.

Salvation through belief (John 1:12-13)

> 12 Yet to all who received him, to those who believed in his name, he gave the right to become children of God— 13 children born not of natural descent, nor of human decision or a husband's will, but born of God.

Salvation through the gospel (Eph 1:13-14)

> 13 And you also were included in Christ when you heard the word of truth, the gospel of your salvation. Having believed, you were marked in him with a seal, the promised Holy Spirit, 14 who is a deposit guaranteeing our inheritance until the redemption of those who are God's possession — to the praise of his glory.

Salvation through justification by Jesus' blood (Rom 5:9)

> 9 Since we have now been justified by his blood, how much more shall we be saved from God's wrath through him!

Salvation results in giving (8)

Giving to help those who ask (Matt 5:39-42)

> 39 But I tell you, Do not resist an evil person. If someone strikes you on the right cheek, turn to him the other also. 40 And if someone wants to sue you and take your tunic, let him have your cloak as well. 41 If someone forces you to go one mile, go with him two miles. 42 Give to the one who asks you, and do not turn away from the one who wants to borrow from you.

Giving generously (Prov 11:24-25)

> 24 One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. 25 A generous man will prosper; he who refreshes others will himself be refreshed.

Giving to do good works (1 Tim 6:17-19)

> 17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Giving to share with others (Heb 13:16)

> 16 And do not forget to do good and to share with others, for with such sacrifices God is pleased.

Giving purposely and cheerfully (2 Cor 9:7)

> 7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

Salvation requires relationship with God (9)

A relationship that deals with the mind and heart (Heb 8:7-10)

> 7 For if there had been nothing wrong with that first covenant, no place would have been sought for another. 8 But God found fault with the people and said: "The time is coming, declares the Lord, when I will make a new covenant with the house of Israel and with the house of Judah. 9 It will not be like the covenant I made with their forefathers when I took them by the hand to lead them out of Egypt, because they did not remain faithful to my covenant, and I turned away from them, declares the Lord. 10 This is the covenant I will make with the house of Israel after that time, declares the Lord. I will put my laws in their minds and write them on their hearts. I will be their God, and they will be my people.

A relationship that is written with the Holy Spirit on the heart (2 Cor 3:3)

> 3 You show that you are a letter from Christ, the result of our ministry, written not with ink but with the Spirit of the living God, not on tablets of stone but on tablets of human hearts.

A relationship through faith (Gal 3:26-29)

> 26 You are all sons of God through faith in Christ Jesus, 27 for all of you who were baptized into Christ have clothed yourselves with Christ. 28 There is neither Jew nor Greek, slave nor free, male nor female, for you are all one in Christ Jesus. 29 If you belong to Christ, then you are Abraham's seed, and heirs according to the promise.

A relationship in which we are called children of God (Rom 8:16-17)

> 16 The Spirit himself testifies with our spirit that we are God's children. 17 Now if we are children, then we are heirs — heirs of God and co-heirs with Christ, if indeed we share in his sufferings in order that we may also share in his glory.

A relationship that makes us heirs of God (Titus 3:3-7)

> 3 At one time we too were foolish, disobedient, deceived and enslaved by all kinds of passions and pleasures. We lived in malice and envy, being hated and hating one another. 4 But when the kindness and love of God our Savior appeared, 5 he saved us, not because of righteous things we had done, but because of his mercy. He saved us through the washing of rebirth and renewal by the Holy Spirit, 6 whom he poured out on us generously through Jesus Christ our Savior, 7 so that, having been justified by his grace, we might become heirs having the hope of eternal life.

Salvation of the lost (10)

Salvation of the lost because God searches for them (Ezek 34:16)

> 16 I will search for the lost and bring back the strays. I will bind up the injured and strengthen the weak, but the sleek and the strong I will destroy. I will shepherd the flock with justice.

Salvation of the lost because Jesus came for sinners (Matt 9:12-14)

> 12 On hearing this, Jesus said, "It is not the healthy who need a doctor, but the sick. 13 But go and learn what this means: 'I desire mercy, not sacrifice.' For I have not come to call the righteous, but sinners."

Salvation of the lost because there is joy in Heaven in saving the lost (Luke 15:7)

> 7 "I tell you that in the same way, there will be more joy in heaven over one sinner who repents than over ninety-nine righteous persons who need no repentance.

Salvation of the lost because Jesus died for the lost (Rom 5:6)

> 6 For while we were still helpless, at the right time Christ died for the ungodly.

Conclusion and Other Thoughts

Commentary Thoughts from Bob Deffinbaugh

Jesus Treed a Tax-Collector (19:1-10)

Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way. When Jesus reached the spot, he looked up and said to him, "Zacchaeus, come down immediately. I must stay at your house today." So he came down at once and welcomed him gladly. All the people saw this and began to mutter, "He has gone to be the guest of a 'sinner.'" But Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount." Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost."

Tax collectors were not new to Jesus. Early on in His ministry, Jesus had attracted, and worse yet (in the eyes of the Pharisees), received them warmly. In Luke 5:30, Jesus was accused by the Pharisees for eating and drinking with "tax-gatherers and sinners." It would seem that the two terms, "tax-gatherer" and "sinners" were synonymous to the Pharisees. There was hardly any lower form of life than these traitors. Jesus must have deeply offended the Pharisees when He told the parable of the penitent "tax-collector" and the self-righteous "Pharisee" in chapter 18 (verses 9-14), especially when it was the penitent tax-gatherer who went away justified, and the Pharisee went away unjustified.

Zaccheus was not just an IRS man, he was a "chief tax-collector." He would have been thought of about as fondly as a high level drug dealer. He was rich (v. 19), and this wealth very likely came, in part, from his crooked dealings (cf. 3:12-13). For some unexplained reason, Zaccheus wanted to see Jesus. He may have yearned for more than this, but he made a diligent effort to see Jesus as He passed through Jericho.

But Zaccheus had a problem—he was a short man. I can visualize him bouncing up and down on his toes, trying to see above the taller folks who crowded ahead of him. "Boing, boing, boing," he went, almost like a cartoon character, but his efforts were to no avail. Finally, he came up with a plan. He looked down the street, where he knew Jesus would have to pass. There it was! A tree. Perhaps not such a great tree, but a tree nonetheless. He could climb that tree and Jesus would pass by.

It would have been amusing, I think, to see this rich man trying to shinny up that tree. What a contrast this was to the way the rich young ruler must have come to Jesus. I envision him driving up, as it were, in a chauffeur-driven Mercedes limousine. But here, the rich little man Zaccheaus is scampering up a tree, perhaps falling a time or two, but finally getting high enough to see Jesus. There were probably little streams of perspiration running down his face. His clothing may have gotten soiled or spotted, maybe even torn. But he was now able to see Jesus.

While this rich little man is quite different, in many respects, from the blind beggar, Bartimaeus, he is also similar to him. Both men wanted to see Jesus. Both men would not be stopped by hindrances. And both men were rewarded by the Master. The difference between the two was that Bartimaeus called out to Jesus. He wanted to be noticed and summoned to come to Jesus. Zaccheus, on the other hand, may have wished to remain unnoticed. It was not a very dignified thing he did. We might even say it was child-like (cf. 18:15-16).

Jesus took note of Zaccheus, although we are not told why. He stopped, looked up, called him by name, and told him that he must come to his house. This "must" has the same feel to it as does this situation, described by John in his gospel: "He left Judea, and departed again into Galilee. And He *had* to pass through Samaria" (John 4:3-4, emphasis mine).

Why did Jesus express the necessity of going to the house of Zacchaeus? Why the "must"? What was so necessary that it required going to the house of Zacchaeus?

As a tax-collector (a chief tax-collector, no less), Zacchaeus was considered a sinner, the same as a Gentile. Such a person should not be accepted into the hospitality of one's home, Pharisaism would say (cf. Luke 5:29-30). One should most certainly not enter into the home of such a person, to accept their hospitality and to eat their food. In the process of doing so, one would defile himself, in violation of the law, as interpreted by Pharisaism. Jesus not only accepted an invitation, He invited Himself. This brought an immediate, strong reaction: "All the people saw this and began to mutter, 'He has gone to be the guest of a *sinner*'" (verse 7).

This was not merely the reaction of a few. Luke tells us that they all began to grumble. Did this also include the disciples? Perhaps.

The explanation for our Lord's actions comes in verse 10:

Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost" (verses 9-10).

The purpose of our Lord's coming was still not clear. First and foremost, Jesus came to save sinners. Yes, He would later establish the kingdom of God on the earth, but the basis of this kingdom, that which Christ must accomplish at His first coming, was the forgiveness of man's sins. Men could not enter into the kingdom of God in their sinful condition. Jesus came to bear the penalty of man's sins, and to provide them with His righteousness. This was the foundation of the kingdom.

Jesus came to seek and to save sinners. He did not come to associate with the rich and powerful. He did not come to provide positions and power for the disciples. He came to save sinners. To do so, He must associate with sinners. Thus, while it may offend the sensitivities and the social mores of His day, Jesus would go where sinners were, so that the gospel could come to them and they could be saved. If one's goal is to save sinners, then being with sinners is simply a means to that goal. Jesus' ministry was governed by His goal of seeking and saving sinners. Did Zacchaeus think that he had sought the Lord? He had. But the Lord had also sought Him.

What a beautiful picture of the tension that is maintained here between the sovereignty of God and the responsibility of man. The blind man called out to the Savior for mercy and received it. Zaccheus did not call upon the Lord, but the Lord called to him. The Scriptures clearly teach that no one who truly comes to Jesus for mercy, on the basis of faith, will be turned away. They also teach that anyone who comes to Christ for salvation does not come on their own initiative, but is drawn by God:

"WHOEVER WILL CALL UPON THE NAME OF THE LORD WILL BE SAVED" (Romans 10:13, citing Joel 2:32).

"All that the Father gives Me shall come to Me; and the one who comes to Me I will certainly not cast out" (John 6:37).

It is therefore God who both begins and finishes the work of salvation, and yet man is not to be passive:

For I am confident of this very thing, that He who began a good work in you will perfect it until the day of Christ Jesus (Philippians 1:6).

For it is God who is at work in you, both to will and to work for His good pleasure (Philippians 2:13).

Fixing our eyes on Jesus, the author and perfector of faith (Hebrews 12:2).

For by these He has granted to us His precious and magnificent promises, In order that by them you might become partakers of the divine nature, having escaped the corruption that is in the world by lust. Now for this very reason also, applying all diligence, in you faith supply moral excellence, and in you moral excellence, knowledge … (2 Peter 1:4-5ff.).

God's sovereignty does not remove our responsibility both to seek God and to obey Him. And yet when we do, we know that it is because God has caused us to will and to work His good pleasure. No man who truly seeks God as Savior will ever be turned away. Those who do seek, will find that they have first been sought by Him, the One who came to seek and to save the sinner.

It is only after reporting the grumbling of all who beheld Jesus going to the house of a "sinner" like Zacchaeus that Luke also informs us of the change which faith has brought to this man. It would seem that even before Jesus entered his house, Zacchaeus stopped and spoke to Jesus of his intended purposes, as a result of Jesus' coming into his life. He would, he said, give half of his possessions to the poor. In addition, he would repay four-fold anyone whom he had defrauded (verse 8).

The first thing that I notice is that Zacchaeus offered a great deal to the poor, but not all of his possessions. Why only half? Did Jesus not require the rich young ruler to sell all? Notice that Zacchaeus' offer is completely voluntary. Jesus has not laid this on him as some kind of condition. The man determined to do this, as an act of gratitude, not as a duty which he would be grudgingly perform.

Second, I believe that he offered to give only half of his possessions to the poor for a very practical reason—paying back those whom he had defrauded would require the rest of his wealth. In my mind, Zacchaeus did give away all he owned: half to the poor, and the other half to those whom he had swindled.

Third, I find this man's offer to repay by paying back four times what he stole very interesting. When I look at those Old Testament passages which prescribe the repayment due to those from whom we have stolen, I find that the minimum repayment, as it were, was the return of the stolen goods, plus a 20% penalty—a kind of rental fee (cf. Leviticus 6:1-5). In other places repayment of stolen goods was determined on whether or not the stolen object could actually be recovered (cf. Exodus 22:1-5). The thing which impresses me about Zacchaeus' offer is that he did not promise to make the minimum repayment, but the maximum one. Zacchaeus was willing to grant that his theft was of the worst kind, and was willing to make things right with this frame of mind. He did not minimize his sin.

This leads me to make another observation: while salvation is not by works, when genuine salvation comes to a man, his life radically changes. Salvation is a radical event, bringing men from darkness to light, from death to life, and from evil to righteousness. Genuine conversion produces change in the lives of those who are saved. Zacchaeus evidences a genuine conversion by the change which can be seen—a sudden change in his case—in his actions. May it be so of us as well. Men may not understand the change which has occurred in our lives when we have met the Master and been saved, but they should see change. That is part of what the book of James is all about.

The sinner, Zacchaeus, is now a saint. Salvation has come to his house. He will never be the same again. And yet, while the crowds could finally rejoice and praise God for the sight which blind Bartimaeus received (18:43), there is no record of any praise to God for the salvation of Zacchaeus. At least, I hope, there should have been a sigh of relief.

(Adapted from URL:https://bible.org/seriespage/58-sublime-ridiculous-luke-1831-1910)

Concluding Thoughts from the NIV Standard Lesson Commentary

Saying "Yes!" to Jesus is not the same as liking a post or retweeting a comment on social media. It is not as simple as catching a glimpse of a passing hero. The "yes" we give to Jesus changes our lives. It requires obedience within a new way of life. Kingdom perspective shifts how we think and act, changes priorities, and helps us relate generously with our neighbors, communities, and the world. A "yes" to Jesus halts old habits that actively harm others. As many new things are, Jesus' way may be initially uncomfortable. His way often requires significant lifestyle shifts and sacrifices. Like Jesus' response to the rich ruler in Luke 18, we must admit that following God is "hard" (Luke 18:24), especially for the wealthy. Jesus says it is "easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God," but Zacchaeus models hope and possibility for all of us (18:25). Although the rich ruler presumably struggles to gain salvation or misses it altogether, Zacchaeus's story powerfully models Jesus' words, "What is impossible with man is possible with God" (18:27). Jesus offers Zacchaeus and his household saving grace, but how difficult it must have been for Zacchaeus to face each person he had harmed! How difficult it must have been to return the money he previously considered his rightful possession! After all, Zacchaeus hadn't broken societal rules; he had worked within the cultural system surrounding him. And yet, after welcoming Jesus into his life, Zacchaeus is called to something better and higher than the culture in which he lives. He is called to a new generosity and righteousness as a citizen of God's kingdom, as are we. As followers of Jesus, we are called to repair, as best we can, the harm we have done to others. This restitution includes reversing course regarding the evil in which we passively participate. Is there someone in your circle whom you have not treated with generosity? Have you neglected to pay someone back or taken credit for another's effort, creativity, or work? What is necessary to repair that damage? And on a larger scale, is there a system in which you have participated that causes harm to others? What is Jesus calling you to do to restore righteousness within your community? Whom might you invite into the generous, hospitable, gospel welcome of Jesus?