

# Biblical Adulting

Daily Study Guide



Love - Forgiveness - Happiness  
Communication - Personal Responsibility

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## Welcome to Crossroads Community Church Study Guide, we are glad you joined us!

We offer this series study guide to be used as a resource for deeper understanding in tandem with weekend messages and it is our hope that you will find this useful in your faith journey and spiritual growth.

We believe The Bible, God’s word, is inspired by Him, through the Holy Spirit and is sufficient for everything you need in life – **guidance, wisdom, strength, encouragement and HOPE**. His word reveals His nature and character and His plan of redemption through His Son Jesus Christ, through whom we can have eternal salvation when we choose to follow Him. We also believe the Bible remains relevant in our world today and its power is experienced when personally and consistently applied and practiced.

Part of your journey may include choosing a Bible translation and there are many. To help you choose, it is important to know that a “translation” is word-for-word while a “paraphrase” is thought- for- thought. If you are new to Bible reading or don’t yet have one, we offer FREE Bibles that are English Standard Version translation – a very easy to read Bible. Other options are Bible Apps you can download to your phone, or sites like: [www.Bible.org](http://www.Bible.org), [www.biblegateway.com](http://www.biblegateway.com) or [www.blueletterbible.org](http://www.blueletterbible.org).

### We invite you to join us for weekend services:

**Saturday Evening at 5:30pm.** Question and Answer period after service.

**Morning Social at 10:00am:** A time to connect with others over coffee and donuts.

**Sunday Morning at 10:30am**

**Promiseland Kids’ Ministry:** Toddler – Sr. High, Sunday at 10:30 am, offers Christian education and worship for children and youth

If you have missed a service, you can view it on our YouTube Channel, “Crossroads Ridgecrest”, or go to [www.crossroads-ridgecrest.org](http://www.crossroads-ridgecrest.org). If you have any questions or would like to make an appointment, please call (760)384-3333 Weds. – Fri. 10am-4pm, text (760)301-4840, or email [ccc@ccc-rc.org](mailto:ccc@ccc-rc.org)

# Week 1

## Love

In this the love of God was made manifest among us, that God sent his only Son into the world, so that we might live through him. 1 John 4:9

# Monday, Day 1

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [1 John 4:7-21](#)

**Think:** Have you ever wondered where the capacity to and feelings of love come from? This actually presents a dilemma to the theory of evolution! Love is something that seems to be built into us – yes in some cases we develop a love for someone over time, and there are certainly times when loving someone is difficult, but in general love is natural to the human species.

So where *DOES* it come from? As you read verses 7 and 8 in today’s scripture, what is the answer to this question?

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In these verses, the word “love” is the Greek word “agape” meaning *benevolent love, good will, and affection*. This is the kind of love that does what is best for a person whether they realize it or not and whether they like it or not. In the case of God, He can ONLY do what is best for us at all times! How does He demonstrate this in verses 9 and 10?

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What should be the resulting response in verses 11 and 12?

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How does this demonstrate God’s love and existence to others?

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This week we will dig into one of the most powerful feelings and emotions in humanity – LOVE! We will study it from a biblical perspective starting with where it comes from to what real biblical love

looks like in our relationships. As we've already read, love comes from God... but it is so much more than that! Today's verses tell us that God IS love – this is not the same as saying God is *loving*, although He is and shows us in many ways. Nor does this mean that love is God – that would confine Him to a human, flawed and ever-changing definition of love. To say God is love is to say He is pure, unflawed, never changing, and holy love! He defines love, not the other way around.

God's love does something no other love can do – according to verse 18, what is it?

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What word describes this love?

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The word "*perfect*" in Greek is "*teleios*" meaning *complete, wanting nothing* and has its roots in the word "*telos*" meaning to *bring to an end or finish*. The perfect (*teleios*) demonstration of God's love was completed (*telos*) on the cross when Jesus, just before He died, cried "It is finished" ([John 19:30](#)). How does this impact your understanding of God's love?

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**Engage:** What hinders your ability or desire to love God?

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What hinders your ability or desire to love others?

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One of the greatest challenges we have in this is unlearning bad teaching and examples we've been taught from human thinking and standards. What are some things you were taught about love that are not biblical?

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The reason we are beginning our study of biblical love with God is because it is the foundation for everything else. We can't separate love from God and for those who are Christian, it defines who we are and is the power behind how we interact in the world.

Considering agape love is benevolent (doing what's best for others), how can you practice biblical love?

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**Memorize:** In this the love of God was made manifest among us, that God sent his only Son into the world, so that we might live through him. 1 John 4:9

## Tuesday, Day 2

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Romans 8:31-39](#)

**Think:** Has there ever been a time in your life where you questioned God's love for you? If so, why did you feel that way?

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Was there something going on... a difficult situation? We may have doubted God's love when we are experiencing a particularly difficult trial, or feel like our prayers aren't being heard, or we are simply not getting what we want. However, how we *feel* is not an accurate indicator of God's love...it is rooted in truth! What is this truth we learn from today's reading?

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Even when we are in dark or painful moments, when people are unkind or falsely accusing us of something, God is on our side! This isn't necessarily something we feel, rather it is something we *know* but knowing this truth can bring feelings of peace and comfort. Do you currently view God's love for you based on feelings or knowledge?

**Engage:** On a human level, love can be won or lost in a moment. Often based on feelings, it is fickle and often changes with the person or situation – thank God He isn't the same way! Because God's love is pure and holy, nothing will change His love for us. Proof of this is found in [Romans 5:8-10](#), based on these verses, did we deserve His love? How does it strengthen and encourage you to know this?

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We find more evidence in [Ephesians 1:4-5](#) (NLT), according to these verses, what did God do, when did He do it and why did He do it?

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The next time you feel like God doesn't love you, remind yourself of the truth you learned today. Take time to thank Him for loving you and think of a way you can demonstrate your gratitude for His love.

**Memorize:** In this the love of God was made manifest among us, that God sent his only Son into the world, so that we might live through him. 1 John 4:9

## Wednesday, Day 3

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Matthew 22:36-40](#)

**Think:** Since humanity has been created to love and be loved, and the foundation of godly love is God Himself, we must learn what it means to love Him as well as other people. However, because of the sinful state of humanity, our understanding of love is flawed and often confused with lust. This was a problem from the beginning, and for the nation of Israel, their lust for pleasure drove them to rebel and go after other pagan gods. God's response was to give them instructions and boundaries for their safety and welfare – we know them as the Ten Commandments. Although the Ten Commandments don't directly command love, the principle of love in all areas is there. We see this in Matthew's gospel when Jesus was asked what the most important commandment was. What was Jesus' answer?

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What three things or areas does Jesus mention regarding our love for God?

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Briefly explain what it means to love God with all your HEART.

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Briefly explain what it means to love God with all your SOUL.

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Now briefly explain what it means to love God with all your MIND.

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Turn to [Luke 10:27](#), what one area does Luke include?

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What does it mean to love God with your STRENGTH?

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Loving God covers all areas of life! Take a look at the Ten Commandments in [Deuteronomy 5:6-20](#), how do God's commands cover each area Jesus stated?

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What is the next greatest commandment Jesus says in Matthew 22:39?

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Does loving your neighbor as yourself require something different than what is commanded in the Ten Commandments? Take a look at them again and note which ones address how we treat others. Do you want to be treated the same way? This is the "Golden Rule" ([Matthew 7:12](#))!

**Engage:** God doesn't ask His creation to do anything He hasn't already done or continues to do. If history shows us anything, it shows us that in spite of the decline in moral absolutes and values, people still crave love and relationship. The problem is without Jesus we try to do it on our own and it becomes something God never intended. Changes in our own life and demonstrating God's love starts with us. The reason loving others is the second most important commandment isn't only because God deserves to be first, but it is impossible to love others biblically without loving Him biblically first. If you are a new Christians, list a few ways you can begin practicing loving God in each area of your life... how can you love Him in your physical life, thought life, how you speak, what you choose to watch, read and listen to, etc.

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Next, list a few ways you can practice the Golden Rule and love others as yourself.

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If you have been a Christian for some time, take time to evaluate each area and examine how well you are loving God and others biblically. As you learn to love God with a pure heart, you will notice loving others becomes easier – even those who are very hard to love!

**Memorize:** In this the love of God was made manifest among us, that God sent his only Son into the world, so that we might live through him. 1 John 4:9

## Thursday, Day 4

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [1 Corinthians 13:4-7](#), [Ephesians 5:1-2, 21-33](#)

**Think:** Learning what biblical love means takes time. Maturing as a Christian is something we will practice every day of our lives – it never stops! Before we start working on biblical love in our relationships, let's look at how the Bible defines it. How does 1 Corinthians 13:4-7 describe love?

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The word love in these verses is the same one we learned in Day 1 of our study – agape, which is a benevolent love – love that does what is best for others. How does this kind of love help you remain patient when you are challenged?

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How does this kind of love help you treat a person with kindness who may not deserve it?

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How does agape love keep us from becoming prideful and arrogant?

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How does this love encourage us from holding grudges against people?

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Do you realize this is also how God loves you?

There are a few most common ways the Greek language defines love (this is not an exhaustive list). “*Agapao*”, a derivative of agape, means *to be fond of, love dearly, well pleased or contented*. “*Philadelphia*”, meaning *brotherly love or love of Christian brothers and sisters*. Then there’s “*storge*”, meaning *familial love like that between parents and children*. And although this is not used explicitly in the Bible, the word “*eros*”, meaning *passionate or physical love*, the concepts are. Why is this important? The language of our western culture puts us at a disadvantage when it comes to understanding what the Bible is teaching us. Agape love is a kind of love that is applicable at all times, in all situations, and in all relationships. It should always be present and practiced in addition to any other kind of love we may feel toward someone, however there are distinctions, some of which we will study over the next few days.

Ephesians 5 starts us off... in verses 1 and 2, we have three forms of love based on who the verse is speaking of. How are we to love in verse 1?

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This word is “*agapetos*” which means *beloved, favorite or worthy of love*. If you are a child of God, this means you! As a child, who are we to imitate and why?

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The other forms of love we have already seen, agape and agapao.

From here on out, we will notice the sacrificial nature of biblical love. Let’s begin with verse 21 in Ephesians 5 – how is love demonstrated?

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What do you think of when you see the word “submit”?

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Many stumble over this word because it has been used in negative and abusive ways, even in the church! God's intent for submission is simply the outward demonstration of treating others as you would want to be treated. It is the willingness to defer to another and meet their needs. This does not mean we must obey if it requires us to sin or is demanding and abusive, but if Christians practiced biblical submission to one another, pride, conflict, gossip, anger, and jealousy would not be an issue. Finally, in verse 21, how and why are we to submit to one another?

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Why would this be important in the marriage relationship?

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Not only will it benefit us personally by resulting in a God-focused and peaceful marriage, but it is a picture to the world of the relationship between Christ and His church. It is intimate, sacrificial, caring and protective. The leadership of a godly husband is healthy and safe and the wife can trust him with herself, home, and family. But does this mean the husband never submits to his wife? What did verse 21 teach?

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Yes, there will be times when the husband will lovingly submit to his wife!

**Engage:** One of the areas Satan has done the most damage is marriage and he is still waging war against it. Marriage was instituted by God to be between one man and one woman, and it was meant to be a forever covenant. Sadly, when sin entered the world, that all changed. But God! When a couple individually submit to God, the natural flow is to submit to each other, and it shows the world the real plan for marriage and God gives us all we need to accomplish this.

If you are married, how are doing in the area of submission? If you struggle with this, what is the reason?

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Does today's study change your understanding? Women often find submission difficult if they have experienced a controlling or overbearing person and it results in trust issues. If this describes you, take heart... learning to practice biblical submission is possible! God is faithful and each time you choose to relinquish control to Him and trust Him to work in your marriage, you will notice the

freedom it gives not only you but your husband. Husbands are created to lead, but when a wife undermines his authority, leadership in the home is off balance and the power struggle begins.

For men, biblical submission is not a form of weakness – quite the opposite. Jesus showed this when He demonstrated meekness by submitting to His Father’s will and offering His life for ours on the cross. He had the power to call down legions of angels but chose not to because it was what was best for us.

If you are married, engaged, or single, this lesson applies. After you examine where you struggle with submission, list the areas that need work and at least one way you can follow God’s word.

**Memorize:** In this the love of God was made manifest among us, that God sent his only Son into the world, so that we might live through him. 1 John 4:9

## Friday, Day 5

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Ephesians 6:1-2](#), [Proverbs 13:24](#), [Deuteronomy 6:5-9](#)

**Think:** The parent/child relationship is another area where biblical love will look vastly different than what the world teaches. For decades the parenting “experts” have been teaching parents not to restrict their kids from expressing themselves or hinder them by placing rules, discipline, or consequences on them. The teaching that kids are born good and are shaped by their experiences became prevalent and the results have been disastrous. Although we are often shaped by our experiences, the Bible is clear we are not born good ([Romans 3:23](#))! If we were, there would be no need for Ten Commandments, no need for prisons, no need for a Savior!

Satan not only wages war on marriage, he is also waging war on the family. Turn to [2 Timothy 3:1-4](#), how are the last days described?

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What does it specifically say about children?

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Do you notice this? Do you think it has become better or worse over time? Parents are not powerless in the fight for their children – God gives simple instructions for parents. Reading Proverbs 13:24 and Deuteronomy 6:5-9, what parenting instructions does God give?

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How frequently are we supposed to do this?

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It may seem overly simplistic, but truly this is the core of all parenting. Teach children God’s ways from birth and every other area of instruction becomes motivated by how it applies. For example, if you teach your toddler the Bible says love is kind, the next time they try to take another child’s toy, you now have the foundation for teaching them to be kind. If you teach your child that we are to put no worthless thing before our eyes ([Psalm 119:37](#)) you have the foundation for not watching inappropriate things on TV, YouTube, TikTok, etc. This not only teaches our children the *how* but the *why*. The prayer is they will take these principles and lessons with them and do them even when you’re not around.

However, children are not the only ones with instruction. What does Ephesians 6:4 say is the parents responsibility?

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What are some ways parents provoke their children to anger?

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The most obvious way is hypocrisy! The old adage, “do as I say not as I do” has done a lot of damage in parenting. As Christian parents, we are to practice what we teach our children. Studies have

shown that parents are the biggest influence in their child's life and if we have the privilege of training our children in the ways of the Lord from birth, we are setting them up for success as adults.

Other ways parents can provoke their children is by inconsistent discipline, always changing the rules, not following through, not providing what they need emotionally, spiritually, or physically. If you are parenting, how are you doing in this? If you are new to Christianity, don't be discouraged if you have made mistakes – we all do! The good news is wherever you are in the parenting process, you can introduce biblical parenting into the family.

**Engage:** If this is new to you it can be easy to become overwhelmed. You may wonder how in the world you can make all these changes or you worry how the kids will take the changes. The best way to introduce these changes is by showing them how God is changing you. Share what you are learning and how you are trying to apply it (as age appropriate). What are some ways you can do this?

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As you dig into some details, things like actions and consequences (<https://crossroads-ridgecrest.org/media/mx25kp2/maturity-checklist>) or responsibilities and privileges (<https://crossroads-ridgecrest.org/media/rx4s249/responsibilities-privileges>), you can refer to our website for some great resources to help. We are here to help as well! If you would like to discuss some ways to apply what you are learning, just give us a call for an appointment Weds. – Fri. 10am-4pm at (760)384-3333.

**Memorize:** In this the love of God was made manifest among us, that God sent his only Son into the world, so that we might live through him. 1 John 4:9

## Saturday, Day 6

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [2 Peter 1:1-8](#)

**Think:** In today's reading we learn of the love between friends. There is a wonderful example in the Bible of this kind of love or *Philadelphia*. In [1 Samuel 18:1-3](#) and [20:17](#) we see a bond of friendship between David, who God chose to become Israel's king, and Jonathan, the son of King Saul. Saul was king of Israel at the time, and after David defeated Goliath, he and Jonathan became best friends. It is not said how their friendship started but if we look at the passage in context, it may be that David's bravery, His trust in the Lord and willingness to fight for Israel against the giant of the Philistines, that Jonathan felt a bond. It is possible that it is similar to the bond men and women of the military, who have fought in war together, experience. The point is, the Bible records the story of their friendship and the love and loyalty they had for one another. This kind of friendship is a gift – do you or have you had a friend in your life that has been there through thick and thin? How has this friendship impacted your life?

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As Christians, our friends and family play a significant role in our lives and how we interact, work through conflict, and demonstrate love should come through the filter of God's word and our relationship with Him. In the verses in 2 Peter 1, what part does brotherly love, *Philadelphia*, play?

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As partakers of the divine nature, we are to strive for and practice the qualities of God's nature, which means God is IN our friendships! According to verse 8, when this is practiced, how will it change us?

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One of the changes you will notice as a Christian is the change in your friendships. You may no longer be able to participate in certain activities with them, go certain places with them, or you find that conversations change. You may even lose friends because they now feel uncomfortable around you, not because you are purposely doing so but because the change in you exposes them (See [Ephesians 5:8-13](#)). Have you experienced this? This can be painful, but it is a normal change.

However, it is not God’s intention to strip us of friends and leave us lonely! As a Christian, you are now part of a global family in Christ and other believers are now your “brothers and sisters” – family and friends. Have you gained new friendships as a Christian? How are they different than the friendships you had before becoming a Christian?

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Read [Proverbs 27:17](#), what does this verse say friends do for one another?

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What does it mean to “sharpen”?

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Of course, we may think of running a knife blade across a steel, so let’s think of the process. A steel usually has a rough surface that when a blade is run across it, will remove microscopic bends, bumps, or nicks in the blade edge, realigning it and smoothing it out. This is what friends, real godly friends, are to do for one another! Christian friends are meant to help each other become better Christians, and this sometimes means we must be truthful when there are nicks, bumps, or bends in our life that need to be straightened or removed. This can be painful at times, but biblical love demands we help each other grow spiritually, and the result is we become sharpened in our faith. When done in a loving (agape) way, everyone benefits!

**Engage:** If you are Christian, how have your friendships changed?

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Do you have friendships that need to change? The misunderstanding for many is that we aren’t allowed to have any friends outside the church, which is simply not true. However, the nature of the friendships may change. The goal is to be a witness to unbelieving friends and to hopefully draw them to Christ, but the friends we give the most intimate access to in our lives should be biblically grounded Christians. Read [1 Corinthians 15:33](#), what do we need to be careful of in our friendships?

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This does not mean we ignore or reject people, we know this because Jesus showed us in [Mark 2:15-17](#) that part of our role as Christians is to spend time with unbelievers. How does Jesus show this?

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So how can you accomplish both?

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If you are parenting, how can you teach this principle to them as they choose friends?

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**Memorize:** In this the love of God was made manifest among us, that God sent his only Son into the world, so that we might live through him. 1 John 4:9

## Week 2

### Forgiveness

For I will be merciful toward their iniquities, and I will remember their sins no more." Hebrews 8:12

# Monday, Day 1

**Questions for the week: How and when does God forgive? Does God ever NOT forgive someone?**

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Psalm 51:1-12](#)

**Think** What is forgiveness? To answer this question, we need to start with why we need forgiveness.

We need forgiveness because we sin. At its most basic level, sin means “to miss the mark, rebellious, or guilty” however this doesn’t necessarily cover the serious nature of sin. Much of our challenge is our understanding of what sin does. Sin opposes God, it separates us from Him because He is Holy and we are not. Sin causes damage in our lives and the lives of others, for example: excessive drinking, gambling, or watching pornography will destroy a marriage, family, and can result in the loss of jobs and even home. The other problem is that we cannot “work off” our sin – there is no amount of good deeds that will cover our sins against God and others. The truth is that all of humanity has sinned, does sin, and has fallen short (See [Romans 3:23](#)) and because we can’t do anything to remove our own sin, God made a way.

In the Bible, there are two basic uses for “forgive”. In the Old Testament it refers to a pardon, much like when a criminal is pardoned, the charges against them are dropped. In the New Testament it is more of a removal, a sending away. In the Old Testament, God has established a system of animal sacrifice because it was only the blood of an unblemished lamb that was acceptable to pay for sin. In the New Testament, Jesus became the perfect unblemished Lamb and was the final atoning sacrifice, thereby removing the system of sacrifice. Even if the people continued to sacrifice animals, God would no longer accept them (See [Hebrews 10:26](#)).

The wonderful news is that God can and is willing to forgive our sins! BUT... there are a few conditions. This week, as we study biblical forgiveness, we will learn that God forgives, how grace and mercy apply and how we are to forgive others. In today's reading, we see a heartfelt prayer from King David. David was God's chosen king over Israel, but David wasn't a perfect person – far from it. At one point in his rule, he chose to follow his flesh desires and had an affair with a married woman, Bathsheba. But it doesn't stop there... she became pregnant and when David found out, he arranged for her husband, who was fighting in battle, to be put on the front lines so he would be killed. David then tried to cover up his sin by marrying Bathsheba, but God sent His prophet Nathan to confront him. In today's Psalm, we read that because God confronted David in his sin, and he repented. How does David express his deep mourning in verses 1-4?

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In verse 8, David compares his grief over sin and God's confronting as "broken bones". Although this sounds bad, what makes God's confrontation amazing is it is always done out of love and for the purpose of restoring us to Him. Read [2 Corinthians 7:10](#) and [Psalm 51:17](#), what does godly sorrow produce?

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What does God not reject?

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This is the kind of sorrow David writes about. What does David ask of God in verses 9-12?

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**Engage:** Before we choose to follow Christ, we are not aware or sensitive to the sin in our lives. It is because God's Holy spirit dwells in believers that we start noticing the sin in our lives. It is at that point we must choose to repent and leave our old ways behind. However, learning what areas in our life is a sin issue often comes over time and is revealed in different ways. What are some ways God will reveal sin in your life?

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One was already mentioned – the Holy Spirit, or that inner "voice". Another is one we saw in the story of David, a friend, spouse or another Christian. Most often we see what needs to change in our life through God's word ([Hebrews 4:12](#)). Is there a sin(s) God is revealing in your life? What is He leading you to do?

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Using the example of David's prayer, take time to ask God's forgiveness.

**Memorize:** For I will be merciful toward their iniquities, and I will remember their sins no more." Hebrews 8:12

## Tuesday, Day 2

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Luke 7:36-50](#)

**Think:** In yesterday's study we established that all people are sinners. However, there are some people who are known by their sin. In this portion of Luke, we meet a woman who was identified and known by her sin. How is she described?

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The Pharisees word, *sinner*, isn't a general definition of someone who sins, but it defines her as "*devoted to sin or especially wicked*". Although it isn't specifically stated, her "notoriety" leads many to believe this woman was a prostitute. Before we assume she chose this life willingly, it is important to understand that women in Jesus' day had no means of financial support unless they were married or had family to care for them. If a woman was widowed and had no family, she often had no other way to support herself and may have turned to prostitution as a last resort. We don't know that this is the case in today's reading, but it points out that we can't assume a person's

motive or how they ended up in the situation they're in. This leads us to Jesus' lesson for the Pharisee... and us!

In verses 39-40, what inner thought did the Pharisee have?

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How did Jesus respond to this?

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If the Pharisee didn't say this out loud, how is it that Jesus **answered** him? What is it Jesus can do that we cannot?

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Jesus then used a unique method of exposing and confronting the Pharisee. In verses 41-43, what example does Jesus give?

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What was Jesus teaching the Pharisee?

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There are a couple of lessons here...

Pharisees were religious leaders, and as such didn't always see themselves and their position before God accurately. Because of their extensive knowledge of the scriptures, their title and heritage as descendants of Abraham, they often separated and elevated themselves from the rest of the people.

Another lesson is that when it comes to our own sin, if we're not careful, we generalize or minimize our own sin while focusing on the severity of the sins of others. It is a common human trait to categorize and judge sin based on what it is – a little white lie versus adultery or stealing pens from work versus physical abuse. Do you do this? If so, why?

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Read [James 2:10-11](#), what do these verses teach?

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Many have used this verse to teach that all sin is equal and this is partially true. There are practices and actions that people do to one another that are significantly more damaging than others, but in God's economy, sin is sin. A white lie is not a "better" sin than murder. The truth is, to choose to reject Jesus is choosing an eternity in hell regardless of the sins in our life. As Christians, to choose to minimize or neglect our own sin will come with consequences.

**Engage:** The point of Jesus' story of the two debtors was clear – the more we are forgiven, the more humbled and grateful we are. Not only that but our love for the Lord is in proportion to us recognizing just how truly sinful we are! Today, when you pray, if/when you ask God for forgiveness for your sins, follow these guidelines: Be specific about your sin – call it what it is using the right word(s); Don't minimize your sin – as we mentioned, we tend to downplay our sin or categorize its severity by our own standards; Be thorough – we often focus on the "big" sins while forgetting or ignoring others. When we allow God to thoroughly examine our heart, He will reveal areas we didn't know were there; finally, Don't blame shift – we must take full responsibility for our sin and not blame others. Here's an example of all of this put together: rather than asking God to forgive you for getting upset because your coworker made you mad, ask this way - God forgive me for becoming angry and losing my temper with my coworker using hurtful words and demonstrating a bad attitude. Forgive me for giving them the cold shoulder and gossiping about my coworker to others (often called "venting"). This doesn't end here, part of understanding real forgiveness is then asking the person we have hurt to forgive us as well.

**Memorize:** For I will be merciful toward their iniquities, and I will remember their sins no more." Hebrews 8:12

## Wednesday, Day 3

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Jeremiah 31:34](#), [Psalm 103:1-12](#)

**Think:** It has often been said of God that He not only forgives but He forgets our sins. This is a misunderstanding of scripture. From a human perspective, to forget means we have no memory of something, and some of us really struggle with memory! However, God is all-knowing, all-powerful and all-present, so does it make sense that He is forgetful? Think for a moment, if God forgot anything, how would life be different?

There is no verse that uses the word “forget” when it comes to how God deals with our sin. In today’s passages, what does God do with our sin?

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What words are used?

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We see the phrase, “remember their sin no more” and assume God forgets. However, the word in Hebrew here is “*zakar*” and means to *call to mind or to mark*. Does this mean forget? No! what this means is that when God forgives our sin, it is complete. He hasn’t forgotten what we’ve done any more than we can forget what we’ve done. We may choose to not think about it, and that is exactly what God does! He **chooses** to not think about it or use it against us some time in the future! How does this encourage you?

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God’s forgiveness is based on His love and mercy toward us. He is compassionate and gracious, meaning, just as verse 10 of Psalm 103 states, He does not deal with us according to our sins. That is how we define mercy – we are not dealt with as we deserve. God’s forgiveness and mercy should never be taken for granted or mistreated. The last two days of this week’s study, we have taken an honest look at why we need forgiveness and the importance of recognizing the severity of our sin. Today, as we learn no matter what we have done, no matter how ugly, when we come to Him with a repentant heart and in humility ask for forgiveness, He removes our sin as far as the east is from the west, we can thank and praise Him!

**Engage:** Are there sins in your life you remember frequently? Why do you think this happens? The first thing to know is that God will never bring up our past unless it is needed as a gentle reminder to NOT repeat mistakes. God does not use our past to condemn us, the enemy does that.

We will also discover that it takes time to learn and remember who we are in Christ. As we faithfully walk with Him, we will learn that our past can be and is part of our testimony. Read [Romans 8:28](#), according to this verse, what does God do?

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How does this apply to your past sins?

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How much of your story to share with people will depend on need and appropriateness, it is not always necessary to reveal every detail, but think how life changing it can be for someone to know how God forgave and healed you. If the sins of your past are frequently coming to mind, ask God if there is something He wants you to know or do. If He has put someone in your life you can share your story with, how can you briefly summarize what He did for you?

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Otherwise, when you are feeling condemned, remind yourself with today's verses, memorize them so you can remember them wherever you are.

**Memorize:** For I will be merciful toward their iniquities, and I will remember their sins no more." Hebrews 8:12

## Thursday, Day 4

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Matthew 6:9-15](#)

**Think:** Another popular misconception about God is that He will forgive all people regardless of the life they choose. Just as many believe they are basically good and will go to heaven when they die, many also believe that when face-to-face with Him, they will be able to “explain” themselves and their actions and He will “understand” and forgive them. Sadly, there is nothing in the Bible to indicate this at all.

So, the question for today is, does God ever **NOT** forgive? How do you answer this question?

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In today’s reading, we find what is commonly known as the “Lord’s prayer”, however it is actually the disciples prayer. Jesus had been teaching the disciples about not practicing righteousness, serving, giving, or praying in a way that is meant to draw attention of others. The Jewish religious leaders had become accustomed to doing this. Part of the Jewish faith was a type of traditional or rehearsed prayer(s), some had been commanded by God and others have been added over time. (For more information, go to: [www.chabad.org/library/article\\_cdo/aid/136670/jewish/Jewish-Prayers.htm](http://www.chabad.org/library/article_cdo/aid/136670/jewish/Jewish-Prayers.htm), <https://bibleproject.com/articles/what-is-the-shema/>.) When God required a certain prayer, His motive was to help His people remember His goodness and provision. However, like many things, with time and repetition, they can lose their impact if we are not careful. What are some recited or repetitive prayers you are familiar with?

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Although there is nothing wrong with repetitive prayer, we must take care not to let them become mundane. In [Luke 11:1](#) we read that Jesus’ disciples asked Him to teach them how to pray, and that is where we come to today’s prayer. Do you recognize this prayer as one that has been memorized and repeated for years? Do you think because of this it has lost impact for people? For the disciples, this was not one of their traditional prayers and Jesus included a key part that is the point for today. What does Jesus teach in verse 12?

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This word forgive is the same we learned in Day 1, to send away or remove, and debt refers to something owed or due, morally (sin) or legally. Most of us when saying this prayer end at verse 13, or more traditionally with the added lines, “for thine is the kingdom and power and glory forever, Amen” (*Found in the King James Version*. For more go to: [www.gotquestions.org/for-thine-](http://www.gotquestions.org/for-thine-)

[is-the-kingdom.html](#)). There is a powerful truth and condition the many people are unaware of in verses 14-15, what is it?

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Did you notice Jesus used a different word here? Here He uses “trespass” which mean an offense or sin or even unintentional error. The subject of forgiveness is not only what we get from God, but what we are required to give others, it is not an option. How does it impact you to know that forgiveness has a condition?

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The real question is, why should we expect God to bless us, heal us, provide for us, guide us, and forgive us while we refuse to forgive others?

**Engage:** We are often challenged by the idea of forgiving other people of their offenses against us. This can happen because we are hurt and are dealing with feelings. The key to forgiveness is understanding we are commanded to forgive in spite of how we feel. It may not be easy, but it is possible. Do you have trouble forgiving others? If so, why?

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We may feel justified in withholding forgiveness under certain circumstances, but when we are reminded that God forgives **ALL** our sin we should be willing to obey Him. If you have been withholding forgiveness from someone, resolve in your heart and mind to forgive them right away. It is not dependent on whether they deserve it or have asked. When their offense pops up in your memory, it is your responsibility to not think about it and shift your focus to God. Memorize today’s verses to help you when this happens.

**Memorize:** For I will be merciful toward their iniquities, and I will remember their sins no more.” Hebrews 8:12

## Friday, Day 5

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Matthew 18:15-18](#)

**Think:** Many people dislike confrontation, and the need to talk to someone about an offense for the purpose of seeking forgiveness and reconciliation can feel scary and overwhelming. However, the desire and ability to do this should be something Christians do willingly for one another, especially considering that people outside the church often see conflict and division in the church as a reason to reject Christianity. When we tie in the last few days of study, we are reminded that forgiveness is required, and we likely won't literally forget the offense. So, all that is left is HOW to do this. According to Matthew 18:15-18, what is the first step you should take if someone sins against you?

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Speaking to someone privately is a very important factor, no one likes to be called out in front of people without first having a chance to reconcile. If the person refuses to recognize the offense, what is the second step?

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The witness of others is two-fold, they have either witnessed the offense itself or they can be witness to what the scripture says about the situation. If this doesn't work what is the third step?

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What does it mean to treat someone as a Gentile?

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This can be taken to extremes but there are guards around this as well. It doesn't necessarily mean we now have an excuse not to speak to the person, gossip about them, or treat them rudely, it

means we now treat them as someone who is not saved. What do we do for people who need to know Jesus?

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There is an example of when we do need to remove someone from fellowship, turn to [1 Corinthians 5:1-2](#), what was the situation?

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How was it to be dealt with?

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Turn to [1 Corinthians 5:9-13](#), what were the apostle Paul's instructions for dealing with sin in the church?

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Although it is not stated here, we can safely assume that even in these circumstances those involved had to forgive the offender and offer grace and an opportunity to repent and be restored to the church.

**Engage:** Under normal circumstances forgiving another should be a simple matter of responding in a Christlike way. Turn to [Colossians 3:12-13](#) and [Mark 11:25](#), what do these verses teach about this?

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Is there someone you need to speak to about an offense? Take a moment to evaluate whether it is truly a sin against you or just a difference of opinion. It can be common for the person to not recognize their sin or even refuse to repent. If this is the case, you can gently let them know that because reconciliation is so important and out of the desire to obey God, you would like to invite someone in to help with the conversation. Don't give up or let things go to avoid bitterness, anger, or gossip, thereby damaging the church. Keep in mind, forgiveness should be given *before* you talk with them.

**Memorize:** For I will be merciful toward their iniquities, and I will remember their sins no more.” Hebrews 8:12

## Saturday, Day 6

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Matthew 18:21-35](#)

**Think:** In the same conversation Jesus was having with His disciples from yesterday, the disciple Peter asks Jesus a question we have all wrestled with... what is it (vs. 21)?

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Have you ever had that moment when you feel like you have forgiven a person of the same offense time after time? It happens...

It was a common teaching by the rabbis of the time that forgiving someone three times was sufficient, so when Peter offers “up to seven times?” he may be feeling rather generous! How many times does Jesus say we need to forgive?

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It is noteworthy that in some translations it says seventy times seven so whether we are worried about having to forgive someone 77 times or 490, it is important to understand Jesus isn’t giving a literal stopping point. We don’t stop when we get to the 78<sup>th</sup> or 491<sup>st</sup> offense, He is saying we keep forgiving no matter how many times someone sins against us.

To drive His point home, Jesus gives another story to help us understand. What is the irony demonstrated in the story?

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In verse 33, why is this important?

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**Engage:** Is there someone you have forgiven many times? Are you ever tempted to stop? Why?

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The point that is often missed is that even when a person's sins against us need to be dealt with, such as unfaithfulness, anger, gambling, drinking, or pornography, we are still commanded to forgive. Forgiveness doesn't release people from consequences, it frees us to love them biblically, extend mercy, and do what is needed for the person. If someone you know and love needs help, or you need help forgiving, please call to make an appointment to talk. You can reach us Weds. – Fri. 10am-4pm at (760)384-3333 or email us at [ccc@ccc-rc.org](mailto:ccc@ccc-rc.org).

**Memorize:** For I will be merciful toward their iniquities, and I will remember their sins no more." Hebrews 8:12

## Week 3

### Happiness

Then our mouth was filled with laughter, and our tongue with shouts of joy; then they said among the nations, "The Lord has done great things for them." 3 The Lord has done great things for us; we are glad. Psalm 126:2-3

# Monday, Day 1

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Psalm 126:1-6](#)

**Think:** If you were around during the 1960's and 70's, you may remember a popular book by Charles M. Schulz, "Happiness is a Warm Puppy" in which the Peanuts gang expressed the happiness found in the simple joys of life. It then became popular to insert our own examples of what makes us happy. We don't see these books much now, but the one thing we can say is the definition of happiness and what makes people happy has radically changed! So, let's start there...

How do you currently define happiness?

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What makes you happy?

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Has it changed over the years? Why?

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For many of us, the things that made us happy as kids changes as we grow and often continues to change as we age and mature, but did you know that happiness is biblical? This week we will explore some of the aspects of biblical happiness and the words used in the Bible to describe a state of happiness. However, this subject is much too large to cover everything, so for a deep dive into

biblical happiness, the book “Happiness” by Randy Alcorn is a great way to learn more about the one thing every person wants in life!

As you read today’s passage, write the words you find that express a state of happiness?

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What is the reason for this happiness?

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In the Bible, there are many words used to express happiness: glad(ness), joy(ful), blessed, happy, cheerful, merry, rejoice, pleasure, and delight to name a few. In the Hebrew, we often find the word, “*asar*”, which means happy or happiness ([Genesis 30:13](#)). In the New Testament Greek, we most often find the word “*makarios*” which is most often translated as “blessed” but means “happy. Turn to [Matthew 5:3-11](#), in the ESV translation, what word is used?

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When you read this word, what comes to mind?

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In the English language we understand blessed to mean, “good fortune, pleasure, or contentment”. Based on this definition how does it impact your understanding of these verses?

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The 1898 version of Young’s Literal Translation Bible uses the word “happy” in the account of the beatitudes in the Sermon on the Mount (See [www.blueletterbible.org/ylt/mat/5/2/s\\_934002](http://www.blueletterbible.org/ylt/mat/5/2/s_934002)). This often changes and challenges our understanding of this passage. We know that to practice these attributes will bring God’s blessings in our lives in the form of spiritual maturity, but Jesus used the word happy. How is it possible to be happy AND poor in spirit? Or happy AND hungry, or happy AND persecuted?

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What do you notice about the source and motive in these verses?

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It seems that Jesus is pointing out that when we pursue the right kind of happiness for the right reason, our happiness isn't dependent on outside circumstances or people. How does this encourage or challenge you?

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**Engage:** From what you have learned today, how has your understanding of happiness changed?

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What challenges your ability to be happy?

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Take a moment to examine what you rely on for happiness. Does anything need to change? It is probably safe to say that our world today challenges our happiness like never before, so the reality for those who are seeking or new to Christianity is that God offers hope and joy ~ and for those who are Christian, we should strive to be the example of biblical happiness to demonstrate the hope God gives. For a list of verses about biblical happiness, go to: [www.epm.org/static/uploads/downloads/book-resources/happiness-book-scriptures.pdf](http://www.epm.org/static/uploads/downloads/book-resources/happiness-book-scriptures.pdf), from the book "Happiness" by Randy Alcorn ~ available in the church library.

**Memorize:** Then our mouth was filled with laughter, and our tongue with shouts of joy; then they said among the nations, "The Lord has done great things for them." 3 The Lord has done great things for us; we are glad. Psalm 126:2-3

## Tuesday, Day 2

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Genesis 1:26-31](#)

**Think:** Do you think God is happy? Why or why not?

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There are many people who view God as angry, vengeful, uncaring, and detached, but this couldn't be further from the truth. Yes, God will judge those who choose to reject Him, and sin, and the damage it causes does anger Him, but He is not in heaven glaring down at us waiting to smite us! So how do we know He is happy? One of the best ways is to look at His creation. As you read the verses in Genesis, what was God's final creation?

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In whose image are we created?

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What did He give them?

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In verse 26 we see the words "us" and "our", this means He was not alone in the creation process. Turn to [John 1:1-3](#), who was with God in the beginning? The "Word" is Jesus, who is called the Word or "logos" in Greek, and we know in Genesis that creation came to life through God's spoken word. It is understood that in creation God, Jesus, and the Holy Spirit were all present and that is the image we are created in, so what does this mean... humans have qualities and characteristics that are the same as God. List some here.

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Our capacity to love, create, reason, as well as the emotions we experience are not strictly human qualities but are the same qualities of God (although His are perfect and sinless) and that includes being happy. Happiness is not something that evolves over millions of years, it is in us from conception. Take a look at [Luke 1:44](#), when Elizabeth, who was pregnant with John (the Baptist), heard the voice of Mary, who was pregnant with Jesus, what happened?

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What word did Elizabeth use?

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When babies are born, aside from crying to communicate needs, what is one of the first things they do as parents interact with them and make goofy faces? They smile and laugh! Not only that but one of the greatest joys we have as parents and grandparents is to make our children happy – this comes from our heavenly Father who delights in His children as well!

**Engage:** It makes perfect sense that the reason we can experience happiness and all the qualities that express aspects of happiness is because we are created in the image of a God who is happy. There are other verses that reveal God’s happiness, read each of these verses and note the word used and what it is based on. [Ephesians 1:5](#) (NLT), [1 Timothy 1:11](#), [Matthew 3:17](#), [Proverbs 12:22](#). The next time you laugh at something funny, or even weep tears of joy, remember it is a gift from God and He is delighted when you are happy. For more from Randy Alcorn on the happiness of God, check out this video, [www.epm.org/resources/2025/Apr/2/god-happy/](http://www.epm.org/resources/2025/Apr/2/god-happy/).

**Memorize:** Then our mouth was filled with laughter, and our tongue with shouts of joy; then they said among the nations, “The Lord has done great things for them.” 3 The Lord has done great things for us; we are glad. Psalm 126:2-3

## Wednesday, Day 3

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Hebrews 12:1-11](#)

**Think:** It is natural and common for us to base our happiness on circumstances and people. Although this is part of it - many things, people, and situations do make us happy - can we sustain our happiness when those things go away? You've likely heard people say, or have said yourself, this person or this situation "robbed" me of my joy, but there is one major thing wrong with this statement. No one and nothing can "rob" a person of their joy. Yes, trials and other hard situations can impact or dampen our joy, but we must choose to give it away otherwise everything the Bible says about having joy in trials is wrong.

Thankfully we have an example in Jesus. According to verse 2 in today's reading, what was it that helped Jesus as He endured the cross?

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What was the joy He looked forward to?

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We know Jesus didn't *enjoy* the cross, but He *endured* by focusing on the end result. We know He endured the cross because He would return to heaven, He endured the cross out of love for His Father, but have you considered that He endured the cross because of the hope it gives you ~ that *you* are the joy set before Him?

We have joy because Jesus died to save us from our sin, yet we can so easily "lose" our joy over minor issues. In the remainder of the verses, what are we taught so we don't grow weary?

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There are serious trials we go through that cause profound sadness and grief, this is a normal part of life, but we can still have joy in spite of it... why?

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What, for the joy set before you, can you endure?

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What is your joy?

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**Engage:** This lesson is not a call to “drink the Kool Aid” or walk around with rose colored glasses. True joy in Christ is based in reality and has a purpose. Turn to [James 1:2-4](#), what are you to do when you are in a trial?

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Why?

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Is this something you do now? How does it impact you to know this is what God wants for you?

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If you are currently in the middle of a difficult or painful season, how can you follow Jesus’ example?

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What can you do to maintain joy?

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Oddly enough, happiness and joy are felt most deeply when we have a reason to appreciate it. It’s the rainbow after a storm, it’s the good news from the doctor after a season of pain and fear, it’s the knowledge that your child truly loves and follows God, and although no one can steal or rob us of our joy, we may find we need to remind ourselves why we can be happy. If you are not currently doing this, start practicing today.

**Memorize:** Then our mouth was filled with laughter, and our tongue with shouts of joy; then they said among the nations, “The Lord has done great things for them.” 3 The Lord has done great things for us; we are glad. Psalm 126:2-3

# Thursday, Day 4

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Psalm 1:1-6](#)

**Think:** We know happiness is not dependent on people, things, or circumstances and we know no one can steal our joy, so the question remains... what does it take to be happy? The world is full of empty promises as to what it takes to be happy... money, fame, good looks, good job, big house, and so on. If these were the key to happiness then why are so many good-looking, rich, and famous people so UNhappy personally and in their relationships?

The key to happiness is a genuine and faithful relationship with God. In the first Psalm written by David, king of Israel, he defines and describes what it takes to be happy. What is the first line of verse 1?

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This word “blessed” comes from what we learned in Day 1, eser – from the root asar – which means happy. According to verses 1-2, what should we do (or not do) to be happy?

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What are we to delight in instead?

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What does it do for us (vs. 3)?

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Whether we realize it or not, our happiness comes when we avoid people and situations that are bad for us and go to God for wisdom or advice. It really is that simple! It’s not always easy to do,

but we have a choice - listen to the world or listen to God, follow the world or follow God. The challenge is we are often pulled in both directions. Read [Matthew 6:24](#), what battle does Jesus teach here?

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What is impossible to do?

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The battle we fight isn't always money, it could be overworking, screen time, or other habits/practices that steal our time with God. Now read [Matthew 6:33](#), what does Jesus say we are to practice instead?

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What will be the outcome if we do this?

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**Engage:** It is tempting to try to add God into our day *if we have time left over*. If you have done that, what is the outcome?

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Some may do okay with this, however many will find that when the dishes are done and the kids are in bed, we are exhausted and quality time with God goes out the window. Happiness isn't a matter of getting rid of our possessions or quitting our job (unless God has called you to do so) it is a matter of putting Him BEFORE everything else. Take a minute to think about how you spend your free time. How much time do you spend scrolling through Facebook or watching YouTube shorts? How much time do you spend shopping on Amazon? How about watching TV? We will never know how to walk faithfully with God to experience true happiness until we put Him first and make time to spend in His word. Even when we are reading our Bible, we must put into practice what we are learning otherwise our roots will be shallow and when the next storm of life comes our way, we won't have the strength to stand firm. What one thing can you do to put God first in each day?

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**Memorize:** Then our mouth was filled with laughter, and our tongue with shouts of joy; then they said among the nations, "The Lord has done great things for them." 3 The Lord has done great things for us; we are glad. Psalm 126:2-3

## Friday, Day 5

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Psalm 17:22](#)

**Think:** Did you know the old saying, “laughter is the best medicine” has its roots from the Bible? It is true that laughter, happiness, being around happy or funny people actually has health benefits. Studies have shown that laughter can alleviate stress by decreasing stress hormones like epinephrine and cortisol. Additionally, it can increase our feel-good hormones like dopamine and endorphins. Further studies have also shown laughter can reduce blood pressure and regulate heart rhythm as well as boost the immune system (See <https://mcpres.mayoclinic.org/healthy-aging/the-health-benefits-of-humor/>, [www.degruyterbrill.com/document/doi/10.1515/humor-2021-0111/html?lang=en](http://www.degruyterbrill.com/document/doi/10.1515/humor-2021-0111/html?lang=en)). Do you think God created this physiological and psychological response? Whether people realize it or not, addictions to food, sex, smoking, alcohol, drugs, shopping, etc. are typically associated with the need to feel happy or better about life. These addictions also produce hormones that may make a person feel better temporarily but they have damaging effects on the body, mind, and spirit.

**Engage:** We can't force happiness, so if a person is struggling with depression, anxiety, fear, or stress, how can we help them find the joy they need?

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Read [Philippians 4:6-8](#), what do these verses instruct?

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You'll notice there is the deliberate action of shifting focus from the problem to things that are good, lovely, honorable, pure, etc. Why do you think this is important?

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In our world, which is filled with reasons to be anxious, it is increasingly popular for people to have an emotional support animal. It seems Charles Schulz was ahead of his time! Having a pet does have the same endorphins/dopamine response as laughter, but relying on a pet without working on learning how to overcome emotional issues will not bring the real healing we need. It may take some time, but putting God's word into practice WILL bring the joy and laughter we are looking for.

**Memorize:** Then our mouth was filled with laughter, and our tongue with shouts of joy; then they said among the nations, "The Lord has done great things for them." 3 The Lord has done great things for us; we are glad. Psalm 126:2-3

## Saturday, Day 6

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [1 Corinthians 10:31-33](#), [Ecclesiastes 8:15](#)

**Think:** It can be tempting to view happiness as a purely personal issue. However, there is another aspect to happiness we must learn... how it impacts others. As Christians, we will learn the importance of faithful living – keeping God's commandments, loving others as ourselves, forgiving one another, as well as other life changes – as a testimony to a watching world. Equally as important is the testimony our happiness and joy in life gives.

Have you ever known a Christian or "religious" person who was always serious? There are many "Christians" or "religious" people who are serious, rigid, or boring living as though laughter and enjoying life was a sin! Do you think that's a good selling feature for Christianity? Aside from the fact that some people are just naturally serious, we must take into consideration that no one is going to want to be part of a community that looks down on having fun.

What do today's verses teach?

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Giving God glory includes fun! It is okay to eat and appreciate good food, it is okay to laugh, it is okay to be happy, it is okay to play, it is okay to relish a cool breeze or stand in awe of a magnificent sunrise as long as it is appropriate – these are all gifts from the Lord for our enjoyment as well as an invitation to others to enter into His joy and when Christians demonstrate a life filled with joy and laughter, we give God glory.

**Engage:** Take a moment to examine your attitude in this – does your life, words, and actions demonstrate joy in Christ? When you enjoy the good things in life, do you see them as a gift from God? How can you make this part of your daily living?

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One thing we must be cautious of is where we must draw the line – meaning, when does enjoying life become inappropriate? In verse 32 of 1 Corinthians 10, the apostle Paul reminds us we are to “give no offense” to others as we do this. What does this mean?

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Who are the “others” in your life that are watching? Whatever you do, make sure your life is an attraction to God, not a distraction.

**Memorize:** Then our mouth was filled with laughter, and our tongue with shouts of joy; then they said among the nations, “The Lord has done great things for them.” 3 The Lord has done great things for us; we are glad. Psalm 126:2-3

## **Week 4**

### **Communication**

*A word fitly spoken is like apples of gold in a setting of silver.*

*Proverbs 25:11*

# Monday, Day 1

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Matthew 12:33-37](#)

**Think:** “Sticks and stones may break my bones, but words will never hurt me”. This was a popular saying when we were children and was meant to give us something to say back to another when being taunted. But think about it... is it a true statement? Words may never hurt us physically, but some of the deepest hurt and emotional scars have come from something someone said to us. There is power in words – to build up or tear down - and as Christians, words are as powerful as our actions. This week, we will learn more about biblical communication and the importance of what, when, and how we speak to others. This subject was purposely placed after the subjects of love, forgiveness, and happiness because each one feeds into how we speak to our spouse, our children, coworkers, friends, and our enemies.

To begin, we will take a sobering look at the reality of our words. In today’s passage, where does Jesus say our words come from and what do they reveal?

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This is a frightening truth! In this passage, Jesus is confronting the Pharisees who consistently defended themselves as God’s chosen people while condemning the very Son of God. In many of His interactions with the Pharisees He revealed that if they knew God, they would understand He is the Messiah ([John 8:19](#)). This wasn’t a matter of lack of knowledge but a choice to reject the truth that He was who He said He was. They testified against themselves by their words, and if we are not careful, we can do the same.

**Engage:** In Day 6 last week, we learned that our joy and happiness in the Lord is a testimony to the world of our great God, and in the same way, our words and how we use them will witness for us or against us who we follow. Take a moment to reflect on what your words reveal about your heart. Do you feel like your words don't always match the condition of your heart? Why do you think this happens?

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This can go two ways... either our words are harsher than the love we have in our heart, or our words are a false pretense covering for the lack of love in our heart. The truth is, as we will learn this week, no one has perfectly tamed the tongue! Even as Christians, we fail to control our words at times, but the difference will be what we choose to do about it. Continue like the Pharisees or repent, ask forgiveness and practice godly speech.

**Memorize:** A word fitly spoken is like apples of gold in a setting of silver. Proverbs 25:11

## Tuesday, Day 2

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Matthew 7:1-6](#)

**Think:** Most bible studies and sermons use the verses today to teach about not judging others and that we must first work on our own issues to be able to help others with theirs. This is good and right, but what we don't often see included in them is verse 6. Write verse 6 here:

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Look at verse 6 in context of verses 1-5, why do you think Jesus added this?

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Jesus is not teaching His disciples that we should never judge a person, but that we must use discernment when we need to judge the actions of another. Part of the discernment is whether we are speaking to a non-believer or someone who claims to be Christian. Why is this important?

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In either case, we must always check ourselves before confronting others, then we must discern what to say and how to say it.

For someone who is not a Christian, using the Bible when talking to them may not be beneficial since they simply won't understand. We must also not confront an unbeliever in their sin as they may not recognize their actions as sin or will see us as judgmental hypocrites. The area we must exercise the most discernment is in the church.

The Bible speaks of two types of people, those who are wise and those who are called fools. Read [Proverbs 1:7](#), what does this verse say about the fool?

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Biblically speaking, a fool is someone who refuses to listen, learn, and change their ways. Have you ever interacted with someone who does the same thing over and over, rejecting sound counsel and continues to complain about their problem? That is a fool. This has nothing to do with intelligence, it is a choice to reject God's instruction so when Jesus teaches us to not cast our pearls before swine, he is simply stating that when we know someone is a fool, don't spend too much time trying to offer biblical wisdom. This doesn't mean we give up hope for a person, it may mean we interact with them as someone who isn't saved... even if they think they are and are active in the church.

Hence the need to examine our own lives for logs! It is said, the blind cannot lead the blind, so before you feel you need to talk to someone, make sure you have done the work of checking yourself and working on your own problem areas.

**Engage:** It can be intimidating or uncomfortable to talk to others about areas of sin in their life. Typically, many Christians shy away from doing this because they feel that the sin they struggle with disqualifies them. However, this isn't what we see in today's reading. How to talk to someone is key... turn to [Galatians 6:1-2](#), according to these verses, how are you to "restore" someone who is struggling in sin?

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What are you to be careful of?

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The word “restore” means to mend or repair something – think of it like this, if you broke a special vase that had any value (monetary or personal) when you glue it back together, are you going to do it as gently as possible so as not to break it further? That is the picture here, to gently repair a person so we don’t “break” or cause damage in the process. How can damage take place when trying to help someone?

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Harsh words or lack of compassion are a couple of things to be careful of and we will learn more about this tomorrow. In the meantime, if there is someone God wants you to talk to, here are the basic steps:

First, examine yourself for sin that is not being dealt with. If you are struggling with an area of sin, go to God in this first. Before you talk to the person, make sure you are not harboring any judgmental or negative feelings about them. Pray and read your Bible before you talk to them and stick to the facts being careful not to insert your own opinion. Use scripture that applies to the situation so you have verses to help the conversation. Address the issue with compassion and a loving heart, letting them know you are there to help and support them. In the process, be mindful not to get pulled into gossip or any other thing that will cause you to sin as well.

**Memorize:** A word fitly spoken is like apples of gold in a setting of silver. Proverbs 25:11

## Wednesday, Day 3

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Matthew 5:13](#)

**Think:** When Jesus taught His disciples and crowds of people, He often used parables – a story or example that taught a moral or religious lesson using analogies. In Matthew 5:13, what analogy does Jesus use to teach us how we are to influence others?

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In our world salt is primarily a seasoning used to enhance the flavor of our food, but how does salt do this?

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The sodium ions that make up salt suppress bitterness taste receptors while enhancing sweet and savory tastes. It also enhances how food smells and improves the texture of our food by releasing water-soluble compounds. Using this mini science lesson, when Jesus teaches that His followers are to be the salt of the earth, what does it mean?

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There's another way we often use the word salt, and it can apply to how a person acts or speaks – when someone is “salty” it refers to them being angry, bitter, irritated, or resentful. This is *not* what Jesus was referring to! When we speak to people it is as important *HOW* we deliver the message as the message itself – often it is more important. In the verse in Matthew, Jesus warns that salt can lose its flavor, but there's another aspect Christians must be very careful of – being too salty. What happens when you accidentally over salt your food? It's unedible and can burn your tongue. As Christians, when it comes to how we talk to others, how can our speech be too salty?

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Christians can cause severe damage when in their witnessing to someone they are argumentative or judgmental. Damage occurs when they gossip about each other or other churches, and some of the most damage happens when Christians talk politics and have an attitude of superiority in their opinions and position. The point is, even if we are right about something, if it is said in a harsh, unloving, or condemning tone, we have lost our flavor or burned others with too much salt!

**Engage:** When talking to others, telling them about Jesus or instructing/discipling our children, or talking to our spouse, how we speak to them will determine the course of our relationship. Read [Proverbs 25:11-15](#) and [Ephesians 4:29](#), in these passages, what is the instruction in how to speak to others?

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What is the impact of a “word fitly spoken”?

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In Ephesians, what is the purpose of speaking encouraging words?

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Our words are meant to refresh and encourage others and much of this has to do with timing. Have you ever had someone tell you something encouraging at a moment when you were struggling? How did it impact you?

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We will learn more about the power of our words tomorrow, but in today’s application, take some time to examine HOW you speak to others in each area of your life – children, spouse, coworkers, friends, family, etc. Are you sarcastic or passive aggressive? Are you spiteful or bitter? Do you speak as though you are above or better than others? If so, think of some ways you can practice changing how you talk to them. We must be reminded that we have already learned in Day 1 that our speech reflects the condition of our heart. We also need to understand how much our emotional state can influence how we talk. This is where good timing comes in... too many times we unleash our emotions in our words, and it accomplishes nothing. If it is necessary, wait to have any important conversation until feelings are calm and you have had a chance to think about how to say what needs to be said. Always work through Matthew 7:1-5 BEFORE important conversations as well. As you practice this, take notice of how others respond and changes in desired results.

**Memorize:** A word fitly spoken is like apples of gold in a setting of silver. Proverbs 25:11

## Thursday, Day 4

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [James 3:1-12](#)

**Think:** One of the many noticeable changes in the world today is how many people, even people in important positions, feel the need to use foul language to make themselves heard and get their point across. A few short years ago we would never have heard our politicians cussing and yelling at each other, shouting hateful words meant to make the other person look like a monster. Yet here we are... the people who are to lead us to safety and security have reduced themselves to hate speech and mud slinging for their own satisfaction. It can be easy to think that this is an “outside issue” from a Christian perspective, but the truth is, inside the church we still struggle with this. It may not be as obvious, but it happens.

Today’s passage starts with a caution, one that has caused many Christians to refuse to be in a leadership position. What does James teach in verse 1?

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It seems from this portion of scripture that James is addressing those who lead and teach in the church, however, the lesson applies to all of us. Whether you realize it or not, we all lead or teach somewhere – what are some roles or situations where you lead or teach even if not in an official capacity?

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As James writes this letter to Christians, then and now, he emphasizes the power of the tongue. How does he describe the tongue in these verses?

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What does the tongue have the power to do?

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In verses 9-12, what contrasting points does he make regarding those who claim to be Christian?

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As Christians, we all slip and say things we shouldn't – hopefully repenting quickly and apologizing when needed. Here, not only are we to be mindful of how and what we say about others but recognize that we are setting a standard for others to follow. When in a role of leading or teaching, what we say and do makes it okay for others to do the same. In leadership, it can be especially difficult when you find yourself needing to discipline or correct a fellow volunteer in the church. As a teacher it is very important to do the work of making sure you are not teaching incorrect doctrine. This can happen unintentionally, but when it is brought to your attention, quickly address the mistake to whoever is necessary. James makes it clear that the tongue has the power to guide, teach, encourage, and influence for God and good or the power to destroy. If you have been afraid to lead or teach thinking you have to be perfect to do so, rest assured, no one who leads or teaches is perfect! Some of the greatest leaders and teachers in the Bible had some serious issues, but God knows a willing heart and loves demonstrating His grace and power through imperfect people!

**Engage:** The easiest and most obvious example of an area where most people lead and teach is parenting. Mom and dad are the greatest influence in a child's life, even more than their friends and social media! This relationship is also the most revealing – what we see in the behavior and speech of children most often reveals what is being taught in the home. If you are parenting, what do your children reveal about you?

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If you are a leader at work, how are you influencing those you lead?

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If you lead or teach at church, how are you influencing others?

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Do your words reflect your love for God and others? Think of some ways you can talk to others that will encourage them. If someone tries to gossip about another person, how can you shut it down and lead by example?

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The most powerful influence we have in this is the Bible – it is how God leads and teaches us and we should be a reflection of His word!

**Memorize:** A word fitly spoken is like apples of gold in a setting of silver. Proverbs 25:11

## Friday, Day 5

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [2 Timothy 3:16-17](#)

**Think:** The advancement of technology, as in all other areas of life, has also changed how people communicate. And like anything else, technology has its pros and cons. The pros are that technology has given us the ability to communicate faster and made it more accessible worldwide, while the cons are that it has hindered the development of nuanced interaction and a decline in face-to-face conversations, the ability to interpret body language and make eye contact. Then came Covid in 2020 and things worsened... the requirements to isolate at home, wear masks, and the closure of in school education had a severe impact on things as we were forced into a digital world to stay connected somehow. The one study we haven't heard much about, but is available, is how the use of face masks during key developmental stages of infants and children impacted their visual and verbal skills. Some studies from the National Library of Medicine (<https://pmc.ncbi.nlm.nih.gov/articles/PMC9869981/>, <https://pmc.ncbi.nlm.nih.gov/articles/PMC9637007/#:~:text=The%20challenge%20for%20young%20children,et%20al.%2C%202021>) have shown that facial expressions and the ability to see the mouth while talking to children in their formative years is a key component in communication. It is important, as Christians, to understand the world we are living in so we can better witness to others, so let's start with how God communicates to us!

You may hear some Christians say God "speaks" to them. What does this mean? Do they hear an audible voice? God can communicate to us many ways – through a sermon at church that seems to

hit us perfectly or through a worship song. He can speak to us through other people, through prayer and He absolutely communicates through His Holy Spirit (See [John 14:26](#)) teaching us and helping us remember what we learn. However, the main way God talks to us is in His love letter to us... the Bible. He gave us His word as our instruction manual for life – this is how He communicates to us. In today's verses, how was the Bible written?

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What is it good for?

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God wants to teach us about Himself, how to walk faithfully, how to handle conflict, how to have good relationships, we can go on! This is wonderful, however, one of the most important aspects of good communication is good listening skills. How are your listening skills? Before we go further, there is a difference between hearing and listening. How would you describe the difference?

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Hearing is the physical, involuntary act of processing sound while listening is an active and learned process that requires focused attention for the purpose of learning and understanding. So, let's ask again... how are your listening skills? In [James 1:22-24](#) what are we instructed to do?

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What happens when we don't listen to God and do what He teaches?

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This is one of the reasons so many Christians live a mediocre or divided life – even when they read the Bible, they are not listening to learn and apply what God is telling them. If this is the case, there are a few things to consider: are they choosing not to listen? Is it a lack of knowledge or the need for help? Maybe they are not truly saved. God wants to communicate to us as a loving Father and He gives us all we need to hear Him, listen for His voice, and put into practice what we are learning.

**Engage:** The reason we include the “Engage” part of this study guide is to help you learn how to apply what you are reading. Hopefully you are hearing God in this and are encouraged to put into practice what you learn! Take a minute to evaluate how well you *listen* to God. Do you hear Him correcting you? Do you experience understanding of scripture? Keep in mind that we must be careful that the voice we may hear is truly His and not our own. How can you know this?

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The basic rule of thumb here is to ask this question: is what I “hear” feeding my own desires or is it in line with God’s desires and supported by the Bible? This is the quickest way to discern who we’re listening to. For example, if you are praying and reading about conflict with another, and you “hear” stand up for your rights! Tell them off! Is this from God or you? If you do think it is from God, before you act, do the work of finding a Bible verse that will support it or recruit the help of someone you know will give you godly advice (not affirm your opinion).

Another application here is how well we listen when we’re in conversation with others. A good way to determine this is to ask yourself: when I am in conflict with someone, am I listening to them or thinking about what I want to say? So much conflict can be resolved if we quit focusing on ourselves and really listen to what another is saying. If we are formulating our response while they’re talking or we mentally shut down, we will miss the nuances of pain, overwhelming stress, or even fatigue that may be impacting them and the situation.

**Memorize:** A word fitly spoken is like apples of gold in a setting of silver. Proverbs 25:11

## Saturday, Day 6

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Philippians 2:1-7](#)

**Think:** As we finish this week learning about biblical communication, it may have become clear we all have work to do. The first and most important thing to remember can be found in [Philippians 2:1-7](#), read this passage and write the attitude we are to have when communicating with others.

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How are we to view others?

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How did Jesus fully demonstrate this?

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If everyone were to practice this, how would it change communication?

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How would it impact our personal relationships? Work relationships? Church relationships?

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One thing we often struggle with is the tug of war we feel when we want the other person to do this first. However, is there anything in the Bible that indicates this is the way it should be? In Philippians, were there any loopholes? Was this act of humility dependent on the attitude of the other person? Practicing this kind of humility and love to others who have hurt or continue to hurt us is one of the hardest things to do. However, it is never a matter of capability, it is always a matter of choice. This isn't always a matter of who's right and who's wrong, but it is ALWAYS a matter of choosing whether we will glorify God or ourselves. We choose to protect, defend, or justify ourselves or we choose to die to ourself, take up our cross and follow Christ daily ([Luke 9:23-24](#)).

**Engage:** What is the most important thing you learned about biblical communication this week?

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What is the most important aspect you want to put into practice?

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Some final thoughts on how we are to communicate to one another can be found in [Hebrews 10:24-25](#) , [Colossians 3:16](#). What do these verses teach about encouragement or when there's a need to admonish?

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What needs to dwell in you to do this in a godly way?

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For some extra fun practicing our communicating and listening skills, we have provided a sheet called, "[Giving the Gift of Communication](#)". It is a list of questions that is designed to help you practice listening skills as well as enrich your relationships with others. This can be done with a spouse, children (as appropriate) or even friends. When you do this, make sure you have set aside a time agreed upon with the person, turn off or mute your phone and television, and make sure you are not in conflict at the moment. Don't try to tackle this entire list at once, and if you come up with other fun questions, feel free to add them. Try to avoid hot button topics, the intent is not to start an argument so if you feel it is going that direction, push pause on that question until a better time.

If conflict is the issue and you are having difficulty communicating, we have provided the "[Problem Solving Guide](#)" as a valuable tool to walk you through conflict resolution. Although the marriage relationship is the primary example, it is applicable to all relationships. It is also a great way to teach our children how to resolve conflict as well. HAVE FUN!!!

**Memorize:** A word fitly spoken is like apples of gold in a setting of silver. Proverbs 25:11

## Week 5

### Personal Responsibility

For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. 9 And let us not grow weary of doing good, for in due season we will reap, if we do not give up. Galatians 6:8-9

# Monday, Day 1

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Galatians 6:6-10](#)

**Think:** Whatever happened to personal responsibility? As the decades have passed, in this country as well as around the world, we are seeing more blame shifting, excuses, justifying, and downright denial when it comes to taking responsibility for anything. Why do you think this is happening?

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The government, educational system and “experts” in medicine and psychology have changed the face of our culture by removing any responsibility or accountability for one’s actions and we are seeing the results. Parents are seen as abusive if they discipline their children, teachers have lost control in the classroom, our police can’t even do their jobs without being accused of a multitude of offenses.

Although we probably don’t need to be reminded, let’s begin this week’s study with the definition of our subject.

Merriam Webster defines “responsibility” as: the quality or state of being responsible, such as: moral, legal, or mental accountability. Which then begs the question, what is the definition of accountability? Webster defines this as: an obligation or willingness to accept responsibility or to account for one's actions. It seems you can’t have one without the other.

In the Bible, there is not a specific word that translates to responsibility, but there are many principles and concepts that apply. So, if we were to define personal responsibility biblically, it

would be the principle of sowing and reaping. In today's reading, what are we to be cautious of in verse 7?

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What does it mean to "mock" God? Biblically this means to treat God with contempt, be made a fool, or ridicule. In the remainder of verse 7, what will a person reap?

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So how does this apply?

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Paul explains if we sow to the flesh we will reap corruption. "Sowing to the flesh" is simply following our sinful thoughts and desires, whether it is being selfish and prideful or intentionally doing things to hurt others. It is safe to say that the condition of our world is evidence that this is what is happening. Conversely, if a person sows to the Spirit, what will they reap?

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If humanity was obedient to God, how would the world be different?

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The point the apostle Paul is teaching here is simple, we should not be surprised or become angry if we sow (or plant seeds of) lust, hate, conflict, jealousy, gossip, rebellion, etc. and find that God won't bless us. This is what it means to mock God – to rebel against His word but expect Him to do what we want – that is to treat Him with contempt. Personal responsibility as taught in these verses is not just a matter of planting the right seeds but accepting the outcome accordingly.

**Engage:** In the culture of the time, most people grew much of their own food, so they understood the concept of sowing and reaping. There are many people in Ridgecrest, and our own church, who have gardens, so we understand as well, but people in general do not understand some of the nuances here. If you were to plant a tomato seed, would you be mad if you didn't get a cucumber? Of course not! That would be ridiculous! But isn't that what we do when we make excuses for our sin but expect God to answer our prayers the way we want, or guide us in a decision,

or heal a marriage? If a couple was hurting in their marriage and are trying to reconcile, what kind of seeds would you expect them to plant to get a good harvest?

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If they are planting bitterness, they will reap bitterness. However, if one plants love and forgiveness, what can they reap?

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Here's where it gets difficult... in this case, is there a guarantee it will work? We know people don't always respond the way we're hoping, so Paul gives encouragement in verse 9, what is it?

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Even when someone isn't responding favorably, we must continue to plant good seeds, knowing that the ultimate harvest is the reward of heaven.

At its core, today's lesson is about owning our junk – actions, and consequences. Take some time to examine the kind of seeds you plant in your marriage, your parenting, friendships, workplace, school, and relationship with God. You will know by the fruit you reap. If you are parenting, how can you teach your children the lesson of actions and consequences for their own lives?

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How will this impact their future? [www.gotquestions.org/personal-responsibility.html](http://www.gotquestions.org/personal-responsibility.html)

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**Memorize:** For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. 9 And let us not grow weary of doing good, for in due season we will reap, if we do not give up. Galatians 6:8-9

## Tuesday, Day 2

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Proverbs 22:7](#), [Psalm 37:21](#), [1 Timothy 5:8](#), [2 Thessalonians 3:6-12](#)

**Think:** We are familiar with the saying that “money makes the world go ‘round”. This is a true statement, it is something we need to live, but it also has its drawbacks. Believe it or not, the Bible has quite a few things to say about financial responsibility! In all honesty, there is nothing in this life that the Bibles doesn’t address, either specifically or by principle, but it is specific about money, how we view it and how we use it.

First, we need to know that our money isn’t really ours... money, like all things, belongs to God (See [Psalm 24:1](#)). He provides the work for us to earn a living, so we must be careful who we give credit to when it comes to what we have. How we view our money is as much a spiritual issue as anything else – turn to [1 Timothy 6:10](#), what does this verse say is the root of evil?

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Notice it doesn’t say money is the problem, but the love of it. We often speak of love and study the Greek words for it to help us understand – in this instance, “love of money” is a phrase defined by the word *philagryia* meaning, avarice or excessive or insatiable desire for wealth or profit.

Many people have “pierced” themselves, or experience pain because of the pursuit of wealth or material possessions. In fact, money and financial issues have been and continues to be the leading cause of divorce! Why? Even in Christians homes, money can become a problem.

Today we are going to look at a couple of aspects of what the Bible says about money and our responsibility. According to Proverbs 22:7, who is master and who is slave?

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In America, we are slaves to our things. Many people “own” homes, cars, campers, boats, and so on and they are all purchased with a loan. Take a moment to get a general idea of how much you

owe on the big-ticket items like this. How much debt do you owe? Many folks are debt free (yay!) but the majority work to pay for their things and have no options but to continue to do so. The irony is that we don't own our things, they own us!

Next read Psalm 37:21, what does this verse say about the wicked?

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Many things can and have happened that result in people losing their jobs. However, there are many who simply overextend themselves financially out of greed or the desire to have things, and finding they can't make the payments, give up on paying their debt. Some have had to do what is called "declaring bankruptcy" where a person defaults on all loans because they can't pay. Again, there are some extenuating circumstances, but the truth is this happens one choice at a time – either way, who absorbs the debt?

Take a look at the link here – it is the US Debt Clock that keeps a running total of national debt. [www.usdebtclock.org/](http://www.usdebtclock.org/) - national debt is at an all-time high. As you look at the debt clock, notice at the top left under "US National Debt" and notice the amount of debt per citizen and per taxpayer. This is your part if we had to pay this back! At the time of this writing (Feb. 5), the amount of each respectively is, \$112,821 and \$355, 811 – what is it now? Although we began well as a nation, lending to others, over the years things have flipped and now we borrow from other countries making us the slave to the lender.

Finally, take a look at what is taught in 1 Timothy 5 and 2 Thessalonians 3. How are people described if they don't take care of their own family?

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Paul is drawing a comparison here – he is saying that even unbelievers know the importance of financially providing for family. This was part of a list of instructions for the church's role with financial help to widows. In Paul's day, it was the family's responsibility to provide for their widows. Women who had no husband were forced to rely on family for support and if she had no family, she may find herself destitute. Coming to the church is ok, and we are here to help, but the church should not be the first option. In fact, when we have folks come in for financial assistance, we often call the family members to gather information and find out how they can help. In addition to this, we work with the person to offer a plan of sustainability – how they can get work, financial counselling, etc. Much of the issue today is so many people who are dependent on government assistance who refuse to work. If there ever was a pandemic, this is it.

**Engage:** For many people, how they handle finances depends on what they were taught, or not, by their parents. What financial example did your parents give you?

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Did this influence how you handle money? What does influence your financial decisions?

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How does today's verses and lesson impact your view and/or understanding of being responsible with money?

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If you are in debt, do you have a plan to pay it off? If you don't, or aren't sure where to begin, please let us know. We have the resources for counseling as well as instruction to get you going on the path to debt free living. In the meantime, remember who your money and possessions truly belong to and respond accordingly.

**Memorize:** For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. 9 And let us not grow weary of doing good, for in due season we will reap, if we do not give up. Galatians 6:8-9

## Wednesday, Day 3

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Matthew 25:14-30](#)

**Think:** The main principle of personal responsibility in the Bible is found in the word "stewardship". The Greek for this word is *oikonomia*, meaning the management of a household or of household affairs - specifically, the management, oversight, administration, of other's property OR the office of a manager or overseer, stewardship administration, dispensation. Since we have

already covered the fact that all we have belongs to God, how does the word stewardship apply to you?

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This lesson Jesus gives in this parable of the talents, is about how we should invest what we've been given. He is using it to teach about how we should invest in the kingdom of God spiritually, but the truth is this applies to every area in our lives. As you read through this passage, what did the two servants who invested their talent receive when their master returned?

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What two words does he use that describe their character?

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Good and faithful describes a person who is trustworthy and dependable. What many may miss here is that the character of these servants is already seen by the number of talents they were given to begin with. It isn't a matter of how much the master likes each one but the faithfulness they have already demonstrated. For the servant who was given one talent, what can you surmise about his faithfulness?

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Does the master's response to this servant seem harsh? Why or why not?

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Our perspective of this passage is often colored by the culture around us. Living in a world where everyone gets a trophy, this may seem mean, but what we need to understand is that it was fear that stopped this servant from doing anything – at all. Why should he expect a reward for doing nothing? He thought he knew the master, but clearly he didn't, and if we're not careful, we can have the same attitude in our relationship with God.

**Engage:** There are many, many things in our life we need to steward or manage. List the things in your life that require good stewardship. We are not only to take care of material possessions, we

also need to steward our relationships, our spiritual life, our time, energy, and spiritual gifts. The key in this parable is that managing is not just a matter of keeping a level equilibrium but actually investing for the purpose of growth and greater return. How can you do this in your marriage? How can you do this in your parenting? How does this work with money and wealth while not falling into avarice?

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The line here is WHO you're investing for – personal gain or to give more to God and His church (See [Luke 12:16-21](#)). Each believer is given special abilities, spiritual gifts, given by the Holy Spirit for the purpose of investing in God's kingdom (See [1 Corinthians 12:4-6](#)). There is an expectation that Christians will use these gifts according to the proportion of their faith that will result in personal growth as well as strengthening the body of Christ, His church. This comes through volunteering in in team ministry as well as anything else God calls you to do. How are you stewarding your spiritual gifts?

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If you aren't sure about what this is or how it works, we would love to help. Simply stop at the Connections Counter at weekend services or shoot us a quick email at [ccc@ccc-rc.org](mailto:ccc@ccc-rc.org). At the end of the day, this parable isn't about the amount each servant was given, it is about heart... heart for God and the desire to serve Him faithfully. He will take care of the results!

**Memorize:** For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. 9 And let us not grow weary of doing good, for in due season we will reap, if we do not give up. Galatians 6:8-9

## Thursday, Day 4

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Isaiah 59:14-21](#)

**Think:** Social justice is the cause of the 21<sup>st</sup> century but it is a twisted and distorted form of it. Turn on any news station right now and you're likely to see reports of rioting, demonstrations, protests, and other forms of demanding justice for whatever cause is most popular at the moment. There are two types of justice we seek, one is the proactive pursuit and protection of equal rights for all people and the other is the act of judging a case fairly. Social justice is not a new concept, and many people don't realize that God is the One who set the system in place from the beginning! Turn to [Psalm 89:14](#), what is the foundation of God's throne?

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This verse shows that God's rule and kingdom are founded on perfect and holy justice and righteousness – what is right, morally, ethically, legally – for all people, not just a chosen few.

However, in humanity's pursuit of personal autonomy, the perfect system of justice has been redefined and lost. In today's passage, verses 14-15, what does Isaiah say about truth and justice?

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Does this describe our own society? When truth is redefined to be whatever a person wants it to be, "your truth" vs "my truth", which is the removal of absolute truth and morals, how is it possible to have justice? It is IMPOSSIBLE! Without a moral plumb line, justice cannot prevail because it will always change with the most popular cause of the day. Why does this matter to us?

This is important to us because God's justice has been removed and it has impacted the church in many ways. As the mainstream definition of social justice pushes in on Christianity, it has found it's way in and twisted or confused the truth of God's word. Tolerance of sinful actions and lifestyles have taken root in churches in the name of equality, and Christians are embracing beliefs that are contrary to God's word. Being a victim has taken the place of responsibility, illnesses – especially mental illness – has become the excuse for bad behavior, honesty, and integrity are not practiced. We must have an answer and hope! God does both – in verses 15 and 16, how did God respond to this problem?

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Since no one stepped up, He provided His own salvation! We may see a connection here to Jesus. Ultimately humanity's only hope is in Christ – truth is in Christ, justice is in Christ, healing from anxiety, depression, anger, lust or jealousy is in Christ. How does this encourage or challenge you?

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**Engage:** A common excuse for the problems in the world and/or our personal life is that we have been confined to too many restrictions and boundaries. The prevailing teaching from secular psychology over the years is that less rules, less restrictions, removing boundaries, and consequences will free a person to do good and thrive. How's it going so far? Read [Proverbs 25:28](#), how does this verse describe a person without self-control?

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In this culture, cities had walls built around them for protection from enemies, but walls don't only keep enemies from getting in, they prevent things from going out. How does this apply to self-control?

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Where does self-control come from?

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This is a key ingredient missing in our world! Self-control is a choice and must be practiced. As Christians, it is a fruit of the Holy Spirit ([Galatians 5:22-23](#)) that each believer receives at the moment of salvation, but we must practice using it. Take some time to evaluate how you view God's truth – is it your only truth? How do you view justice – from God's perspective or the worlds? Are you honest about your faults and failures? Do you own them and work to change them biblically? Is your identity based on God's word and hope or is it tied to a label, title or diagnosis? It may not always be easy to face these challenges, but with Christ you can overcome even if you are afraid ([Philippians 4:13](#)).

**Memorize:** For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. 9 And let us not grow weary of doing good, for in due season we will reap, if we do not give up. Galatians 6:8-9

## Friday, Day 5

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Luke 12:35-40](#), [Revelation 3:20](#)

**Think:** If Ridgecrest Police Dept. issued a public warning that at some point this year, a known criminal would be in Ridgecrest to rob businesses and homes, what would you do to prepare? You would make sure all doors and windows are locked, you would beef up your security, add extra cameras, maybe even learn karate! After the first week when nothing happened, how diligent would you remain to ensure your home and family were safe? After 3 months when nothing happened, would you still be concerned? What about ten months later? This may be a strange example, but it's one we can identify with.

In today's passage, Jesus uses an example we are unfamiliar with, a Jewish wedding. The marriage between a man and a woman was a symbol of our relationship with God that He established from the beginning. It was to be a faithful and loving relationship, and each part of a Jewish wedding is a picture of Christ and His bride, the church, and individuals. In Luke 12, Jesus refers to the return of a master after the wedding feast. In these verses, what is the encouragement?

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In the Bible, a traditional Jewish wedding feast lasts 7 days and many still observe this today. (For more on this, go to: [www.gotquestions.org/parable-wedding-feast.html](http://www.gotquestions.org/parable-wedding-feast.html), <https://www.gotquestions.org/parable-ten-virgins.html>) In these verses, we see that it was not known at what exact time the groom would return so the servants had to be ready to open the door at any time. He is using this example to teach them and us to be ready for His return. In [Matthew 24:36-51](#) Jesus not only gives the same message, but He gives a time frame, what does He teach in verse 36?

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No one knows! Not even Jesus! How does this impact you?

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What we do know is that life will go on as normal, people will get married, have kids, buy a house, go on vacation. Jesus isn't saying we can't do these things, He is saying **while** we are doing these things, we must be spiritually ready to go at any moment. So back to the thief – if we knew the exact day and time the house would be robbed, we would be ready to defend it. Are you ready?

**Engage:** Our faith is our responsibility. This is one of the most painful mistakes that has been made over the years, especially with our children. Kids who grow up in the church, know all the Bible stories, and do all the youth functions often leave the faith once they graduate high school and go to college. Why...? Because they never really had faith of their own. They were on the coattails of their parents' faith, or they simply thought they were Christian but were never really saved. Another misconception is that it is the churches responsibility to make them/us a Christian. Part of our personal responsibility is spiritual readiness, but with that must come the question, are you truly saved? How do you know? And for those who are faithful followers, how do you remain in a state of readiness while living each day to the fullest? Here's a fun example...

A young lady who was born with disabilities knows a holiday is coming. She loves the holidays and special family functions because she knows there will be food, games, and friends! However, she has no concept of time – days, months, or hours – she just knows the holiday is coming, so every day, she dresses in her best outfits, gets her holiday socks on, and everyday she waits at the window looking for her family to arrive – all to be sure she doesn't miss anything! That is how we should look forward to the return of Jesus... as though every day could be THE day. What are some ways you can do this?

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**Memorize:** *For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. 9 And let us not grow weary of doing good, for in due season we will reap, if we do not give up. Galatians 6:8-9*

## Saturday, Day 6

**Pray:** Prayer is communication with God where we can express our needs and thankfulness. It is a time to be still and listen for His voice as He teaches, guides and comforts you through His word. Take a moment to write a short prayer here~

**Read:** [Galatians 5:16-26](#)

**Think:** As we finish this study on biblical adulting, there is one term we should all learn, understand and incorporate into our life... ***dependent responsibility***. This term is taken from the book, “Respectable Sins” by Jerry Bridges, and perfectly defines what it means to take personal responsibility as a Christian.

Quote from the book (pg.45) “There is a fundamental principle of the Christian life that I call the principle of *dependent responsibility*, that is we are responsible before God to obey His word, to put to death the sins in our lives, both the so-called acceptable sins and the obvious ones. At the same time, we do not have the ability within ourselves to carry out this responsibility. We are in fact totally dependent upon the enabling power of the Holy Spirit. In this sense, we are both responsible and dependent.”

What the author is describing is the truth that we, in our flesh, cannot accomplish the work of God in us unless we depend on the work of God IN us – His Holy Spirit. The apostle Paul explains this perfectly in today’s reading. What is the battle we all face as Christians in verses 16-17?

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In these two verses we find both disease and cure – what is the cure (vs. 16)?

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As Christians, we are still completely human and still battle temptations, but we know have the power of the Holy Spirit in us to fight against this battle. How do we know which one is winning this battle?

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Verses 19-23 explain the difference between the two, so we don’t have to guess! When it comes to personal responsibility, we are responsible for choosing which traits we are going to allow and practice. When it comes to dependent responsibility, the choice has been made, and we submit to and practice God’s word.

**Engage:** The battle between flesh and spirit has been described as two dogs fighting. Which one wins? The one we feed! Inside of you right now, you are facing the desire to give into certain temptations... anger, lust, divisive attitudes, gossip, etc. and at the same time, if you have committed your life to Christ, you are also facing the desire to be loving, patient, kind, gentle, self-controlled. Which one wins will depend on which one you feed and practice. Which one are you feeding? Part of biblical adulthood is growing in spiritual maturity, but it is important to understand that spiritual maturity is not exclusive to Sundays at church, it is an all of life type of maturity. Spiritual maturity is the ability to apply God's word and biblical principles and commands to every situation – at work, at home, at school, at the Dr.'s office, and so on. In fact, the reason why so many Christians struggle, suffer, and fail in their faith is because they keep spiritual maturity and personal responsibility separate. Have you done this? If you have, what kind of internal struggle does it produce?

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We can be encouraged to know that the battle is normal, and even more encouraged that we don't fight alone! God's Holy Spirit in us gives us the ability to be spiritually mature and practice the fruit of His Spirit as well as biblical love, forgiveness, happiness, communication, and maturity (See Philippians). Take some time to use today's passage and examine which words describe you best. List a few ways you can practice walking by the Spirit in each area of your life. This is a good lesson to teach our children as well. Helping them understand and practice this will give them a strong foundation for their adult life and equip them to stay strong in their faith when they are on their own. For additional help, we offer the [Maturity Checklist \(www.crossroads-ridgecrest.org\)](http://www.crossroads-ridgecrest.org), click on "Resources" then "Brochures and Guides", then "Maturity Checklist", good for both adults and children, it gives scripture and instruction on what spiritual maturity looks like in a practical way.

**Memorize:** For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. 9 And let us not grow weary of doing good, for in due season we will reap, if we do not give up. Galatians 6:8-9

