

James Series Bible Study Guide

“A Faith That Transforms Everything”

Season 4: Episode 2 (Week 13)

James 4:13–16

Planning, Presumption, and the Humble Surrender of Tomorrow

Main Passage

James 4:13–16

“Come now, you who say, ‘Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit’ — yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead you ought to say, ‘If the Lord wills, we will live and do this or that.’ As it is, you boast in your arrogance. All such boasting is evil.”

Main Idea

James is not rebuking wise planning. He is rebuking **proud planning that leaves God out**.

The issue is not that these people had a plan. The issue is that they spoke about their future as if they controlled it. They had a location, a timeline, a business strategy, and an expected profit, but they had no humility before God.

James is teaching us that true faith does not only submit our morality to God. True faith submits our future, our calendar, our business, our ambition, our plans, our desires, and our tomorrow to God.

Big Truth

A humble believer can make plans, but every plan must be held under the Lordship, will, wisdom, and sovereignty of God.

We are free to plan, work, build, dream, and move forward, but we must never live as though tomorrow belongs to us.

Series Connection

James 4 has been exposing the proud and divided heart.

In James 4:1–5, James exposes the heart ruled by worldly desires.

In James 4:6–10, he gives the path of humble repentance and restoration.

In James 4:11–12, he confronts the arrogance of judging and speaking evil against our brother.

Now, in James 4:13–16, James confronts another form of pride: **the arrogance of self-directed living**.

This is the pride that says:

“I know where I am going.”

“I know what I am doing.”

“I know how long I will be there.”

“I know what I will gain.”

“I know how my life will go.”

And James says, “You do not even know what tomorrow will bring.”

Opening Discussion

Before reading the passage together, discuss:

1. **Why is it so easy for us to make plans without genuinely seeking God?**
2. **What is the difference between wise planning and prideful presumption?**
3. **How do people today live as if tomorrow is guaranteed?**
4. **What areas of life are hardest for you to surrender to God’s will?**

Read the Passage Together

Read James 4:13–16 slowly.

Then ask:

What words or phrases stand out the most?

What tone do you hear in James’ correction?

What is James exposing in the heart?

Context of the Passage

James is writing to believers whose faith is being tested, exposed, and refined. Throughout the letter, he is pressing them to understand that genuine faith must become visible in real life.

Faith must change how we endure trials.
Faith must change how we handle temptation.
Faith must change how we listen and obey the Word.
Faith must change how we treat people.
Faith must change how we speak.
Faith must change how we pursue wisdom.
Faith must change how we repent.
Faith must change how we treat our brother.

And now James says faith must also change how we plan.

This passage is about more than saying “Lord willing.” It is about living with a heart that knows God owns tomorrow.

Key Word Studies

1. “Come now”

This phrase is a strong call to attention.

James is saying, “Listen carefully. Pay attention. Let’s deal honestly with this.”

He is not casually making a suggestion. He is confronting a dangerous spiritual mindset.

James wants them to stop and see what is really happening beneath their words.

2. “You who say”

James is exposing what their speech reveals about their heart.

In James, the tongue is never just about words. The tongue reveals what is happening inside the person.

Their words sound confident:

“Today or tomorrow we will go...”

“We will spend a year...”

“We will trade...”

“We will make a profit...”

But James shows that their confidence is not humble faith. It is prideful presumption.

Their speech reveals a heart that has forgotten God.

3. “Today or tomorrow”

This phrase reveals the assumption that they control timing.

They speak as if they are masters of the calendar.

But James reminds them that they do not know what tomorrow will bring.

We can schedule tomorrow, but we cannot guarantee tomorrow.

We can prepare for tomorrow, but we do not rule tomorrow.

We can plan tomorrow, but only God knows tomorrow.

4. “We will go”

This reveals confidence in direction.

They assume they will go exactly where they want to go.

But Scripture teaches that God directs the steps of His people.

Proverbs 16:9 says:

“The heart of man plans his way, but the Lord establishes his steps.”

A surrendered person can make plans, but they know God has the right to redirect them.

5. “Spend a year there”

This reveals confidence in duration.

They assume they know how long they will be somewhere.

But James says life is a mist. We do not even know if we have another day, much less another year.

The point is not that we should live in fear. The point is that we should live in humility.

6. “Trade and make a profit”

This reveals confidence in outcome.

They assume their plan will work.

They assume their business will succeed.

They assume their labor will produce gain.

Again, James is not condemning business or profit. He is condemning the arrogance of assuming success without acknowledging God.

It is possible to work hard and still know every blessing comes from God.

It is possible to plan wisely and still know every open door comes from God.

It is possible to build diligently and still know God is the One who gives increase.

7. “You do not know”

This is the humbling center of the passage.

James says:

“Yet you do not know what tomorrow will bring.”

That sentence cuts through human pride.

You may know what you want.

You may know what you planned.

You may know what you expect.

You may know what you hope happens.

But you do not know tomorrow.

Only God does.

8. “What is your life?”

This is one of the most sobering questions in Scripture.

James does not ask, “What are your plans?”

He asks, “What is your life?”

He is forcing us to think deeper than our schedule, dreams, finances, and ambitions.

He is reminding us that our life is temporary, fragile, dependent, and brief.

9. “A mist”

The image is powerful.

A mist appears for a short time and then vanishes.

It is visible, but not permanent.

It is real, but not lasting.

It appears, and then it is gone.

James is not trying to make us hopeless. He is trying to make us humble.

Life is short, so do not waste it in pride.

Life is fragile, so do not live like you are sovereign.

Life is temporary, so submit it fully to the eternal God.

10. “If the Lord wills”

This is the correct posture of the believer.

James is not merely giving us a religious phrase to add to our sentences.

He is giving us a surrendered way to live.

“If the Lord wills” means:

God is Lord.

God is sovereign.

God owns my life.

God rules tomorrow.

God directs my steps.

God can open doors.

God can close doors.

God can redirect my plans.

God can change my timeline.

God knows what is best.

This phrase is not meant to become empty Christian language. It is meant to reflect a heart fully submitted to God.

11. “Boast in your arrogance”

James says their confidence is actually boasting.

They may have thought they were just being responsible, strategic, or ambitious. But James sees beneath the surface.

When we speak about the future without humility before God, James calls it arrogance.

The word carries the idea of prideful self-confidence.

It is the spirit that says, “I have this. I know what I’m doing. I know how this will go.”

That is dangerous because it places man in a position that belongs only to God.

12. “All such boasting is evil”

James does not soften the warning.

He says this kind of boasting is evil.

Why?

Because proud planning is not a small issue. It is a heart trying to live without dependence on God.

It is possible to acknowledge God with our doctrine while ignoring Him with our decisions.

It is possible to believe in God theologically while living practically as though we are in control.

James says that is evil because it is rebellion disguised as responsibility.

Teaching Point 1

James Is Not Against Planning

It is important to understand what James is not saying.

James is not saying planning is wrong.

Scripture often commends wisdom, diligence, preparation, and stewardship.

It is good to plan.

It is good to work.

It is good to prepare.

It is good to be responsible.

It is good to count the cost.

It is good to think ahead.

The issue is not planning.

The issue is planning without surrender.

There is a way to plan that honors God, and there is a way to plan that ignores God.

God-honoring planning says:

“Lord, I desire to do this, but my life belongs to You.”

Prideful planning says:

“This is what I am going to do, and this is how it is going to happen.”

God-honoring planning works diligently while depending deeply.

Prideful planning works confidently while forgetting God.

Teaching Point 2

Presumption Is Treating Tomorrow Like It Belongs to Us

The people James describes are not uncertain about anything.

They know when they are going.

They know where they are going.

They know how long they will be there.

They know what they will do.

They know what they expect to gain.

But James says, “You do not know what tomorrow will bring.”

This is the sin of presumption.

Presumption is when we treat uncertain things as guaranteed.

We do this when we assume we have more time.

We assume we will always have another opportunity.

We assume our plans will work.

We assume our health will hold.

We assume our business will succeed.

We assume our family will be fine.

We assume tomorrow will look like today.

James humbles us by reminding us that tomorrow is not ours to own.

Tomorrow belongs to God.

Teaching Point 3

The Brevity of Life Should Produce Humility

James says:

“What is your life? For you are a mist that appears for a little time and then vanishes.”

This is not meant to produce despair. It is meant to produce clarity.

Life is short.

That means pride is foolish.

Life is fragile.

That means self-rule is delusional.

Life is temporary.

That means we should not waste it chasing worldly gain while ignoring eternal things.

The brevity of life should make us humble, not hopeless.

It should make us dependent, not anxious.

It should make us surrendered, not passive.

It should make us urgent about obedience, repentance, faithfulness, and eternal purpose.

Teaching Point 4

“If the Lord Wills” Is a Heart Posture, Not Just a Phrase

James says:

“Instead you ought to say, ‘If the Lord wills, we will live and do this or that.’”

This is not just about saying the right words.

A person can say “Lord willing” and still be full of pride.

A person can add “if God wills” to the end of a sentence while still refusing to surrender their plans to God.

James is calling for more than religious language.

He is calling for humble dependence.

The heart posture is:

“God, my life is Yours.”

“My plans are Yours.”

“My future is Yours.”

“My timeline is Yours.”

“My opportunities are Yours.”

“My success is Yours.”

“My breath is Yours.”

“Lead me, redirect me, correct me, and do with my life what You will.”

That is the spirit of James 4:15.

Teaching Point 5

Proud Planning Is a Form of Self-Rule

James says:

“As it is, you boast in your arrogance. All such boasting is evil.”

This is strong because James wants us to see how serious this is.

Proud planning is not just poor time management.

It is not just forgetting to pray.

It is a heart that places itself in the position of God.

When I act as though I control tomorrow, I am trying to sit in God’s seat.

When I act as though my plans cannot be interrupted, I am forgetting that God is Lord.

When I act as though success depends only on me, I am forgetting that every good gift comes from Him.

When I become angry because God redirects my life, I am revealing that I did not really see my plans as surrendered to Him.

The issue is not whether we have a plan.

The issue is whether the plan is bowed before God.

Teaching Point 6

True Faith Submits the Future to God

James has already taught us that faith without works is dead.

Now he shows us another expression of living faith.

True faith does not only obey God in moral decisions.

True faith trusts God with unknown outcomes.

True faith says:

“I do not know tomorrow, but I know the God who holds tomorrow.”

“I do not control my life, but I trust the One who does.”

“I will plan wisely, but I will hold my plans loosely.”

“I will work faithfully, but I will depend fully.”

“I will move forward, but I will let God lead.”

This is where faith becomes deeply practical.

It touches the calendar.

It touches the budget.

It touches business.

It touches ministry.

It touches family decisions.

It touches dreams.

It touches retirement.

It touches every future plan.

A life of faith is a life that says, “Lord, not my will, but Yours.”

What This Passage Does Not Mean

1. It does not mean planning is sinful.

Planning is not the problem. Prideful planning is the problem.

2. It does not mean ambition is always wrong.

Ambition surrendered to God can be holy. Ambition driven by self-glory becomes sinful.

3. It does not mean Christians should be passive.

Surrender is not laziness. Trusting God does not mean doing nothing.

4. It does not mean we cannot speak confidently.

The issue is not confidence itself. The issue is confidence without humility before God.

5. It does not mean saying “Lord willing” automatically makes a plan godly.

The words matter, but the heart matters more.

What This Passage Does Mean

1. God owns tomorrow.

We do not.

2. Life is brief.

We are a mist.

3. Human knowledge is limited.

We do not know what tomorrow will bring.

4. Planning must be surrendered.

Every plan belongs under the will of God.

5. Arrogance is evil.

Self-confident boasting is not harmless. It is spiritually dangerous.

6. Humility is the proper posture of faith.

The Christian life is a surrendered life.

Practical Examples

Prideful Planning Sounds Like:

“I know this is going to work.”

“I already decided what I’m doing.”

“Nobody is going to stop me.”

“This is my life, and I’ll do what I want.”

“I have the money, the plan, and the ability, so I’m good.”

“I don’t need to pray about this.”

“I know God wants this because I want this.”

“I’ll get serious about God later.”

“I have plenty of time.”

Humble Planning Sounds Like:

“Lord, I want to move forward, but I submit this to You.”

“God, close any door that is not from You.”

“Lord, give me wisdom before I make this decision.”

“I will work hard, but I know the outcome belongs to God.”

“I am planning, but I am not in control.”

“God, redirect me if You need to.”

“Lord, teach me to number my days.”

“If the Lord wills, we will live and do this or that.”

Heart-Level Diagnostic Questions

1. **Do I pray before I make plans, or only after I have already decided?**
2. **Do I become angry when God interrupts my plans?**
3. **Do I secretly believe my future belongs to me?**
4. **Do I talk more about my dreams than God’s will?**
5. **Do I make financial, family, business, or ministry decisions without seeking God?**
6. **Do I assume I have more time to obey, repent, forgive, or surrender?**
7. **Do I live with the awareness that my life is a mist?**
8. **Do I say “Lord willing” with my mouth while resisting His will in my heart?**
9. **Am I holding anything so tightly that God would have to pry it from my hands?**
10. **What plan in my life needs to be freshly surrendered to God?**

Group Discussion Questions

1. **Why do you think James uses such strong language about something that appears as ordinary as making plans?**
2. **What is the difference between confidence in God and confidence in self?**
3. **How does remembering that life is a mist change the way we live?**
4. **In what areas do people commonly leave God out of their planning?**
5. **Why is it possible to believe in God but still live with practical atheism?**
6. **What does it look like to make plans while truly saying, “If the Lord wills”?**
7. **How do we avoid using “God’s will” as an excuse for laziness or passivity?**
8. **What is one area of your life where you need to hold your plans more loosely?**
9. **How does this passage connect to humility in James 4:6–10?**
10. **How does this passage confront our culture’s view of independence and self-rule?**

Personal Reflection

Take a few minutes quietly and ask:

“Lord, where have I been planning without You?”

“Where have I assumed tomorrow is mine?”

“Where have I become more confident in my strategy than in Your sovereignty?”

“Where have I resisted Your interruptions?”

“Where do I need to humble myself and surrender my plans again?”

Write down one specific area where God is calling you to surrender.

Personal Application

This week, choose one plan, decision, burden, or future concern and intentionally submit it to God in prayer.

Pray through it honestly.

Name your desire.

Name your fear.

Name your plan.

Then surrender the outcome to the Lord.

A simple prayer could be:

“Lord, this is what I desire. This is what I am planning. This is what I hope for. But my life belongs to You. My future belongs to You. My steps belong to You. If this is Your will, lead me in it. If it is not, redirect me. Give me the humility to trust You either way.”

Group Exercise

Have each person write down one sentence that begins with:

“Lord willing, I desire to...”

Then have them finish the sentence with something real in their life.

Examples:

“Lord willing, I desire to grow in my marriage.”

“Lord willing, I desire to build this business.”

“Lord willing, I desire to serve in this ministry.”

“Lord willing, I desire to take this next step.”

“Lord willing, I desire to restore this relationship.”

Then pray together, surrendering those desires to God.

Supporting Scriptures

Proverbs 16:9

“The heart of man plans his way, but the Lord establishes his steps.”

Proverbs 19:21

“Many are the plans in the mind of a man, but it is the purpose of the Lord that will stand.”

Psalms 90:12

“So teach us to number our days that we may get a heart of wisdom.”

Matthew 6:10

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

Luke 12:16–21

The parable of the rich fool shows the danger of storing up earthly plans while failing to be rich toward God.

Acts 18:21

Paul says, “I will return to you if God wills,” showing the same humble posture James teaches.

Primary Truths to Remember

1. Planning is good, but prideful planning is evil.

James is not calling us to be careless. He is calling us to be humble.

2. Tomorrow is not guaranteed.

We do not know what tomorrow will bring.

3. Life is brief.

We are a mist that appears for a little time and then vanishes.

4. God is sovereign.

Our lives, plans, steps, opportunities, and outcomes belong to Him.

5. “If the Lord wills” must be more than words.

It must become the posture of our whole life.

6. True faith surrenders the future.

Faith trusts God not only with eternity, but with tomorrow.

Closing Challenge

James 4:13–16 calls us to stop living as though life belongs to us.

Your calendar belongs to God.

Your business belongs to God.

Your family belongs to God.

Your ministry belongs to God.

Your future belongs to God.

Your next breath belongs to God.

So plan, but plan humbly.

Work, but work dependently.

Dream, but dream surrendered.

Move forward, but move forward under the Lordship of Jesus.

The goal is not to live without plans.

The goal is to live with every plan bowed before God.

The life we want is not the life where we grip tomorrow in pride.

The life we want is the one where we walk humbly with God, trust Him with every step, and live fully surrendered under His will.

Final Group Question

What is one area of your life where God is asking you to stop saying, “I will,” in pride and start saying, “If the Lord wills,” in surrender?

Prayer Focus

Father,

teach us to number our days.

Forgive us for the ways we have planned without You, moved without You, and assumed tomorrow belonged to us.

Forgive us for prideful confidence, self-rule, and arrogance hidden beneath responsibility and ambition.

We confess that our life is a mist.

We do not know what tomorrow will bring.

But we know You.

You are good.

You are sovereign.

You are wise.

You are Lord.

Teach us to plan with humility, work with dependence, and live with surrender.

Take our future, our desires, our dreams, our decisions, and our next steps.

Lead us according to Your will.

Close what needs to be closed.

Open what needs to be opened.

Redirect what needs to be redirected.

Our lives belong to You.
Our future belongs to You.
Our tomorrow belongs to You.

In Jesus' name,
Amen.