



ontrack devotions

MARCH

2026

HEBREWS &  
JAMES

# MONTHLY PRAYER SHEET

**"...The prayer of a righteous man is powerful and effective." James 5:16**

Reach out...

How I will do it...

How it went...

Other requests...

Answered

How it was answered...

# MONTHLY COMMITMENT SHEET

**Name:** \_\_\_\_\_

This sheet is designed to help you make personal commitments each month that will help you grow in your walk with God. Fill it out by determining

1. What will push you
2. What you think you can achieve

If you need help filling out your commitments, seek out someone you trust who can help you. Share your commitments with those who will help keep you accountable to your personal commitment.

## **Personal Devotions:**

How did I do with my commitment last month? \_\_\_\_\_

I will commit to read the OnTrack Bible passage and devotional thought \_\_\_\_\_ day(s) each week this month.

## **Church Attendance:**

How did I do last month with my attendance? \_\_\_\_\_

I will attend Youth/Growth Group \_\_\_\_\_ time(s) this month.

I will attend the Sunday AM service \_\_\_\_\_ time(s) this month.

I will attend the Sunday PM service \_\_\_\_\_ time(s) this month.

I will attend \_\_\_\_\_ time(s) this month.

I will attend \_\_\_\_\_ time(s) this month.

## **Scripture Memory:**

How did I do with Scripture memory last month? \_\_\_\_\_

I will memorize \_\_\_\_\_ key verse(s) from the daily OnTrack Devotions this month.

## **Outreach:**

How did I do last month with sharing Christ? \_\_\_\_\_

I will share Christ with \_\_\_\_\_ person/people this month.

I will serve my local church this month by \_\_\_\_\_

## **Other Activities:**

List any other opportunities such as events, prayer group, etc., that you will participate in this month. \_\_\_\_\_

If someone at school or work asked you what you thought about angels, what would you tell him? You could take him to today's reading. In it, we see that Jesus Christ is superior to every living thing. Specifically, He is superior to angels. Verses 1-3 teach us that Jesus Christ is God. He is the exact representation of God. The word translated "representation" here means that He is equal to God in every way. He radiates the glory of God because He is totally God in every way. He is, therefore, not like the angels. He is not a higher form of an angel. He is superior to angels in every way because He is totally God. The book of Hebrews further demonstrates this truth by showing us that the Father talks to Jesus in ways He has never spoken to angels. Also, we see that angels are not to be worshiped, but Jesus Christ is. Angels do not rule on thrones, but Jesus Christ does. Because He is fully God, Jesus Christ will never change or fail us. He alone, not angels, is to be worshiped and adored. Since angels or other spiritual beings can sometimes be a topic of conversation, why not use the opportunity to talk about Jesus? He is the hope of the world.

### SAY WHAT?

Observation: What do I see?

### SO WHAT?

Interpretation: What does it mean?

### NOW WHAT?

Application: How does it apply to me?

### THEN WHAT?

Implementation: What do I do?

## EXTRA READING

HEBREWS 1

## HEBREWS 2:5-18

## HUMAN

**SAY WHAT?**

What temptations are you now facing?

**SO WHAT?**

How are your temptations like those Jesus faced?

**NOW WHAT?**

How did Jesus respond to His temptations?

**THEN WHAT?**

Write out a prayer asking Jesus to help you be victorious over the temptations you are facing.

Why did Jesus Christ have to become human? In today's reading, we are given some important reasons why Jesus had to come to earth. One of those is found in verses 9 and 17. Jesus Christ became human so that He could die on behalf of all of us. He paid the price for our sin so that we do not have to pay it ourselves. A second reason is given in verse 14. Jesus Christ became human so that He might destroy Satan and his power over death. A third reason is given in verses 17 and 18. We are told that Jesus Christ became human so that He might become a merciful and faithful High Priest. Because He willingly became human, He knows what we experience and responds to us out of His personal knowledge of what we face. Verse 18 tells us that He is able to help us when we are tempted because He has faced the same temptations. Jesus not only knows what we face, but He is able to help each of us resist temptation. What temptations are you facing that you need to take to Him for help?

EXTRA READING  
HEBREWS 2

So far in Hebrews, we have been warned to pay careful attention to what God is doing in our lives and then make sure we respond. In today's reading, we are given another warning. We are not to harden our hearts. God knows it is possible to grow up in church and know the truth, and yet not follow Jesus. God also knows it is possible to grow up around godly people and influences, and yet allow our hearts to become hardened toward God. How do we avoid a hardened heart? According to verses 7 and 8, we avoid it by responding to God's prompting. The author tells us that if we hear the voice of God, we must respond immediately and not wait until another time. We must not excuse or justify a delay. When God convicts our hearts, we must not wait to respond. If we don't act upon the conviction God brings, our hearts will begin to harden. Has God convicted you of an area that you have not yet responded to? Right now would be a good time to start!

### SAY WHAT?

Observation: What do I see?

### SO WHAT?

Interpretation: What does it mean?

### NOW WHAT?

Application: How does it apply to me?

### THEN WHAT?

Implementation: What do I do?

EXTRA READING  
HEBREWS 3

## HEBREWS 4:1-13

## LIVING AND ACTIVE

**SAY WHAT?**

How would you describe the time you spend in God's Word?

**SO WHAT?**

In what ways has God used His Word recently in your life?

**NOW WHAT?**

What needs to change so that God's Word is able to be living and active in your life?

**THEN WHAT?**

In light of this passage, what personal commitment can you make?

Write down in the margin of this page some words you would use to describe the Bible. What words did you use? Did you choose the same words the Holy Spirit used in this passage of Scripture—living and active? Why did He choose these two specific words? He did so because He wanted us to understand that the Bible is unlike any other book. It is not stagnant or just words on a page. It is alive and can penetrate even to our souls. God's Word is what judges our hearts and reveals to us areas that need work. God's Word is what judges our thoughts and attitudes to make sure they are in line with what God desires. Everything is laid bare before God and His Word when we read it. We must be diligent to read and study the Bible so it can do its work in our hearts. It will change our lives as we read it. How much time do you spend in God's Word each day? Do you make the effort every day? Are you allowing it to work in your heart? If we neglect our time in God's Word, we will lack the ability to accurately examine our lives or make good decisions. Neglecting Scripture is dangerous.

EXTRA READING  
HEBREWS 4

The book of Proverbs was designed to help us in "attaining wisdom and discipline; in understanding words of insight; in acquiring a disciplined and prudent life, doing what is right and just and fair; in giving prudence to the simple, knowledge and discretion to the young." As you read through this chapter, write down the verses that are most significant to you in your present circumstances.

VERSE | WHAT TRUTH IT COMMUNICATES | HOW IT IMPACTS MY LIFE

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## HEBREWS 5:1-10

## OUR PRIEST

**SAY WHAT?**

Observation: What do I see?

**SO WHAT?**

Interpretation: What does it mean?

**NOW WHAT?**

Application: How does it apply to me?

**THEN WHAT?**

Implementation: What do I do?

In these next few chapters of Hebrews, the author writes about Jesus being our High Priest. Why is it important for us to understand this truth? The answer is so that we can properly understand how to respond to God. In the Old Testament, people needed a mediator between God and themselves—someone who would go to God on their behalf. That person was the priest. Under the New Covenant, Jesus Christ became that person. We are now under the New Covenant and, therefore, do not need to go to a priest for forgiveness. We do not need to ask a priest to talk to God on our behalf. Jesus Christ is our High Priest and He does that for us. While there are other religions today who still believe we must go to God through a human priest, this section of Scripture makes it clear that this position is not Biblical. Jesus Christ was God, who became a man. He was our High Priest and offered Himself as our sacrifice. His sacrifice was all that was needed to provide us access to God. He now sits at the right hand of God, interceding for us. When we want to confess sin or need help, we go directly to Him. He is our High Priest. Are you going to Him like you should?

EXTRA READING  
HEBREWS 5

Have you ever tried to explain something to someone who should have been able to understand what you were saying, but he did not get it? In this passage, the author of Hebrews faces this same challenge. He expresses, in verse 11, a desire to share more, but their slow learning prohibits him from doing so. Why? Because they had not been growing in their relationship with God and were still spiritual babies. It was not because what he was sharing was difficult or complicated, but because they had failed to grow in their knowledge of God's Word. By this point, they should have been teachers, but were still spiritual babies. Where are you in your relationship with God? Do people have to adjust what they say because you have not grown in your faith and in your knowledge of Scripture? How much have you grown spiritually since you began following Jesus? If you are still a baby and can't understand God's truths, what do you need to do in order to grow as God desires? Who can help you?

### SAY WHAT?

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Why do so many people fail to grow in their relationship with God?

### SO WHAT?

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How can you begin to consistently grow in your relationship with God?

### NOW WHAT?

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How can you grow in your understanding of His Word?

### THEN WHAT?

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In light of this passage, what personal commitment can you make?

EXTRA READING  
HEBREWS 5-6

**SAY WHAT?**

Observation: What do I see?

**SO WHAT?**

Interpretation: What does it mean?

**NOW WHAT?**

Application: How does it apply to me?

**THEN WHAT?**

Implementation: What do I do?

What does verse 12 of today's reading mean when it says that because of a new priesthood, the Law must change? A closer look reveals the answer. The word translated here "change" means to put one thing in the place of another. The point is that Christianity has been put in the place of Judaism. Jesus' priesthood was not added to the Old Testament line of Aaron—He replaced it. The ceremonial system of the Law was changed since Jesus Christ became the High Priest. God's moral law, however, did not change. God's standard of righteousness remained the same. Although the ceremonial law was changed, the moral law remains the same. In fact, under the new system, the moral law has been strengthened. It is now a higher standard of righteousness. We are now accountable for our attitudes and motivations, not just our actions. Jesus Christ has done what the Law could not. Jesus has taken the place of the old system. As a result, the standard is higher and we have direct access to God. We now can have full and complete forgiveness of sins.

EXTRA READING  
HEBREWS 7

What makes the New Covenant (the New Testament system) superior to the Old Covenant (the Old Testament system)? In this chapter, the author lists many reasons. First, the Old Covenant was basically established on external behavior. Obedience was usually a result of the fear of punishment. Second, God's law was given on tablets of stone. The Holy Spirit, however, was not yet given to believers in the way the New Covenant allowed. After the Holy Spirit was given to the believers, the law of God was written on their hearts. Third, true religion was no longer an external ritual, but an internal relationship. We see, in verse 11, that the New is better because it is personal. We can have a personal relationship with God through Jesus. Fourth, in verse 12, the New Covenant is superior because it brings total forgiveness. The promise of the Old Testament was fulfilled. The Old Covenant only covered sin. Jesus Christ washed away our sin. How thankful are you for what He has done? Does your life demonstrate the difference between religion and relationship? It should!

### SAY WHAT?

What is the difference between external religion and an internal relationship?

### SO WHAT?

How can you tell if someone's life is based on external religion or an internal faith?

### NOW WHAT?

How can you prevent your life from becoming only external, like the Old Covenant?

### THEN WHAT?

In light of this passage, what personal commitment can you make?

EXTRA READING  
HEBREWS 8

## HEBREWS 9:6-22

## GUILT FREE

**SAY WHAT?**

Observation: What do I see?

**SO WHAT?**

Interpretation: What does it mean?

**NOW WHAT?**

Application: How does it apply to me?

**THEN WHAT?**

Implementation: What do I do?

Is it possible to have a clear conscience even if you have committed horrible sins? Yes, if we understand what the New Covenant has done for us! This section is one of the greatest passages in the Bible for giving hope to our world. The author explains that the gifts and sacrifices under the Old Testament were not able to clear the conscience. Can you imagine that? Someone committed a sin, and even though it was covered by the blood of an animal, their conscience was not clean. Because we have a new system, our consciences can be clean. Verse 14 tells us that, because Jesus Christ shed His blood on the cross for us and offered Himself unblemished to God, He can cleanse our conscience. We can have clean consciences because our sin is not just covered, but forgiven. If a guilty conscience is haunting you, Jesus Christ can wipe it clean. He can take it away and clear your conscience. People need to know what Jesus Christ has done for them and how they can be freed from the bondage of sin and the guilty conscience that follows. If you have experienced this cleansing yourself, why don't you be the one to tell them? A clean conscience is a gift from God.

EXTRA READING  
HEBREWS 9

Today we learn what may be the most sought after commodity of mankind and is available to all. What is it? Forgiveness!! Today's reading tells us how we can truly be forgiven. It is true that we have all sinned and fallen short of God's standard. The opportunity for forgiveness is not based on the seriousness of the offense, but on the ability to forgive on the part of the one who has been violated. We learn that Jesus Christ paid the price for our sin and made it possible, by His death on the cross, for us to obtain forgiveness. According to verse 17, not only can we obtain forgiveness, but God remembers our sin no more. Verse 18 tells us that where there has been forgiveness, there is no longer a need to sacrifice for sin. There isn't anything else we need to do to take care of it. We can live completely free from guilt. We are forgiven and everything is made new. Are you living as one who is forgiven? Can others see it in the way you act? As forgiven people, our lives should draw others to want it for themselves.

### SAY WHAT?

How can today's reading help those who still suffer from guilt over past sin?

### SO WHAT?

How can this passage help people who feel that their lives are too wicked to be forgiven?

### NOW WHAT?

How can today's reading help you with your feelings of guilt?

### THEN WHAT?

In light of this passage, what personal commitment can you make?

EXTRA READING  
HEBREWS 10

## PROVERBS 2

The book of Proverbs was designed to help us in "attaining wisdom and discipline; in understanding words of insight; in acquiring a disciplined and prudent life, doing what is right and just and fair; in giving prudence to the simple, knowledge and discretion to the young." As you read through this chapter, write down the verses that are most significant to you in your present circumstances.

VERSE	WHAT TRUTH IT COMMUNICATES	HOW IT IMPACTS MY LIFE
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How did you respond to the kind of truth we read yesterday? Is it simply something you log in your memory bank? Or is there some kind of action we should be taking? The passage of Scripture that we read today answers that question. There are five challenges that begin with the words "let us." First, we are to draw near to God. We do that by faithfully reading His Word every day and spending time with Him in prayer. Second, we are to hold unwaveringly to the hope we have. God is faithful—we should not doubt Him or lose our confidence. Third, we are to consider how we can spur one another on toward love and good deeds. That is, what can we do to challenge others to become more like Jesus? Notice he used the word spur. It will not be comfortable. Fourth, we need to make church attendance a priority. There isn't an option of whether or not to meet together. Finally, we are to encourage each other. We need to pray for others and ask how we can encourage them. How are you doing in these five areas?

### SAY WHAT?

In what ways do you struggle with these five?

### SO WHAT?

Why do you struggle in those areas?

### NOW WHAT?

In light of being forgiven, what can you do to better fulfill them?

### THEN WHAT?

In light of this passage, what personal commitment can you make?

EXTRA READING  
HEBREWS 10

## HEBREWS 11:1-22

BY FAITH

**SAY WHAT?**

Observation: What do I see?

**SO WHAT?**

Interpretation: What does it mean?

**NOW WHAT?**

Application: How does it apply to me?

**THEN WHAT?**

Implementation: What do I do?

How could Abraham do what he did in today's reading? How could he leave his home, family and career with an uncertain destination and future? Because he had faith! He was sure that God would reward those who seek Him. He was certain that God existed. Therefore, Abraham knew he could trust God in what He was asking him to do. Today, it seems that many people want to know how everything is going to turn out before they step out for God. They may be willing to follow God, but want to make sure they have something to fall back on in case it doesn't work out like they hope. They would take a stand for Jesus if they knew what the outcome would be. This world needs to see people who will move out for Him without concern or fear. Are you someone with that kind of faith? Are you encouraging others to be bold? What is keeping you from being like those in this chapter?

EXTRA READING  
HEBREWS 11

Of all the men and women of faith listed in this chapter, which one leaves the greatest impact on you? As you read the list, did you identify with any one of them? While the list is amazing, there were others whose names weren't specifically mentioned, who also did great things by faith. In fact, verses 33-38 list the great things they did. How incredible it must have been to be able to accomplish what these people did for God. Verse 38 says that the world was not worthy of them. Could your name ever be included in a chapter like this? Is it possible for us to have the kind of faith that would allow us to stand like they did? The answer is yes. In the passage we will read tomorrow, we will learn what is necessary in order to become men and women of faith. While it may never be required of us to be stoned, sawn in two, or chained and put into prison for our faith, we can take steps towards greater faith. Are you up to the demands this kind of faith will have on you? Are you this committed to Jesus?

### SAY WHAT?

Observation: What do I see?

### SO WHAT?

Interpretation: What does it mean?

### NOW WHAT?

Application: How does it apply to me?

### THEN WHAT?

Implementation: What do I do?

EXTRA READING  
HEBREWS 11

## HEBREWS 12:1-17

## THEREFORE

**SAY WHAT?**

What are some examples in your life of things that hinder or of sin that needs to be thrown off?

**SO WHAT?**

In what ways can you fix your eyes on Jesus more consistently?

**NOW WHAT?**

How can you do a better job of running with perseverance?

**THEN WHAT?**

In light of this passage, what personal commitment can you make?

Today we see what is required in order to become people of faith. First, we must “throw off.” We do so in two important areas. The first area we must throw off is everything that hinders. Those are the things that are not sin, but slow us down, distract, and entangle us—things such as relationships, music, hobbies, sports, social media, etc. The second area we must throw off is any sin that is in our lives. We cannot tolerate any sin, large or small, and expect to become people of faith. Secondly, we must run with perseverance. We must realize this is a long race and run without slowing down, no matter what we may face. Thirdly, we need to focus on Jesus Christ. He needs to be our priority and the only one we seek to please. It is a comfort to know that while we seek to do these three things, God will also do His work to keep us on track. How? Through His loving discipline. Whenever we get off track, He will discipline us to get us back where we need to be. However, we must allow that discipline to change us and not resist it. Answer the following questions to help you become a person of faith.

EXTRA READING  
HEBREWS 12

What words would you use to describe God? If you stopped people on the street and asked them this question, what answers do you think you would get? Some view God as a grandpa, someone who loves us and would never hurt us or send us to hell. He sits up in His rocking chair, pats us on the head, and tells us how much He appreciates how hard we are working on being good. Then, when we stand before Him on that day, He will just overlook our sin. Today's reading, however, gives us a very different picture of God. The writer of Hebrews tells us that God is a consuming fire (vs29). In light of that, we must worship Him with reverence and awe. A consuming fire is a long way from a grandpa in the sky who will excuse us when we fail. While it is true that God loves us deeply, we must also keep in mind that God is to be feared. His holiness demands He punish sin and deal with the unrighteous. Those who die without faith in Jesus will spend eternity in hell. We must recognize who God is and respond accordingly. Do you?

### SAY WHAT?

Observation: What do I see?

### SO WHAT?

Interpretation: What does it mean?

### NOW WHAT?

Application: How does it apply to me?

### THEN WHAT?

Implementation: What do I do?

EXTRA READING  
HEBREWS 12

## HEBREWS 13:1-19

## BE CONTENT

**SAY WHAT?**

Observation: What do I see?

**SO WHAT?**

Interpretation: What does it mean?

**NOW WHAT?**

Application: How does it apply to me?

**THEN WHAT?**

Implementation: What do I do?

What words would you use to describe your life? Would you say you are happy? Content? What would it take for you to be able to use those words? In verse 5, the writer of Hebrews makes a powerful statement. It should cause each of us to ask some serious questions of ourselves. We are told that we should be content with whatever we have. Why? Because God has said He will never leave us or forsake us. In other words, even if we have nothing by the world's definition, we should still be content because God is with us. Even though we are not as attractive or as popular as we want to be, God is with us. Even though we do not have the possessions we might want, God is with us. Even though we are not as talented as we might wish to be, God is with us. This fact alone ought to make us content no matter what we have or where we are. To be unhappy with who we are or what we have is a statement to God that He is not enough. It is wrong to believe that in order to be happy and content, we need something besides Him. What does your level of contentment communicate about how much you value God's presence in your life? Is He enough for you?

EXTRA READING  
HEBREWS 13

The book of Proverbs was designed to help us in "attaining wisdom and discipline; in understanding words of insight; in acquiring a disciplined and prudent life, doing what is right and just and fair; in giving prudence to the simple, knowledge and discretion to the young." As you read through this chapter, write down the verses that are most significant to you in your present circumstances.

VERSE | WHAT TRUTH IT COMMUNICATES | HOW IT IMPACTS MY LIFE

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**SAY WHAT?**

What trials have you faced in the past?

**SO WHAT?**

How has God used them to help you mature?

**NOW WHAT?**

How can you apply this passage to the trials you are facing right now?

**THEN WHAT?**

In light of this passage, what personal commitment can you make?

What is so great about perseverance? James tells us that we should rejoice when trials come because they produce perseverance in our lives. The obvious question, then, is what is it about perseverance that makes trials something we should rejoice over? A word study in the New Testament for perseverance reveals that it means steadfast endurance toward aggression. It is the ability to stay put and stand our ground when opposition or hard times occur. It is the strength needed to never give up and patiently wait for God to work. Why is this quality so important? Because it is the quality that leads to maturity and to ultimately becoming someone who lacks nothing (vs4). Without perseverance, we will remain immature. Trials produce the quality we need so desperately—perseverance. Without trials, we cannot have perseverance, and without perseverance, we will remain spiritual babies. Therefore, we rejoice in trials. How are you responding to trials? As though you value what they can produce?

EXTRA READING  
JAMES 1

If you were to make a list of three characteristics that demonstrate someone is truly saved, what three would you choose? You probably would not choose the three James did in this passage. We need to examine our lives to determine if these three are evident in our behavior. The first test is that a true believer keeps a tight rein on his tongue (vs26). James uses this test because, according to Jesus, the mouth reveals the true condition of the heart. Listen to yourself talk and you will know the true condition of your heart. The second characteristic or test of true salvation is that they look after orphans and widows (vs27). The object of your charity reveals your motivation. Do you reach out to people who can do something for you? Or do you reach out to the unlovely or unpopular who really have nothing to give? Third, James says that true religion keeps itself from being polluted by the world (vs 27). What we allow to influence us reveals the level of our commitment. What are you most influenced by? How do you measure up to these three characteristics? What changes need to be made?

### SAY WHAT?

Observation: What do I see?

### SO WHAT?

Interpretation: What does it mean?

### NOW WHAT?

Application: How does it apply to me?

### THEN WHAT?

Implementation: What do I do?

## EXTRA READING

JAMES 1

## JAMES 2:1-13

## FAVORITISM

**SAY WHAT?**

How is favoritism demonstrated in your church, workplace, or school?

**SO WHAT?**

How is favoritism demonstrated in your own life?

**NOW WHAT?**

What should you do to stop showing favoritism and love others the way Jesus loves them?

**THEN WHAT?**

In light of this passage, what personal commitment can you make?

How would you define favoritism? Does it exist in your church or school? What can you do about it? The answers to these questions are found in today's reading. The word translated favoritism, in verse 1, means "to show partiality based on outward appearance." Favoritism is being influenced by external things like appearance, possessions, being admired, education, etc. The example James gives illustrates what it looks like. This church treated people differently, not based on what was in their hearts, but on what others saw outwardly—the rich man got kindness and a great seat, the poor man did not. James then demonstrates that God does not show favoritism based on external conditions. Do you show favoritism? Are there people in your world that you don't associate with or talk to because of the external? In what ways do you need to change? Use today's questions to help you get started.

EXTRA READING  
JAMES 2

James asks a very important question in verse 14. The question itself illustrates that it is possible to have a faith that will not save you. The answer is vitally important. James asks whether or not a person's faith, which is not accompanied by action, can save them. In other words, if someone says they are saved, but do not have actions that demonstrate it, are they really saved? As you read through this section, it becomes obvious that James' answer is no. This kind of faith does not save. Does just believing in your head and knowing factually that Jesus is God and that He died and rose again get you to heaven? According to James, the answer is no. Is he saying, then, that we are saved by our works? No! He uses Abraham and Rahab to illustrate that works do not save you. His point is that if you really have saving faith, you will demonstrate it by the way you live. Saving faith is manifested by the way you act. So, what do your actions tell you about your faith? Is it the kind of faith that saves?

### SAY WHAT?

Observation: What do I see?

### SO WHAT?

Interpretation: What does it mean?

### NOW WHAT?

Application: How does it apply to me?

### THEN WHAT?

Implementation: What do I do?

EXTRA READING  
JAMES 2

## JAMES 3:1-12

## THE TONGUE

**SAY WHAT?**

Observation: What do I see?

**SO WHAT?**

Interpretation: What does it mean?

**NOW WHAT?**

Application: How does it apply to me?

**THEN WHAT?**

Implementation: What do I do?

There are four important principles in today's reading to illustrate the need to gain control over our tongues. The first one is found in verses 3-4. We see that although the tongue is small, it can do great damage. With a few small words, we can cause someone great pain. The second principle is found in verse 5. There we learn that the tongue can do irreparable damage. We can say things that hurt people in a way that permanently damages our relationship and our ability to influence their lives positively. Third, we learn in verses 7-8 that if we are going to tame our tongues, we need the power of God. We cannot gain control of the tongue by using the human strength God has given us. Fourth, verses 9-12 tell us that the tongue has equal potential for good and evil. It can be used in great ways for God, or it can be a tool of Satan to do damage. So much damage is done with the tongue. How is your tongue being used? Have you allowed the Spirit of God to control your tongue so that everything you say pleases God? Commit to that today.

EXTRA READING  
JAMES 3

What kind of wisdom are you using? Does your wisdom come from God or from this world? Is there a way for you to be able to tell which kind of wisdom you are using? You could use today's reading to help you find out. In this section, James defines two kinds of wisdom to help us avoid using the world's wisdom. First, he demonstrates the different motives between worldly wisdom and God's wisdom. Worldly wisdom is motivated by envy and selfish ambition. God's wisdom is pure, peace-loving, considerate, and submissive. Second, these two kinds of wisdom also have different sources. Worldly wisdom's source is the depraved human mind, the world, and sometimes Satan himself. God's wisdom comes from God and His Word. He enables us to make wise choices and decisions. Third, James tells us that these two kinds of wisdom have different results. The world's wisdom results in disorder and every evil thing. God's wisdom results in a harvest of righteousness. If you want to know what wisdom you are living by, just examine your motives, your source, and the results you are getting. It will be obvious if you are honest.

### SAY WHAT?

How can you tell what your motives are when you make decisions?

### SO WHAT?

How do you decide what your source of wisdom really is?

### NOW WHAT?

What do the results of your decisions tell you about the type of wisdom you use?

### THEN WHAT?

In light of this passage, what personal commitment can you make?

EXTRA READING  
JAMES 3

**PROVERBS 4**

The book of Proverbs was designed to help us in "attaining wisdom and discipline; in understanding words of insight; in acquiring a disciplined and prudent life, doing what is right and just and fair; in giving prudence to the simple, knowledge and discretion to the young." As you read through this chapter, write down the verses that are most significant to you in your present circumstances.

VERSE | WHAT TRUTH IT COMMUNICATES | HOW IT IMPACTS MY LIFE

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What does it mean to have friendship with the world? James gives us this important principle and we need to understand it so we do not violate it or apply it in error. First, the world James has in mind is not planet earth or the people on it. He is talking about the world's system or culture. He is not saying we should not be friends with people in the world. He is warning us against being friendly with the world's views and positions. I am friends with the world when I make decisions based on what the world says is important. Friendship with the world's system is enmity or separation from God. How friendly are you with the world? Do you allow its values to affect your decisions? Have you adopted its goals for your own life? Are there ways you are developing friendships with the world?

### SAY WHAT?

Observation: What do I see?

### SO WHAT?

Interpretation: What does it mean?

### NOW WHAT?

Application: How does it apply to me?

### THEN WHAT?

Implementation: What do I do?

## EXTRA READING

JAMES 4

## JAMES 4:13-17

## PLANNING AHEAD

**SAY WHAT?**

Observation: What do I see?

**SO WHAT?**

Interpretation: What does it mean?

**NOW WHAT?**

Application: How does it apply to me?

**THEN WHAT?**

Implementation: What do I do?

Do verses 13-17 mean that we should not plan for the future? James' point is that there are many people who make plans for their future without ever considering God and what He might have planned for them. They have decided what college to attend, where to work, what their summer plans are, or even made career goals all without ever considering what God would have them do. James is making the point here that we do not know what will happen tomorrow and we do not know how long our life will be, so how can we make plans without God—who knows both of those things? Instead of making our own plans, we should seek His direction for our lives. Verse 17 takes it even a step further. To make plans without considering God is not only a bad idea, it is sin. James tells us that the one who knows that he ought to seek God's direction and doesn't do it, sins. That is true with any decision you make. What plans are you considering? Have you sought God's direction? Why not ask Him about it right now? He knows the future and how long you have.

EXTRA READING  
JAMES 4

Do you ever feel like giving up? You have tried your best to make it through, but nothing seems to be changing. There is no end in sight, and you just can't go on anymore. If you could just be sure that God was going to move, you could hold on a little longer, but you just can't. If that is how you feel right now, or if you know someone who feels like this, today's passage will bring comfort. James tells us to be patient. He reminds us that the Lord is coming and we need to keep holding on. His example is the farmer who plants his seed and then waits patiently for the crop to come. Rain comes and goes, sunshine comes and goes, and then the harvest arrives. James says likewise we need to stand firm and not give in. God's coming is near, and we must hold on. We must also remember the prophets who were before us. They set an example for us to follow. They faced great trials, but one day the end came. What are you now facing that makes you feel as though you can't go on? Be patient. God is at work, and He will always move on your behalf. Don't give up! God might just be ready to move!

### SAY WHAT?

Why is it sometimes so hard to keep on going?

### SO WHAT?

Who in Scripture faced trials similar to your current situation?

### NOW WHAT?

How can you use their example as encouragement in your circumstances?

### THEN WHAT?

In light of this passage, what personal commitment can you make?

## EXTRA READING

JAMES 5

## JAMES 5:13-20

## POWERFUL AND EFFECTIVE

**SAY WHAT?**

Observation: What do I see?

**SO WHAT?**

Interpretation: What does it mean?

**NOW WHAT?**

Application: How does it apply to me?

**THEN WHAT?**

Implementation: What do I do?

Of all the examples available in Scripture, why did James use Elijah as the example of what a righteous man could do through prayer? The reason is exciting. James lets us know that the prayer of a righteous man is powerful and effective. Would those two words describe your prayer life? All we have to do is to be righteous, and we can have a prayer life that is powerful and effective. Elijah is the example James uses. In 1 Kings 18, he was a man who demonstrated what we would expect from a righteous man. He had boldness, courage, confidence, zeal, valiance, and empowerment by God. However, in chapter 19, we see that there were occasions when this righteous man was scared, discouraged, lonely, and blind to what God was doing in his life. He doubted God's plan. The point James is making is that He was a man just like us. James wants us to know that we can be righteous people and have powerful and effective prayers like Elijah. Why? Because we are often just like him. Why not go to prayer right now, utilizing the great power of prayer, just like Elijah!

EXTRA READING  
JAMES 5

As you have come to the completion of these two books, what have you learned? In what ways are you different because you read them? What have you learned about God? What have you learned about the Bible? What have you learned about yourself? These books were filled with so many lessons. Why not take some time to record the impact this book has had in your life. Don't be a hearer of the Word only, but be a doer. What changes will you need to make in order to apply what you have learned?

### SAY WHAT?

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Why do you think these books were written?

### SO WHAT?

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What key principles can you take away from these books?

### NOW WHAT?

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How do those principles apply to your life right now?

### THEN WHAT?

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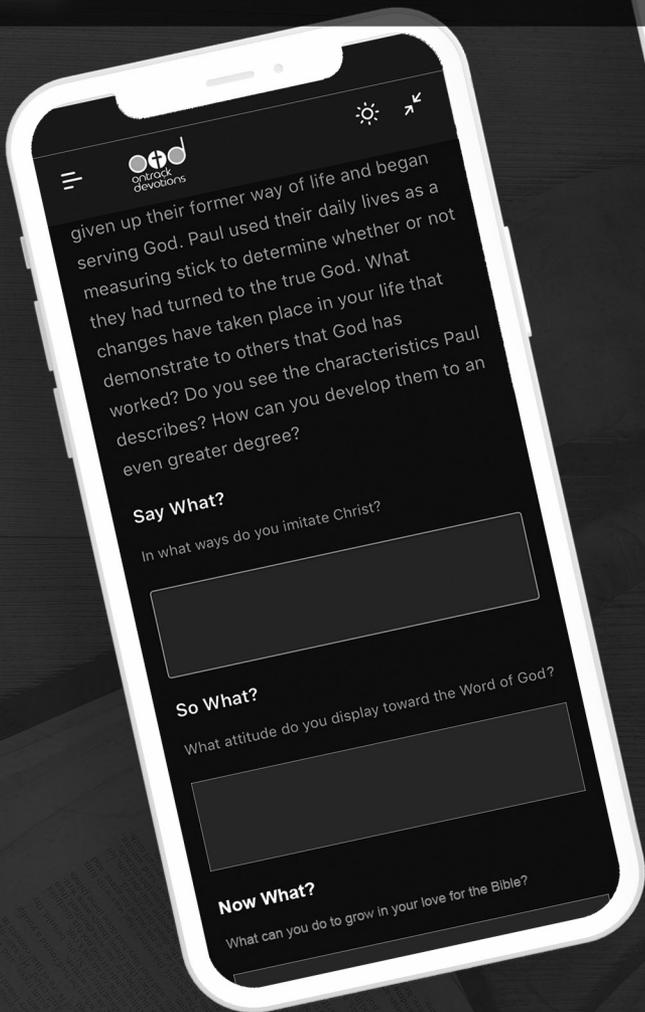
In light of what you read this month, what changes do you need to make?

EXTRA READING  
ANY MISSED



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MY DEAR  
BROTHERS AND  
SISTERS, TAKE  
NOTE OF THIS:  
EVERYONE  
SHOULD BE  
QUICK TO  
LISTEN, SLOW  
TO SPEAK AND  
SLOW TO  
BECOME ANGRY

JAMES 1:19

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