



WYONG BAPTIST CHURCH

JAMES LIFE GROUP STUDY GUIDE

Series Introduction – Background & Context

WEEKLY AIM

To understand the cultural setting, theological message, and purpose of James so we are ready to read it as a call to real, lived-out faith.

OPENING QUESTIONS

- When you think of the book of James, what comes to mind?
- What do you think makes someone's faith 'real' rather than just talk?

CULTURAL BACKGROUND

- Jewish Christians scattered among the nations (James 1:1)
- Living away from home under pressure and persecution
- Often poor or socially vulnerable
- Living in a world where status, wealth, and power mattered
- Explains focus on favouritism, oppression, conflict, and everyday faithfulness

THEOLOGICAL BACKGROUND

- Shaped by Jesus' teaching (especially the Sermon on the Mount)
- God is good and generous (1:17)
- God's word brings new life (1:18)
- Faith produces action (2:17)
- Humility before God matters (4:6–10)
- God is sovereign judge (4:12–15)

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JAMES LIFE GROUP STUDY GUIDE (LEADER EDITION)

WEEK 1 – REAL JOY IN TRIALS (James 1:1–18)

ICEBREAKER

What's a challenge you've faced that ended up growing you in the long run?

LEADER NOTES

- Set the tone: this is a safe space—trials are real and often painful.
- Avoid clichés (“everything happens for a reason”)—point instead to God's character.
- Help the group distinguish between **trials (external)** and **temptation (internal)**.
- Keep bringing answers back to: *God is good, even when life is hard.*

SUGGESTED ANSWERS

What does James say about trials?

- We should “consider it joy” — not because trials are pleasant, but because of what God does through them.

What do trials produce?

- Perseverance → maturity → completeness (spiritual growth).

What does maturity look like?

- A steady, resilient faith that trusts God regardless of circumstances.

What about wisdom?

- God gives it generously when we ask in faith.

Temptation vs God's character?

- Temptation comes from our desires.
- God gives only good and perfect gifts.

KEY APPLICATION DIRECTION

- Help people identify a *current trial* and reframe it through God's purposes.
 - Encourage prayer for wisdom, not just relief.
-

WEEK 2 – DOERS NOT HEARERS (James 1:18–27)

ICEBREAKER

What's something people often pretend to listen to—but don't actually follow through on?

LEADER NOTES

- Watch for “Bible knowledge = maturity” assumptions.
- Gently challenge passive Christianity.
- Push for **specific, measurable application**.

SUGGESTED ANSWERS

What is the main contrast?

- Hearing vs doing.

What does the mirror illustration mean?

- Hearing without doing is like forgetting what you look like—no transformation.

What is “true religion”?

- Caring for the vulnerable + personal holiness.

Is James teaching salvation by works?

- No. Works are evidence, not the basis of salvation.

KEY APPLICATION DIRECTION

- Ask: *What is one thing from Scripture you will actually do this week?*
-

WEEK 3 – LOVE WITHOUT FAVOURITISM (James 2:1–13)

ICEBREAKER

Have you ever seen someone treated differently because of how they looked or what they had?

LEADER NOTES

- This can surface sensitive experiences—handle with care.
- Help people identify **subtle favouritism**, not just obvious cases.
- Keep pointing to gospel equality.

SUGGESTED ANSWERS

Why is favouritism wrong?

- It contradicts the gospel—God shows no partiality.

What is the “royal law”?

- Love your neighbour as yourself.

Why does breaking one law make you guilty of all?

- Because the law reflects God’s authority—breaking it rejects Him.

KEY APPLICATION DIRECTION

- Identify hidden biases in church life.
 - Encourage intentional inclusion.
-

WEEK 4 – FAITH & WORKS (James 2:14–26)

ICEBREAKER

When have you seen a gap between what someone says and what they actually do?

LEADER NOTES

- Be ready to clarify tension with Paul (grace vs works).
- Keep discussion grounded in Scripture, not debate.
- Emphasise: *real faith produces action*.

SUGGESTED ANSWERS

What is dead faith?

- Faith with no action—mere words.

How do Abraham and Rahab help?

- Their actions demonstrated genuine trust in God.

How do faith and works relate?

- Works are the evidence and fruit of saving faith.

KEY APPLICATION DIRECTION

- Move discussion toward *practical acts of love*.

WEEK 5 – THE TONGUE & DEVOTION (James 3–4)

ICEBREAKER

What's something someone once said to you that stuck with you?

LEADER NOTES

- Conversations about speech can feel personal—keep grace central.
- Help people see the connection: *words reveal the heart*.

SUGGESTED ANSWERS

Why is the tongue powerful?

- Small but influential—can direct and destroy.

Two kinds of wisdom?

- Earthly (selfish, chaotic) vs heavenly (pure, peace-loving).

What causes conflict?

- Desires within us, not just external factors.

KEY APPLICATION DIRECTION

- Encourage one specific change in speech this week.
-

WEEK 6 – HUMILITY (James 4:11–17)

ICEBREAKER

Where do people tend to be overly confident about the future?

LEADER NOTES

- Pride is subtle—help people see it without shaming.
- Model humility as a leader in your own responses.

SUGGESTED ANSWERS

What behaviours reveal pride?

- Judging others, boasting about future plans.

What does this reveal?

- A failure to recognise God's authority and sovereignty.

What is the right posture?

- "If the Lord wills..." — dependence on God.

KEY APPLICATION DIRECTION

- Encourage language and attitudes that reflect trust in God.
-

WEEK 7 – ETERNAL PERSPECTIVE (James 5:1–11)

ICEBREAKER

If money wasn't an issue, how would your life look different?

LEADER NOTES

- Avoid creating guilt around wealth—focus on stewardship.
- Keep pointing to eternity as the interpretive lens.

SUGGESTED ANSWERS

What warning is given to the rich?

- Misused wealth leads to judgment.

What encouragement is given?

- Be patient—God will act.

What examples are given?

- Prophets and Job—models of endurance.

KEY APPLICATION DIRECTION

- Help the group think long-term: *What matters in eternity?*
-

FINAL LEADER REMINDERS

- Aim for participation, not perfection.
- Silence is okay—give people time to think.
- Always bring the group back to Jesus and the gospel.

- Finish with prayer that reflects the passage.

HOW JAMES FITS WITH THE GOSPEL

- Paul: saved by grace through faith
- James: real faith leads to action
- We are saved by faith alone, but saving faith is never alone

THE BIG MESSAGE OF JAMES

- Real faith in real life
- Hearing → Doing
- Knowing → Obeying
- Saying → Living

SERIES OVERVIEW

- Trials & maturity
- Hearing & doing
- Love without favouritism
- Faith & works
- The tongue
- Humility
- Eternal perspective

KEY VERSE

“Do not merely listen to the word... Do what it says.” (James 1:22)

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Week 1 – Real Joy in Trials

Passage: James 1:1–18

WEEKLY AIM

To understand that Christians can rejoice in trials because God uses them to grow us into spiritual maturity.

OPENING QUESTIONS

How were you encouraged by the sermon on the weekend?

What do people in our culture think is the key to finding real joy?

INDUCTIVE BIBLE STUDY (Observe → Interpret → Apply)

OBSERVE (What does the text say?)

Who is writing this letter, and who is it written to (v1)?

What does James say about trials (v2)?

What do trials produce (v3)?

What does maturity look like (v4)?

What does James say about asking God for wisdom (vv5–8)?

How does James speak about rich and poor (vv9–11)?

What is promised to the one who perseveres (v12)?

What warning does James give about temptation (vv13–15)?

What does James say about God's character (vv16–18)?

INTERPRET (What does it mean?)

James challenges the assumption that joy comes from easy circumstances. Instead, he teaches that trials are tools God uses to grow perseverance, leading to maturity and completeness in Christ.

God is not the source of temptation—our sinful desires are. In contrast, God is consistently good, giving life and every perfect gift.

APPLY (How should we respond?)

How do you normally respond to trials—avoidance, frustration, or trust?

Where do you need God's wisdom right now?

What might it look like to see trials as part of God's good work in you?

DEDUCTIVE BIBLE STUDY (Big Idea → Theology → Implications)

BIG IDEA

Real joy is found not in easy circumstances, but in trusting God's goodness through trials.

THEOLOGICAL TRUTH

God uses trials to grow His people into maturity. He is always good, never the source of evil, and faithfully gives what we need for life and growth.

IMPLICATIONS

Trials are not meaningless—they are part of God's shaping work.

Spiritual maturity is God's goal for every believer.

God's character is unchanging: always good, always generous.

Temptation comes from within, not from God.

DISCUSSION QUESTIONS

Does James expect the Christian life to be easy? Why or why not?

What kinds of "various trials" do people experience today?

What encouragement does James give for facing trials?

What is God's goal for us, and how do trials help us get there?

Who do you think of as a mature Christian? What makes their life attractive?

Why is it hard to have joy in the middle of suffering?

What truths in this passage help us endure trials well?

What do we learn about God's character—and why does that matter?

THEOLOGICAL FOCUS

Light: God uses trials to grow us.

Deep: Perseverance leads to maturity, which reflects Christlike character.

Deeper: God's goodness is the foundation for joy in suffering—He gives life, not temptation.

Subterrainium: Trials expose the nature of faith and function as instruments of sanctification, while temptation reveals the internal corruption of desire apart from divine grace.

PRAYER FOCUS

Pray for perseverance in trials.

Pray for wisdom in difficult situations.

Pray for trust in God's goodness.

Pray for maturity and spiritual growth across WBC.

KEY VERSE

"Consider it pure joy... whenever you face trials of many kinds." (James 1:2)

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Week 2 – Real Listeners: Doers, Not Just Hearers

Passage: James 1:18–27

WEEKLY AIM

To understand that genuine Christianity is marked not just by hearing God's word, but by doing it.

OPENING QUESTIONS

How were you encouraged or challenged by the sermon on the weekend?

How can you tell when someone is not really listening—and how does that make you feel?

INDUCTIVE BIBLE STUDY (Observe → Interpret → Apply)

OBSERVE (What does the text say?)

Read James 1:18–27 together.

Can you see any connections between this passage and last week's passage (especially v4)?

What words or ideas are repeated throughout this passage?

What does James say about:

- Being quick to listen and slow to speak (v19)?
- Human anger (v20)?
- Receiving the word (v21)?
- The difference between hearing and doing (vv22–25)?
- True religion (vv26–27)?

What differences do you notice between:

- Someone who only hears the word?
- Someone who does what it says?

INTERPRET (What does it mean?)

If this were the only passage in the Bible about God's word, what would we learn about:

- What God's word does in us?
- What our response to God's word should be?

How would you summarise James' overall message in this passage?

James challenges the idea that simply hearing God's word is enough. Instead, he teaches that God's word is meant to transform us—producing a life of obedience, humility, and genuine care for others. True faith is visible in action, not just intention.

What does this passage teach us about the connection between our attitude to God's word and our attitude to God Himself?

Is James teaching salvation by works? Why or why not?

APPLY (How should we respond?)

When a new monarch is crowned in Britain, they are presented with the Bible as “the most valuable thing that this world affords.”

Why might some people say churches like ours are too focused on God's word?

What do you think James would say in response?

What other things or practices might we be tempted to rely on instead of God's word?

What habits distinguish:

- Someone who gains no benefit from the Bible?
- Someone who is blessed by it?

Have you got any practical tips for staying engaged with God's word in the busyness of life?

Imagine a friend is worried they are “merely listening” rather than “doing.”

What would a helpful, realistic, and specific action plan look like for them?

What instructions from this passage could we put into practice this week?

What might this look like in everyday life today?

James describes true religion as caring for those in need and living a pure life.

What might that look like in our church and community?

What is one specific change you want to make in your life after reading this passage?

DEDUCTIVE BIBLE STUDY (Big Idea → Theology → Implications)

BIG IDEA

The mark of genuine Christianity is doing God's word, not just hearing it.

THEOLOGICAL TRUTH

God's word brings new life and is meant to transform believers from the inside out. True faith is evidenced by obedience, humility, and practical love for others.

IMPLICATIONS

- Hearing God's word without responding leads to self-deception.
- Obedience is the evidence of genuine faith.
- God's word is not just information—it is transformation.
- True religion is expressed in both personal holiness and compassionate action.

DISCUSSION QUESTIONS

Why is it easy to listen to God's word but not act on it?

What are some modern examples of "hearing but not doing"?

How does God's word act like a mirror in our lives?

What does "freedom" look like according to James (v25)?

Why does James connect faith with caring for others?

What might "true religion" look like in our church context?

How can we encourage one another to be doers of the word?

THEOLOGICAL FOCUS

Light: God's word must be acted upon.

Deep: True faith produces visible obedience.

Deeper: Transformation through the word reveals the authenticity of faith.

Subterranean: The implanted word functions as both regenerative and sanctifying, exposing self-deception while producing covenantal obedience expressed in ethical and communal life.

PRAYER FOCUS

Pray for hearts that are receptive to God's word.

Pray for courage to put God's word into action.

Pray for integrity between what we hear and how we live.

Pray for a church marked by genuine faith and compassionate action.

KEY VERSE

"Do not merely listen to the word, and so deceive yourselves. Do what it says." (James 1:22)

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Week 3 – Real Love: The Law of Love

Passage: James 2:1–13

WEEKLY AIM

To understand that real faith does not show favouritism but loves others with gospel-shaped mercy.

OPENING QUESTIONS

How did you find the sermon on the weekend?

What do you think would happen if a well-known celebrity visited our church?

INDUCTIVE BIBLE STUDY (Observe → Interpret → Apply)

OBSERVE (What does the text say?)

Read James 2:1–13 together.

Can you find any links between this passage and the previous passage?

What happens in verses 1–3?

What differences do you notice in how people are treated?

What command summarises this discussion?

INTERPRET (What does it mean?)

Why is favouritism inconsistent with faith in Jesus Christ?

What do verses 5–7 teach us about God's values?

Why does breaking one part of the law make someone guilty of all of it?

Does this mean all sins are equal? Why or why not?

APPLY (How should we respond?)

Which groups of people does our society tend to favour?

What subtle actions might show favouritism in church?

What would the opposite look like?

Is it appropriate to show honour to some people (e.g. leaders, parents)?

How can we prepare our hearts before church to see people the way God does?

If someone obeys only the commands they like, who is really in charge?

What will happen if we live without these gospel-shaped values?

Try to summarise this passage in one sentence.

DEDUCTIVE BIBLE STUDY (Big Idea → Theology → Implications)

BIG IDEA

Real faith shows no favouritism but expresses itself through merciful love.

THEOLOGICAL TRUTH

God values people not by outward appearance but by His gracious purposes, and calls His people to reflect His mercy.

IMPLICATIONS

- Favouritism contradicts the gospel.
- God's people must reflect His mercy.
- Obedience to God is holistic, not selective.

DISCUSSION QUESTIONS

Why is favouritism such a common issue?

How does the gospel challenge our natural biases?

What does it look like to love others impartially?

Why is mercy so central to Christian living?

THEOLOGICAL FOCUS

Light: God calls us to love without favouritism.

Deep: The law of love reflects God's character.

Deeper: Mercy triumphs over judgment.

Subterranean: The royal law exposes partiality as a contradiction of covenantal identity, calling believers into a mercy-shaped ethic grounded in divine grace.

PRAYER FOCUS

Pray for hearts free from favouritism.

Pray for love that reflects God's mercy.

Pray for awareness of hidden bias.

KEY VERSE

"Mercy triumphs over judgment." (James 2:13)

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Week 4 – Real Faith: Faith Without Works Doesn't Work

Passage: James 2:14–26

WEEKLY AIM

To understand that true saving faith shows itself through action, especially in meeting practical needs.

OPENING QUESTIONS

How did you find the sermon on the weekend?

When does reality fail to live up to the claim (e.g. travel brochure)?

INDUCTIVE BIBLE STUDY (Observe → Interpret → Apply)

OBSERVE (What does the text say?)

Read James 2:14–26 together.

Have a go at a one-sentence summary of each of the passages we've studied so far.

What words or ideas does James repeat in this passage?

INTERPRET (What does it mean?)

Divide into two groups and debate:

- Group 1: We are saved by works.
- Group 2: We are saved by faith.

Afterwards:

- Who had stronger arguments? What is the passage really saying?
- How do faith, works, and salvation fit together?
- What is James' main point?

What wrong understandings of faith are common, and how does this passage correct them?

APPLY (How should we respond?)

What advice would you give someone worried they may have 'dead faith'?

Share in pairs: how would you describe the current state of your faith?

Where might you fall on the spectrum:

- No pulse → Out of shape → Healthy → Fit → Olympic athlete

DEEDS THAT DISPLAY FAITH

How did Abraham's actions show that his faith was real?

What do you find encouraging about Abraham's example?

Why does James include both Abraham and Rahab?

What actions does this passage emphasise (v16)?

What practical actions can we take to meet needs:

- In our growth group?
- In our church?
- In our community?
- Globally?

DEDUCTIVE BIBLE STUDY (Big Idea → Theology → Implications)

BIG IDEA

True faith is demonstrated through action—faith without works is dead.

THEOLOGICAL TRUTH

Saving faith is never alone but is always accompanied by works that demonstrate its reality.

IMPLICATIONS

- Faith that does not act is not genuine faith.
- Works are evidence of salvation, not the cause.
- Christians are called to meet practical needs.

DISCUSSION QUESTIONS

Why is it easy to claim faith without living it out?

How do faith and works relate to one another?

What examples of living faith have you seen?

What practical needs can we meet this week?

THEOLOGICAL FOCUS

Light: Faith must be lived out.

Deep: Works demonstrate genuine faith.

Deeper: Justifying faith is evidenced by action.

Subterrainium: The inseparability of faith and works reflects the transformative nature of saving faith, which necessarily produces obedience as its visible fruit.

PRAYER FOCUS

Pray for genuine, living faith.

Pray for opportunities to serve others.

Pray for our church to grow in practical love.

KEY VERSE

“Faith by itself, if it is not accompanied by action, is dead.” (James 2:17)

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Week 5 – Real Talk & A Real Choice

Passages: James 3:1–18; 4:1–10

WEEKLY AIM

To understand that mature faith is seen in controlled speech and wholehearted devotion to God.

OPENING QUESTIONS

How did you find the sermon on the weekend?

Can you remember any hurtful words you heard growing up?

When does 'Why not both?' fail as an approach to life?

INDUCTIVE BIBLE STUDY (Observe → Interpret → Apply)

JAMES 3:1–18 – REAL TALK: TAMING THE TONGUE

OBSERVE (What does the text say?)

Read James 3:1–18 together.

Why is it dangerous to aspire to be a teacher?

What images or analogies does James use to describe the tongue?

What does James say about wisdom?

INTERPRET (What does it mean?)

Can the tongue be tamed?

What do the analogies teach us?

What are the two kinds of wisdom and where do they lead?

APPLY (How should we respond?)

Where do you struggle most with your speech?

How can you grow in controlling your tongue?

What would wise speech look like this week?

JAMES 4:1–10 – A REAL CHOICE: CHOOSE A SIDE

OBSERVE (What does the text say?)

Read James 4:1–10 together.

What causes conflict according to this passage?

What strong language does James use?

INTERPRET (What does it mean?)

What does friendship with the world mean?

What does it mean to submit to God?

What promises are given?

APPLY (How should we respond?)

Where might you be double-minded?

How can you resist the world and draw near to God?

Which of the examples (Danny, Nic, Chris) do you relate to most?

DEDUCTIVE BIBLE STUDY (Big Idea → Theology → Implications)

BIG IDEA

Mature faith is seen in controlled speech and wholehearted devotion to God.

THEOLOGICAL TRUTH

God calls His people to reflect His wisdom in speech and to choose Him over the world.

IMPLICATIONS

- Words reveal the heart.
- Wisdom must be from above.
- Divided loyalty is incompatible with faith.

DISCUSSION QUESTIONS

Why are words so powerful?

How does the gospel reshape our speech?

What does wholehearted devotion to God look like?

THEOLOGICAL FOCUS

Light: Speech reflects faith.

Deep: Wisdom shapes life and words.

Deeper: True devotion requires rejecting worldly allegiance.

Subtext: The integration of speech ethics and covenant loyalty reveals the holistic nature of sanctification, where inner allegiance governs outward expression.

PRAYER FOCUS

Pray for control over speech.

Pray for wisdom from above.

Pray for wholehearted devotion to God.

KEY VERSE

“Submit yourselves, then, to God... Come near to God and he will come near to you.” (James 4:7–8)

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Week 6 – Real Humility: How Humility Sounds

Passage: James 4:11–17

WEEKLY AIM

To understand that humility towards God shows itself in humble speech about others and the future.

OPENING QUESTIONS

Any questions from the sermon on Sunday?

Where do you see yourself in 5 years?

INDUCTIVE BIBLE STUDY (Observe → Interpret → Apply)

OBSERVE (What does the text say?)

Read James 4:11–17 together.

What would James' readers have "ringing in their ears" by this point?

PRIDE SOUNDS LIKE

In both paragraphs, James tells us a behaviour to avoid and then a deeper issue it reveals about our hearts.

In pairs, fill out this table (then share):

Verses 11–12 – Don't... (behaviour) / What it shows about our heart

Verses 13–17 – Don't... (behaviour) / What it shows about our heart

INTERPRET (What does it mean?)

Is there a common problem underlying these paragraphs?

How does this relate to humility before God (v10)?

SPEECH ABOUT OTHERS

What are examples of the behaviour in v11?

What does it mean to 'judge the law'?

Are we never to make judgments?

What does v12 teach about God, and how should that shape our speech?

SPEECH ABOUT THE FUTURE

What are examples of the behaviour in v13?

Is it wrong to make plans?

What does v14 teach about human life?

What does v15 teach about God's sovereignty?

APPLY (How should we respond?)

What definition of sin does James give?

Can you think of something you said recently that lacked humility?

How would you say it differently now?

DEDUCTIVE BIBLE STUDY (Big Idea → Theology → Implications)

BIG IDEA

Humility toward God is shown in humble speech about others and the future.

THEOLOGICAL TRUTH

God alone is judge and sovereign over life, and His people are called to live in humble dependence on Him.

IMPLICATIONS

- Pride shows up in how we speak.
- We must submit to God's authority and sovereignty.
- Humility reshapes our speech and plans.

DISCUSSION QUESTIONS

Why is it easy to speak proudly about others or the future?

How does remembering who God is change our speech?

What would humble speech look like this week?

THEOLOGICAL FOCUS

Light: Humility affects speech.

Deep: God is judge and sovereign.

Deeper: Pride resists God; humility submits to Him.

Subterrainium: Human speech reveals underlying theological posture—either autonomous pride or covenantal dependence upon God's authority and providence.

PRAYER FOCUS

Pray for humble hearts.

Pray for controlled and gracious speech.

Pray for trust in God's plans.

KEY VERSE

"If it is the Lord's will, we will live and do this or that." (James 4:15)

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Week 7 – Real Perspective: Living on the Edge of Eternity

Passage: James 5:1–11

WEEKLY AIM

To understand that in light of eternity, misuse of wealth leads to judgment while patient endurance leads to God's reward.

OPENING QUESTIONS

How have you found living out what we heard in the sermon on Sunday?

Which country do you think has the richest people in the world?

(According to the Global Wealth Report, it's Australia.)

INDUCTIVE BIBLE STUDY (Observe → Interpret → Apply)

CONTEXT (C)

Verses 1–6 are intense and can be difficult to apply, but the context helps us understand James' goal.

How would you describe the differences between the two halves of the passage?

How do you think they fit together?

What might James be trying to do in verses 1–6?

WARNING!

What future awaits the 'rich people' James warns?

Who are these 'rich people'?

What warnings, lessons, or encouragements can we draw:

- In general?
- If I'm a boss?
- If I'm tempted to be jealous of those richer than me?
- In light of a needy world?

ENCOURAGEMENT

'Therefore' (v7) – what attitude should Christians adopt?

How does James encourage us as we wait?

What would it look like to follow the examples of the prophets and Job?

How does James' perspective on history challenge our culture?

How can we keep this perspective?

Go around the group: which verse do you most need to remember, and why?

DEDUCTIVE BIBLE STUDY (Big Idea → Theology → Implications)

BIG IDEA

In light of eternity, misuse of wealth brings judgment, but patient endurance brings reward.

THEOLOGICAL TRUTH

God is just and will judge misuse of wealth, while rewarding those who endure faithfully.

IMPLICATIONS

- Wealth is temporary and accountable to God.
- Endurance is essential for the Christian life.
- Eternal perspective reshapes priorities.

DISCUSSION QUESTIONS

Why is wealth such a spiritual danger?

How can we avoid misusing what we have?

What helps you endure in difficult seasons?

THEOLOGICAL FOCUS

Light: Wealth and suffering must be viewed in light of eternity.

Deep: God's justice and reward are certain.

Deeper: Endurance reflects trust in God's future promises.

Subterranean: Eschatological awareness reframes present suffering and prosperity, grounding ethical response in the certainty of divine judgment and reward.

PRAYER FOCUS

Pray for wisdom in handling wealth.

Pray for endurance in trials.

Pray for an eternal perspective.

KEY VERSE

“Be patient... until the Lord’s coming.” (James 5:7)