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INTRODUCTION

Congratulations on making the most important decision of your life: to become a true disciple of Jesus Christ! You are now embarking on the most exciting years of your life - in which you will see your life impacting many souls for Jesus Christ!

Paramount to your growth as a Christian will be your relationship with God. It is during your "Quiet Times" with God that you will find strength, peace, joy and the necessary conviction to make the changes and face the challenges of your new Christian life. This study guide is designed to that end.

The objectives are very simple:

- 1. to cover ten topics that will be of extreme use;
- 2. to get you into the habit of studying the Bible daily, as this is a forty day study guide;
- 3. to help you not only read the Bible but learn to apply it to your life.

As with anything else, the more you put into it the more you will gain (our sincere hope is that as you use this study guide, you will lay a great foundation for your study of the Bible in days to come).

As was mentioned before, there are ten topics that will be covered - each in a four day period, thus a total of 40 days. The topics are as follows:

- 1. Relationship with God
- 2. Dead to sin; alive in Christ
- 3. What is my purpose?
- 4. Dynamic Christian relationships
- 5. Imitating Jesus
- 6. Acts: would I fit in?
- 7. The world: What kind of example am I?
- 8. Practical living
- 9. Pursuing righteousness
- 10. Satan: My Enemy

Our aim has been to make this study guide as clear as possible, but should you have questions, don't hesitate to ask the person discipling you. Keep a notebook to write your answers in. You will value it greatly as the years go by.

Read Psalm 119: 105

TOPIC ONE: RELATIONSHIP WITH GOD

Among the thousands of promises and blessings available to you in your new life in Christ is the amazing blessing of your own personal relationship with God. I cannot stress enough how important this relationship is! John 17:3 says that the very definition of eternal life is knowing God. Your relationship with God is your lifeline. It provides the motivation to fulfill your purpose and the perseverance to make it to heaven. God's very desire is that we know him and nothing in heaven or on earth can prevent it, and no personality can substitute for it (Romans 8:35-39). Without a great relationship with God, Christianity is stressful, legalistic and unfulfilling.

There are two aspects to any relationship. To have a healthy relationship with God, both aspects must be in top condition. First, our communication with God - prayer - must be daily (without ceasing) and consistent. Second, our Bible study - God speaking to us - must be meaningful and consistent.

DAY 1 - PRAYER IN YOUR DAILY LIFE

As a new Christian, the idea of prayer may be very new to you. Don't worry! In today's study you will learn what to pray about, how to pray and even when you should pray. Then after you are finished, you can put into practice straight away the things you have learned in an awesome prayer time!

What to pray: Read - Luke 11:1-4

As observed by his disciples, Jesus was a man of constant prayer. From Jesus' prayer, we learn a basic pattern of prayer. First, he praises God and His kingdom. What can you praise God for?

In verse 3 Jesus prays for daily bread. What are some daily needs you can pray for? We need to confess our sins. What sins do you need to ask God's forgiveness for? What sins must you forgive others for? What are you tempted by, daily? This is a pattern of prayer that you can follow in your prayer time today and in the days to come.

When and where to pray: Read - Mark 1:35-37

Why did Jesus leave the house so early in the morning when he knew he could have met so many needs by staying? What are five benefits of a place of solitude for prayer? Is there a solitary place you can think of? In getting up early and leaving the house, Jesus' prayer life was ahead of his schedule. What would you have to do to make your prayer life come ahead of your schedule?

Pray without giving up: Read - Luke 18:1-8

What were some obstacles that the widow faced in asking the judge?

Why should we persevere in prayer? How does perseverance build faith?

Praying with faith: Read - James 1:4-8

How do you feel when someone is double-minded and lacks faith in you? Double-mindedness hurts God because it insults His power and authority. How can you avoid double-mindedness? If you keep these aspects of prayer in your mind daily, you will be on your way to an awesome prayer life!

DAY 2 - THE WORD OF GOD

Hebrews 4: 12-13 It was the Word that cut your heart and convicted you of sin. It was the Word that convinced you of God's love. God's Word provides for so many of our needs as Christians. By cutting our hearts and convicting us of sin, it keeps us humble and dependent on God for strength. It guards and protects our personal righteousness so that we won't be hardened by sin's deceitfulness (Hebrews 3:12-13). God's Word is the most powerful book you have. How can you ensure that your reading of the Word convicts you on a daily basis?

1 Peter 1:22 - 2:3

- 1:23 The Word of God is described as imperishable seed. Why is that?
- 1:25 The Bible has an eternal nature, "lasting forever". What significance does this have in your life? God's Word was preached to you. How can you show God your gratitude for his Word?
- 2:2 As a "newborn" Christian, what should your attitude be toward the pure spiritual milk found in the Bible?

Psalm 119:9-16

- 119:9 How can you keep your life pure?
- 119:10 How could you practically seek God through His Word with all your heart?
- 119:11 How could you hide God's Word in your heart to prevent sin?
- 119:14 Following God's statutes should bring joy. Why do you think this is?
- 119:15 How could you meditate on God's Word?
- 119:16 How could you not neglect God's Word?

Romans 15:4

The Word is meant to teach us. What are three things you've recently learned from God's Word? List three Scriptures you find encouraging.

DAY 3 - THE POWER OF PRAYER

Read James 5:13-18 This Scripture teaches that prayer is for all occasions and for all kinds of reasons. God desires constant contact from us, not only when we are distressed (v13a) but also when we are happy (v13b). When was the last time you prayed to God just to express happiness? Stop now to pray – expressing joy and thankfulness.

According to v.16, the prayer of a righteous man or woman is powerful and effective. Is there any unrighteous deed in your life causing you to feel hindered in your prayers?

v17 speaks of earnest prayers. How can you make prayers more earnest?

Psalm 42

This psalm is a great example of a deep emotional relationship with God. What things stand out to you? What could you most change?

- 42:8 To keep his relationship with God exciting, David would sing to God. How do you feel about singing to God? Try starting tomorrow's Ouiet Time with a song.
- 42:11 What is the solution when we feel depressed, discouraged or anxious? What does this mean to you?

Nehemiah 1:1 - 2:10

Here you see how Nehemiah depended on God in a very challenging situation.

- When Nehemiah was made aware of a crisis "back home", he had a strategic plan to deal with the situation. How did he deal with the situation? (Break down his plan into five steps).
- 1:5 What do you notice about the beginning of his prayer?
- 1:6-7 What can you learn from his confession? In what way was he humble?
- 1:8-11 How was he confident and faithful?
- 2:1-5 How did he overcome fear and intimidation?
- 2:7-10 How did he act on his prayers? What can you learn from Nehemiah that would improve your prayer life?

DAY 4 - FIND OUT WHAT PLEASES GOD

The Bible encourages us over and over again to search the Scriptures to assure and secure our own salvation.

Ephesians 5:8-10

This passage teaches us that as new children of the light we must see this as one of our primary functions as Christians. List five reasons why we should find out what pleases God.

Psalm 51: 1 - 7

- 51: 1 Why do we need mercy?
- 51: 2-3 Why is it necessary to have God continually cleanse us of our sin?
- 51: 6 What is "truth in the inner parts"?
- 51:7-12 How does unresolved sin affect your relationship with God?
- 51:15-17 What are three things that could keep you from having a broken and contrite heart? How can you change them?

Psalm 32: 1-11

- 32:1-2 How does deceit affect confessing sin?
- 32:3-4 How has keeping silent about sin affected your joy, relationship with God and maybe your physical and emotional well-being?
- 32: 5-7 What are the benefits following openness about sin? If there is anything that you have not confessed, be resolved to do so today!

1 Thessalonians 2: 4 - 6

In this verse, Paul is saying that the motivation in his Christian life is pleasing God, not men. In what ways might this motivation be mixed up in your life?

Proverbs 3: 5 - 7

- 3: 5 This verse gives us several ways that we can please God. How can you demonstrate a total trust in God? Are there any ways that you are trusting yourself?
- 3: 6 How can you acknowledge God in all your ways?
- 3:7 What does it mean to fear the Lord and shun evil? How can you practically apply this scripture today?

TOPIC 2: DEAD TO SIN; ALIVE IN CHRIST

Isaiah 59: 1-2 teaches that sin separates us from God. When we were baptised into Christ, we died to sin (Romans 6: 4). As a new creation, we must constantly wage war on our sin to make sure it stays DEAD. The next four days will help to this end.

DAY 5 - BROKEN BEFORE GOD

Brokenness is an attitude of the heart which produces alarm and uneasiness when one realises how sin affects one's relationship with God. In Acts 2:37, a familiar verse, once the Jews realised their sin and what that sin produced (the death of Christ and their ultimate separation from God), they were said to be "cut to the heart" and wanted to "do something". They felt urgent and alarmed because they realised how devastating sin was. We need to strive always to keep a soft and broken heart with regard to our sin.

James 5:16 What does prayer for each other ensure?

Luke 7:36-50 This talks about a woman who was broken about her sin before God. Compare the woman to Simon.

What are the five basic differences between them? What can you learn from her? What do you need

to change to be more broken about your sin?

DAY 6 - RADICALLY DEALING WITH SIN

Today you will look at ways to recognise sin, how to prevent sin, and how to repent of sin.

Recognising Sin – Temptation

James 1: 13 - 18 Where does temptation come from? What is the difference between desires and 'evil' desires? What are some things that tempt you? How can you prevent them from becoming sin?

Using The Word

James 1:22-26 What's the difference between listening to the word and looking intently into the word? How can you ensure that you don't forget God's word? How can you use your Bible study to recognise and deal with sin or temptation?

Preventing sin

Genesis 39:1-12 Joseph knew he'd sinned against God! Why is it that we sin primarily against God and secondarily against man? Seeing this, what preventative measures did he take? How can you prevent sin in your greatest area of temptation?

Repentance

2 Cor 7:8-11 What should your attitude be towards repenting? Why are all these qualities necessary? How can you ensure this is your attitude every time you repent?

DAY 7 - "FOR CHRIST'S LOVE COMPELS"

2 Cor 5: 11-15 Love is the most compelling force in the world.

You are a Christian today because of Christ' love. His death on the cross forgives us our sins and gives us no choice but to live for him and not ourselves. List the things that you have changed or sacrificed to live for Christ. Now list the things that you still find hard to sacrifice OR change.

What would it mean to you to be dead an the above areas of temptation? How would it affect your life?

Galatians 2: 20 What does it mean to you to be crucified with Christ? What areas of your life would be changed if you lived purely by faith? How would Christ's example on the cross help you live like this?

John 13:1 At his greatest hour of need, Jesus sacrificed and looked out for the needs of his disciples. Are there any situations in which you feel you've sacrificed to love others in a similar way? In observing Jesus' love for you and His love for others, list three areas in which your love can grow. How can you practically change these things on a daily basis?

DAY 8 - BACK TO THE CROSS

To retain the desire to continually repent of sin, we must always look back to the cross. Re-read the account of the crucifixion.

Matt. 26:36 to Matt. 27:56.

List five ways that Jesus was sinned against by his enemies.

List five ways that Jesus was sinned against by his disciples.

List five times that he was lied to or deceived.

List five times that he was tempted to quit.

Make a list of recent sins and re-read Matt. 27: 45 - 50.

1 Peter 2: 20-25 When have you been tempted to retaliate? What would it mean for you to die to sin and live for righteousness? Close with a prayer to God confessing sin and thanking him for Jesus' sacrifice. Pledge to live a more godly life.

TOPIC 3: WHAT IS MY PURPOSE?

One of the most exciting things about the Christian life is having the same purpose as Jesus: to seek and save the lost. You have probably already begun to share your faith with others. Prayerfully, the next few studies will help you to do it more effectively.

DAY 9 - THE GREAT COMMISSION

- Matt. 28: 18-20 This is the great commission given to the eleven. How can you tell that these verses are not just restricted to the eleven? With this final command Jesus gives prior to his ascension, what is his dream for the world?
- 28:20 What are five things you can recall that Jesus command us to obey as baptised disciples?
- Romans 10: 1-4 Reaching out to our loved ones is the most challenging yet rewarding aspects of our purpose. Paul's emotional attachment to his people was balanced by the facts of the gospel. What's the danger in allowing our emotions alone to determine how we behave toward our loved ones? How can you ensure that you have a balanced view of loved ones? What role does prayer play in your effectiveness?
- Romans 15:20 What was Paul's ambition? If you were given a chance to go on a mission team, where would you go and why? Christ is not known in the lives of so many people right here where you live. List five friends who know little about Christ. Invite them to a church meeting or a Bible study this week.

DAY 10 - A LIGHT SHINING IN A DARK WORLD

- 1 Cor 11:1 In this statement, Paul makes it clear that our example should be that of Christ. In general, how can my example be more like that of Christ?
- 1 Timothy 4:12 How could a bad example cause people to look down on you? How can you use being young as an excuse? Rate your example on a scale of 1 to 10 in the areas of (1) Speech, (2) Life, (3) Love, (4) Faith, and (5) Purity. How can you improve your example in each of these areas?
- Titus 2:7 How can you improve your teaching of others?
- James 5:10-11 What kind of example do you set in the area of patience? How do you do in a stressful situation? How could you improve your example under pressure?

DAY 11 - MAKING THE MOST OF EVERY OPPORTUNITY

There are no hard rules in dealing with people because situations and people vary so much. The only rule is to "maintain the balance" between urgency and legalism. Some extremely short encounters allow ample time to give an invitation to church or bible study without awkwardness at all. Others, allow us just enough time to exchange telephone numbers. A good rule of thumb is to make the most of each opportunity.

1. Brief Encounters

Ephesians 5:15-16 This scripture encourages us to make the most of every opportunity. A brief encounter is an opportunity and we are to make the most of it. What does it mean to make "the most" of the opportunity? Not every encounter gives you the time to actually invite someone to church. How then can you make the most of this situation? Establishing a common link and exchanging a phone number may be all that time allows. How could you get this done in the least amount of time?

2. Negative Encounters

1 Peter 2:21-23 How can we follow Jesus' example when we have a negative encounter? What sins are we tempted to get involved with when faced with persecution? What does it mean to entrust yourself to him who judges justly?

3. Long Term Relationships

Luke 18:1-8 Although this parable is to demonstrate how we should be persistent in prayer, what valuable lessons can be learned about persistence in evangelism? What role does faith play?

DAY 12 - EFFECTIVE TEACHING

- Acts 14:1 Paul and Barnabas spoke "so effectively" that a great number responded to the message. What does it mean to speak God's word effectively? What are the ways that you could be ineffective in teaching God's Word?
- 2 Tim 2:14-18 What does it mean to correctly handle the word of God? How does misunderstanding God's work bring shame and embarrassment? How can unscriptural controversies about the Bible be classed as Godless chatter?
- Acts 5:28 Obviously the apostles taught so many people effectively that they were considered to have filled Jerusalem with their teaching. What would it take for you to fill your work place, neighbourhood or college with the teachings of Jesus? How could you begin this task? What will it take to follow up and fulfill such a task? How urgent have you been in learning the Word?

TOPIC 4: DYNAMIC CHRISTIAN RELATIONSHIPS

In counting the many blessings of being a Christian, certainly one would have to consider the great relationships we can have with one another. No longer do relationships have to be superficial, selfish and worldly! We can be freed from insecurities by being loved for who we are --- not what we look like, how we dress or what we say. As usual, however, Satan is always looking to destroy what is good. The next few studies will help us to thwart him.

DAY 13 - THE FAMILY OF GOD

- Ephesians 2:19 As members of the same household, what kind of relationship does God expect between his children? As a new family member, how responsible are you for your brothers and sisters in Christ? How should family members resolve conflicts? Are there any conflicts you are feeling with other Christians? Resolve them immediately so as to not destroy the unity in the family of God.
- 1 John 3:10 What is our family status dependent on? List five practical ways that you can improve your love for your brothers and sisters in Christ.
- Philippians 2:15 As family members, what does God expect from us as we impact the world? What causes our lives as the family of God to shine forth like stars?

DAY 14 - A WISE PERSON SEEKS ADVICE

- Proverbs 12:15 Have you ever thought a path was wise but was later proved to be foolish? How did you feel after pursuing a foolish path? This scripture says that it is wise to listen to advice. If that is the case, then why is it so difficult to seek and listen to advice?
- Proverbs 12:5 According to this scripture, not just anybody's advice will do. Why would advice from a weak or unspiritual person deceive you?
- Proverbs 19:20 How can wisdom come from listening to and accepting advice? Why is it necessary not only to listen to but also to accept advice and instructions?
- Proverbs 20:18 What are the kind of plans you might be making in your life? How could you seek advice on them?

DAY 15 - GIVING AND ACCEPTING CHALLENGES WITH ONE ANOTHER

- Proverbs 27:17 How does the giving and accepting of challenges sharpen Christians?
- Proverbs 28:23 What are the positive benefits of a rebuke? Though flattery or silence about sin is a temptation, what are some of the harmful effects?
- 2 Timothy 4:2 In giving or receiving challenge, why is it necessary to keep the Word in mind? How would keeping God's Word in mind make receiving challenges easier? Great patience and careful instruction must accompany challenges. Why?
- Proverbs 25:12 Vital to accepting challenges is listening. Being a good listener is crucial in accepting challenges. Could you be a better listener?

DAY 16 - WHY MUST I BE OPEN?

- Proverbs 28:13 This scripture emphatically states that it is unwise to conceal sin. List 3 reasons why you think it unwise to conceal sin. How is mercy given to those who renounce their sin?
- Proverbs 28:1 How could unconfessed sin cause you to flee though no-one is pursuing you? How could a pursuit of righteousness cause you to be as bold as a lion?

Psalm 32:1-5

- 32:2 How can deceit prevent you from being fully open?
- 32:4 A lack of openness affects your relationship with God. How?
- 32:4 How can unconfessed sin drain you?
- Acknowledgement of sin is the beginning of openness. How can you use sermons and your own personal Bible study to ensure a clarity of your own sin?

James 5:16 How does openness with other Christians help you overcome sin? How can confession of sin and openness affect your relationship with other Christians?

TOPIC 5: IMITATING JESUS

As Christians, our obvious example is Jesus Christ. In the next few days, you will look at only a few of the many qualities we are called to imitate.

DAY 17 - IMITATING JESUS' LOVE AND COMPASSION

- Mark 10:46-52 Jesus noticed Bartimaeus in the crowd, and showed mercy. Why did some people rebuke him? How should we react to people with problems?
- Mark 6:30-44 Jesus and the disciples had planned to get some rest! What might you have done when you saw the crowds? How did the disciples feel about feeding so many people? How was their love and compassion different from Jesus'?
- John 11:32-36 How did Jesus react to Mary's grief? How could people tell that Jesus loved Lazarus? Given these passages, describe how you are different from Jesus.

DAY 18 - IMITATING JESUS' SELF-DENIAL

- Luke 4:1-12 Jesus was tired, hungry and alone. What temptation did Satan set before him? How did Jesus respond? How have you denied yourself in resisting sin?
- Luke 4:13-30 Jesus quickly gained popularity because of his wise teaching. Why did he lose favour? What has happened to you because of the truth?
- Luke 6:12 How does having a relationship with God take self-denial?
- 1 Peter 2:21-25 What standard did Jesus set for self-denial? Compare your life with His. How much room for complaining is there?

DAY 19 - IMITATING JESUS' RELATIONSHIP WITH GOD

- Luke 5:15-17 Despite a very busy ministry, Jesus' priority was prayer. What responsibilities distract you from spending time with God? What was the result of Jesus' closeness to God? How has time spent with God affected your life?
- Hebrews 5:7-10 Jesus had intense "Quiet Times"! How does this passage describe them? How could yours improve?
- John 8:25-30 Jesus was very confident in his relationship with God. What was he certain of? Why was God so close to him? What can you change to make your relationship with God secure?

DAY 20 - IMITATING OTHERS WHO IMITATE JESUS

- 1 Cor 11:1 One of the greatest blessings we have as we live our Christian lives is great Christian examples; Christ is our primary example; however, mature Christians also help make daily, godly living practical. Name three things that you have learned so far by imitating Christ or other Christians. How have the examples of other Christians helped you so far?
- 2 Thess 2:9 In the area of sacrifice, these disciples made themselves a model to be followed. Name three people you can imitate and which quality you can imitate.
- John 13:15 What quality of Christ do you find most challenging to imitate?
- 1 Cor 4:15-17 Who do you consider as a father or mother in the faith? How can you become a better imitator?

TOPIC 6: ACTS - WOULD I FIT IN?

The book of Acts is one of the most exciting books in the Bible. In it we see how the gospel spread from a small region known as Judea to the great city of Rome. This was not without its price. In the 20th Century, the charge is still the same: to take the gospel around the world, and we should expect the price to be no less. Would we fit in the book of Acts???

DAY 21 - BOLDNESS

Acts 3 - 4

As you read these two chapters, let the word of God come alive. Imagine being a witness to these events. In what way was Peter's speech in Acts 3:12-26 VERY bold? When Peter and John were before the Sanhedrin, it was a potentially intimidating situation. How were they able to be so bold? After Peter and John were released, they reported back to the church and prayed. What kind of things did they pray about? God is the reason these people were so bold. What can you learn from their example?

DAY 22 - JESUS PREDICTS PERSECUTION

Matthew 5:11-12 What is persecution? What should our attitude be towards it?

Matthew 5:43-48 How should we handle persecution? What should we do? Why?

John 15:18-21 Jesus says Christians will be hated and persecuted. Why? Have you experienced any persecution? How did you feel? How did you handle it? If it was not in a godly way, what should you have done?

DAY 23 - PERSECUTION IN ACTS

Acts 5:17-42, Acts 8:1-4, Acts 13:49-52, Acts 14:19-20, Acts 16:19-25

As you read these verses, list the ways Christians were persecuted. Now write out how they responded to the persecution. How does this challenge you?

DAY 24 - STEPHEN

Acts 6 - 7

Stephen was the first Christian martyr. Why was the Sanhedrin so furious? Imagine how Stephen must have felt. What can we learn from this tremendous example? We must have a commitment to God to stand firm despite persecution. How would you fit in the book of Acts? What do you need to change?

TOPIC 7: WHAT KIND OF EXAMPLE AM I?

As Christians, it is obvious that Jesus does not want us to live isolated lives. We are to be in the world but not of the world. So although our lives are not to be physically isolated from society, our lifestyle should make us stand out distinctly from the world. In the next few studies, we will look at relationships we have in the world and how we can be an example in them.

DAY 25 - RELATIONSHIPS WITH YOUR FAMILY

It is so important to set a good example for our family in order to help them become Christians. In doing so, however, we need to remember these verses.

- Matt 10:34-39 What is Jesus teaching in this passage?
- Mark 6:1-6 How is Jesus treated in his home town? Why? The Bible teaches clearly why we can expect to be treated this way.
- 1 Cor 1:18 What does this teach? How have you experienced this while being amongst your family? In the end Jesus' family "repented". How can you be a better example to your family?

DAY 26 - AT WORK

If you are a working person, you are spending at least 30-40 hours a week at work. It is so important to be an example so that you can help others be saved!

- Col 3:23-24 How does this passage apply to a working Christian? If Jesus were your boss, in what ways would he want you to change? (e.g. punctuality, laziness, deceit)
- Ephesians 5:3-4 Based on this passage, what should our example be like? Based upon these two passages, write a list of specific things you need to change at work.

DAY 27 - WITH FRIENDS

A very common mistake that we make with our friends is either being too bold and direct OR being a coward and just carrying on living the same lifestyle with them that we did before we became Christians, even though we know it is wrong. Here are some verses to help us.

- 1 Peter 3:15-16 There are several important lessons here.
 - 1. When you are with your friends, do you set in your heart Christ as Lord?
 - 2. Have you been bold or timid when it comes to answering questions about being a Christian? Think of some reasons you can give your friends next time you're asked why you are a Christian.
 - 3. Have you been bold but with gentleness and respect?
 - 4. Realise that your friends may slander you, but do you give them a genuine reason to? (i.e. be sure you do not give people a reason to say negative things about you).
- 1 Cor 15:33 As Christians, we must understand that our friends could have a very bad influence on us. What does this passage teach?

DAY 28 - WITH STRANGERS

Probably the best passage to look at on this topic is the Parable of the Good Samaritan.

Luke 10:25-37

Who are your "neighbours"? What are the negative qualities of the priest and the Levite? What are the qualities of the Samaritan? To what extent did the Samaritan help the stranger? What are some physical ways you can help your neighbours? Realising that people who are lost and who are not Christians are spiritually beaten, robbed and half-dead, how can you help your "neighbours" spiritually?

TOPIC 8: PRACTICAL LIVING

The next few studies have to do with the practicalities of everyday living. Remember that all areas of our lives need to be turned over to the Lordship of Jesus Christ. Worldly attitudes in these specific areas often plague Christians needlessly.

DAY 29 - BUDGETING AND FINANCES

Surprisingly, out of the thirty-eight parables that Jesus told, sixteen deal with money and possessions. Also, compared to the 500 references to prayer and roughly the same for faith, there are over 2,000 references in the Scriptures to money, wealth and possessions. God desires us to be good stewards of our money!!

Luke 16:10-15 Have you been trustworthy with your worldly wealth?

Rate yourself in these areas.

- 1. Is your cheque book balanced?
- 2. Are you living within your means or do you over-spend continuously?
- 3. Are you in debt? If so, by how much?
- 4. Where do you borrow from?
- 5. Do you have a good credit rating?
- 6. Do you have a budget?

If you are in debt, read Romans 13:8 and Proverbs 22:7. What do these passages teach?

Here are some practicals to help you get out of debt:

- A. Have a one year plan to get rid of your debts.
- B. Stop using your credit cards even cut them up!
- C. Do NOT borrow from other people (family, friends or Christians).
- 2 Cor 8:1-7 With regard to some challenges concerning giving to the church: What attitude did the Macedonian Christians have towards giving money? What does it mean to give first to the Lord? (A practical suggestion is to have a sacrificial amount fixed in your budget for your weekly contribution to the church.)
- 2 Cor9:6-7 What kind of attitude should we have in giving to the church? How important do you think it is to be consistent in your giving? Have you been?
- Luke 16:11 If we are not wise with worldly wealth, how can we be trusted with true riches (i.e. the souls of others)?

DAY 30 - HOSPITALITY

- Romans 12:13 What does it mean to "practice hospitality"?
- Acts 2:42-47 In what ways do you think these Christians were hospitable? Name the things that would stop a Christian from being hospitable. Do any of these apply to you? There are many verses on hospitality in the Bible. Use a concordance to look some more up. If you have no problem with being hospitable, what are the ways you could be more so?

DAY 31 - APPEARANCE

When we become Christians, we obviously come from a range of backgrounds. To some, our outward appearance is everything - to others - it is nothing. This study will give us the biblical perspective on our appearance.

1 Samuel 16:1-7 At this point in time, Samuel was to announce a new king over Israel. What is the most important thing that God considers about a person - and why? Why is he not concerned with outward appearances?

BUT

1 Cor 6:18-20 The context of this passage is sexual immorality. However, there is a very important teaching here about the importance of our bodies. What is it? How should we honour God with our bodies in the following specific areas? (1)Weight, (2)Cleanliness, (3)Clothing, (4)General appearance. Are any of these areas a struggle for you? If so, get some help to change!

DAY 32 - GODLY AMBITION

In the area of ambition, there are some who struggle with having selfish ambition and then those who struggle with having no ambition at all. Both extremes are wrong. Let us study what it means to have godly ambition. First of all, where in the spectrum do you fit in? Answer the following questions to get an idea:

- 1. Do you desire to lead?
- 2. Were you generally an ambitious person as a non-Christian?
- 3. Do you have any competitive feelings towards any other Christians?
- 4. Have you been jealous of any other Christians?
- 5. Do you compare yourself with other Christians?
- 6. Are you happy when other Christians do well or are lifted up in a sermon?
- 7. Are you happy letting other people do the work?
- 8. When you think about leading, do you shudder at the responsibility?
- 9. Are you content with other people leading?

If you answered "Yes" to questions 1-5, then you probably have some selfish ambition. If you answered "Yes" to questions 6-9, then you are a person with little or no ambition in your heart.

Phil 3:7-11 How did Paul feel about his life before knowing Christ? What was his ambition as a Christian? What do these things mean? For those of you with selfish ambition: keep the ambition but purify your hearts by having the same goal as Paul. For those of you with little or no ambition: what does it mean to know Christ? Was Jesus a follower or a leader? How do you know? For confidence to lead, read Philippians 4:13. What does this teach?

TOPIC 9: PURSUING RIGHTEOUSNESS

As discovered while studying Topic 2, sin is a devastating menace to Christians. In the next few studies, you will look at four specific areas in which to pursue righteousness.

DAY 33 - DEALING WITH ATTITUDES

Because the church is made up of people, it is not perfect. There are times when other Christians may hurt your feelings, treat you poorly or even sin against you. If we keep bad attitudes in our heart, devastating things can result. Take some time now to think if you have any attitudes, resentments or reservations towards any Christians. To your group leader? To your discipler? To your Church leader? Be completely honest. What are the consequences? Why is this NOT really loving the other Christians? Now let us look at how these attitudes will hurt you.

- Hebrews 12:15 What is the result of a bitter root or a bad attitude in the life of a Christian? Bad attitudes can even cause someone to fall away from God because they radically affect our relationship with God.
- 1 John 4:19-21 What is the clear teaching in this passage?
- Matthew 6:14-15 What is Jesus teaching us about attitudes towards others? It is VITAL to understand that these attitudes not only form a wall between yourself and the particular Christian, but it also puts a barrier between yourself and God. Now let us look at how to deal with these attitudes. Firstly, we cannot and must not STUFF these attitudes. THEY DO NOT DISAPPEAR! Make a vow in your heart to God that you will resolve them no matter what! Secondly, we cannot be conflict avoiders.
- Matt 18:15-17 Here are some directions about dealing with attitudes. What does verse 15 say? Many Christians make the mistake of telling everyone else except the person involved. Why is this? verses 16-17 If this Christian refuses to listen to you, what steps can you take then? Obviously, the lesson of this whole study is to deal with your attitudes. If you have any, pray to be able to forgive and to have pure motivation in bringing it up with the person (not anger or frustration) and then talk to the Christian involved.

DAY 34 - PRIDE VS. HUMILITY

Within all of our hearts lies the beast of pride - to one degree or another and the nature of this beast is that it blinds us to seeing it within ourselves. For example, if you do not think you have pride in your life, you are the worst sufferer of all. Thus this lesson.

Proverbs 26:12, Proverbs 27:2, Proverbs 12:1, Proverbs 13:10, Proverbs 16:18, Proverbs 18:2, Proverbs 29:1

From these Scriptures, write a list of the ways pride is exhibited. What are the ways that pride is in your life? Be specific and honest!

James 4:6 How does God view pride? What does this verse mean?

Now let us look at a few verses on humility to see what we should be like.

Phil 2:1-11 Everything taught in this passage is the opposite of pride. Re-read it and write a list of the attitudes of humility in verses 1-4.

Pride is also the opposite of Jesus' character. How do verses 6-8 exhibit this? At the end of this study, you should have a fair idea of what pride is and what true biblical humility is. What are some specific changes you need to make to be more humble?

DAY 35 - LACK OF SELF-CONTROL

This is obviously a very crucial topic if we are to pursue righteousness in our Christian lives.

Proverbs 25:28 How important is self-control? Now let us look at some specific areas in which we need to have "control of self":

1. FOOD Do you need to be more disciplined in your eating?

Phil 3:17-19 According to this, what is your true God? Be convicted of this, confess it and get help to change!

2. EMOTIONS

Philippians 2:14-16 and Philippians 4:4-9

What does a Christian's disposition need to be like - AT ALL TIMES? Understand that when you are moody, all you are doing is giving in to emotions and feelings. The next time you are like that, remember these passages, make a decision, then change and be happy and faithful!

3. TONGUE Are you finding it difficult to control your mouth?

Saying things out of frustration and anger? Foolish or coarse with your words?

James 3:1-12 What do you learn about the "tongue" here? If you are having difficulty controlling your tongue - be convicted from this passage, pray and resolve to be more alert to change. There are many other areas we could speak about - if you need other verses to help you, ask your discipler for them.

DAY 36 - PURITY

One of the major criticisms towards Christianity is hypocrisy . . . and we will easily go down that path if we do not grab a hold of purity in our lives. First, read these passages to see God's standard of purity and holiness.

Ephesians 5:1-7, Titus 2:11-14, Hebrews 12:14, 1 Peter 1:13-16

What have you learned? Second, after reading and meditating upon these passages, identify the struggles of purity in your own life. BE HONEST. Remember Hebrews 4:13. What about in the following areas? Speech, thoughts, attitudes and feelings? After confessing these to God, be sure to confess them to your discipler and get some help.

TOPIC 10: SATAN - MY ENEMY

As Christians, we need to understand that there is a spiritual war raging around us. It is incredibly dangerous and potentially devastating at this point because we haven't learned to see it clearly. We must let God's Word open our eyes to the reality and intensity of the struggle - can you imagine a general expecting to defeat or even to escape his enemy without knowing anything about him? We can't be naive. Let's use these studies to educate us about the Enemy so we can be shrewd and certain of victory.

DAY 37 - SATAN: WHO HE IS

- Rev 12:7-17 What does this passage teach about Satan? (If you have any questions please ask your discipler).
- 1 Peter 5:8 Think for a moment about a hungry lion. What would it be like? How merciful would it be? How is the devil like a lion?
- John 8:42-47 How does Jesus describe the devil? Go back to 1 Peter 5:8-9. What directives does Peter give to help overcome Satan? In what ways do you need to do the following things? 1) Be self-controlled 2) Be alert 3) Resist him

DAY 38 - SATAN: HOW HE WORKS

- Job 1 2 Satan often works in a "domino" effect (i.e. things happen one after another). In what way is this exhibited in Job's
- life? How does he handle it? Has Satan tried this with you? He may often use people to cause us to compromise or even fall.
- Mark 8:31-33 How does Satan try to distract Jesus from his purpose? In what ways has Satan tried this with you?
- Rev 12:10 Another way that Satan works is in the form of accusing (e.g. while you are praying a thought comes into your mind : "God is not listening to me anyway!"). In what ways has Satan been trying to accuse you?

DAY 39 - HOW JESUS OVERCAME SATAN

As Christians, the example we look to is Jesus Christ. In this study, we will see how Jesus overcame attacks by Satan.

Luke 4:1-13 Jesus is tempted three times by Satan. In the first temptation, Satan appeals to pride and a physical need (i.e. hunger). Take a moment and think of how Satan tempts you in these areas as well. The second temptation is with worldly possessions, success, power and security. How has Satan been tempting you in this area? In the last temptation, Satan even uses Scripture (in a twisted way) to tempt Jesus to test God. Again, take a moment to really think of how Satan might do this with you. We see Jesus overcoming these temptations - Amen! How does he do it? What is the obvious lesson for us?

DAY 40 - THE ARMOUR OF GOD

You learned yesterday that Jesus fought off Satan by the Word of God. Today we will look at the "armour of God" that also allows us to be victorious over Satan.

Ephesians 6:10-18

- 1. 6:10-14 What is available to us so that we are able to fight Satan?
- 2. 6:12 Look closely at this verse. What is the Bible teaching here?

In verses 14-17 the Bible defines the armour of God. Think about the significance of each part and why it is named that.

- 1. Belt of truth
- 2. Breastplate of righteousness
- 3. Feet fitted with the gospel of peace
- 4. Shield of faith
- 5. Helmet of salvation
- 6. Sword is Word of God

Notice that we do have two offensive weapons - the sword, which is the Word of God, and prayer. After studying this passage, think about the ways you can stand up to Satan with the armour of God.