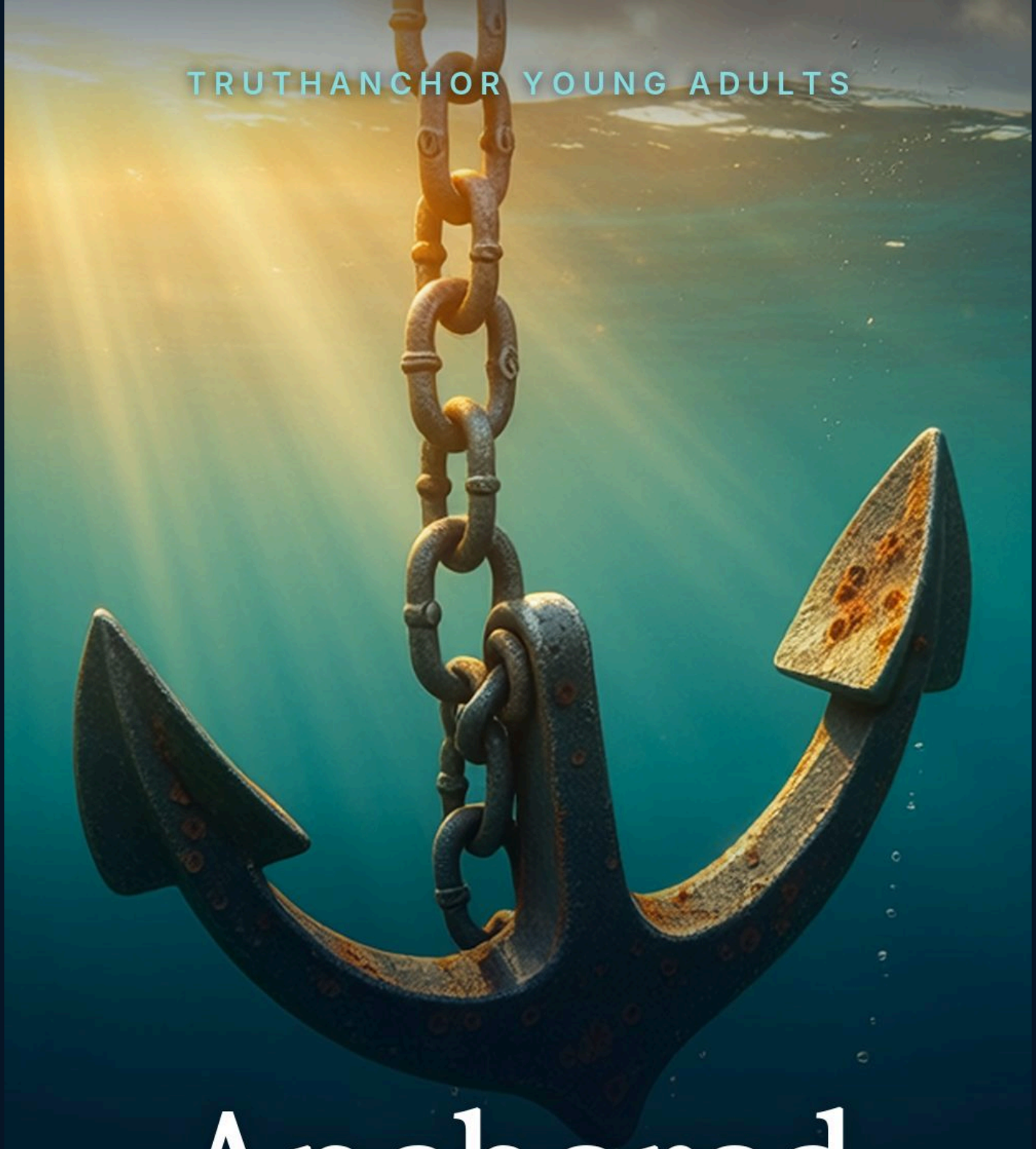
TRUTHANCHOR YOUNG ADULTS



Anchored *for Life*

GO DEEPER BIBLE STUDY SERIES

Contents

Anchored for Life · *Following Jesus Through Your Young Adult Years · TruthAnchor Young Adults.*
Scripture references are live links to Bible Gateway. An interactive version that saves your answers as you type is available at truthanchoryoungadults.com.

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INTRODUCTION

Built on the Rock

SUGGESTED PACE

One chapter per week · 8 weeks

Personal study	45–60 minutes per session, two or three sessions for each chapter
Small group	60–90 minutes per chapter, with members working through the personal sections at home first
Go deeper	Spend several days with one chapter — or a whole week with a single question

Jesus ended the Sermon on the Mount with a picture of two builders. Both built houses. Both faced the same storm. The difference was not the weather or the paint job — it was the foundation. One heard Jesus' words and did them; the other heard and walked away (**Matthew 7:24–27**).

Young adulthood is a building season. The habits, convictions, relationships, and priorities you set now tend to become the shape of the rest of your life. This workbook is designed to help you build deliberately — not by hustling harder, but by anchoring each area of life in Christ and in His Word.

THE MOVEMENT OF THE WORKBOOK

Foundation → Identity → Roots → Purpose → Relationships → Work → Stewardship → Perseverance

How to use each chapter

- **Read slowly.** Begin with the primary passage before reading the exposition. Let Scripture speak first.

- **Write honestly.** Your answers are not a performance. Write what is actually true, not what sounds spiritual.
- **Act specifically.** Every chapter ends by moving insight toward a concrete step of faith and obedience.

What every chapter contains

1. **Drop Anchor** and the primary passage, with space for first observations.
2. **Exposition & Meaning** and five **Supporting Scriptures**.
3. A **Commentary Window** and a three-part **Immersion Study**.
4. A **False Belief vs. Biblical Truth** table and a **Case Study**.
5. Ten **Personal Examination** questions, **Scripture Mapping**, and a **S.O.A.P. Study**.
6. **One Step Deeper**, a **Memory Verse**, a **Chapter Review**, and a **Guided Prayer**.

New to following Jesus, or not sure where you stand? Start with the short box in Chapter 1 called **Not sure you know Jesus yet?** Everything else in this study is built on it.

> **An important pastoral note.** This workbook is a discipleship resource, not a substitute for medical, mental-health, legal, financial, or professional care. Trauma, abuse, self-harm risk, addiction, serious debt, or mental-health concerns deserve appropriate professional support alongside wise pastoral care.

CHAPTER 1 · HEBREWS 6:13–20

The Anchor of Our Faith

Building Your Life on Jesus Christ

Drop Anchor

Your twenties are full of open questions. Where will I live? What will I do? Who will I build a life with? Will the plans I made actually work? It is easy to look for security in the answers — a job offer, a relationship, a savings account, a clear five-year plan. But every one of those can shift.

Hebrews 6 was written to believers who were tempted to drift. The writer does not tell them to try harder to feel certain. He points them to something outside themselves: the unchanging promise of God, sealed with an oath, and the person of Jesus, who has gone ahead into God's presence on their behalf. That is the anchor of this entire series. **Your security rests on who God is and what Christ has done — not on how settled your life feels right now.**

> **NOT SURE YOU KNOW JESUS YET?**
>
> This study is written for people who already follow Jesus, but you are welcome here even if you are not sure where you stand. The good news is simple. God made you and loves you (John 3:16). Every one of us has sinned and fallen short of His glory (Romans 3:23), and sin separates us from Him (Romans 6:23). But God shows His love for us in that while we were still sinners, Christ died for us (Romans 5:8) — and on the third day He rose again (1 Corinthians 15:3–4). Everyone who turns from sin and trusts Jesus as Lord is forgiven and welcomed into God's family (Romans 10:9–10; John 1:12). That is the anchor this whole series is about. If you want to take that step, tell God in your own words that you are turning to Jesus and trusting Him. Then tell someone — a Christian friend, a local pastor, or us at **funinfaithnetwork@gmail.com**. We would love to pray for you and help you take your next step.

MY QUESTIONS, OR MY RESPONSE TO JESUS

PRIMARY PASSAGE · READ BEFORE CONTINUING

Hebrews 6:13–20

Read the primary passage slowly before continuing. On the first reading, notice repeated words and contrasts. On the second, ask what the text reveals about God. On the third, ask what it exposes, corrects, promises, or calls for in you.

FIRST OBSERVATIONS

Exposition & Meaning · DIG INTO THE TEXT

God Bound Himself to His Promise

The writer recalls Abraham, who waited years for what God had promised. God confirmed His promise with an oath, swearing by Himself because there was no one greater. The point is not that God needed extra help being truthful. He was meeting human weakness with double assurance. Our hope stands on the character of a God who cannot lie (Hebrews 6:18).

An Anchor That Holds Beneath the Surface

An anchor does its work where you cannot see it. Storms toss the boat on the surface, but the anchor grips the sea floor. Hebrews describes our hope the same way: sure, steadfast, and fixed somewhere other than our circumstances. Feelings rise and fall. The anchor does not.

Jesus Has Gone Ahead of Us

The anchor is fastened “behind the curtain” — the language of the temple’s Most Holy Place. Jesus has entered God’s presence as our forerunner and High Priest. Christian hope is not wishful thinking about the future; it is tied to a person who has already gone where we are going.

Hearing and Doing

Jesus ends the Sermon on the Mount with two builders (Matthew 7:24–27). Both heard His words. Both faced the same storm. The difference was whether they acted on what they heard. Being anchored in Christ shows up in ordinary obedience long before the storm arrives.

Supporting Scriptures · LET SCRIPTURE INTERPRET SCRIPTURE

Read each passage in context. Notice how it strengthens, qualifies, or applies the chapter’s teaching.

- **Isaiah 26:3–4**
  Perfect peace for the mind stayed on God, because the Lord is an everlasting rock.
- **Colossians 2:6–7**
  Rooted, built up, and established in Christ, overflowing with thankfulness.
- **Romans 8:31–39**
  Nothing in all creation can separate believers from the love of God in Christ.
- **James 1:22–25**
  Do not merely listen to the Word; doing it is where blessing is found.
- **Psalm 46:1–3**
  God is a refuge and strength, so we will not fear though the earth gives way.

Commentary Window · LEARN FROM THE CHURCH

> **From historic and modern Christian interpreters**
>
> **Matthew Henry** reads the anchor of Hebrews 6 as a hope that keeps the soul steady in the storms of temptation and trouble — not because the storms are small, but because the anchor is fixed in Christ.
>
> **John Calvin** observes the striking difference between a ship's anchor and the believer's hope: a ship's anchor is cast downward into the sea, while faith's anchor is fixed upward in heaven — in a place we cannot yet see, yet held there just as firmly.

These are concise interpretive summaries, not quotations. Always test commentary against the biblical text itself.

Immersion Study · STAY WITH THE TRUTH

Security and Certainty Are Not the Same

Many young adults assume that being secure in God should mean feeling sure about every next step. Scripture rarely promises that kind of certainty. Abraham did not know where he was going (Hebrews 11:8). What he had was a trustworthy God. You can be unsure about your career and completely secure in Christ at the same time. Confusing the two leads to anxiety every time the plan wobbles.

What You Lean On When It Gets Hard

One honest way to find your real foundation is to notice what you reach for when life goes wrong. Do you refresh your bank balance, text the same friend for reassurance, scroll, work longer hours, or withdraw? None of these is evil in itself. But the thing we run to under pressure often reveals what we are actually trusting. Hebrews invites us to run to a better refuge (6:18).

Building Before the Storm

Foundations are poured on clear days. The habits you form now — reading Scripture, praying honestly, belonging to a church, obeying in small things — are not busywork. They are the concrete beneath the house. The young adult years are an unusually good time to pour that foundation, because the decisions you make now tend to shape the next several decades.

False Belief vs. Biblical Truth · TEST THE ASSUMPTION

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
If my plans fall apart, God must not be with me.	God's faithfulness is measured by His promises, not by my timeline.	
I need to feel certain before I can be secure.	Security rests on Christ's finished work, even when the future is unclear.	
Faith is mainly about believing the right things.	Jesus calls us to hear and do; the foundation is obedience to His words.	

Case Study · PUT IT IN REAL LIFE

The Plan That Didn’t Happen

Ethan graduated with a clear plan and a job lined up. Two weeks before the start date, the offer was withdrawn. Now Ethan is back at a parent’s house, applying everywhere, and watching friends post about new apartments and promotions. He still goes to church but privately wonders whether God is paying attention.

Dig deeper: *What was Ethan’s security really resting on? Which promises in Hebrews 6 speak directly to Ethan’s situation? What would “building on the rock” look like for Ethan in this in-between season?*

MY ANALYSIS

Personal Examination · DO NOT RUSH THIS PART

Pray before answering. Write what is true, not what sounds spiritual. You do not need to finish every question in one sitting.

1 What gives you the greatest sense of security right now?

2 How is biblical hope different from assuming everything will go according to your plan?

3 What area of your life needs a firmer biblical foundation?

4 When life goes wrong, what do you usually reach for first?

5 Which promise of God do you find hardest to trust, and why?

6 Where are you comparing your timeline with someone else's?

7 What does it mean to you that Jesus has gone ahead "behind the curtain"?

8 **What is one thing you have heard from Jesus but have not yet acted on?**

9 **Who in your life models steady faith during hard seasons?**

10 **If your current plans changed tomorrow, what would still be true about you in Christ?**

> FOR GROUPS
>
> If you are meeting with others, discuss questions 1, 4, 6, and 10 together, along with the case study. Keep the rest for personal reflection during the week.

Scripture Mapping · TRACE THE THEME

Hebrews 6:17–20

What two unchangeable things give us strong encouragement?

Isaiah 26:3–4

What keeps a person in perfect peace, and why?

Romans 8:35–39

List everything Paul says cannot separate us from God's love.

Psalm 46:1–3

What does the psalmist refuse to do, and why?

S.O.A.P. Study · STUDY FOR YOURSELF

STUDY PASSAGE

Hebrews 6:19–20

S — SCRIPTURE

Write the verse or phrase that most arrests your attention.

O — OBSERVATION

What does the passage actually say? What do you learn about God, people, sin, grace, or obedience?

A — APPLICATION

What belief, response, habit, relationship, or decision should change because this is true?

P — PRAYER

Respond to God specifically rather than generally.

One Step Deeper · MOVE FROM INSIGHT TO OBEDIENCE

> **YOUR WEEKLY ANCHOR CHALLENGE**
>
> Write a personal statement that begins, “My hope rests in Jesus Christ because…” and support it with two Scriptures. Read it aloud each morning this week.

MY SPECIFIC ACTION / WHAT HAPPENED

WHAT COULD KEEP ME FROM FOLLOWING THROUGH?

WHO CAN ENCOURAGE OR HOLD ME ACCOUNTABLE?

CARRY THE WORD WITH YOU · MEMORY VERSE

Hebrews 6:19–20

Read it. Write it. Say it aloud. Pray it back to God. Return to it whenever this week's theme comes up in real life.

WRITE THE VERSE

Chapter Review · STOP AND LISTEN

WHAT DID GOD'S WORD SHOW ME?

WHAT DID I LEARN ABOUT GOD?

WHAT TRUTH MUST REPLACE A LIE?

WHAT ACT OF OBEDIENCE COMES NEXT?

Guided Prayer

Heavenly Father, thank You that my hope does not depend on controlling the future. Teach me to build my life on Jesus and trust Your faithful promises. When the plans I make fall through, hold me steady. Amen.

CONTINUE THE PRAYER IN YOUR OWN WORDS

CHAPTER 2 · EPHESIANS 1:3–14

Who Am I in Christ?

Finding Identity Beyond Approval and Comparison

Drop Anchor

Young adulthood is when many of the labels you grew up with fall away. You are no longer "the student" or "the kid in that family." New labels rush in to fill the gap: your job title, your relationship status, your follower count, your degree, your worst mistake. Each one quietly answers the question, *Who am I?*

Ephesians 1 answers that question before Paul gives a single command. In one long burst of praise, he describes what God has done for those who are in Christ: chosen, adopted, redeemed, forgiven, given an inheritance, and sealed with the Holy Spirit. **For those who belong to Jesus, identity is received from God's grace before it is expressed in anything we do.**

> **PRIMARY PASSAGE · READ BEFORE CONTINUING**
>
> **Ephesians 1:3–14**

Read the primary passage slowly before continuing. On the first reading, notice repeated words and contrasts. On the second, ask what the text reveals about God. On the third, ask what it exposes, corrects, promises, or calls for in you.

FIRST OBSERVATIONS

Exposition & Meaning · DIG INTO THE TEXT

Image-Bearers Before Anything Else

Genesis 1:26–27 gives every human being dignity as one made in the image of God. Your worth does not begin with your achievements. It begins with your Creator. This is true of you and of every person you will ever meet.

Every Spiritual Blessing in Christ

Paul repeats “in Christ” or “in Him” again and again in Ephesians 1. The blessings he lists are not earned rewards; they come through union with Jesus. Adoption means belonging to God’s family as sons and daughters, with all the security a child of a good father has (Romans 8:15–17).

Redeemed and Forgiven

Identity in Christ does not ignore sin. Paul names it directly: we have redemption through His blood, the forgiveness of our trespasses (Ephesians 1:7). That means your past failures are real but not final. They do not get the last word about who you are.

A New Creation That Lives Differently

2 Corinthians 5:17 and Romans 12:1–2 show that a new identity produces a new way of living. We do not obey to become God’s children; we obey because we already are. Renewed thinking gradually reshapes behavior, relationships, and habits.

Supporting Scriptures · LET SCRIPTURE INTERPRET SCRIPTURE

Read each passage in context. Notice how it strengthens, qualifies, or applies the chapter’s teaching.

- **Genesis 1:26–27**
  Every person bears the image of God and carries God-given dignity.
- **Romans 8:14–17**
  The Spirit of adoption lets believers call God “Abba, Father.”

- **2 Corinthians 5:17**
  In Christ the old has passed away and the new has come.
- **Romans 12:1–2**
  Do not be conformed to this age; be transformed by the renewing of your mind.
- **Galatians 2:20**
  The life I now live, I live by faith in the Son of God who loved me.

Commentary Window · LEARN FROM THE CHURCH

> **From historic and modern Christian interpreters**
>
> **Augustine** opens his *Confessions* by observing that God made us for Himself, so the human heart stays restless until it finds its rest in Him. Approval, achievement, and comparison cannot give the rest that only belonging to God provides.
>
> **John Stott** in his exposition of Ephesians, highlights how Paul fills the first chapter with what God has done before he asks anything of his readers. Christian living flows from a secure identity rather than toward one.

These are concise interpretive summaries, not quotations. Always test commentary against the biblical text itself.

Immersion Study · STAY WITH THE TRUTH

Comparison Uses the Wrong Measuring Stick

Social media turns other people's highlights into a scoreboard. You see engagements, promotions, and travel, but not the struggles behind them. Comparison quietly asks, "Am I enough?" and then answers using someone else's life. Ephesians 1 offers a different measure: you are measured by God's grace, not by how your life looks next to theirs.

Roles Are Real, but They Are Not Ultimate

Student, employee, roommate, spouse, parent, leader — these are real callings. But roles change. When a role becomes your identity, losing it feels like losing yourself. A believer can lose a job, a relationship, or a title without losing adoption, forgiveness, or the Spirit's presence.

Shame Says Hide; Grace Says Come

Guilt says, "I did something wrong." Shame often says, "I am something wrong." The gospel takes sin seriously and still declares that Christ has dealt with it. That allows you to confess honestly without your sense of self collapsing.

False Belief vs. Biblical Truth · TEST THE ASSUMPTION

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
I am what I achieve.	Achievement is something I do; my identity is received in Christ.	
My worst mistake defines me.	In Christ, sin is forgiven and does not have the final word.	
I need people's approval to feel secure.	Adoption into God's family is my first and deepest belonging.	

Case Study · PUT IT IN REAL LIFE

The Highlight Reel

Alyssa opens her phone every night before bed. A college friend just got engaged. Another bought a house. A coworker announced a promotion Alyssa applied for. She closes the app feeling behind in every area of life, and lately she has stopped praying because she feels like God has forgotten her.

Dig deeper: *What labels is Alyssa using to measure herself? Which truths from Ephesians 1 directly answer what she is feeling? What practical changes to her nightly routine might help?*

MY ANALYSIS

Personal Examination · DO NOT RUSH THIS PART

Pray before answering. Write what is true, not what sounds spiritual. You do not need to finish every question in one sitting.

1 Which labels or comparisons shape how you see yourself?

2 **What does adoption into God’s family mean in Ephesians 1 and Romans 8?**

3 **How could your identity in Christ affect your online habits?**

4 **Which identity statement in Ephesians 1 is hardest for you to believe?**

5 **What role currently gives you the strongest sense of worth?**

6 **What would you still know to be true about yourself if that role disappeared?**

7 **How do you tend to respond to criticism, and what does it reveal?**

8 **What is the difference between humility and putting yourself down?**

9 **Whose approval has more power over you than it should?**

10 **How might a secure identity help you celebrate other people's good news?**

> **FOR GROUPS**
>
> If you are meeting with others, discuss questions 1, 4, 7, and 10 together, along with the case study. Keep the rest for personal reflection during the week.

Scripture Mapping · TRACE THE THEME

Ephesians 1:3–14

List every action God takes and every gift believers receive.

Romans 8:14–17

What does it mean to be heirs with Christ?

Genesis 1:26–27

Where does human dignity come from?

2 Corinthians 5:17

What has passed away, and what has come?

S.O.A.P. Study · STUDY FOR YOURSELF

STUDY PASSAGE

Ephesians 1:3–8

S — SCRIPTURE

Write the verse or phrase that most arrests your attention.

O — OBSERVATION

What does the passage actually say? What do you learn about God, people, sin, grace, or obedience?

A — APPLICATION

What belief, response, habit, relationship, or decision should change because this is true?

P — PRAYER

Respond to God specifically rather than generally.

One Step Deeper · MOVE FROM INSIGHT TO OBEDIENCE

YOUR WEEKLY ANCHOR CHALLENGE

Write five truths about your identity in Christ, each supported by a Scripture reference. Review them throughout the week, especially after time on social media.

MY SPECIFIC ACTION / WHAT HAPPENED

WHAT COULD KEEP ME FROM FOLLOWING THROUGH?

WHO CAN ENCOURAGE OR HOLD ME ACCOUNTABLE?

CARRY THE WORD WITH YOU · MEMORY VERSE

2 Corinthians 5:17

Read it. Write it. Say it aloud. Pray it back to God. Return to it whenever this week's theme comes up in real life.

WRITE THE VERSE

Chapter Review · STOP AND LISTEN

WHAT DID GOD'S WORD SHOW ME?

WHAT DID I LEARN ABOUT GOD?

WHAT TRUTH MUST REPLACE A LIE?

WHAT ACT OF OBEDIENCE COMES NEXT?

Guided Prayer

Father, free me from letting achievement and comparison define me. Thank You that I am chosen, adopted, forgiven, and sealed by Your Spirit. Shape my heart through the grace and new life found in Jesus. Amen.

CONTINUE THE PRAYER IN YOUR OWN WORDS

CHAPTER 3 · JOHN 15:1–11

Growing Deep Roots

Spiritual Habits That Last

Drop Anchor

Many people leave home with a faith that was mostly carried by someone else — parents, a youth group, a Christian school. In your twenties, nobody checks whether you went to church or opened your Bible. No one else can carry your faith for you anymore. The question becomes whether it will put down roots of its own.

Jesus' picture of the vine and branches is one of the clearest descriptions of Christian growth in the Bible. A branch does not strain to produce grapes. It stays connected to the vine, and fruit follows. **Spiritual maturity grows through dependence on Jesus, nourished by Scripture, prayer, obedience, fellowship, and the Holy Spirit.**

> **PRIMARY PASSAGE · READ BEFORE CONTINUING**
>
> **John 15:1–11**

Read the primary passage slowly before continuing. On the first reading, notice repeated words and contrasts. On the second, ask what the text reveals about God. On the third, ask what it exposes, corrects, promises, or calls for in you.

FIRST OBSERVATIONS

Exposition & Meaning · DIG INTO THE TEXT

Jesus Is the Vine

Everything in the passage depends on connection. “Apart from me you can do nothing” (John 15:5) does not mean we can do nothing at all; it means real spiritual fruit cannot be manufactured without Him.

Abiding Is a Relationship

To abide is to remain, stay, make your home. Jesus connects it with His words remaining in us (15:7) and with keeping His commands (15:10). Abiding is not a mystical feeling. It is ongoing trust that shows up in listening, praying, and obeying.

Pruning Is Part of Growth

The Father prunes fruitful branches so they bear more fruit (15:2). Pruning can feel like loss — a closed door, a correction, a habit you have to give up. In God’s hands, it is aimed at growth, not punishment.

Habits Feed the Connection

Spiritual disciplines cannot earn salvation. But Scripture (2 Timothy 3:16–17), prayer (Matthew 6:5–13), and gathering with believers (Hebrews 10:24–25) are the ordinary ways God nourishes our connection to Christ.

Supporting Scriptures · LET SCRIPTURE INTERPRET SCRIPTURE

Read each passage in context. Notice how it strengthens, qualifies, or applies the chapter’s teaching.

- **Psalm 1:1–3**
  The person who delights in God’s law is like a tree planted by streams of water.
- **2 Timothy 3:16–17**
  Scripture is breathed out by God and equips us for every good work.
- **Matthew 6:5–13**

Jesus teaches sincere, private prayer and gives the Lord's Prayer as a model.

- **Hebrews 10:24–25**
  Do not neglect meeting together; stir one another up to love and good works.
- **Galatians 5:22–25**
  The fruit of the Spirit grows in those who keep in step with the Spirit.

Commentary Window · LEARN FROM THE CHURCH

> **From historic and modern Christian interpreters**
>
> **Andrew Murray** in his devotional classic *Abide in Christ*, emphasizes that abiding is not an anxious effort to hold on, but a daily, restful dependence on the One who holds us.
>
> **Eugene Peterson** in *A Long Obedience in the Same Direction*, describes discipleship as steady, unspectacular faithfulness over many years rather than a string of spiritual highs. Deep roots grow slowly.

These are concise interpretive summaries, not quotations. Always test commentary against the biblical text itself.

Immersion Study · STAY WITH THE TRUTH

Start Smaller Than You Think

Many young adults try an ambitious plan — an hour of prayer, three chapters a day — and quit within a week. A realistic rhythm you keep is better than an impressive one you abandon. Ten focused minutes with one passage and an honest prayer is a real beginning. Faithfulness grows from there.

Disciplines Are Not a Performance Review

If you miss a day, God is not keeping score against you. Disciplines are meals, not exams. When you skip a meal, you do not need to earn the right to eat again — you simply eat.

Return to Scripture and prayer without guilt and keep going.

You Were Not Meant to Grow Alone

Roots grow deeper in good soil. A local church, a small group, and a mentor or two are some of the best soil available. Hebrews 10 assumes believers need regular encouragement and correction from one another. Isolation makes spiritual drift almost inevitable.

False Belief vs. Biblical Truth · TEST THE ASSUMPTION

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
Spiritual habits make God love me more.	God's love is secure in Christ; habits nourish my relationship with Him.	
I can grow on my own without a church.	God grows His people in community; we need one another.	
If I miss a day, I have failed.	Abiding is daily return, not a perfect streak.	

Case Study · PUT IT IN REAL LIFE

The Crowded Calendar

Marcus works full time, takes evening classes, and coaches a youth team on weekends. He wants to read the Bible but usually falls asleep halfway through a chapter. He has quietly stopped going to church because Sunday is his only day off, and he feels guilty about it.

Dig deeper: *What is realistic for Marcus in this season? Where might he connect with Scripture and prayer during the day he already has? How could he stay connected to a church community?*

MY ANALYSIS

Personal Examination · DO NOT RUSH THIS PART

Pray before answering. Write what is true, not what sounds spiritual. You do not need to finish every question in one sitting.

1 What distracts you most from prayer and Scripture?

2 **How do spiritual disciplines differ from trying to earn God’s approval?**

3 **How does belonging to a local church contribute to growth?**

4 **What does “abiding” look like in your actual daily schedule?**

5 **Where might God be pruning something in your life right now?**

6 **Which spiritual habit comes most naturally to you, and which is hardest?**

7 **What time of day are you most alert to focus on Scripture?**

8 **How do you respond when you miss several days?**

9 **Who could you invite to read or pray alongside you?**

10 **What fruit of the Spirit would you most like to see grow this year?**

> **FOR GROUPS**
>
> If you are meeting with others, discuss questions 1, 4, 8, and 9 together, along with the case study. Keep the rest for personal reflection during the week.

Scripture Mapping · TRACE THE THEME

John 15:1–11

Trace the connection between abiding, fruit, obedience, and joy.

Psalm 1:1–3

What makes the tree stable and fruitful?

Matthew 6:5–13

What does Jesus warn against in prayer, and what does He model?

Hebrews 10:24–25

Why do believers need to keep meeting together?

S.O.A.P. Study · STUDY FOR YOURSELF

STUDY PASSAGE

John 15:4–8

S — SCRIPTURE

Write the verse or phrase that most arrests your attention.

O — OBSERVATION

What does the passage actually say? What do you learn about God, people, sin, grace, or obedience?

A — APPLICATION

What belief, response, habit, relationship, or decision should change because this is true?

P — PRAYER

Respond to God specifically rather than generally.

One Step Deeper · MOVE FROM INSIGHT TO OBEDIENCE

YOUR WEEKLY ANCHOR CHALLENGE

Follow the seven-day plan: John 15; Psalm 1; Matthew 6; James 1; Galatians 5; Hebrews 10; Psalm 103. Record one observation and one application each day.

MY SPECIFIC ACTION / WHAT HAPPENED

WHAT COULD KEEP ME FROM FOLLOWING THROUGH?

WHO CAN ENCOURAGE OR HOLD ME ACCOUNTABLE?

CARRY THE WORD WITH YOU · MEMORY VERSE

John 15:4–5

Read it. Write it. Say it aloud. Pray it back to God. Return to it whenever this week's theme comes up in real life.

WRITE THE VERSE

Chapter Review · STOP AND LISTEN

WHAT DID GOD'S WORD SHOW ME?

WHAT DID I LEARN ABOUT GOD?

WHAT TRUTH MUST REPLACE A LIE?

WHAT ACT OF OBEDIENCE COMES NEXT?

Guided Prayer

Jesus, keep me close to You. Grow in me a love for Your Word, honest prayer, faithful obedience, and real fellowship. When You prune, help me trust Your care. Amen.

CONTINUE THE PRAYER IN YOUR OWN WORDS

CHAPTER 4 · EPHESIANS 2:1–10

Created for a Purpose

Calling, Gifts, and God's Direction

Drop Anchor

"What is God's will for my life?" is one of the most common questions young adults ask. Often it means, "Which job, which city, which person, which school?" The pressure can be paralyzing — as if one wrong choice could ruin God's plan forever.

Ephesians 2 begins somewhere else entirely. Before talking about purpose, Paul describes rescue: we were dead in sin, and God made us alive by grace. Only then does he say we are God's workmanship, created for good works. **God saves us by grace and then calls us into a life of good works, serving others with the gifts and opportunities He entrusts to us.**

> **PRIMARY PASSAGE · READ BEFORE CONTINUING**
>
> **Ephesians 2:1–10**

Read the primary passage slowly before continuing. On the first reading, notice repeated words and contrasts. On the second, ask what the text reveals about God. On the third, ask what it exposes, corrects, promises, or calls for in you.

FIRST OBSERVATIONS

Exposition & Meaning · DIG INTO THE TEXT

Saved by Grace, Not by Works

Ephesians 2:8–9 is unmistakable: salvation is God's gift, received through faith, so that no one can boast. Purpose is not how we earn our place with God. It flows from the place grace has already given us.

God's Workmanship

The word Paul uses suggests something carefully crafted. You are not an accident or a leftover. God has shaped you — your personality, history, and abilities — and prepared good works for you to walk in (2:10).

Much of God's Will Is Already Revealed

Micah 6:8 summarizes it: do justice, love kindness, walk humbly with God. Scripture spends far more time on how we live than on which career we choose. If you are pursuing obedience in what is clear, you are already walking in God's will.

Wisdom for the Unclear Decisions

For choices Scripture does not settle directly, God gives wisdom through prayer, Scripture's principles, wise counsel, honest self-assessment, and humble planning (Proverbs 3:5–6; James 4:13–17). Often more than one option can honor Him.

Supporting Scriptures · LET SCRIPTURE INTERPRET SCRIPTURE

Read each passage in context. Notice how it strengthens, qualifies, or applies the chapter's teaching.

- **Proverbs 3:5–6**
  Trust the Lord with all your heart, and He will make your paths straight.
- **Romans 12:3–8**
  Members of one body have different gifts, given by grace, to serve one another.
- **Micah 6:8**

The Lord has shown what is good: justice, kindness, and humility.

- **James 4:13–17**
  Make plans humbly, saying, "If the Lord wills."
- **1 Peter 4:10–11**
  Use whatever gift you have received to serve others, as stewards of God's grace.

Commentary Window · LEARN FROM THE CHURCH

> **From historic and modern Christian interpreters**
>
> **Martin Luther** taught that ordinary work — farming, homemaking, trades — is a genuine calling through which God serves our neighbors. Vocation is not limited to church ministry.
>
> **Os Guinness** in *The Call*, distinguishes our primary calling — to Christ Himself — from our secondary callings to particular work, places, and roles. Getting the first one right takes enormous pressure off the second.

These are concise interpretive summaries, not quotations. Always test commentary against the biblical text itself.

Immersion Study · STAY WITH THE TRUTH

The Myth of the One Perfect Path

Some Christians picture God's will as a tightrope: step off it once and everything is lost. Scripture presents God as a wise Father who guides His children, uses even their mistakes, and is not surprised by detours. That frees you to decide prayerfully instead of freezing in fear.

Faithfulness Where You Are

It is easy to postpone purpose until you land the “real” job or move to the “right” city. But the good works God prepared are often right in front of you — the coworker who needs encouragement, the roommate who is struggling, the church that needs volunteers. Faithfulness in small things prepares you for larger ones (Luke 16:10).

Gifts Are for Others

Romans 12 describes gifts as tools for building up the body, not trophies for personal fulfillment. When you are trying to discover your gifts, ask not only “What do I enjoy?” but “Where do others benefit when I serve?”

False Belief vs. Biblical Truth · TEST THE ASSUMPTION

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
If I choose wrong, I’ll miss God’s plan forever.	God guides His children and works even through imperfect decisions.	
My purpose is mainly about my career.	My purpose is to glorify God and love others in every area of life.	
My good works earn God’s favor.	Good works are the fruit of grace, prepared by God for me to walk in.	

Case Study · PUT IT IN REAL LIFE

Two Offers

Priya has two job offers. One pays more and is in a big city far from family and her church. The other pays less but keeps her close to people who know her well. Both companies are ethical. She has asked God for a sign and feels frustrated that nothing obvious has happened.

Dig deeper: *Is there a biblical command that settles this? What principles and counsel should Priya weigh? How could she honor Christ in either choice?*

MY ANALYSIS

Personal Examination · DO NOT RUSH THIS PART

Pray before answering. Write what is true, not what sounds spiritual. You do not need to finish every question in one sitting.

1 What is the difference between God's commands and personal preferences?

2 **What gifts or responsibilities has God entrusted to you?**

3 **How might fear or pride influence your decisions?**

4 **Where are you waiting for certainty before you obey what you already know?**

5 **Who are two wise people you could ask for counsel?**

6 **What good works might already be in front of you this week?**

7 **How do others tend to benefit when you serve?**

8 **What decision are you facing that Scripture does not settle directly?**

9 **How does Micah 6:8 apply to your current job or school?**

10 **What would change if you believed your ordinary work could honor God?**

> **FOR GROUPS**
>
> If you are meeting with others, discuss questions 1, 4, 8, and 10 together, along with the case study. Keep the rest for personal reflection during the week.

Scripture Mapping · TRACE THE THEME

Ephesians 2:1–10

Contrast what we were with what God did.

Romans 12:3–8

List the gifts mentioned and what each is for.

Micah 6:8

What three things does the Lord require?

James 4:13–17

What attitude should accompany our planning?

S.O.A.P. Study · STUDY FOR YOURSELF

STUDY PASSAGE

Ephesians 2:8–10

S — SCRIPTURE

Write the verse or phrase that most arrests your attention.

O — OBSERVATION

What does the passage actually say? What do you learn about God, people, sin, grace, or obedience?

A — APPLICATION

What belief, response, habit, relationship, or decision should change because this is true?

P — PRAYER

Respond to God specifically rather than generally.

One Step Deeper · MOVE FROM INSIGHT TO OBEDIENCE

YOUR WEEKLY ANCHOR CHALLENGE

Complete a purpose inventory: strengths, present responsibilities, opportunities to serve, and growth areas. Act on one opportunity to serve this week.

MY SPECIFIC ACTION / WHAT HAPPENED

WHAT COULD KEEP ME FROM FOLLOWING THROUGH?

WHO CAN ENCOURAGE OR HOLD ME ACCOUNTABLE?

CARRY THE WORD WITH YOU · MEMORY VERSE

Ephesians 2:10

Read it. Write it. Say it aloud. Pray it back to God. Return to it whenever this week's theme comes up in real life.

WRITE THE VERSE

Chapter Review · STOP AND LISTEN

WHAT DID GOD'S WORD SHOW ME?

WHAT DID I LEARN ABOUT GOD?

WHAT TRUTH MUST REPLACE A LIE?

WHAT ACT OF OBEDIENCE COMES NEXT?

Guided Prayer

Father, thank You for saving me by grace. Help me pursue Your purposes with humility. Give me wisdom for the decisions in front of me and faithfulness in what You have already placed before me. Amen.

CONTINUE THE PRAYER IN YOUR OWN WORDS

CHAPTER 5 · COLOSSIANS 3:1–17

Relationships That Honor God

Friendship, Dating, and Boundaries

Drop Anchor

Few areas shape your young adult years more than relationships — friendships that carry over from school or fade away, new roommates and coworkers, singleness and dating, family dynamics that shift as you become independent. Relationships can be one of God's greatest gifts and one of the places we get hurt most deeply.

In Colossians 3, Paul describes believers as people who have been raised with Christ and now "put on" a new way of living, like changing clothes. That new wardrobe shapes how we treat one another. **Relationships shaped by Christ reflect compassion, honesty, humility, purity, forgiveness, wise boundaries, and mutual respect.**

> **PRIMARY PASSAGE · READ BEFORE CONTINUING**
>
> **Colossians 3:1–17**

Read the primary passage slowly before continuing. On the first reading, notice repeated words and contrasts. On the second, ask what the text reveals about God. On the third, ask what it exposes, corrects, promises, or calls for in you.

FIRST OBSERVATIONS

Exposition & Meaning · DIG INTO THE TEXT

Raised With Christ

Colossians 3 starts with identity: you have been raised with Christ, so set your minds on things above (3:1–2). How we love others flows from what we have received from God.

Put Off, Put On

Paul lists what to put away — anger, malice, slander, lying — and what to put on: compassion, kindness, humility, meekness, patience (3:8–12). Healthy relationships are built by replacing old habits with Christlike ones.

Forgive as You Have Been Forgiven

Believers forgive because the Lord has forgiven them (3:13). Forgiveness releases revenge to God. It is not the same as pretending nothing happened, and it does not automatically restore trust. Trust can be rebuilt over time through changed behavior.

Love Holds It All Together

“Above all these put on love, which binds everything together” (3:14). Biblical love (1 Corinthians 13:4–7) is patient and kind, but it also rejoices with the truth. Love does not require compromising your convictions or staying in danger.

Supporting Scriptures · LET SCRIPTURE INTERPRET SCRIPTURE

Read each passage in context. Notice how it strengthens, qualifies, or applies the chapter’s teaching.

- **1 Corinthians 13:4–7**
  Love is patient and kind, not self-seeking, and rejoices with the truth.
- **Ephesians 4:25–32**
  Speak truth, deal with anger quickly, and be kind and forgiving.
- **1 Thessalonians 4:3–8**
  God calls His people to holiness and honor in sexual conduct.

- **1 Corinthians 7:7, 32–35**
  Singleness and marriage are both gifts; singleness offers freedom for undivided devotion.
- **Proverbs 13:20**
  Walk with the wise and become wise.

Commentary Window · LEARN FROM THE CHURCH

> **From historic and modern Christian interpreters**
>
> **Dietrich Bonhoeffer** in *Life Together*, describes Christian community as a gift of God's grace rather than an ideal we demand of others. When we stop expecting people to be perfect, we can receive them as they are.
>
> **Elisabeth Elliot** in *Passion and Purity*, writes about years of waiting in which she learned to place her desires for love and marriage in God's hands. She treats both singleness and marriage as gifts to be received for His glory, not as rewards or punishments.

These are concise interpretive summaries, not quotations. Always test commentary against the biblical text itself.

Immersion Study · STAY WITH THE TRUTH

Boundaries Are Not Unloving

A boundary is simply a clear line about what you will and will not do. Jesus Himself withdrew to pray, said no to some requests, and confronted wrongdoing. Healthy boundaries protect relationships from resentment and protect you from harm. If a relationship involves abuse or threats to your safety, seek help from a trusted person and appropriate authorities right away.

People-Pleasing Is Not Biblical Love

People-pleasing tries to keep others happy at any cost, often by hiding the truth. Biblical love seeks the other person's good, even when that means an honest conversation. Ephesians 4:15 joins truth and love together; neither works well alone.

Dating With Purpose and Purity

Scripture calls for honor and self-control in relationships (1 Thessalonians 4:3–8). Purity is not only about avoiding certain actions; it is about treating the other person as a brother or sister in Christ whose good matters more than your desires. Shared faith and character matter more than chemistry alone.

Singleness Is Not a Waiting Room

Many young adults treat singleness as a holding pattern until real life begins. Paul saw it very differently. He called singleness a gift (1 Corinthians 7:7) and described the freedom it gives for undivided devotion to the Lord (7:32–35). Jesus Himself was single. Whether you hope to marry someday or not, this season is not second-best. Single believers belong fully to the family of God, and the church needs their friendship, service, and wisdom now — not someday.

False Belief vs. Biblical Truth · TEST THE ASSUMPTION

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
Loving someone means never saying no.	Love seeks a person's good, which sometimes requires honest boundaries.	
Forgiving means I must trust them again right away.	Forgiveness releases revenge; trust is rebuilt over time.	

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
My relationships are private and don't affect my faith.	The people closest to us shape who we become.	

Case Study · PUT IT IN REAL LIFE

The Pressure to Compromise

Sam has been dating Riley for six months. The relationship is fun, but he keeps feeling pressured to cross physical lines he committed to God that he would keep. When he brings it up, Riley says he is being judgmental and that "everyone does this." Sam is afraid of losing the relationship.

Dig deeper: *What does Colossians 3 say about what Sam should put on? How does biblical love differ from what he is feeling pressured into? What wise, honest step could he take?*

MY ANALYSIS

Personal Examination · DO NOT RUSH THIS PART

Pray before answering. Write what is true, not what sounds spiritual. You do not need to finish every question in one sitting.

1 **Which relationships encourage your spiritual growth?**

2 **How is biblical love different from people-pleasing?**

3 **How do forgiveness, reconciliation, and rebuilding trust differ?**

4 **Which virtue from Colossians 3:12 do you most need to put on?**

5 **Is there a relationship where you need a healthier boundary?**

6 **Who is someone you need to forgive, even if trust is not yet restored?**

7 **Whether you are single or dating, what qualities matter most to you in a close friend or a future spouse?**

8 **How do your friendships influence your choices?**

9 **Where might you be avoiding an honest conversation?**

10 **Who could you encourage this week, and how?**

> FOR GROUPS
>
> If you are meeting with others, discuss questions 2, 3, 5, and 7 together, along with the case study. Keep the rest for personal reflection during the week.

Scripture Mapping · TRACE THE THEME

Colossians 3:12–14

What are believers called to put on, and what binds it together?

1 Corinthians 13:4–7

Which description of love challenges you most?

Ephesians 4:25–32

List each “put off” and its matching “put on.”

Proverbs 13:20

How do companions shape us?

S.O.A.P. Study · STUDY FOR YOURSELF

STUDY PASSAGE

Colossians 3:12–14

S — SCRIPTURE

Write the verse or phrase that most arrests your attention.

O — OBSERVATION

What does the passage actually say? What do you learn about God, people, sin, grace, or obedience?

A — APPLICATION

What belief, response, habit, relationship, or decision should change because this is true?

P — PRAYER

Respond to God specifically rather than generally.

One Step Deeper · MOVE FROM INSIGHT TO OBEDIENCE

YOUR WEEKLY ANCHOR CHALLENGE

List relationships to encourage, repair, or set healthier boundaries in. Take one wise, appropriate action this week.

MY SPECIFIC ACTION / WHAT HAPPENED

WHAT COULD KEEP ME FROM FOLLOWING THROUGH?

WHO CAN ENCOURAGE OR HOLD ME ACCOUNTABLE?

CARRY THE WORD WITH YOU · MEMORY VERSE

Colossians 3:12–14

Read it. Write it. Say it aloud. Pray it back to God. Return to it whenever this week's theme comes up in real life.

WRITE THE VERSE

Chapter Review · STOP AND LISTEN

WHAT DID GOD'S WORD SHOW ME?

WHAT DID I LEARN ABOUT GOD?

WHAT TRUTH MUST REPLACE A LIE?

WHAT ACT OF OBEDIENCE COMES NEXT?

Guided Prayer

Lord, teach me to love others with truth, patience, and wisdom. Help me forgive as You have forgiven me, set healthy boundaries, and reflect Your grace in every relationship. Amen.

CONTINUE THE PRAYER IN YOUR OWN WORDS

CHAPTER 6 · COLOSSIANS 3:22–4:1

Faith in the Workplace

Work, Integrity, and Ambition

Drop Anchor

You may spend more waking hours at work than anywhere else during your twenties — first jobs, internships, side hustles, graduate school, or caring for a home. For many young adults, work feels either like the center of identity or like something to endure until the weekend.

Paul wrote Colossians 3:22–4:1 to bondservants and masters in the ancient world, a setting very different from modern employment. We need to be careful applying it. But the heart of the passage still speaks: whatever your work, do it wholeheartedly as for the Lord. **Honoring Christ through work involves integrity, diligence, humility, and service — and it does not make your career your identity.**

> **PRIMARY PASSAGE · READ BEFORE CONTINUING**
>
> **Colossians 3:22–4:1**

Read the primary passage slowly before continuing. On the first reading, notice repeated words and contrasts. On the second, ask what the text reveals about God. On the third, ask what it exposes, corrects, promises, or calls for in you.

FIRST OBSERVATIONS

Exposition & Meaning · DIG INTO THE TEXT

Work Was God's Idea

Before sin entered the world, God placed Adam in the garden "to work it and keep it" (Genesis 2:15). Work is not a curse in itself. It is part of what it means to bear God's image as people who create, cultivate, and care.

Working for an Audience of One

Paul tells workers to serve "not by way of eye-service, as people-pleasers, but with sincerity of heart, fearing the Lord" (3:22). Christ sees the work no one else notices. That changes how we handle unseen tasks and difficult bosses.

Read It in Context

Paul is addressing an unjust system he did not create, and he immediately reminds masters that they too have a Master in heaven (4:1). Scripture never endorses exploitation. Applying this passage today means faithful work and also the freedom to seek justice and use legitimate protections.

Salt and Light at Work

Jesus calls His followers salt and light (Matthew 5:13–16). Honesty when shortcuts are easy, kindness to difficult coworkers, and excellence in ordinary tasks all point others toward the God we serve.

Supporting Scriptures · LET SCRIPTURE INTERPRET SCRIPTURE

Read each passage in context. Notice how it strengthens, qualifies, or applies the chapter's teaching.

- **Genesis 2:15**
  God gave humanity meaningful work before the fall.
- **Proverbs 11:1**
  Dishonest scales are an abomination to the Lord; integrity delights Him.

- **Ephesians 6:5–9**
  A parallel passage addressing both workers and those in authority.
- **Matthew 5:13–16**
  Let your light shine so others see your good works and glorify God.
- **Exodus 20:8–11**
  Work is balanced with God-given rest.

Commentary Window · LEARN FROM THE CHURCH

> **From historic and modern Christian interpreters**
>
> **Tim Keller** in *Every Good Endeavor*, describes work as taking part in God's care for His world and serving our neighbors. He argues that the gospel frees us both from making work our identity and from treating it as meaningless.
>
> **Dorothy L. Sayers** in her essay "Why Work?", argued that the church should care about whether Christians do good work — that excellent work done honestly is itself a way of serving God.

These are concise interpretive summaries, not quotations. Always test commentary against the biblical text itself.

Immersion Study · STAY WITH THE TRUTH

When Ambition Goes Wrong

Ambition can be good — a desire to grow, contribute, and steward your abilities. It goes wrong when work becomes the place you find your worth, when you step on people to advance, or when success becomes the measure of God's favor. Ask: Am I working for Christ, or for my own name?

Integrity Under Pressure

Sooner or later, many people are asked to cut a corner — inflate a number, misreport time, cover for someone's dishonesty. Proverbs 11:1 shows God cares about honest dealings. Integrity may cost something. When pressured to do wrong, seek wise counsel, document what happened, and use appropriate channels for help.

Diligence and Rest Belong Together

God commanded work and rest. Hustle culture can make rest feel lazy, but Sabbath reminds us that the world does not depend on our output. Rest is an act of trust. A sustainable rhythm honors God more than burnout does.

False Belief vs. Biblical Truth · TEST THE ASSUMPTION

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
My job is who I am.	Work is a calling, not my identity; I belong to Christ.	
Small dishonesty at work doesn't matter.	God delights in honest dealing in every detail.	
Rest is wasted time.	Rest is God's gift and an act of trust in His provision.	

Case Study · PUT IT IN REAL LIFE

The Request to Fudge the Numbers

Diego's supervisor asks him to adjust a report so a project looks on schedule. "Everyone does it," the supervisor says. Diego needs this job to pay rent and loans, and he worries that refusing will make him a target.

Dig deeper: *What does Colossians 3:23 suggest about whose approval matters most here? What wise, honest options does Diego have? What support or protections might he seek?*

MY ANALYSIS

Personal Examination · DO NOT RUSH THIS PART

Pray before answering. Write what is true, not what sounds spiritual. You do not need to finish every question in one sitting.

1 What does working for Christ mean in practice?

2 **How can ambition become unhealthy?**

3 **How do diligence and rest fit together?**

4 **What tasks at work or school do you tend to do only when someone is watching?**

5 **Where have you felt pressure to compromise your integrity?**

6 **How do you treat the coworkers or classmates who are hardest to like?**

7 **What would a healthier boundary between work and rest look like for you?**

8 **How do you measure success right now?**

9 **In what ways could your work serve others?**

10 **How might your conduct at work point someone toward Christ?**

> **FOR GROUPS**
>
> If you are meeting with others, discuss questions 1, 5, 7, and 9 together, along with the case study. Keep the rest for personal reflection during the week.

Scripture Mapping · TRACE THE THEME

Colossians 3:22–4:1

What does Paul say to both workers and masters?

Genesis 2:15

What was humanity's original assignment?

Matthew 5:13–16

What is the purpose of letting our light shine?

Exodus 20:8–11

Why does God command rest?

S.O.A.P. Study · STUDY FOR YOURSELF

STUDY PASSAGE

Colossians 3:23–24

S — SCRIPTURE

Write the verse or phrase that most arrests your attention.

O — OBSERVATION

What does the passage actually say? What do you learn about God, people, sin, grace, or obedience?

A — APPLICATION

What belief, response, habit, relationship, or decision should change because this is true?

P — PRAYER

Respond to God specifically rather than generally.

One Step Deeper · MOVE FROM INSIGHT TO OBEDIENCE

YOUR WEEKLY ANCHOR CHALLENGE

Choose one concrete practice this week: avoid a shortcut, prepare well for a task, encourage a colleague, or set a better boundary between work and rest.

MY SPECIFIC ACTION / WHAT HAPPENED

WHAT COULD KEEP ME FROM FOLLOWING THROUGH?

WHO CAN ENCOURAGE OR HOLD ME ACCOUNTABLE?

CARRY THE WORD WITH YOU · MEMORY VERSE

Colossians 3:23–24

Read it. Write it. Say it aloud. Pray it back to God. Return to it whenever this week's theme comes up in real life.

WRITE THE VERSE

Chapter Review · STOP AND LISTEN

WHAT DID GOD'S WORD SHOW ME?

WHAT DID I LEARN ABOUT GOD?

WHAT TRUTH MUST REPLACE A LIE?

WHAT ACT OF OBEDIENCE COMES NEXT?

Guided Prayer

Heavenly Father, grant me integrity under pressure, diligence in responsibility, and wisdom in rest. May my work serve others and my conduct honor Jesus. Amen.

CONTINUE THE PRAYER IN YOUR OWN WORDS

CHAPTER 7 · MATTHEW 6:19–34

Faithful With What God Provides

Money, Debt, Generosity, and Contentment

Drop Anchor

For many young adults, money becomes real for the first time: rent, student loans, car payments, groceries, insurance, and the constant pull to spend on what everyone else seems to have. Money can quickly become a source of anxiety, pride, or envy.

Jesus talks about money often, and in Matthew 6 He connects it directly to the heart. Where your treasure is, your heart will be. He also speaks to anxiety: your Father knows what you need. **Jesus calls His followers to treasure God's kingdom above possessions while practicing thoughtful stewardship, generosity, and contentment.**

PRIMARY PASSAGE · READ BEFORE CONTINUING

Matthew 6:19–34

Read the primary passage slowly before continuing. On the first reading, notice repeated words and contrasts. On the second, ask what the text reveals about God. On the third, ask what it exposes, corrects, promises, or calls for in you.

FIRST OBSERVATIONS

Exposition & Meaning · DIG INTO THE TEXT

Treasure Reveals the Heart

Jesus contrasts treasures on earth, which decay and can be stolen, with treasures in heaven (6:19–21). How we spend, save, and give shows what we truly value.

No One Can Serve Two Masters

Money is a useful servant but a demanding master (6:24). Jesus does not say money is evil; He says it cannot share the throne with God.

Do Not Be Anxious

Jesus points to birds and flowers to show the Father's care (6:25–32). Trusting God does not mean ignoring bills. It means working and planning without letting fear rule us.

Seek First the Kingdom

When God's kingdom comes first (6:33), money takes its proper place: a tool for provision, generosity, and service rather than a source of identity or security.

Supporting Scriptures · LET SCRIPTURE INTERPRET SCRIPTURE

Read each passage in context. Notice how it strengthens, qualifies, or applies the chapter's teaching.

- **Proverbs 21:5**
  The plans of the diligent lead to abundance; haste leads to poverty.
- **Luke 12:15**
  Life does not consist in the abundance of possessions.
- **1 Timothy 6:6–10**
  Godliness with contentment is great gain; the love of money leads to harm.
- **2 Corinthians 9:6–8**
  God loves a cheerful giver and is able to provide all we need.
- **Proverbs 22:7**

The borrower becomes the lender's slave; debt limits future freedom.

Commentary Window · LEARN FROM THE CHURCH

> **From historic and modern Christian interpreters**
>
> **John Wesley** in his sermon "The Use of Money," summarized Christian stewardship as gaining all you honestly can, saving all you can, and giving all you can.
>
> **Randy Alcorn** in *The Treasure Principle*, builds on Matthew 6:19–21: we cannot take our money with us, but we can send it ahead by giving generously to what God is doing. Giving loosens money's grip on the heart.

These are concise interpretive summaries, not quotations. Always test commentary against the biblical text itself.

Immersion Study · STAY WITH THE TRUTH

A Budget Is a Tool for Faithfulness

A budget is simply telling your money where to go instead of wondering where it went. Planning is not a lack of faith; Proverbs 21:5 commends diligent planning. A simple spending plan can reduce anxiety and create room for generosity. For specific advice about debt, taxes, or investing, a qualified financial professional can help.

Facing Debt Without Shame

Debt is not a sin in itself, but Scripture is realistic about it: "the borrower is the slave of the lender" (Proverbs 22:7). Debt spends future freedom today, and righteous people pay what they owe (Psalm 37:21). If you carry student loans, a car payment, or credit cards, start by listing every balance, interest rate, and minimum payment — seeing it clearly is often the hardest step. Stop adding new consumer debt, pay every minimum faithfully, and put any extra toward one balance at a time. Shame keeps people avoiding their

statements; grace lets you face them. A trusted mentor or a nonprofit credit counselor can help you make a plan.

Contentment Is Learned

Paul says he learned contentment in plenty and in want (Philippians 4:11–12). Contentment is not laziness or a lack of goals. It is freedom from needing more in order to be at peace. Gratitude for what you have weakens the grip of what you lack.

Hardship Is Not Always a Faith Problem

Some financial struggles come from unwise choices; many come from circumstances outside our control — illness, job loss, rising costs. Scripture never says poverty proves weak faith. Believers are called to help one another, and asking for help is not failure.

False Belief vs. Biblical Truth · TEST THE ASSUMPTION

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
If I trust God, I don't need a budget.	Trust and wise planning work together.	
More money will finally make me secure.	Security is found in God, not in possessions.	
I'll start giving once I have extra.	Generosity is a heart posture that can begin with little.	
My debt is too embarrassing to talk about.	Grace lets me face my finances honestly and ask for wise help.	

Case Study · PUT IT IN REAL LIFE

The First Paycheck

Taylor just started a first full-time job. After rent, a car payment, and student loans, there is less left than expected. Friends keep inviting Taylor on trips and dinners, and Taylor has started putting them on a credit card to keep up.

Dig deeper: *What is Taylor's treasure revealing? What would a simple spending plan look like? How could Taylor practice generosity and contentment even with a tight budget?*

MY ANALYSIS

Personal Examination · DO NOT RUSH THIS PART

Pray before answering. Write what is true, not what sounds spiritual. You do not need to finish every question in one sitting.

1 What does your spending reveal about your priorities?

2 **How is contentment different from a lack of ambition?**

3 **How can planning and generosity fit together?**

4 **What financial worry takes up the most space in your mind?**

5 **Where are you tempted to spend to keep up with others?**

6 **What would it look like to “seek first the kingdom” with your money?**

7 **How do you feel about debt, and why?**

8 **What is one way you could give generously this month, even in a small way?**

9 **Who could you talk with about money honestly and wisely?**

10 **What are you thankful for that money cannot buy?**

> **FOR GROUPS**
>
> If you are meeting with others, discuss questions 1, 4, 5, and 8 together, along with the case study. Keep the rest for personal reflection during the week.

Scripture Mapping · TRACE THE THEME

Matthew 6:19–24

What does Jesus say about treasure and masters?

Matthew 6:25–34

What reasons does Jesus give not to be anxious?

1 Timothy 6:6–10

What is great gain, and what is the danger?

2 Corinthians 9:6–8

What attitude does God love in giving?

S.O.A.P. Study · STUDY FOR YOURSELF

STUDY PASSAGE

Matthew 6:19–21

S — SCRIPTURE

Write the verse or phrase that most arrests your attention.

O — OBSERVATION

What does the passage actually say? What do you learn about God, people, sin, grace, or obedience?

A — APPLICATION

What belief, response, habit, relationship, or decision should change because this is true?

P — PRAYER

Respond to God specifically rather than generally.

One Step Deeper · MOVE FROM INSIGHT TO OBEDIENCE

YOUR WEEKLY ANCHOR CHALLENGE

Create a simple monthly spending plan covering income, essential needs, obligations, savings, generosity, and discretionary spending.

MY SPECIFIC ACTION / WHAT HAPPENED

WHAT COULD KEEP ME FROM FOLLOWING THROUGH?

WHO CAN ENCOURAGE OR HOLD ME ACCOUNTABLE?

CARRY THE WORD WITH YOU · MEMORY VERSE

Matthew 6:19–21

Read it. Write it. Say it aloud. Pray it back to God. Return to it whenever this week's theme comes up in real life.

WRITE THE VERSE

Chapter Review · STOP AND LISTEN

WHAT DID GOD'S WORD SHOW ME?

WHAT DID I LEARN ABOUT GOD?

WHAT TRUTH MUST REPLACE A LIE?

WHAT ACT OF OBEDIENCE COMES NEXT?

Guided Prayer

Father, everything I have comes from You. Help me use Your provision wisely. Guard me against greed and anxiety, and grow in me a grateful, generous, and content heart. Amen.

CONTINUE THE PRAYER IN YOUR OWN WORDS

CHAPTER 8 · JAMES 1:2–12

Anchored Through Every Storm

Perseverance and Enduring Hope

Drop Anchor

Storms come to everyone: grief, illness, a breakup, a lost job, prayers that seem unanswered, seasons of loneliness or doubt. Many young adults face their first major trials without the support systems they had growing up.

James wrote to believers scattered and under pressure. He does not pretend trials are pleasant. He invites them to see trials through a different lens: tested faith produces steadfastness, and God gives wisdom generously to those who ask. **Perseverance does not mean denying suffering; it means trusting Christ and seeking God's wisdom through trials.**

> **PRIMARY PASSAGE · READ BEFORE CONTINUING**
>
> **James 1:2–12**

Read the primary passage slowly before continuing. On the first reading, notice repeated words and contrasts. On the second, ask what the text reveals about God. On the third, ask what it exposes, corrects, promises, or calls for in you.

FIRST OBSERVATIONS

Exposition & Meaning · DIG INTO THE TEXT

Count It All Joy

James' call to "count it all joy" (1:2) is not a demand to feel happy about pain. It is a decision to view trials in light of what God is doing — growing steadfastness and maturity in us.

Steadfastness Produces Maturity

Endurance is not passive waiting. It is faith that keeps holding on, and James says it leads to being "perfect and complete, lacking in nothing" (1:4).

Ask for Wisdom

In trials we often do not know what to do. James promises that God gives wisdom generously and without reproach (1:5). You can bring your confusion to Him honestly.

The Crown of Life

James ends with a promise: the one who remains steadfast will receive the crown of life (1:12). Present suffering is real, but it is not the end of the story.

Supporting Scriptures · LET SCRIPTURE INTERPRET SCRIPTURE

Read each passage in context. Notice how it strengthens, qualifies, or applies the chapter's teaching.

- **Romans 5:1–5**
  Suffering produces endurance, character, and hope that does not disappoint.
- **2 Corinthians 4:7–18**
  Afflicted but not crushed; our light momentary affliction prepares eternal glory.
- **John 16:33**
  In the world you will have tribulation, but take heart; Jesus has overcome the world.
- **Hebrews 12:1–3**
  Run with endurance, looking to Jesus, the founder and perfecter of our faith.

- **Psalm 13**
  An honest lament that moves from “How long?” to trust.

Commentary Window · LEARN FROM THE CHURCH

> **From historic and modern Christian interpreters**
>
> **Matthew Henry** observes on James 1 that trials are permitted for the testing and strengthening of faith, and that God’s generous wisdom is available to every believer who asks in faith.
>
> **Charles Spurgeon** who himself suffered from depression and chronic illness, often preached that God’s presence is especially near to His people in their afflictions, and that hope in Christ can coexist with deep sorrow.

These are concise interpretive summaries, not quotations. Always test commentary against the biblical text itself.

Immersion Study · STAY WITH THE TRUTH

Perseverance Is Not Pretending

Some Christians feel they must look fine to prove their faith is strong. The Psalms show a different way: honest lament that brings confusion, anger, and grief directly to God. Psalm 13 begins with “How long, O Lord?” and still ends in trust. Your honesty is not a lack of faith.

Wise Perseverance Includes Help

Seeking counseling, medical care, practical support, or safety is not a failure of faith. God often provides help through people. If you are in crisis or thinking about harming yourself, reach out right away: in the U.S., call or text 988, the Suicide and Crisis Lifeline.

Hope Has a Name

Christian hope is not optimism that circumstances will improve. It rests on Jesus, who has overcome the world (John 16:33). This brings the series full circle: the anchor that holds in every storm is fixed in Christ, not in how the storm turns out.

False Belief vs. Biblical Truth · TEST THE ASSUMPTION

POSSIBLE FALSE BELIEF	BIBLICAL CORRECTION	WHERE DO I SEE THIS IN MYSELF?
Strong Christians don't struggle.	Faithful believers in Scripture lamented, grieved, and asked hard questions.	
If I'm suffering, God must be punishing me.	Trials are not proof of God's anger; they can be used to grow steadfast faith.	
Asking for help means I lack faith.	God often provides help through people, counsel, and care.	

Case Study · PUT IT IN REAL LIFE

Prayers That Seem Unanswered

Jamie has prayed for months about a parent's serious illness. Nothing seems to change. Jamie still goes to church but feels numb, and wonders whether it is wrong to feel angry at God. Friends keep saying, "Everything happens for a reason," which only makes it worse.

Dig deeper: *What does James 1 offer Jamie? How might Psalm 13 give Jamie permission to pray honestly? How could Christian friends support Jamie better?*

MY ANALYSIS

Personal Examination · DO NOT RUSH THIS PART

Pray before answering. Write what is true, not what sounds spiritual. You do not need to finish every question in one sitting.

1 How does biblical perseverance differ from pretending to be fine?

2 **What can trials teach us about our need for wisdom?**

3 **How can Christian community support someone who is suffering?**

4 **What storm are you facing right now, or have you faced recently?**

5 **How do you usually respond when prayers seem unanswered?**

6 **What would an honest prayer of lament sound like from you?**

7 **Where do you need God’s wisdom most right now?**

8 **Who has walked with you through a hard season, and what did they do that helped?**

9 **What practical help might you need to seek?**

10 **How has this series changed what you anchor your life to?**

> FOR GROUPS
>
> If you are meeting with others, discuss questions 1, 3, 5, and 10 together, along with the case study. Keep the rest for personal reflection during the week.

Scripture Mapping · TRACE THE THEME

James 1:2–12

Trace the progression from trial to steadfastness to maturity to reward.

Romans 5:1–5

What does suffering produce, step by step?

2 Corinthians 4:7–18

What contrasts does Paul draw between what is seen and unseen?

Psalm 13

How does the psalmist move from complaint to trust?

S.O.A.P. Study · STUDY FOR YOURSELF

STUDY PASSAGE

James 1:2–5

S — SCRIPTURE

Write the verse or phrase that most arrests your attention.

O — OBSERVATION

What does the passage actually say? What do you learn about God, people, sin, grace, or obedience?

A — APPLICATION

What belief, response, habit, relationship, or decision should change because this is true?

P — PRAYER

Respond to God specifically rather than generally.

One Step Deeper · MOVE FROM INSIGHT TO OBEDIENCE

YOUR WEEKLY ANCHOR CHALLENGE

Complete the Anchored for Life commitment at the end of this workbook, summarizing your foundation, identity, spiritual habits, priorities, and hope. Share it with a trusted mentor.

MY SPECIFIC ACTION / WHAT HAPPENED

WHAT COULD KEEP ME FROM FOLLOWING THROUGH?

WHO CAN ENCOURAGE OR HOLD ME ACCOUNTABLE?

CARRY THE WORD WITH YOU · MEMORY VERSE

James 1:2–5

Read it. Write it. Say it aloud. Pray it back to God. Return to it whenever this week's theme comes up in real life.

WRITE THE VERSE

Chapter Review · STOP AND LISTEN

WHAT DID GOD'S WORD SHOW ME?

WHAT DID I LEARN ABOUT GOD?

WHAT TRUTH MUST REPLACE A LIE?

WHAT ACT OF OBEDIENCE COMES NEXT?

Guided Prayer

Lord Jesus, hold me close when trials come. Give me wisdom, courage, and the help I need, and keep my hope anchored in Your promises until the day I see You face to face. Amen.

CONTINUE THE PRAYER IN YOUR OWN WORDS

AFTER THE EIGHT WEEKS

My Anchored for Life Commitment

The purpose of this workbook is not a short burst of inspiration. Gather what God has shown you over these eight weeks into one honest commitment — then share it with a trusted mentor, pastor, or friend who will pray for you and ask how it is going.

My foundation and priorities

FOUNDATION

What is my hope built on? Where am I tempted to look for security instead?

IDENTITY

What is true of me in Christ that I need to keep believing?

SPIRITUAL RHYTHM

What realistic daily and weekly habits will keep me rooted in Jesus?

PURPOSE

Where will I serve with what God has already placed in my hands?

RELATIONSHIPS

Which relationships will I invest in, repair, or set healthier boundaries in?

WORK & MONEY

How will I honor Christ in my work, spending, saving, and giving?

HOPE IN THE STORM

When the next hard season comes, what truth and which people will I turn to?

My Covenant

Complete this in your own words: “By God’s grace, I will build my life on Jesus Christ. I will keep my hope anchored in His promises, stay rooted in His Word, love the people He gives me, work and steward faithfully, and hold on to Him through every storm.”

MY COVENANT

WHO I WILL SHARE THIS WITH, AND WHEN

HOPE THAT HOLDS

We have this as a sure and steadfast anchor of the soul, a hope that enters into the inner place behind the curtain, where Jesus has gone as a forerunner on our behalf. **Hebrews 6:19–20**

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If anything in this study brings something heavy to the surface, we would be honored to pray for you. Requests may be submitted anonymously. **Ask for prayer**.

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