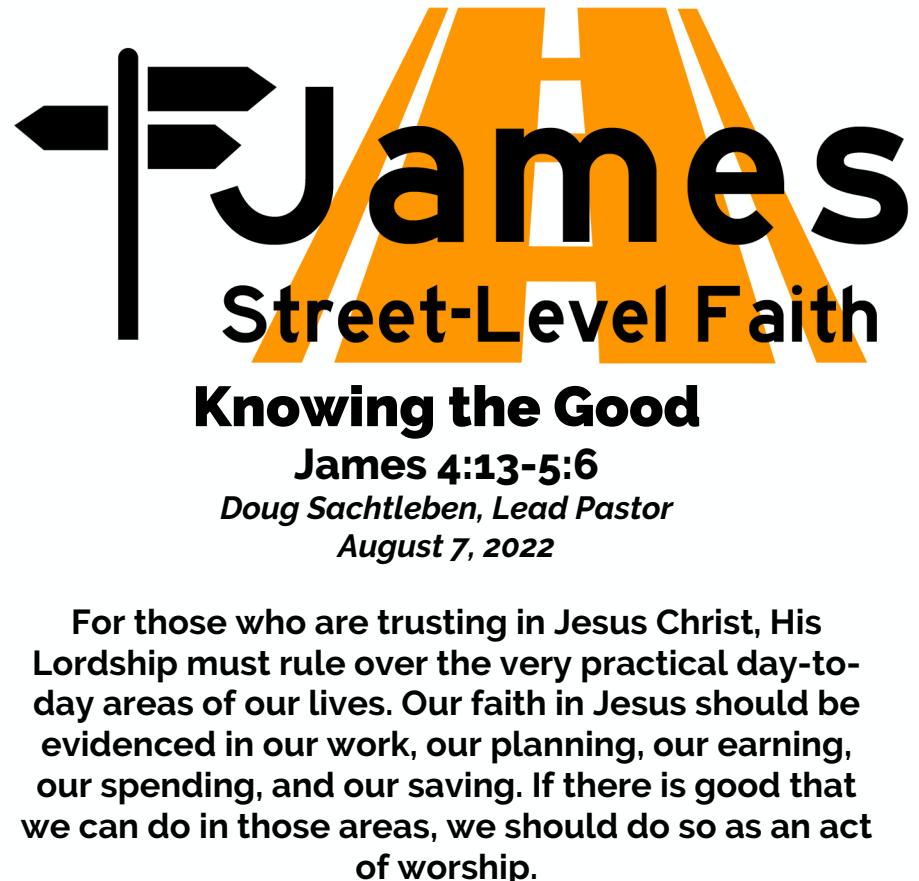


## Questions

1. Are there ways in which you have planned, earned, spent, and saved without considering the Lord's glory or His will?
2. How does James' teaching about two kinds of wisdom (3:13-18) inform His instruction about our planning, earning, and saving?
3. Does the Bible forbid planning? What does it forbid when it comes to planning and what should guide your planning?
4. What is one practical way that you can change the way you think about and hold onto the plans you've made?
5. How have you recently responded when plans that you had made were suddenly upended? How did you treat the person that caused them to change?
6. Are there ways in which you have struggled with hoarding, cheating, or indulging?
7. How does James 4:17 raise the standard for you when it comes to your earning, spending, and saving?
8. What's one way that you can show more gratitude to the Lord and humility before Him when it comes to your money?

*After each service, if you need prayer,  
someone will be available up front to pray with or for you.*

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As God calls me to examine my planning, my work, my earning, my spending, and my saving, He is always concerned about my heart. WHY am I doing these things? What wisdom governs my decisions about such things? Whose delight is primary in how I handle these practical, day-to-day matters?

The root of James 4:13-5:6 is the lesson about two kinds of wisdom in James 3:13-18.

**Making Plans with Jesus as Lord (4:13-16)**

**Spending, Earning, and Saving with Jesus as Lord (5:1-6)**

**Warnings against:  
Hoardings**

**Cheating**

**Indulging**

James 4:17 raises the bar for believers. We cannot be satisfied with our society's bottom-line principles concerning wealth. If there is good that is within our ability to do, we are called to do so.

**The Linchpin of this Passage (4:17)**