



**NBJ 102**

**Nothing But Jesus  
In My Spiritual Maturity**

**PARTICIPANT GUIDE**

# Welcome

NBJ 102: Nothing But Jesus in my Spiritual Maturity is the second class in Reach Church's Membership Track, which consists of four basic classes. This class will focus on developing spiritual maturity in your own life. You will learn the following elements on how to develop your own spiritual maturity.

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# INTRODUCTION

## Overview of Spiritual Maturity

In the unity of the common faith and common knowledge of the Son of God, we arrive at real maturity—that measure of development which is meant by the “fullness of Christ.”

EPHESIANS 4:13 (PHILLIPS)

Spiritual maturity is \_\_\_\_\_.

For from the very beginning God decided that those who came to him . . . should become like his Son.

ROMANS 8:29 (TLB)

## Facts about Spiritual Maturity

1. It's not automatic.

You have been Christians a long time now, and you ought to be teaching others, but instead . . . you need someone to teach you . . . When a person is still living on milk it shows he isn't very far along in the Christian life . . . He is still a baby Christian!

HEBREWS 5:12-13 (TLB)

2. It's a process. There are no shortcuts to spiritual maturity.

Continue to grow in the grace and knowledge of our Lord and Savior Jesus Christ.

2 PETER 3:18 (GNT)

3. It takes time.

Take time and trouble to keep yourself spiritually fit.

1 TIMOTHY 4:7 (PHILLIPS)

4. It takes discipline.

Discipline yourself for the purpose of godliness.

1 TIMOTHY 4:7 (NASB)

## HABIT ONE

# Daily Time in God's Word

The whole Bible was given to us by inspiration from God and is useful to teach us what is true and to make us realize what is wrong in our lives; it straightens us out and helps us do what is right. It is God's way of making us well prepared at every point, fully equipped to do good to everyone.

2 TIMOTHY 3:16-17 (TLB)

# SIX WAYS TO GET A GRASP OF THE BIBLE

## 1. Hear God's Word

So faith comes by hearing, and hearing by the word of God.

ROMANS 10:17 (WEB)

PROBLEM: We forget \_\_\_\_\_% of what we hear after 72 hours!

### How to Improve Your Hearing

- Be ready and eager to hear God.

"He who has ears to hear, let him hear."

LUKE 8:8 (NIV84)

- Deal with attitudes that prevent hearing God.

"Therefore consider carefully how you listen."

LUKE 8:18 (NIV)

A closed mind	Is fear, pride, or bitterness preventing me from hearing God?
A superficial mind	Am I really serious about wanting to hear God speak? "I really don't care about any of this. It's just not that important to me."
A preoccupied mind	Am I too busy and concerned with other things to concentrate on what God has to say?

- Confess any sin in your life.

So get rid of all the filth and evil in your lives, and humbly accept the word God has planted in your hearts, for it has the power to save your souls.

JAMES 1:21 (NLT)

- Take notes on what you hear.

We must pay more careful attention, therefore, to what we have heard, so that we do not drift away.

HEBREWS 2:1 (NIV84)

- Act on what you hear!

But if you look closely into the perfect law that sets people free, and keep on paying attention to it and do not simply listen and then forget it, but put it into practice—you will be blessed by God in what you do.

JAMES 1:25 (GNT)

## 2. Read God's Word

Happy is the one who reads this book . . . and obey[s] what is written in this book!

REVELATION 1:3 (GNT)

How often should I read God's Word? \_\_\_\_\_

He should keep it with him all the time and read from it every day of his life. Then he will learn to respect the Lord his God, and he will obey all the teachings and commands.

DEUTERONOMY 17:19 (NCV)

## 3. Study God's Word

They accepted the message most eagerly and studied the scriptures every day.

ACTS 17:11 (PHILLIPS)

Work hard so God can say to you, "Well done." Be a good workman, one who does not need to be ashamed when God examines your work. Know what his Word says and means.

2 TIMOTHY 2:15 (TLB)

The secret of effective Bible study is knowing how to \_\_\_\_\_

\_\_\_\_\_.

## 4. Memorize God's Word

Guard my words as your most precious possession. Write them down, and also keep them deep within your heart.

PROVERBS 7:2-3 (TLB)

### Benefits of Memorizing Scripture

- It helps me resist temptation.

I have hidden your word in my heart that I might not sin against you.

PSALM 119:11 (NIV)

- It helps me make wise decisions.

Your word is a lamp to guide me and a light for my path.

PSALM 119:105 (GNT)

- It strengthens me when I'm under stress.

Your promises to me . . . are my only hope. They give me strength in all my troubles; how they refresh and revive me!

PSALM 119:49-50 (TLB)

- It comforts me when I'm sad.

You spoke to me, and I listened to every word. I belong to you, Lord God Almighty, and so your words filled my heart with joy and happiness.

JEREMIAH 15:16 (GNT)

- It helps me witness to unbelievers.

Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have. But do this with gentleness and respect.

1 PETER 3:15 (NIV)

### TIPS FOR MEMORIZING A VERSE

1. Pick a verse that speaks to you.
2. Say the reference before and after the verse.
3. Read the verse aloud many times. Record it!
4. Break the verse into natural phrases.
5. Emphasize key words when quoting the verse.
6. Write down the verse and erase a word at a time.
7. Write out the verse on a flash card.
8. Carry some cards with you at all times for review.
9. Display your verses in prominent places.

## SCRIPTURE MEMORY COURSE<sup>1</sup>

The following verses suggest a “balance” in Scripture memory. The verses selected are key in understanding the foundations of the Christian life and growth. Do not feel tied down to this suggested list. This is only a tool to lead you in an understanding of the importance of memorizing “key” verses.

### LIVE THE NEW LIFE

Christ the Center	2 Corinthians 5:17; Galatians 2:20
Obedience to Christ	Romans 12:1; John 14:21
The Word	2 Timothy 3:16; Joshua 1:8
Prayer	John 15:7; Philippians 4:6–7
Fellowship	Matthew 18:20; Hebrews 10:24
Witnessing	Matthew 4:19; Romans 1:16

### PROCLAIM CHRIST

All Have Sinned	Romans 3:23; Isaiah 53:6
Sin’s Penalty	Romans 6:23; Hebrews 9:27
Christ Paid the Penalty	Romans 5:8; 1 Peter 3:18
Salvation Not by Works	Ephesians 2:8–9; Titus 3:5
Must Receive Christ	John 1:12; Revelation 3:20
Assurance of Salvation	1 John 5:13; John 5:24

### RELY ON GOD’S RESOURCES

His Spirit	1 Corinthians 3:16; 1 Corinthians 2:12
His Strength	Isaiah 41:10; Philippians 4:13
His Faithfulness	Lamentations 3:22; Numbers 23:19
His Peace	Isaiah 26:3; 1 Peter 5:7
His Provision	Romans 8:32; Philippians 4:19
His Help in Temptation	Hebrews 2:18; Psalm 119:9

### BE CHRIST’S DISCIPLE

Put Christ First	Matthew 6:33; Luke 9:23
Separate from the World	1 John 2:15–16; Romans 12:2
Be Steadfast	1 Corinthians 15:58; Hebrews 12:3
Serve Others	Mark 10:45; 2 Corinthians 4:5
Give Generously	Proverbs 3:9–10; 2 Corinthians 9:6–7
Develop World Vision	Acts 1:8; Matthew 28:19–20

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<sup>1</sup> *Topical Memory System*, by The Navigators, copyright © 2006. All rights reserved.



## 5. Meditate on God's Word

[Those who are] always meditating on his laws . . . are like trees along a river bank bearing luscious fruit . . . [They] shall never wither, and all they do shall prosper.

PSALM 1:2-3 (TLB)

Meditation is \_\_\_\_\_ about a Bible verse that speaks to you, in order to apply its truth in your own life.

### Why Meditate on Scripture?

- It is the key to becoming like Christ.

Be careful how you think; your life is shaped by your thoughts.

PROVERBS 4:23 (GNT)

Do not conform to the pattern of this world, but be transformed by the renewing of your mind.

ROMANS 12:2 (NIV)

And we all, who with unveiled faces contemplate the Lord's glory, are being transformed into his image with ever-increasing glory, which comes from the Lord, who is the Spirit.

2 CORINTHIANS 3:18 (NIV)

- It is the key to answered prayer.

"But if you live your life in me, and my words live in your hearts, you can ask for whatever you like and it will come true for you."

JOHN 15:7 (PHILLIPS)

- It is the key to successful living.

Meditate on it [the Word] day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.

JOSHUA 1:8 (NIV84)

## 6. Apply God's Word

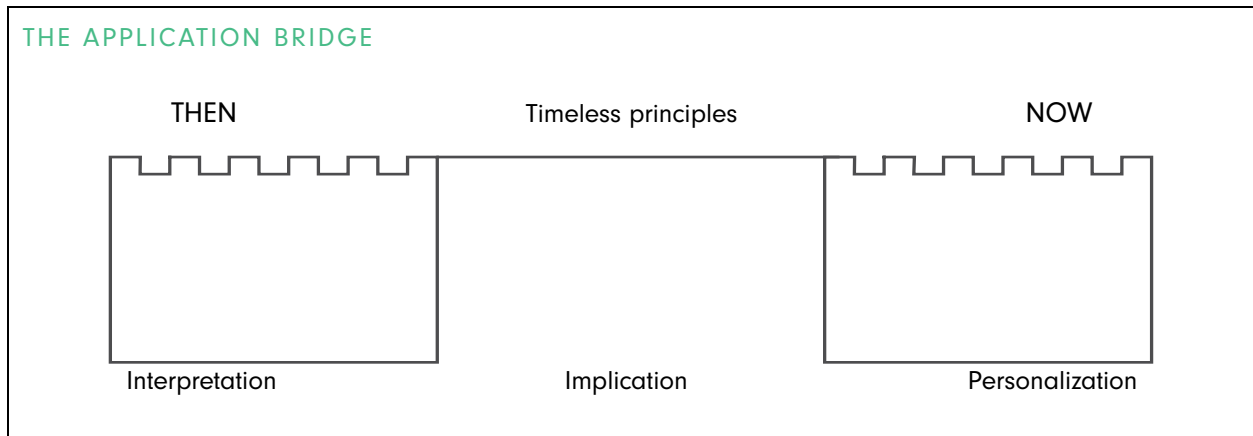
Do not deceive yourselves by just listening to his word; instead, put it into practice.

JAMES 1:22 (GNT)

"Whoever practices and teaches these commands will be called great in the kingdom of heaven."

MATTHEW 5:19 (NIV)

## How to Apply Scripture



First ask: What did it mean to the original hearers?

Then ask: What is the underlying timeless principle?

Then ask: Where or how could I practice that principle?

Write out a sentence that describes a project or action you will take to apply the truth.

Most applications will focus on one of the three \_\_\_\_\_:

with \_\_\_\_\_, with \_\_\_\_\_, with \_\_\_\_\_.

## HABIT TWO

# Prayer

## TALKING WITH GOD

*Base your happiness on your hope in Christ. When trials come endure them patiently, steadfastly maintain the habit of prayer.*

ROMANS 12:12 (PHILLIPS)

# USE THE MODEL JESUS GAVE US

*"This, then, is how you should pray."*

MATTHEW 6:9 (NIV)

## *The Six Parts of Prayer*

1. **Praise:** I begin by \_\_\_\_\_.

*"Our Father in heaven, hallowed be your name."*

MATTHEW 6:9 (NIV)

### TWO KINDS OF PRAISE

#### ADORATION

Praising god for *who* he is.

#### THANKSGIVING

Praising god for *what he has* done.

*Enter into His gates with thanksgiving, And into His courts with praise.  
Be thankful to Him, and bless His name.*

PSALM 100:4 (NKJV)

**KEY** \_\_\_\_\_ **is the basis for our boldness in making requests in prayer. We ask with faith when we ask according to God's character. God answers the prayers that acknowledge who he is!**

- Remind yourself and affirm the promises God has made that are contained in the meaning of his names. (See Prayer Guide 2, page 40.)
- Make a list of all that you are thankful for and review it when you pray. (See Prayer Guide 3, page 41.)

2. **Purpose:** I commit myself \_\_\_\_\_.

*"Your kingdom come, your will be done, on earth as it is in heaven."*

MATTHEW 6:10 (NIV)

Pray for God's will to be done in your family, your church, your ministry, your job, your future, your city, your nation, your world.

*Offer yourselves as a living sacrifice to God, dedicated to his service and pleasing to him. This is the true worship that you should offer.*

ROMANS 12:1 (GNT)

**3. Provision: I ask God to \_\_\_\_\_.**

*"Give us today our daily bread."*

MATTHEW 6:11 (NIV)

- What needs can I pray about? \_\_\_\_\_

*And it is he who will supply all your needs from his riches in glory because of what Christ Jesus has done for us.*

PHILIPPIANS 4:19 (TLB)

*Since he did not spare even his own Son for us but gave him up for us all, won't he also surely give us everything else?*

ROMANS 8:32 (TLB)

*You do not have because you do not ask God.*

JAMES 4:2 (NIV)

*Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God.*

PHILIPPIANS 4:6 (NIV84)

**4. Pardon: I ask God to \_\_\_\_\_.**

*"Forgive us our debts."*

MATTHEW 6:12 (NIV)

### FOUR STEPS TO FORGIVENESS

**Step 1: Ask the Holy Spirit to \_\_\_\_\_ every sin.**

*Examine me, O God, and know my mind; test me, and discover my thoughts. Find out if there is any evil in me.*

PSALM 139:23-24 (GNT)

**Step 2: Confess each sin \_\_\_\_\_.**

*You will never succeed in life if you try to hide your sins. Confess them and give them up; then God will show mercy to you.*

PROVERBS 28:13 (GNT)

**Step 3: Make \_\_\_\_\_ to others when necessary.**

*"[When] you remember that your brother has something against you . . . go at once and make peace with [him], and then come back and offer your gift to God."*

MATTHEW 5:23, 24 (GNT)

**Step 4: By faith, \_\_\_\_\_ God's forgiveness.**

*If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.*

1 JOHN 1:9 (NIV)

**5. People: I pray for \_\_\_\_\_.**

*"As we also have forgiven our debtors."*

MATTHEW 6:12 (NIV)

*Pray much for others; plead for God's mercy upon them; give thanks for all he is going to do for them.*

1 TIMOTHY 2:1 (TLB)

Scriptures below will help you pray for others:

- Ephesians 1:15-19
- Colossians 1:3-12
- Thessalonians 1:2-3
- Thessalonians 1:11-12

**6. Protection: I ask for \_\_\_\_\_ and \_\_\_\_\_.**

*"And lead us not into temptation, but deliver us from the evil one."*

MATTHEW 6:13 (NIV)

*The Spirit who is in you is more powerful than the spirit in those who belong to the world.*

1 JOHN 4:4 (GNT)



## PRAYER GUIDE 2: THE NAMES OF GOD

Did you know that God has several names? They are all in the Bible, and each name describes a facet of his character. You can take each of these eight names and focus individually on what God is really like! Pray the names of God as affirmations of praise!

### EIGHT HEBREW NAMES OF GOD DECLARE WHO GOD IS

Jehovah-Shammah	God is present with me. Ezekiel 48:35 You are here! I am never alone!
Jehovah-Rohi	God is my shepherd. Psalm 23:1 You lead me and feed me and protect me!
Jehovah-Jireh	God is my provider. Genesis 22:14 You see what I need before I even ask!
Jehovah-Rophe	God is my healer. Exodus 15:26 You can heal my body, emotions, and relationships!
Jehovah-Tsidkenu	God is my righteousness. Jeremiah 23:6 You accept me and forgive me because of Jesus!
Jehovah-M'Kiddish	God is my sanctification. Leviticus 20:8 You make me holy and like Jesus!
Jehovah-Shalom	God is my peace. Judges 6:24 You give me peace in spite of circumstances!
Jehovah-Nissi	God is my banner. Exodus 17:15 You are my victory in conflict and confrontation!

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Think on the implications of these names and you'll have plenty to praise God for!







**PRAYER GUIDE 5: MY PRAYER LIST**

Make a prayer list of people you want to pray for. You might pray for different people on different days of the week.

FAMILY:

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CHRISTIAN FRIENDS:

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FRIENDS I'D LIKE TO SEE BECOME CHRISTIANS:

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SPIRITUAL LEADERS:

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GOVERNMENT LEADERS:

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OTHERS:

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# A DAILY QUIET TIME WITH GOD THROUGH PRAYER AND BIBLE READING

*But the man who looks into the perfect mirror of God's law, the law of liberty (or freedom), and makes a habit of so doing, is not the man who sees and forgets. He puts that law into practice and he wins true happiness.*

JAMES 1:25 (PHILLIPS)

## *Definition of a Quiet Time*

A quiet time is a daily time I set aside to be alone with God to get to know him through the Bible and prayer.

## The Importance of a Daily Quiet Time

1. We were \_\_\_\_\_ to have fellowship with God.

*So God created mankind in his own image.*

GENESIS 1:27 (NIV)

*"Look! I have been standing at the door, and I am constantly knocking. If anyone hears me calling him and opens the door, I will come in and fellowship with him and he with me."*

REVELATION 3:20 (TLB)

2. Jesus \_\_\_\_\_ to make a relationship with God possible.

*God will surely do this for you, for he always does just what he says, and he is the one who invited you into this wonderful friendship with his Son, even Christ our Lord.*

1 CORINTHIANS 1:9 (TLB)

3. Personal time alone with God was Jesus' \_\_\_\_\_.

*Jesus often withdrew to lonely places and prayed.*

LUKE 5:16 (NIV)

4. Every person who has been effective in \_\_\_\_\_ for God developed this habit.

Abraham, Moses, David, Daniel, Paul, etc.

5. You cannot be a \_\_\_\_\_ Christian without it!

*"People do not live by bread alone, but by every word that comes from the mouth of God."*

MATTHEW 4:4 (NLT)

*I have treasured the words of His mouth more than my necessary food.*

JOB 23:12 (NASB)

*How can a young man cleanse his way? By living according to your word.*

PSALM 119:9 (NKJV, NIV)

## 15 MINUTES WITH GOD

### A PLAN TO GET YOU STARTED

#### 1. RELAX (1 minute)

Be still and quiet! Slow down! Prepare your heart. Take a few deep breaths and wait on God.

#### 2. READ (4 minutes)

See the section on how to "Read God's Word," page 17.

Begin reading where you left off the day before. Read until you feel God has told you something. Then stop and think about it.

#### 3. REFLECT (4 minutes)

See the section on how to "Meditate on God's Word," page 25.

You may use A.P.P.L.I.C.A.T.I.O.N.S. Questions (see page 27) or any of the 6 methods of meditation. Think about what the passage means to your life. Write down your thoughts. Part of reflecting is memorizing verses that speak to you in a special way. See the section on how to "Memorize God's Word," page 21.

#### 4. RECORD (2 minutes)

See the section on how to "Apply God's Word," above.

Write out a personal application statement that is practical, passable, and measurable. "Thoughts disentangle themselves when they pass through the lips and the fingertips." by Dawson Trotman.

#### 5. REQUEST (4 minutes)

See the section on "Prayer Guides," above.

Conclude your quiet time by talking to God about what he has shown you and making your requests from your prayer lists.

## HABIT THREE

# Tithing

## GIVING BACK TO GOD

*The purpose of tithing is to teach you always to put God first in your lives.*

DEUTERONOMY 14:23 (TLB)

# HOW MY GIVING REVEALS MY SPIRITUAL MATURITY

*Since you excel in everything—in faith, in speech, in knowledge, in complete earnestness . . . see that you also excel in this grace of giving.*

2 CORINTHIANS 8:7 (NIV)

## *Why God Wants Me to Give: Seven Benefits of Tithing*

### 1. Giving makes me \_\_\_\_\_.

*"For God so loved the world that he gave his one and only Son."*

JOHN 3:16 (NIV)

### 2. Giving draws me \_\_\_\_\_.

*"For where your treasure is, there your heart will be also."*

MATTHEW 6:21 (NIV)

### 3. Giving is the antidote to \_\_\_\_\_.

*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way . . . they may take hold of the life that is truly life.*

1 TIMOTHY 6:17-19 (NIV)

### 4. Giving strengthens \_\_\_\_\_.

*Trust in the LORD with all your heart and lean not on your own understanding; ...Honor the LORD by giving him the first part of all your income, and he will fill your barns.*

PROVERBS 3:5, 9 (NIV/THE MESSAGE)

*Give, and it will be given to you. . . . For with the measure you use, it will be measured to you."*

LUKE 6:38 (NIV)



5. Giving is an investment in \_\_\_\_\_.

*Tell them to . . . give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven—it is the only safe investment for eternity!*

1 TIMOTHY 6:18-19 (TLB)

6. Giving blesses me \_\_\_\_\_.

*A generous man will himself be blessed.*

PROVERBS 22:9 (NIV84)

*A generous man will prosper; he who refreshes others will himself be refreshed.*

PROVERBS 11:25 (NIV)

7. Giving \_\_\_\_\_.

*“There is more happiness in giving than in receiving.”*

ACTS 20:35 (CJB)

*The people rejoiced . . . for they had given freely and wholeheartedly to the LORD.*

1 CHRONICLES 29:9 (NIV)

# WHAT THE BIBLE TEACHES ABOUT TITHING

## Why Should I Tithe?

1. Because Jesus \_\_\_\_\_.

“Yes, you should tithe, but you shouldn’t leave the more important things undone.”

MATTHEW 23:23 (TLB)

2. Tithing demonstrates that God has \_\_\_\_\_.

The purpose of tithing is to teach you always to put God first in your lives.

DEUTERONOMY 14:23 (TLB)

3. Tithing reminds me that \_\_\_\_\_ was given to me by God!

But remember the LORD your God, for it is he who gives you the ability to produce wealth.

DEUTERONOMY 8:18 (NIV84)

4. Tithing expresses my \_\_\_\_\_.

Each of you must bring a gift in proportion to the way the LORD your God has blessed you.

DEUTERONOMY 16:17 (NIV)

5. God says that refusing to tithe is \_\_\_\_\_ from him.

“Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. Bring the whole tithe into the storehouse, that there may be food in my house.”

MALACHI 3:8, 10 (NIV)

6. Tithing gives God a chance to prove \_\_\_\_\_ and wants to bless you!

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the LORD Almighty.

MALACHI 3:10-11 (NIV84)

7. Tithing proves that I \_\_\_\_\_.

"If you love me, show it by doing what I've told you."

JOHN 14:15 (THE MESSAGE)

Now I want you to be leaders also in the spirit of cheerful giving . . . This is one way to prove that your love is real, that it goes beyond mere words.

2 CORINTHIANS 8:7-8 (TLB)

## What Should I Tithe?

The \_\_\_\_\_ part of what I earn, not the \_\_\_\_\_.

Honor the Lord by giving him the first part of all your income.

PROVERBS 3:9 (TLB)

## Where Should I Tithe?

Where I \_\_\_\_\_.

Bring the whole tithe into the storehouse [Temple].

MALACHI 3:10 (NIV)

## When Should I Tithe?

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On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn.

1 CORINTHIANS 16:2 (TLB)

## GIVING WITH THE RIGHT ATTITUDE

Give \_\_\_\_\_.

*For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.*

2 CORINTHIANS 8:12 (NIV)

*Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion.*

2 CORINTHIANS 9:7 (NIV)

Give \_\_\_\_\_.

*For God loves a cheerful giver.*

2 CORINTHIANS 9:7 (NIV)

Give \_\_\_\_\_.

*They gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service.*

2 CORINTHIANS 8:3-4 (NIV)

Give \_\_\_\_\_.

*Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.*

2 CORINTHIANS 9:6 (NIV)

## THE KEY TO GIVING

**"FIRST THEY GAVE  
THEMSELVES  
TO THE LORD."**

2 CORINTHIANS 8:5 (GNT)

HABIT  
FOUR

# Fellowship

## ENJOYING GOD'S FAMILY

*Let us not give up the habit of meeting together, as some are doing. Instead, let us encourage one another.*

HEBREWS 10:25 (GNT)

## WHY IS FELLOWSHIP SO IMPORTANT?

1. \_\_\_\_\_ in God's family with other believers.

*Let us do good to all people, especially to those who belong to the family of believers.*

GALATIANS 6:10 (NIV)

*You are members of God's very own family . . . and you belong in God's household with every other Christian.*

EPHESIANS 2:19 (TLB)

*So in Christ we, though many, form one body, and each member belongs to all the others.*

ROMANS 12:5 (NIV)

**"THE CHRISTIAN, WHO IS NOT COMMITTED TO A GROUP OF OTHER BELIEVERS FOR PRAYING, SHARING, AND SERVING, SO THAT HE IS KNOWN, AS HE KNOWS OTHERS, IS NOT AN OBEDIENT CHRISTIAN. HE IS NOT IN THE WILL OF GOD. HOWEVER VOCAL HE MAY BE IN HIS THEOLOGY, HE IS NOT OBEYING THE LORD."**

**DR. RAY ORTLAND**

2. I need \_\_\_\_\_ to grow spiritually.

*Let us think of one another and how we can encourage each other to love and do good deeds.*

HEBREWS 10:24 (PHILLIPS)

*Two are better off than one . . . If one of them falls down, the other can help him up. But if someone is alone and falls, it's just too bad, because there is no one to help him . . . Two people can resist an attack that would defeat one person alone. A rope made of three cords is hard to break.*

ECCLESIASTES 4:9-10, 12 (GNT)

3. I need \_\_\_\_\_ to grow spiritually.

*People learn from one another, just as iron sharpens iron.*

PROVERBS 27:17 (GNT)

*Brothers and sisters, if someone is caught in a sin, you who live by the Spirit should restore that person gently . . . Carry each other's burdens, and in this way you will fulfill the law of Christ.*

GALATIANS 6:1, 2 (NIV)

4. Christ is \_\_\_\_\_ when we fellowship together.

*"For where two or three come together in my name, I am there with them."*

MATTHEW 18:20 (GNT)

5. There is \_\_\_\_\_ when people pray together.

*"Whenever two of you on earth agree about anything you pray for, it will be done for you by my Father in heaven."*

MATTHEW 18:19 (GNT)

6. Fellowship is a \_\_\_\_\_ to the world.

*"My prayer for all of them is that they will be of one heart and mind . . . so they will be in us, and the world will believe you sent me."*

JOHN 17:21 (TLB)

*"By this everyone will know that you are my disciples if you love one another."*

JOHN 13:35 (NIV)

7. I am obligated to \_\_\_\_\_ every other Christian.

*God has given each of you some special abilities; be sure to use them to help each other.*

1 PETER 4:10 (TLB)

*There are different kinds of service to God . . . All of you together are the one body of Christ, and each of you is a separate and necessary part of it.*

1 CORINTHIANS 12:5, 27 (TLB)

# ANSWER KEY

## INTRODUCTION

Overview of Spiritual Maturity

Spiritual maturity is BEING LIKE JESUS.

## HABIT ONE: DAILY TIME IN GOD'S WORD

Six Ways to Get a Grasp of the Bible

1. Hear God's Word

We forget 95% of what we hear after 72 hours!

2. Read God's Word

How often should I read God's Word? DAILY

3. Study God's Word

The secret of effective Bible study is knowing how to ASK THE RIGHT QUESTIONS.

4. Memorize God's Word

5. Meditate on God's Word

Meditation is FOCUSED THINKING about a Bible verse that speaks to you, in order to apply its truth in your own life.

6. Apply God's Word

Most applications will focus on one of the three RELATIONSHIPS: with GOD, with MYSELF, with OTHERS.

## HABIT TWO: PRAYER-TALKING WITH GOD

How to Revitalize Your Prayer Life

Use the Model Jesus Gave Us

The Six Parts of Prayer

1. Praise: I begin by EXPRESSING MY LOVE FOR GOD.

KEY: GOD'S CHARACTER is the basis for our boldness in making requests in prayer.

2. Purpose: I commit myself TO DOING GOD'S WILL.

3. Provision: I ask God to MEET MY DAILY NEEDS.



- What needs can I pray about? ALL OF THEM!

KEY: BE SPECIFIC.

4. Pardon: I ask God to FORGIVE MY SINS.

#### Four Steps to Forgiveness

Step 1: Ask the Holy Spirit to REVEAL every sin.

Step 2: Confess each sin SPECIFICALLY.

Step 3: Make RESTITUTION to others when necessary.

Step 4: By faith, ACCEPT God's forgiveness.

5. People: I pray for OTHER PEOPLE.

6. Protection: I ask for PROTECTION and DIRECTION.

#### A Daily Quiet Time with God through Prayer and Bible Reading

Definition of a Quiet Time

#### The Importance of a Daily Quiet Time

1. We were CREATED to have fellowship with God.
2. Jesus DIED to make a relationship with God possible.
3. Personal time alone with God was Jesus' SOURCE OF STRENGTH.
4. Every person who has been effective in SERVICE for God developed this habit.
5. You cannot be a HEALTHY Christian without it!

#### HABIT THREE: TITHING—GIVING BACK TO GOD

Why God Wants Me to Give: Seven Benefits of Tithing

1. Giving makes me MORE LIKE GOD.
2. Giving draws me CLOSER TO GOD.
3. Giving is the antidote to MATERIALISM.
4. Giving strengthens MY FAITH.
5. Giving is an investment in ETERNITY.
6. Giving blesses me IN RETURN.
7. Giving MAKES ME HAPPY.

## What the Bible Teaches about Tithing

Why Should I Tithe?

1. Because Jesus COMMENDS IT.
2. Tithing demonstrates that God has FIRST PLACE IN MY LIFE.
3. Tithing reminds me that EVERYTHING I HAVE was given to me by God!
4. Tithing expresses my GRATITUDE TO GOD.
5. God says that refusing to tithe is STEALING from him.
6. Tithing gives God a chance to prove HE EXISTS and wants to bless you!
7. Tithing proves that I LOVE GOD.

What Should I Tithe?

The FIRST part of what I earn, not the LEFTOVERS.

Where Should I Tithe?

Where I WORSHIP

When Should I Tithe?

WHEN I WORSHIP

## Giving with the Right Attitude

Give WILLINGLY.

Give CHEERFULLY.

Give SACRIFICIALLY.

Give EXPECTANTLY.

## HABIT FOUR: FELLOWSHIP—ENJOYING GOD’S FAMILY

Why is Fellowship So Important?

1. I BELONG in God's family with other believers.
2. I need ENCOURAGEMENT to grow spiritually.
3. I need ACCOUNTABILITY to grow spiritually.
4. Christ is PRESENT when we fellowship together.
5. There is POWER when people pray together.

6. Fellowship is a WITNESS to the world.
7. I am obligated to SERVE every other Christian.