



NOVEMBER

2021

ROMANS

“...The prayer of a righteous man is powerful and effective.” James 5:16

Who I Will Reach	How I Will Do It	How It Went

MONTHLY COMMITMENT SHEET

Name: _____

This sheet is designed to help you make personal commitments each month that will **help you grow in your walk with God**. Fill it out by determining

1. What will push you
2. What you think you can achieve

If you need help filling out your commitments, seek out someone you trust who can help you. Share your commitments with those who will help keep you accountable.

Personal Devotions:

How did I do with my commitment last month? _____

I will commit to read the OnTrack Bible passage and devotional thought _____ day(s) each week this month.

Church Attendance:

How did I do last month with my attendance? _____

I will attend church _____ time(s) this month.

I will attend small group _____ time(s) this month.

I will attend _____ time(s) this month.

(List any other activities you will participate in this month—Bible study, church events, etc.)

Bible Memory:

How did I do with Bible memory last month? _____

I will memorize _____ verse(s) this month.

Outreach:

How did I do last month with sharing Jesus? _____

I will share Jesus with _____ this month.

I will serve my local church this month by _____

Why was Paul not ashamed of the Gospel? Verse 16 in today's reading gives us Paul's answer. Paul was totally convinced that the Gospel was the power of God to transform lives. He knew that if someone would give his life to Jesus, He would change it. How could he be ashamed of something he believed had such power? He had seen it transform his own life and the lives of countless others. Not only was he not ashamed of the Gospel, he was proud of it and used every opportunity he could to tell people about it. If he were ashamed, he could not honestly say he believed the Gospel to be the power of God to transform lives. What do you believe about the Gospel? Do you believe it is the power of God to transform lives? What impact has it had on your life? What does your attitude about the Gospel tell you about what you truly believe? If you believe the Gospel has the power to change lives, you will not be ashamed to share it. What does your willingness to share the Gospel reveal about what you believe?

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 1



ROMANS 1:18-25

CONSEQUENCES

SAY WHAT?

How does God reveal Himself to us in His creation?

SO WHAT?

How would someone glorify Him as God?

NOW WHAT?

How does someone give thanks to Him as God?

THEN WHAT?

What should you do in light of what you read?

Many people wonder how a loving God can send someone to hell. Today's reading will give us the answer to that question. According to this passage, everyone who goes to hell does so because he has rejected God and His solution for their sin. This passage tells us that God has revealed Himself to everyone through His creation (vs20). When man comes to recognize that there is a God, he has a choice. He can choose to respond to Him as God or reject Him. Paul tells us that those who reject God, by refusing to glorify Him or give thanks to Him as God, will face the consequences of their choice. Only those who reject God face the consequences Paul lists in the rest of the chapter. How have you responded to God's revelation? Today would be a great day to start glorifying Him and giving thanks to Him as God. To refuse to respond to Him as God is to face consequences you can't control.

EXTRA READING

ROMANS 1

How could God send someone to hell who has never heard the Gospel? Though similar to yesterday's question, it has some important differences, and the answer is found in today's reading. This passage is a very important section of Scripture. Paul tells us that everyone has a standard by which he lives, a system of what he believes is right and wrong. It might not be God's, but it is a standard, nonetheless. According to this passage, God will be able to use their own standard to demonstrate they do not measure up and do not deserve eternal life. The point is that people do not even measure up to their own standards. No matter what standard someone uses, all men stand before God condemned. Therefore, all men need Jesus Christ to redeem them. How sobering to read verse 16 and realize that God will use our consciences and our thoughts to judge our secrets. Are you ready? How do you measure up to your own standards? Have you accepted the free gift of salvation that Jesus offers? If you have, who are you burdened for?

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 2



ROMANS 2:17-29

CREDIBILITY

SAY WHAT?

In what ways do people hinder their credibility?

SO WHAT?

What can people do to gain credibility?

NOW WHAT?

What does your life communicate to those around you?

THEN WHAT?

In light of today's reading, what personal commitment can you make?

Have you ever wondered why those who follow Jesus have so little influence in the world today? Today's reading gives us a clue as to why this is true in some cases. Paul was writing to Jews who felt that they were more spiritual than Gentiles. Why? The Jews had been given the Law and were the nation chosen by God. However, their lives did not demonstrate the transformation they claimed. They preached against stealing, yet they stole. They preached against adultery, yet they committed adultery. As a result, the name of God was blasphemed among the Gentiles. Those of us who follow Jesus claim to have the message the world needs, yet often our walk does not match our talk. How about you? Are you a follower of Jesus whose life demonstrates transformation? If not, what needs to change for your life to have credibility and cause others to consider being a follower of Jesus? Have you been resistant to following Jesus based on the example of those around you? Don't let their sin cause you to miss the most important decision you will ever make.

EXTRA READING

ROMANS 2

How many times is the word justified used in this chapter? What does it mean and how does someone become justified with God? Today's reading tells us that no one can be declared righteous by observing the Law. In other words, I can never earn salvation and eternal life by my works. No matter how hard I try or how many good things I do, I can never do enough to earn eternal life. If by observing the Law we cannot earn righteousness, then how do we? According to this passage, it is through faith. Everyone is a sinner and cannot earn eternal life. However, anyone can be justified (declared righteous) through faith in Jesus Christ. How exciting it is to know I do not have to earn my way. Jesus Christ has made it possible for me to gain righteousness when I accept Him as my Savior. Salvation is when we depend on what Jesus did, not on what we can do. Have you been justified by faith in Jesus or are you trying to earn salvation by what you do? If you have been justified by faith in Jesus, who in your world needs to hear this?

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 3



ROMANS 4:1-15

FAITH

SAY WHAT?

What works might people trust in to gain them eternal life? What do you think will gain you eternal life?

SO WHAT?

Why do you think people believe those things will earn them eternal life? Why do you?

NOW WHAT?

How is the truth you are learning in Romans helping you better understand faith in Jesus?

THEN WHAT?

What should you do in light of what you wrote?

What Old Testament people are found in today's reading? Why are they mentioned? One reason the author included them was to convince the Jews that they also needed a Savior. Paul was trying to help them understand that righteousness comes by faith in Jesus Christ alone, not through individual works. How better to illustrate that truth to the Jews than by using two of their most famous and respected forefathers? God wanted it made clear that even Abraham and David were not justified by their works, but by their faith. In verse 10, we find that Abraham was credited with righteousness not after he was circumcised, but before. Therefore, circumcision could not save him and it would not save the Jews. If it were true for Abraham, how much more true is it for you? Again, God drives the point home to us that righteousness comes not from works, but through faith in Jesus Christ alone. Is it obvious to you that your works cannot give you eternal life? So many people are trying to earn eternal life by doing good works. Are you? Use the questions to help you figure it out.

EXTRA READING

ROMANS 4

The book of Proverbs was designed to help us in "gaining wisdom and instruction; for understanding words of insight; for receiving instruction in prudent behavior, doing what is right and just and fair; for giving prudence to those who are simple, knowledge and discretion to the young." As you read through this chapter, write down the verses that are most significant to you in your present circumstances.

VERSE	WHAT TRUTH IT COMMUNICATES	HOW IT IMPACTS MY LIFE
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ROMANS 4:16-25

CREDITED

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

How important are the words, "it was credited to him?" If they were not in the book of Romans, what would we miss? Why do you suppose God inspired Paul to write them? God put those words in Romans so that you would understand an amazing truth. He wanted you to clearly understand that it is possible for you to have God's righteousness credited to your account. He wanted you to know that it is possible to have your sins forgiven and to stand before God righteous. The results of Abraham's faith in God can be the same in your life. All it takes is faith in the God who raised Jesus Christ from the dead. I can be righteous by placing my faith and trust in Jesus Christ. God will credit Jesus' righteousness to me. If you were to die tonight, would Jesus' righteousness have been credited to your account. If not, today would be a great day to take care of that.

EXTRA READING

ROMANS 4

Listed in this chapter are some results for those who have been justified by faith. You can identify them by the words “we have” or “we receive.” Of the ones you read, which ones mean the most to you? Just stop and think for a moment what it means to be able to have peace with God. It is to know you need not fear Him or His judgment for your sin. It is to know that you are now His child. But it is not only peace. It is also confidence during times of suffering to know that the circumstances that hurt will produce positive qualities. Because you are justified, suffering produces perseverance, character, and hope. God uses every negative circumstance in your life to achieve something good. Hope may be the most sought after quality in our world. Those of us who follow Jesus have this hope because we have been justified. Make a list of the ways your life is or could be different because you have been justified. Then, take the steps necessary to see these changes take place in your life.

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 5



ROMANS 6:1-14

VICTORY

SAY WHAT?

How can I prevent sin from reigning in my body?

SO WHAT?

In what ways do I offer parts of my body to sin and how can I stop?

NOW WHAT?

How can I offer my body to God?

THEN WHAT?

Write out a plan to begin working on it today!

If all that Paul has said in chapters 1-5 is true, what does that mean you should do? What should be true of our lives in light of what chapters 1-5 teach us? If we follow Jesus, our sinful natures have been crucified so that sin need not be our master any longer. How should we respond? We have been justified by God and have had His righteousness given to us. How should we respond? Paul gave three specific responses we need to have in light of the fact that we can now count ourselves dead to sin because we follow Jesus. They are found in verses 12-14. First, we must not let sin reign in our bodies. Second, we must not offer parts of our body to sin. Third, we are to offer our bodies to God. If we do these three things, we will see ourselves gaining more and more control over sin. Because Jesus Christ has saved us, we can live victoriously. If He hasn't saved you, what is stopping you? Answer today's questions to help you respond. If you need help in understanding them or coming up with answers, ask someone for help.

EXTRA READING

ROMANS 6

In this section of Scripture, Paul contrasts two different lives. Did you notice? One is the example of those who are slaves to sin and the other is of those who have been set free from sin. It is incredible to realize that those who have trusted Jesus for salvation have the choice to become a slave to righteousness. We no longer are a slave to our flesh. We can now live a holy life, and the result of our being set free is eternal life. Sin does not have to control our lives. What hope we have! We must realize that Jesus Christ has set us free from sin. We no longer need to give in to temptation. If you haven't trusted Jesus as your Savior, you are a slave to sin. What needs to change for you to begin to see these results in your life?

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 6



ROMANS 7:7-25

HOPE

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

Have you ever felt like Paul does at the end of this chapter? You want to do the right thing, but you just can't seem to carry it out? You try to stay away from sin, but every time you turn around, it seems to be right there with you? You make great plans and really intend to follow through with them, but you fail. If this is you or if you know someone who struggles this way, it should give you hope to know that you are not alone. Everyone struggles with sin, even those who follow Jesus. Even the Apostle Paul did and it caused him to grow discouraged. But did you notice the little phrase in verse 25? Paul tells us that, while the struggle against sin is a very difficult one and while we may become discouraged in our fight against it, there is hope. Without Jesus, you have no hope. You may want to do the right thing, but you have no ability to say no to sin. But, through Jesus Christ you can say no. If you follow Jesus, your victory over sin should increase consistently. Be thankful today for the hope we have in Jesus.

EXTRA READING
ROMANS 7

Following Jesus is a process. Do you know why? In today's reading, Paul shows us how important that process is. Yesterday, we read that Jesus Christ set us free from the slavery to sin. How? According to today's reading, it is the Spirit of God who lives inside those who follow Jesus. He gives us the power necessary to conquer sin. For a follower of Jesus, Paul tells us that we have an obligation to live according to the Spirit. With the Holy Spirit's help and guidance, we begin the process of putting to death our sinful nature. The longer we follow Jesus, the greater we become at resisting sin. We grow from babies to children to adults. We may act like babies now, but we do grow. Do you see progress in your life? If you do, stay faithful! If you don't, you may not be following Jesus. Use today's questions to help you think through what you can do to allow this process to become more evident in your life.

SAY WHAT?

Over the past year, in what area of your life have you struggled the most with sin?

SO WHAT?

What is keeping you from having victory over that sin?

NOW WHAT?

What should be your next step in your process of gaining victory over sin and becoming more like Jesus?

THEN WHAT?

Write out a plan below to help you get started.

EXTRA READING
ROMANS 8



PROVERBS 22

The book of Proverbs was designed to help us in "gaining wisdom and instruction; for understanding words of insight; for receiving instruction in prudent behavior, doing what is right and just and fair; for giving prudence to those who are simple, knowledge and discretion to the young." As you read through this chapter, write down the verses that are most significant to you in your present circumstances.

VERSE	WHAT TRUTH IT COMMUNICATES	HOW IT IMPACTS MY LIFE
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Can someone lose their salvation? In today's reading, there is perhaps the clearest verse in all of the Bible that shows that the answer is NO! There is nothing anyone can do that could result in the loss of their salvation. Did you see the verse? It is verse 28. It tells us that for those who have by faith trusted Jesus as their Savior, ALL things work together for our good. If someone could lose their salvation, then it would have to read, "most things work together for good, except those things that cause me to lose my salvation." What an amazing promise! In every circumstance and situation, God accomplishes good. The good is that God is making us more like Jesus. In light of what we have been reading these last few days, it gives us even greater hope in the security of salvation and the process of becoming more like Jesus.

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 8



ROMANS 9:1-29

BURDEN OR ANGER?

SAY WHAT?

Who are some people in your world that frustrate you?

SO WHAT?

Why is it that they frustrate you?

NOW WHAT?

How can you begin to be burdened for them instead of frustrated by them?

THEN WHAT?

Write out the steps you are willing to take to follow through on what you have written.

It is obvious that the Apostle Paul had an incredible burden for people to know the truth. It was so great, in fact, that he says in verse 3 that he would be willing to be cursed and cut off from Jesus if others would accept the truth. Not many of us share this kind of heartfelt pain for the people in our worlds. We go about our days and often give very little thought to the lives of those around us. We often get angry at their actions without having any idea what they are going through. Could that describe you? Do you care about those around you? Maybe its time to become burdened for people and not angry with them. Allow today's questions to help you gain a greater burden for people like Paul had.

EXTRA READING
ROMANS 9

What happens to people who try really hard to do the right thing and believe in God, but never by faith trust Jesus Christ as Savior? According to chapter 10, they will go to hell. This passage makes it clear that someone's zeal and sincerity are not enough to result in eternal life. Many people are zealous for God, but it does not matter how much effort you give or how sincere you are. If you do not trust Jesus by faith, you cannot have eternal life. Based on this standard, where will you spend eternity? No matter how hard you work or how many good things you have done, unless you trust Jesus as your Savior, you will not go to heaven. Make sure your efforts are based on truth, lest you be zealous in vain.

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 10



ROMANS 11:11-24

GRATITUDE

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

If Israel is the chosen people, how then can those who are not Jews become children of God? The answer is found in today's reading. You see, God gave the message of salvation first to the Jews. Their response? They rejected it. Therefore, God has allowed the Gentiles (anyone who is not a Jew) to be a part of His family. Paul warned those who have been grafted in not to become proud or to look down on those who have rejected the message. Salvation comes because of what Jesus did, not because of anything we could ever do. If you have accepted the gift of salvation, you should live every day with gratitude for all Jesus has done for you. If you have not, don't continue to reject the gift of salvation like so many do.

THEN WHAT?

Implementation: What do I do?

EXTRA READING

ROMANS 11

Paul has been explaining to us in the last few chapters of Romans how those who are Gentiles were given an opportunity to become part of the family of God. We have learned that the Jews rejected God's offer and, because of the hardening of their hearts, those who are Gentiles have been allowed to enter. How long will all of this last? Is this opportunity only available for a limited period of time? The answer is yes and, when we realize how soon the time to be saved will be gone, it should concern and motivate us. According to verse 25 in today's reading, the opportunity for salvation will continue until the full number of Gentiles have come into the family of God. Paul explains that when the last Gentile has come in, time will have run out. Do you realize how serious that is? The opportunity for salvation will be gone forever. It is so important that we are ready when the time comes. Are you ready? Are the people in your world ready? The clock is ticking. Time is running out. Make the choice because soon it will be too late.

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 11



ROMANS 12:1-8

GOD'S WILL

SAY WHAT?

How are you offering your body as a living sacrifice to God?

SO WHAT?

How do you control whether or not you are conformed to the pattern of this world?

NOW WHAT?

How can you begin to transform your mind?

THEN WHAT?

Write out a personal commitment about how you can follow through on what you have written above.

What adjectives would you use to describe the will of God? What three did Paul use in today's reading? Why did he choose those particular words? A careful look at the words he used and their definitions reveal why. The word "good" means excellent, distinguished, best, useful, and kind. The word "pleasing" means welcome, well pleasing, or sweet. The antonym of pleasing is hard to bear, oppressive, bitter, difficult, or perilous. The word "perfect" means purpose, finished, reached its goal, complete, or entire. The antonym of perfect would be lacking or deficient. It is never hard to bear, difficult, deficient and never without purpose. Paul wrote in verses 1-2, that we must offer our bodies as living sacrifices and we must not be conformed to this world, but transformed by renewing our minds. The result of this process is that we are able to determine God's will for our lives—his good, pleasing and perfect will. How are you doing at following God's will? If you are struggling with this, maybe it is because you have not offered your body as a living sacrifice. Or, maybe you are struggling to not conform to the world and renew your mind. Use the questions to help you evaluate.

EXTRA READING
ROMANS 12

The book of Proverbs was designed to help us in "gaining wisdom and instruction; for understanding words of insight; for receiving instruction in prudent behavior, doing what is right and just and fair; for giving prudence to those who are simple, knowledge and discretion to the young." As you read through this chapter, write down the verses that are most significant to you in your present circumstances.

VERSE	WHAT TRUTH IT COMMUNICATES	HOW IT IMPACTS MY LIFE
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ROMANS 12:9-12

ACTIONS

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

As you read today's passage, you may have notice a shift in what Paul has been emphasizing. For the remainder of the book of Romans, Paul writes about how we ought to act in light of what God has done for us by providing salvation. It is the application of the truth written in the first 11 chapters. Paul gives instructions on how we ought to respond to each other. He also gives us a list of action steps for those who follow Jesus. In light of what Jesus has done for us, Paul encourages us to stay faithful and not do anything halfheartedly. We should never settle for a halfhearted effort in anything. For those who follow Jesus, this passage is a great reminder of what our lives should look like.

EXTRA READING
ROMANS 12

When you face someone in authority who you believe is misusing his power, bullying people, or continuing to make bad decisions, how do you respond? If you find yourself in that position, today's passage will be a great encouragement to you. God tells us that every authority has been put in place over us for our good. Every authority is guided by God to accomplish something positive in our lives. God promises to guide the one in authority so that, even if he misuses his authority, it will ultimately benefit us. How comforting that ought to be to us. Unless the one in authority asks us to sin, there is never an excuse to disobey any authority God has placed in our lives or to be disrespectful toward them. When we are successful in submitting to them, we demonstrate that we trust God and are willing to submit ourselves to Him. What authorities has God placed in your life? How are you responding to them? He wants to use them, even if they are wrong, to accomplish something worthwhile. Trust God! He always knows what He is doing.

SAY WHAT?

In what ways have you struggled with someone in authority over you?

SO WHAT?

Why do you struggle with them?

NOW WHAT?

List something God might be trying to accomplish in your life through this person.

THEN WHAT?

What commitment can you make to help you respond as God would desire?

EXTRA READING
ROMANS 13



ROMANS 14:1-12

DISPUTABLE MATTERS

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

What are the kinds of issues Paul refers to in today's reading as disputable matters? If we look closely at Paul's examples in this chapter, we learn that they are issues that the Bible does not specifically say are right or wrong. Paul's example is that the Bible did not say whether eating meat sacrificed to idols was right or wrong. In today's world, we do not have the issues he mentioned, but we have similar ones—using social media, how you dress, where you work, etc. Unfortunately, people are often judged based on where they stand on those issues. Paul gives us a warning, in verse 1, that we should not pass judgment on disputable matters. Everyone will give an account to God for the choices they make. As a result, we need to only worry about what God thinks of our decisions and work to not judge others based on their choices.

THEN WHAT?

Implementation: What do I do?

EXTRA READING

ROMANS 14

Today is a day that Americans set aside to think about how much we have to be thankful for. This day takes on even greater significance for followers of Jesus as we reflect on all God has done for us. Take time today to reflect on the blessings you have in your life. These questions are designed to help you. When you finish, be sure to express thankfulness to God by spending time with Him in prayer.

SAY WHAT?

What ways have you seen God work this past year?

SO WHAT?

What has God taught you this past year about who He is?

NOW WHAT?

List the members of your family and one thing you are thankful for about them.

THEN WHAT?

What is one thing you need to do in light of all Jesus has done for you?

EXTRA READING
PSALM 34



ROMANS 14:13-23

CHOICES

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

Since we are not to pass judgment on disputable matters, does that mean it is okay to do whatever we want as long as it is not talked about in the Bible? If we do not finish this chapter, we might come to that conclusion. In fact, people will often justify their behavior by saying it is okay because the Bible does not say it is wrong. Paul gives us an important standard to determine if our behavior is correct and how our behavior impacts those around us. If a follower of Jesus is conflicted by what another follower of Jesus is doing, then they should not do it. Our goal needs to be mutual edification and peace. The work of God is far more important than the rightness or wrongness of disputable matters. Followers of Jesus need to be non-judgmental and willing to sacrifice. The kingdom of God is about righteousness, peace, and joy. We must not be critical of other people's standards, nor should we stubbornly use our freedom in a way that hurts or confuses others. Has God spoken to you through this chapter about a disputable matter? Is your attitude towards it correct?

EXTRA READING

ROMANS 14

What impact does the Bible have on you? Make a list of some of the ways it has impacted you recently. One important way the Bible ought to impact you is found in verse 4 of today's reading. Did you notice it? One reason God deals with the many topics, issues, and expectations in His Word is to encourage us and to increase our endurance. As we read and spend time in it, the Bible enables us to endure what we are facing and encourages our hearts. What is the result? We have HOPE! God wants to give us hope and He gives it through His Word. When we feel like giving up, we need to go to the Bible. When we are discouraged, we need to go to the Bible and in it find endurance and encouragement. As a result, God will flood our hearts with hope. Often, when we are discouraged or feel like giving up, the Bible is the last place we seem to want to go. However, we need to make the reading of God's Word the priority of our lives. Contained in its pages is everything you need. When you have a need, open your Bible and read it. Don't go a day without God's Word. Allow it to encourage you!

SAY WHAT?

In what ways has the Bible impacted your life?

SO WHAT?

What have you recently read that has given you hope?

NOW WHAT?

What have you read recently that has helped you endure a difficult situation?

THEN WHAT?

What personal commitment can you make about your Bible reading?

EXTRA READING
ROMANS 15



PROVERBS 24

The book of Proverbs was designed to help us in "gaining wisdom and instruction; for understanding words of insight; for receiving instruction in prudent behavior, doing what is right and just and fair; for giving prudence to those who are simple, knowledge and discretion to the young." As you read through this chapter, write down the verses that are most significant to you in your present circumstances.

VERSE	WHAT TRUTH IT COMMUNICATES	HOW IT IMPACTS MY LIFE
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What can you learn about the Apostle Paul as you read this final chapter in Romans? Can you learn anything by how many people he mentions by name? One of the things we see is that Paul was a man who had relationships with many people. He was not the type of person who didn't take the time to build relationships with people. He cared deeply about people and took the time to get to know them and to figure out how to meet their needs. Even though he had many demands on his time, he did not neglect people. We need to follow the example of the Apostle Paul. We also need to care about those around us. We need to build relationships with people because we love them and want to be able to have a part in their lives. Could you close a letter this way? Could you list the names of people and give details about their lives? If not, today would be a good day to begin building relationships with the people around you. Start by taking the time to invest in people.

SAY WHAT?

Observation: What do I see?

SO WHAT?

Interpretation: What does it mean?

NOW WHAT?

Application: How does it apply to me?

THEN WHAT?

Implementation: What do I do?

EXTRA READING
ROMANS 16



ROMANS 16:17-27

AMEN!

SAY WHAT?

Why do think this book was written?

This page is designed to help you summarize your reading these past few weeks in the book of Romans. Take some time to jot down your thoughts so you will have a record of them. What might God be saying to you?

SO WHAT?

What are some key principles you can take with you from this book?

NOW WHAT?

What might God be asking of you based on all you have learned?

THEN WHAT?

In light of all that you read, what will you commit to do differently?

EXTRA READING
ROMANS 16

The only
thing that
counts is
faith
expressing
itself
through
love.

Gal. 5:6b

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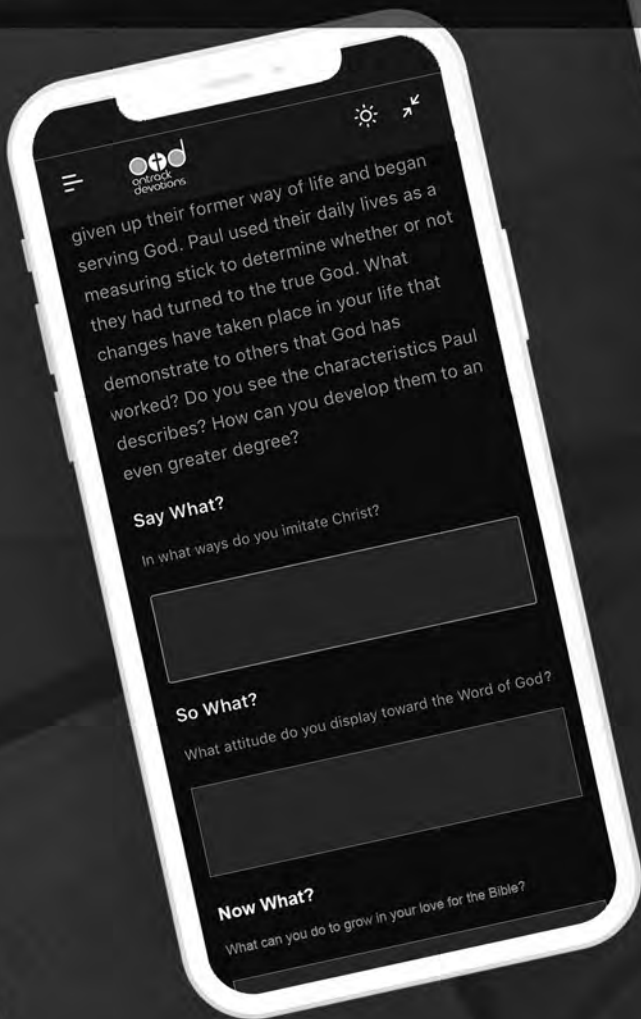
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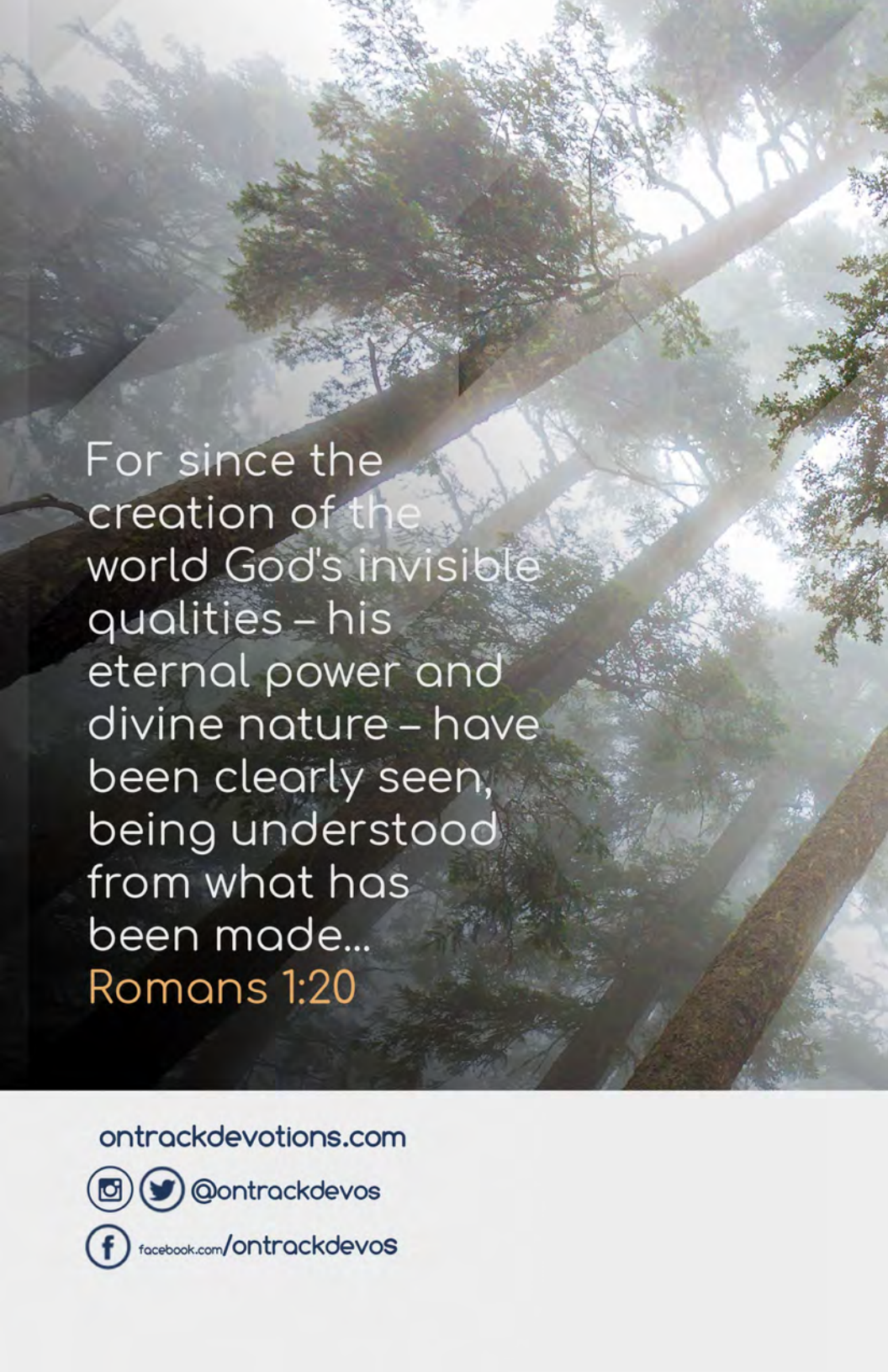
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For since the
creation of the
world God's invisible
qualities – his
eternal power and
divine nature – have
been clearly seen,
being understood
from what has
been made...

Romans 1:20

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