Families can be the source of our greatest joy—and our deepest grief. As we journey alongside loved ones, we are given the tremendous gift of intimately sharing our lives with others. At the same time, we are confronted with life’s many challenges—dealing with the consequences of our decisions, caring for those who are sick, facing relational conflicts, and many others. As we engage with Scripture, we can discover God in these daily challenges. We are given a powerful framework to care for others, to deepen ourselves, and to maintain hope.

Here are three Bible studies to help you engage God’s Word during some of the challenges your family faces.

1. ILLNESS

   *I am worn out, O LORD; have pity on me!*
   *Give me strength; I am completely exhausted and my whole being is deeply troubled.*
   *How long, O LORD, will you wait to help me?*
   *Come and save me, LORD; in your mercy rescue me from death* (Psalm 6:2-4).

   For this reason we never become discouraged. Even though our physical being is gradually decaying, yet our spiritual being is renewed day after day. And this small and temporary trouble we suffer will bring us a tremendous and eternal glory, much greater than the trouble. For we fix our attention, not on things that are seen, but on things that are unseen. What can be seen lasts only for a time, but what cannot be seen lasts forever (2 Corinthians 4:16-18).

   But to keep me from being puffed up with pride because of the many wonderful things I saw, I was given a painful physical ailment, which acts as Satan’s messenger to beat me and keep me from being proud.Three times I prayed to the Lord about this and asked him to take it away. But his answer was: “My grace is all you need, for my power is greatest when you are weak.” I am most happy, then, to be proud of my weaknesses, in order to feel the protection of Christ’s power over me. I am content with weaknesses, insults, hardships, persecutions, and difficulties for Christ’s sake. For when I am weak, then I am strong (2 Corinthians 12:7-10).
When one family member is seriously ill, it can affect the entire family—practically, emotionally, and spiritually. Psalm 6 describes the “exhausted” state of a sick person. Are others in your family also “worn out” and “deeply troubled”? In what way? Talk about this together.

What words stand out to you in the three Scripture passages above? How can these descriptions help you understand your own pain, or the pain a family member is experiencing?

Even though these Bible verses are full of suffering, we also find words of hope: save, rescue, renew, grace. How can God help a family find greater love, joy and peace even when one member is ailing?

In 1 Corinthians, Paul describes his own suffering, mentioning a “painful physical ailment” (literally a “thorn” in his body) that he asked God to take away. God told him, “My grace is all you need, for my power is greatest when you are weak.” How can our weaknesses, and physical ailments, make us reliant on God? How can caring for family members with ailments make us reliant on God?

God’s response caused Paul to not simply bear his suffering, but to be happy, proud, and content! Can you imagine how feeling “the protection of Christ’s power” could be more valuable than even physical health? How can we, as individuals and as families, embrace Christ’s grace and strength as the most important thing?

Here’s an exercise you can do by yourself, or with the whole family. Find a place to sit quietly by yourself. Slowly close your eyes and take a moment to relax all the muscles in your body. How does your body feel? Do you experience pain in certain areas? Tension? Fatigue? Rather than making a judgment, simply observe. Now begin to focus on your breathing. Take several long inhales and count to ten as you exhale. On your next inhale, recite to yourself, “My grace is all you need.” As you exhale recite, “for my power is greatest when you are weak.” Practice this until your breathing and the words flow naturally. Throughout your day, focus on your breath in moments of physical pain or discomfort. Recite these words from the Scriptures as a way of reminding yourself to receive God’s grace and relying on God’s strength.

Dear God, thank you for entering into the world and taking on a physical body through your son Jesus. Thank you for not being a God who is far off from my daily experiences, but a God who enters into them and draws near to me. You understand my illnesses, pains, and weaknesses. Your power protects my family members who are physically suffering or afflicted in mind or spirit. Help me rely on your strength for my own needs and the needs of my loved ones. Give us each the grace we need every day, and every moment. Set our eyes on what is unseen—the promise of eternal life with you. Renew us in our spiritual beings, so together we can proclaim, “When I am weak, then I am strong.” Amen.
2. MARITAL CONFLICT

No more lying, then! Each of you must tell the truth to the other believer, because we are all members together in the body of Christ. If you become angry, do not let your anger lead you into sin, and do not stay angry all day. Don't give the Devil a chance (Ephesians 4:25-27).

Get rid of all bitterness, passion, and anger. No more shouting or insults, no more hateful feelings of any sort. Instead, be kind and tender-hearted to one another, and forgive one another, as God has forgiven you through Christ (Ephesians 4:31-32).

Your life in Christ makes you strong, and his love comforts you. You have fellowship with the Spirit, and you have kindness and compassion for one another. I urge you, then, to make me completely happy by having the same thoughts, sharing the same love, and being one in soul and mind. Don't do anything from selfish ambition or from a cheap desire to boast, but be humble toward one another, always considering others better than yourselves. And look out for one another's interests, not just for your own. The attitude you should have is the one that Christ Jesus had (Philippians 2:1-4).

Do everything without complaining or arguing, so that you may be innocent and pure as God's perfect children, who live in a world of corrupt and sinful people. You must shine among them like stars lighting up the sky, as you offer them the message of life. If you do so, I shall have reason to be proud of you on the Day of Christ, because it will show that all my effort and work have not been wasted (Philippians 2:14-16).

Reflect

- Paul says to get rid of all anger and bitterness—to stop the shouting, insults, and hateful feelings. How does forgiveness help you be tender-hearted towards your spouse? How do you practice forgiveness? Do you speak words of forgiveness to one another? Do you choose forgiveness in your thoughts throughout the day?
- Paul says, “Do not let your anger lead you into sin” and “do not stay angry all day.” Do you readily forgive your spouse or hold onto your anger? How can holding onto your anger lead you into sin?
- Paul teaches us to do nothing from selfish ambition, but rather to be humble toward one another, always considering others better than yourself. What does this look like in a marriage? Is this difficult to do? Have you seen any marriages that do this well?
- He also says, “Do everything without complaining or arguing, so that you may be innocent and pure as God’s perfect children, who live in a world of corrupt and sinful people.” What is the pattern of conflict in your marriage? Does it lead to deeper intimacy and resolution, or is it divisive? Are there ways to engage conflict without complaining and arguing? What would that look like?
- Paul goes on to say, “You must shine among them like stars lighting up the sky, as you offer them the message of life.” How do our marriages point beyond themselves, to God? How can they represent a different way of living that embodies God’s life-giving message?
Talk to your spouse about the role of anger and forgiveness in your marriage. Have you had a conflict recently? How did you deal with it? Then read Ephesians 4:25-27 together. Make a commitment to each other to offer forgiveness every night this week before you go to bed. Promise to not let a whole day pass staying angry. Pay attention to how this affects your relationship. Does anything change? Are you as quick to get angry with one another? At the end of the week review the process. Is this a habit you want to adopt moving forward?

Dear God, thank you for giving us the gift of marriage. Help me humbly consider my spouse’s interests before my own. Help us to not argue and complain, but let our disagreements foster deeper understanding and intimacy. Don’t let a whole day pass staying angry at one another. Help us keep short accounts, and readily offer forgiveness. Let our marriage point beyond itself to you. Let it bring light to darkness—lighting up the sky, shining in the world like a star. Amen.

3. WAYWARD CHILD

“Suppose one of you has a hundred sheep and loses one of them—what do you do? You leave the other ninety-nine sheep in the pasture and go looking for the one that got lost until you find it” (Luke 15:4; the full parable is verses 3–7).

“The older brother was so angry that he would not go into the house; so his father came out and begged him to come in. But he spoke back to his father, ‘Look, all these years I have worked for you like a slave, and I have never disobeyed your orders. What have you given me? Not even a goat for me to have a feast with my friends! But this son of yours wasted all your property on prostitutes, and when he comes back home, you kill the prize calf for him!’ ‘My son,’ the father answered, ‘you are always here with me, and everything I have is yours. But we had to celebrate and be happy, because your brother was dead, but now he is alive; he was lost, but now he has been found’” (Luke 15:28-32; the full parable begins at verse 11).

The LORD is merciful and loving,
slow to become angry and full of constant love.  
He does not keep on rebuking;  
he is not angry forever.  
He does not punish us as we deserve  
or repay us according to our sins and wrongs.  
As high as the sky is above the earth,  
so great is his love for those who honor him.  
As far as the east is from the west,  
so far does he remove our sins from us.  
As a father is kind to his children,  
so the LORD is kind to those who honor him.  
He knows what we are made of;  
he remembers that we are dust (Psalm 103:8-14).
Reflect

- In the parable of the lost sheep, Jesus says he would leave all ninety-nine sheep in order to find the one that has strayed. What does this tell you about God's heart towards you? What does it tell you about God's heart towards members of your family who have strayed from the fold?

- In the conclusion to the parable of the prodigal son, the older brother says he has faithfully worked for his father's household while the younger brother squandered his inheritance. Have you ever felt overlooked while being obedient, faithful, or hardworking? How did that make you feel?

- The father says they have reason to celebrate because his son was “dead, but now he is alive; he was lost, but now he has been found.” What does it mean to be lost? While the younger son’s decisions hurt his family members, how did his decisions ultimately hurt him?

- Psalm 103 says, “As a father is kind to his children, so the LORD is kind to those who honor him.” What can God’s attributes, as named in this Psalm, teach us about loving our family members?

- This Psalm also says God is merciful, does not keep rebuking, and removes our sin far from us. What would have happened if the father did not forgive his son? How would that impact the whole family?

- The Psalm ends saying, “He knows what we are made of, he remembers that we are dust.” Can acknowledging your own vulnerability, weakness, and finitude help you have compassion for a wayward family member?

Respond

Take a moment to sit quietly before God in prayer. Name a wayward family member, then ask God to reveal his heart towards them. Begin by reading the parable of the lost sheep. Picture your family member as the one sheep the shepherd goes after. What was the shepherd feeling? How does it make you feel to imagine God leaving the fold to pursue this one person? Read the parable of the prodigal son. Identify your family member, or yourself, as either the older or younger brother. While this may be painful, picture God receiving your family member back home. Ask God to reveal God's thoughts and feelings towards them. Conclude with the following prayer.

Pray

Dear God, thank you that no matter how far we stray you go after us and are ready to receive us home. I pray for my family member who has strayed far from the fold. I ask that you would compassionately go after them, in ways that I cannot. I recognize my own limitations and need for a Savior. I also recognize that I cannot save my loved one. I am relying on you, God. Be the kind shepherd and joyful father. Don't give up on my family member. I am waiting for the day that I can say: she or he “was dead, but now he is alive; he was lost, but now he has been found.” Amen.
"Above all else, guard your heart, for everything you do flows from it."
–Proverbs 4:23, NIV

We think of “heart” as the physical organ that circulates our blood and keeps us alive and healthy. We also refer to our hearts as a place of deep emotion—our hearts swell when we think of someone, or hurt at a loss. Scripture writers use the word “heart” to encapsulate both of these meanings. Throughout the Bible, they use heart to refer to the center of our being. It is both an organ and the source of our feelings, desires, and passions. They recognize that all our parts—physical, emotional, spiritual and relational—are interrelated and stem from the same source.

As the center of our being, our hearts are of utmost importance:

- Christ makes his home in our hearts through faith (Ephesians 3:17)
- God’s love is poured into our hearts (Romans 5:5)
- We believe with our hearts (Romans 10:10)
- Our words reflect what is in our hearts (Matt 12:34)

Because our hearts are connected to every part of who we are, taking care of our hearts is critical. As we care for our whole selves, we come to know God in the center of our being—and we can be “completely filled with the very nature of God” (Ephesians 3:16-19). This is a reality beyond our comprehension, too wonderful to even grasp!

Scripture gives us a helpful framework in taking care of all the aspects of who we are. Here are four Bible studies to get you started.
PHYSICAL CARE

In the evening a large flock of quails flew in, enough to cover the camp, and in the morning there was dew all around the camp. When the dew evaporated, there was something thin and flaky on the surface of the desert. It was as delicate as frost. When the Israelites saw it, they didn’t know what it was and asked each other, “What is it?” Moses said to them, “This is the food that the Lord has given you to eat. The Lord has commanded that each of you is to gather as much of it as he needs, two quarts for each member of his household (Exodus 16:13-16).

When he had said this, he showed them his hands and feet. And while they still did not believe it because of joy and amazement, he asked them, “Do you have anything here to eat?” They gave him a piece of broiled fish, and he took it and ate it in their presence (Luke 24:40-43).

Day after day they met as a group in the Temple, and they had their meals together in their homes, eating with glad and humble hearts (Acts 2:46).

After Moses led the Israelites out of captivity in Egypt, they grumbled and cried out for food to sustain them in the wilderness. In the morning God gave them bread from heaven and in the evening quail. How could our need for food teach us to rely on God?

God instructed the Israelites to take only as much food as they needed. What can this teach us about trusting God with our physical needs?

When Jesus appeared to his disciples after the resurrection, he showed them the wounds from his crucifixion then asked them for something to eat. Does it surprise you to think of God taking on a physical body through his son, Jesus? Can God relate to our physical needs? Do you think taking care of our bodies is important to God?

The early church gathered together to worship in the Temple and eat meals in each other’s homes. How do meals help us foster relationships and grow in unity? Should sharing meals be part of our communal worship?

What is the role of food in your life—do you eat on the run and treat food as fuel? Is food a way of bringing people in your life together? Do you savor your meals?

What other ways can you think of from these or other passages to take care of your body and thus your heart? Consider the Sabbath, rest in general or music.

Prepare yourself a healthy meal. Ask God to be present with you in the preparation and partaking. Take time selecting your ingredients, at the grocery store or farmer’s market. Consider where your food comes from and how it was harvested. Pick a variety of colors. Pay attention to the smells and textures as you cook your food. Invite a friend or family member to enjoy your work with you! Thank God for his provision of this meal.

Dear God, thank you for caring about my physical wellbeing. Let my physical needs—like hunger and thirst—remind me to rely on you to sustain me. Give me what I need each day and each moment. Help me to take time to enjoy the ways you provide for me. Amen.
EMOTIONAL CARE

Read

The Lord is near to those who are discouraged; he saves those who have lost all hope (Psalm 34:18).

Why am I so sad? Why am I so troubled? I will put my hope in God, and once again I will praise him, my savior and my God (Psalm 42:5).

He heals the brokenhearted and bandages their wounds (Psalm 147:3).

Jesus saw her weeping, and he saw how the people with her were weeping also; his heart was touched, and he was deeply moved. “Where have you buried him?” he asked them. “Come and see, Lord,” they answered. Jesus wept. “See how much he loved him!” the people said (John 11:33-36).

Reflect

• When Jesus found out his close friend Lazarus died and he saw people grieving, his heart was deeply touched. Jesus also felt the emotional impact personally: he wept. Have you thought about Jesus having a wide range of emotions? Do you think Jesus can empathize with what you are feeling?

• Jesus’ grief indicated his deep love for his friend Lazarus, and he experienced the loss within a close community. Do you share your feelings with other people? What role have other people played in your own times of grieving?

• The Psalms promise that the Lord is near those who are discouraged and that he heals the brokenhearted. Have you experienced God’s presence in feelings of loss, sadness, or hopelessness?

• The Psalmist also says “once again I will praise him.” Do you think God is present in your praise, joy, and happiness?

React

Have a conversation with someone you trust. Invite Jesus to be with you. This could involve meeting a friend for coffee, going to a therapist or counselor, or talking to your pastor. Be honest about how you are feeling and your life experiences. Don’t be afraid to cry, get angry, or express great joy. Pay attention to the ways you encounter God's grace through this person’s words and presence.

Pray

Dear God, thank you for entering into our human experience and feeling deep emotions. Be near to me in my times of grief and loss, as well as my joy and rejoicing. Give me courage to share my feelings with other people, and to know that you are present. Amen.
SPIRITUAL CARE

Read

After sending the people away, he went up a hill by himself to pray. When evening came, Jesus was there alone (Matthew 14:23).

Very early the next morning, long before daylight, Jesus got up and left the house. He went out of town to a lonely place, where he prayed (Mark 1:35).

But he would go away to lonely places, where he prayed (Luke 5:16).

Reflect

- Why was it important for Jesus to get away by himself and pray?

- Jesus not only spent time alone, he sent people away who needed him in order to be alone. Is it difficult for you to spend time with God when other people need your help?

- Jesus went to “lonely places” to pray. How does it feel to be alone? Is it lonely? Do you enjoy it? What are the challenges and rewards?

- Spending time alone with God was so important to Jesus that he went out in the very early morning and the evening. Are you aware of your need for time spent with God? How does time spent with God help you accomplish your other tasks, stay healthy, and live as a whole person?

- What are other ways you spend time with God? Do they involve going to church or spending time in community?

React

Pick a day this week to spend an hour—or two!—alone with God. What time of day will you choose? Early in the morning before your kids are awake? During your lunch break at work? Think about where you will go, perhaps a nearby park or a quiet room in your house. Be intentional to protect your time. Turn off your phone and any other electronics. When stressful thoughts come up, simply observe them and then let them be signs that point your thoughts back to God.

Pray

Dear God, thank you for always being available to spend time with me. Help me create space in my life to connect with you and so improve my spiritual health. Give me discernment about when I need to be alone with you, or to meet with you alongside other people. Make these times of renewal and strength. Amen.
RELATIONAL CARE

He was still a long way from home when his father saw him; his heart was filled with pity, and he ran, threw his arms around his son, and kissed him. ‘Father,’ the son said, ‘I have sinned against God and against you. I am no longer fit to be called your son.’ But the father called to his servants, ‘Hurry!’ he said. ‘Bring the best robe and put it on him. Put a ring on his finger and shoes on his feet. Then go and get the prize calf and kill it, and let us celebrate with a feast! For this son of mine was dead, but now he is alive; he was lost, but now he has been found.’ And so the feasting began (Luke 15:20b-24).

If someone has done you wrong, do not repay him with a wrong. Try to do what everyone considers to be good. Do everything possible on your part to live in peace with everybody (Romans 12:17-18).

You are the people of God; be loved you and chose you for his own. So then, you must clothe yourselves with compassion, kindness, humility, gentleness, and patience. Be tolerant with one another and forgive one another whenever any of you has a complaint against someone else. You must forgive one another just as the Lord has forgiven you. And to all these qualities add love, which binds all things together in perfect unity (Colossians 3:12-14).

Reflect

• In the parable of the Prodigal Son, the son leaves his family and squanders his inheritance. Yet when he returns home, his father runs toward him and joyfully receives him back. What is the relational conflict in this story? How is forgiveness extended? Who initiated reconciliation?

• Do you think it was difficult for the son to come home? Why?

• Do you think it was difficult for the father to extend forgiveness? Why?

• The father not only received his son back home, but also threw him a party and gave him a place of honor. How does this demonstrate the father’s “compassion, kindness, humility, gentleness, and patience”?

• Why is forgiveness and reconciliation important in our relationships? How do they contribute to being relationally whole?

• Have you experienced forgiveness in your own life?

React

Deal with a conflict in your life. Is there a relationship that needs repairing? Does forgiveness need to be asked or given? Think about the feelings you have experienced in this conflict. What would be lost without repairing this relationship? How can you take the first step to initiate the process? This may involve waiting with open arms or running toward someone. It may involve a meal or celebration, like the prodigal son and his father. Be open to the new life that can come through resolving this issue.

Pray

Dear God, thank you for always offering me forgiveness. Help me do the same for others. Give me the boldness to approach a relationship that needs mending. Show me if this involves steadfastly waiting or running after reconciliation. Let my relationships reflect your love, as you lead me into wholeness. Amen.
WHAT DOES THE BIBLE SAY ABOUT FINANCES?

Many people leave God out of their finances, thinking that God has nothing to say on the topic. That couldn’t be further from the truth!

The Bible includes over 2,000 verses that discuss spending, saving, earning, giving, borrowing, budgeting and investing. Jesus spoke more about money than almost any other subject in the Bible.

As you begin this study, open your time in prayer, asking God to speak to you as you read God’s Word.

Carefully consider the passages below and reflect on what God desires to teach you through God’s Word.

GOD’S RESPONSIBILITY AND OUR RESPONSIBILITY

If you are tired from carrying heavy burdens, come to me and I will give you rest. Take the yoke I give you. Put it on your shoulders and learn from me. I am gentle and humble, and you will find rest. This yoke is easy to bear, and this burden is light. –Matthew 11.28-30, CEV

The earth and everything on it, including its people belong to the LORD. The world and its people belong to him. –Psalm 24.1, CEV

But more than anything else, put God’s work first and do what he wants. Then the other things will be yours as well. –Matthew 6.33, CEV

... Our first duty is to be faithful to the one we work for... –1 Corinthians 4.2, CEV
What do these passages tell you about God’s role in your life and in your finances?

What do these passages say about your responsibility?

How does “be faithful” relate to the way that you handle your finances?

Application Challenge: Take a moment to ask God to give you an attitude of trust, believing that God will be faithful to fulfill God’s role. Then ask God to give you an attitude of obedience, being faithful to follow the instructions in God’s Word. Think about a practical way to put these attitudes to the test in the coming week.

BORROWING MONEY

The poor are ruled by the rich, and those who borrow are slaves of moneylenders.
–Proverbs 22.7, CEV

God paid a great price for you. So don’t become slaves of anyone else.
–1 Corinthians 7.23, CEV

We didn’t bring anything into this world, and we won’t take anything with us when we leave. So we should be satisfied just to have food and clothes.... The love of money causes all kinds of trouble. Some people want money so much that they have given up their faith and caused themselves a lot of pain.
–1 Timothy 6.7-8, 10, CEV

Let love be your only debt! If you love others, you have done all that the Law demands.
–Romans 13.8, CEV

When lenders extend credit, they presume, in part, that your present financial circumstances will prevail—your employment, your credit, your health. Why do you think the Bible cautions us against debt? Is it related to these presumptions? What will happen if circumstances change for the worse?

Why do you think it is difficult for some people to be satisfied with what they already have?

If you have debt, examine your motivation for borrowing. Did you truly need (not just want) the items you purchased? Could you have waited to save up for the items instead?

Application Challenge: Rather than dwelling on past financial mistakes, move forward by creating a strategy to get out of debt.
SAVING

Be sensible and store up precious treasures—don’t waste them like a fool.
—Proverbs 21.20, CEV

If you plan and work hard, you will have plenty; if you get in a hurry, you will end up poor.
—Proverbs 21.5, CEV

On this earth four things are small but very wise: Ants, who seem to be feeble, but store up food all summer long...
—Proverbs 30.24-25, CEV

- What can you learn about saving from these passages? What is the purpose of savings? Look also at Deuteronomy 14.28-29 and John 6.12-13.

- Have you developed a habit of saving money? Why or why not?

- What changes do you need to make to begin spending less and saving more?

- Application Challenge: If you don’t currently have a written budget, set aside time this week to create one. Be sure to include savings as one of the items in your new budget.
GIVING

By everything I did, I showed how you should work to help everyone who is weak. Remember that our Lord Jesus said, “More blessings come from giving than from receiving.”
–Acts 20.35, CEV

What if I gave away all that I owned and let myself be burned alive? I would gain nothing, unless I loved others.
–1 Corinthians 13.3, CEV

If you give to others, you will be given a full amount in return. It will be packed down, shaken together, and spilling over into your lap. The way you treat others is the way you will be treated.
–Luke 6.38, CEV

God loved the people of this world so much that he gave his only Son, so that everyone who has faith in him will have eternal life and never really die.
–John 3.16, CEV

How would you describe your current attitude towards giving?

How do these verses challenge you to think differently about giving?

Do you give in obedience to God’s commands? Do you give because you love? (Ask yourself how much you would give if all of your giving had to be anonymous.)

Application Challenge: Allow God to show you the truth of Jesus’ message that it is better to give than to receive. Ask God to open your eyes to an opportunity to help someone in need.

We hope that you have been blessed by this Scripture study.

Want to go further with God’s Word? Sign up for a 40-day journey by texting financial-stewardship- to 72717 or by visiting american-bible-society.journeymaker.org/financial-stewardship-