



Week 10 Discussion Guide

Main Passage: James 5:1-6 ESV

Opening: Begin with a brief welcome and prayer to set the tone for the group time.

Introduce the theme: James warns that wealth can become “black tape” over the dashboard of the soul. Money itself is not evil, but it can make us feel secure while something dangerous is happening underneath the hood. This passage asks us to examine what our comfort, accumulation, power, and self-indulgence may be revealing about our hearts. The good news is that Jesus, the true treasure, frees us to use money as a tool for love, hospitality, mission, mercy, discipleship, and hope.

Discussion Questions

CONNECT

- When a warning light comes on in your car, are you more likely to deal with it immediately, ignore it for a while, or hope it goes away? Why?

DISCOVER

Read Together: James 5:1-6 together.

INITIAL OBSERVATIONS + Interpreting Scripture:

- Is there anything that stands out to you most in this passage? Why?
- James says the rich should “weep and howl” because of the miseries coming upon them. Why is James’ language throughout his letter so intense? Why do you think he maintains that intensity here in these verses?
- While this passage is talking specifically about money, what are other pieces of “black tape” that we use to mask or hide our emotions?
- James confronts the difference between **wise provision** and **fearful accumulation**. How would you describe the difference? Where is that line hardest for you to discern?

APPLY

- **Money as a tool, not a master:** What is one way money can become a master in someone’s life? What is one way money can become a tool for worship, mission, or mercy?

- **Power that blesses instead of squeezes:** Where do you have influence or power: work, parenting, leadership, spending, tipping, contracting, serving, or decision-making? How can you use that power to bless people rather than overlook them?
- **Comfort that does not dull the heart:** When you hear about needs, suffering, or opportunities for mission, do you tend to move toward them, negotiate with God, or scroll past them? What is one practical way to become more responsive?

REFLECT

As a group or individually, take some time to reflect on these three truths from Scripture and ask the Lord to help you believe them in your heart.

- Ask God to search the dashboard of your soul: “Lord, what warning light have I been covering?” What might He be showing you?
- Look for one place where generosity can interrupt your comfort this week. What could that look like in a specific, practical, doable way?
- What would need to change for your resources to more clearly testify, “Jesus is my treasure”?

FINAL REFLECTION

- Spend 5-10 minutes silently reading James 5:1-6 again. Ask God to reveal anything you have been covering with comfort, control, success, or money.
- Afterward, invite group members to share any insight, conviction, encouragement, or step of obedience that came up during the quiet time.

GROUP PRAYER

Pray Together as a Group

Pray:

- **Honesty:** Ask God to help each person take the tape off the warning lights they have been ignoring.
- **Freedom:** Ask Jesus to loosen fear, entitlement, anxiety, and misplaced trust.
- **Generosity and Justice:** Ask God to make your group quick to love, quick to serve, and quick to move toward need.
- **Hope:** Ask that our church would be known for how deeply we love, how faithfully we serve, how generously we give, and how quickly we move toward need.

CLOSING

- *Close by reminding the group:* This passage is not meant to shame us; it is meant to wake us up. Jesus is the treasure that does not rot, the riches that cannot corrode, and the Savior who gave Himself for us. Because of Him, our money does not have to master us. It can become a tool for love, hospitality, mission, mercy, discipleship, and sharing hope.
- Next week we will be discussing James 5:7-12.