

How to use this Reading Guide:

Have you ever made a life-decision that at the time seemed like a good idea, but later you discovered that it really only complicated your life even more? Sure you have. We all have! The following Reading Guide is a five-week plan, designed to help you consider ways you can live a less complicated life.

Each daily reading should only take 15-30 minutes, and will provide you with a brief Devotional Reading, Scripture Reading, and Questions for Reflection. This guide has been designed with questions for personal reflection as well as with others (friends, roommates, couples, etc.)

Most Daily Readings consist of *two* boxes. A devotional on the left, and a Scripture Reading, Questions for Reflection, and a brief prayer on the Right. An example of a daily reading is noted below.

If you have any questions or other feedback, please contact Pastor Justin at justin@southridgechurch.net

Box 1: Devotional Reading

The Reading Guide provides five daily readings that can be read throughout the week. These daily readings are divided into two different segments, represented by different boxes on the page.

The box on the left side of the page will include the week number, and the day (example: Week 1; Day 1:) as well as a brief devotional reading.

Begin each daily reading in this box, and then move into the Scripture Reading in the next box on the right.

Box 2: Scripture Reading, Questions, and/or Prayer.

After finishing the devotional, take the opportunity to read through the Scripture Reading, and answer the questions provided here.

Example:

Reading: John 11:1-7; Mark 6:30-34; Luke 12:1

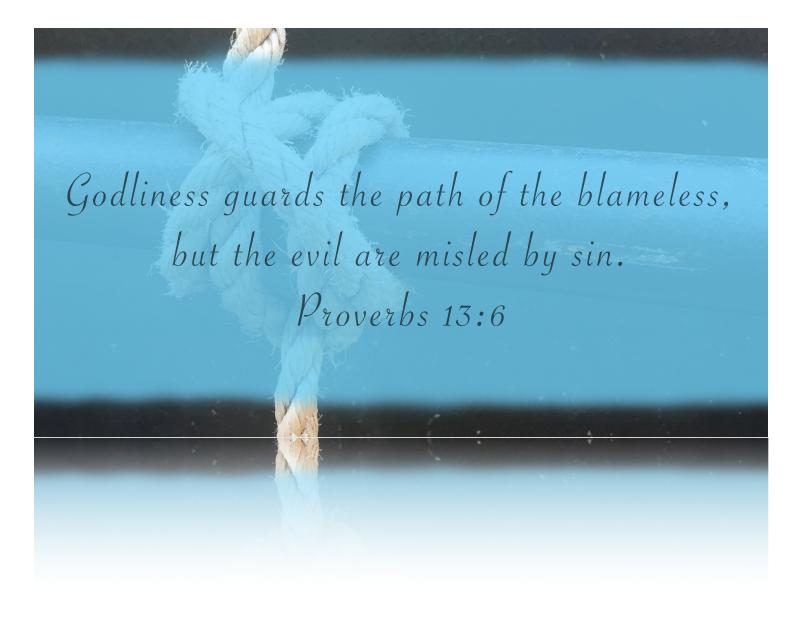
Question for Reflection:

Did Jesus live a complicated life? Explain your answer.

Talk About It (Questions for Groups, Couples, Friends, etc.):

What is the most complicated situation you've ever experienced?

Important Note: An additional box for Scripture Reading, Questions and/or Prayer has been included for the Week 2 Reading Guide, for singles, divorced, and/or widowed.





Week 1; Day 1 of 5: An Uncomplicated Life?

Have you ever had a day where you just seemed to run nonstop? A week? Maybe months?

Admittedly, we all have things going on in our lives that complicate things. A student's soccer schedule may complicate things for a marriage. A colleague at work may complicate other staff relationships. A financial decision made 10 years ago may still complicate credit approval today. The list can go on. And on. And on.

But there's something else that complicates our lives that we don't often like to talk about - sin. Perhaps the reason many today don't like to talk about it is because the topic of sin is often misunderstood.

There are a number of ways to define sin, but the simplest definitions refer to sin as "missing the mark". In comparison, an archer will miss the mark if he hits anything other than the bullseye. An athlete or coach may say, "We didn't execute well." An executive may say, "We didn't communicate well," or "We didn't have the best processes in place to accomplish the goal."

As you read today, consider this: What are the most common ways you hear others talk about "missing the mark"?

Reading: Ephesians 4:17; Proverbs 5:22, Proverbs 11:5; Proverbs 13:6; Proverbs 13:21

Question for Reflection:

Which of the above passages stuck out to you the most as you read through them? What about that passage resonated with you most?

Talk About It (Questions for Groups, Couples, Friends, etc.):

If you had to explain sin to somebody who had never heard the word before, how would you define it?

In what environments do you think it's OK to talk about "sin"? In what environments do you think it's *not* OK?

Why do you think it's OK to talk about it in some environments, but not in all of them?

Prayer:

Heavenly Father, I acknowledge that sin isn't something I often think about, but I'm open to understanding how it may complicate my life. Provide me with wisdom as I begin this journey, and reveal to me any ways in which I may be missing the mark. Lead me and guide me, so that I may better know You and experience the life You have created for me. I pray in Jesus' name. Amen.

Week 1; Day 2 of 5: Jesus' Uncomplicated Life

It's a New Year! What does that mean? It means that many reading this may have set a New Year's Resolution. Maybe it's a resolution to lose 10 lbs (or more). Maybe it's a resolution to get finances in order. Maybe it's a resolution to (fill-in-the-blank).

But the one New Year's Resolution you may not have considered revolves around this question: In what ways is God inviting me to live a less complicated life than I'm living right now?"

The challenge of answering that question is two-fold. First, you may want to *do* a lot of things to try to make your life less complicated — which may make it become even more complicated than it is right now! Secondly, there are probably a lot of things you say yes to currently. And to begin to live a less complicated life, you may need to begin saying no more regularly. And that's not always easy.

As you read today, consider this: During Jesus' ministry, He faced situations in which He said, "No," to what many would've said were great opportunities to minister to others. Why do you think He did so?

Reading: John 11:1-7; Mark 6:30-34; Luke 12:1

Question for Reflection:

Did Jesus live a complicated life? Explain your answer.

Talk About It (Questions for Groups, Couples, Friends, etc.):

What is the most complicated situation you've ever experienced?

How can we better follow Jesus' example of not allowing life to become too complicated?

On a scale of 1-10, how complicated would you say your life is right now? What is the *one* thing going on right now that *most* complicates your life?

What would your life look like if you removed that one thing in your life right now?

Prayer: Heavenly Father, I confess that it's very easy for me to make life more complicated by saying, "Yes," to so many things. Today, I pray that You would reveal to me the things that add the most value into my life. Things such as my relationship with You. My relationship with my family. My relationship with others. I ask that You would help me to enjoy time with those I love, and not complicate my schedule by adding things to it that add little value to my life. I pray this in Jesus' name. Amen.

Week 1; Day 3 of 5: Uncomplicated Doesn't Mean Easy

What's the first thought that comes to your mind when you think of an Uncomplicated life? It may very well be, "An uncomplicated life would be so much *easier!*" But an uncomplicated life may not be "easier". There is still work to be done, bills to pay, hurts to heal, and more.

In the New Testament, Jesus' brother (James) provides a lot of wisdom as to how we can live less complicated lives.

In James 4:17 (NLT) we read the following: "17 Remember, it is sin to know what you ought to do and then not do it." Some may think, "Life is hard! How can I know for certain what I ought to do when challenging situations arise?" Some may answer this question by saying, "Well, it's complicated."

But again, James wasn't trying to add complexity to our lives. He was trying to help us simplify our lives. He offers a lot of wisdom in how to avoid complexity, but he never says it will be easy.

As you read today, consider this: God is inviting you to live a less complicated life. What passages in today's reading can you begin applying *right now* to remove some complexity in your day-to-day life?

Week 1; Day 4 of 5: You Can Live An Uncomplicated Life

Before continuing with today's reading, pause for two minutes to answer the following question:

What decisions have you made recently that add complexity to your life? (Seriously, use a timer and write down as many as you can think of for the next two minutes.)

Tick-tock-tick-tock

How did that exercise go for you? Its possible you learned something about yourself. It's possible you learned that you've been making decisions that *add* complexity to your life, instead of removing complexity. How does it make you feel - knowing that you've been making decisions that create *more* complexity in your life?

But don't beat yourself up. An uncomplicated life takes intentionality. You've got to *want* to make life less complicated and be *willing* to make difficult decisions to remove some complexity.

As you read today, consider this: What would it look like to live an uncomplicated life today? Tomorrow? Every day?

Reading: James 4:1-17; 1 John 1:8-10

Question for Reflection:

What is the first thing that comes to your mind when you think of an *Uncomplicated* life?

Talk About It (Questions for Groups, Couples, Friends, etc.):

Have you ever thought that a less complicated life would be an easier life? What made you think of it in that way?

Can you think of a time in your life that wasn't complicated, but wasn't easy?

James 4:17 (NLT) reads, "17 Remember, it is sin to know what you ought to do and then not do it." How can you be confident of how to respond well in certain situations, without it becoming too complicated?

Prayer:

Heavenly Father, I confess that when I think of an Uncomplicated life, it's easy for me to think that life would be easier. Today, I thank You for the reminder that less-complicated doesn't mean easy. Still, it is my desire to live a less complicated life, and I once again pray for wisdom, and ask that You would reveal to me what I ought to do, even in difficult situations. I pray this in Jesus' name. Amen.

Reading: Psalm 23 and Proverbs 16

Questions for Reflection:

What do you like most about Psalm 23?

Do you think that adhering to the wisdom in Proverbs 16 would help your life be less complicated or would it create more complexity? Explain your answer.

Talk About It (Questions for Groups, Couples, Friends, etc.):

Is there a specific Scripture verse or story that comes to your mind when you think of what it means to live an uncomplicated life? Take the opportunity to share it with somebody today.



What is one thing we can do together over the next three months to make our lives less complicated? The next six months? The next year? (See last page of this Reading Guide).

Prayer: Heavenly Father, I'm reminded once again that I've made many decisions that have only created a more complicated life for me and/or my family. I pray that Your Word would penetrate my heart, and that it would regularly be on my lips. May others see and hear Your wisdom through my life, and may my life become less complicated as you continue to refine me. I pray in Jesus' name. Amen.

Week 1; Day 5 of 5:

- Take 10-15 minutes to review this week's readings and questions.
- Have you taken opportunities to consider how you can make your life less complicated? Have you given somebody permission to help you along your journey?
- What do you remember most from the reading?
- God is inviting you to be a person who lives a less complicated life. What will that look like over the next week? Month?
 Year?
- What is one additional step you believe God is inviting you to take as a result of this week's reading?



Week 2; Day 1 of 5: Marriage as a Team

Did you receive any pre-marriage counseling before you were married? Whether you answer that question yes or no, chances are high that you've encountered some situations that pre-marriage counseling wouldn't have covered. Before getting married, you probably discussed finances, children, parenting, careers, sex, and so much more. But discussing topics is one thing. Experiencing challenges in them is another.

Whatever may come your way in your marriage, the one guiding principle that will help all marriages to grow is to keep the marriage relationship as the highest priority (next to your relationship with God). Think of it this way: throughout your marriage you will give a lot of time to your children, and their extracurricular activities. You will give a lot of time to your career. You will experience seasons when your finances aren't what you'd like them to be. Other unexpected, or unplanned events will occur.

As you read today, consider this: What would your marriage look like if you and your spouse put your relationship with one another above your relationship with others? What would it look like if you and your spouse were truly a team in every area of life?

Reading: Ephesians 5:21-33

Question for Reflection: Husbands: What do you find

most challenging about fulfilling verses 25-30?

Wives: What do you find most challenging about fulfilling

verses 21-24?

Talk About It (Questions for Groups, Couples, Friends, etc.):

What are three things that can *most* complicate a marriage relationship?

What are three things that have most complicated *your* marriage relationship?

What would your marriage look like if you and your spouse put your relationship with one another above your relationship with others? Do you agree that this is the *best* model for a marriage? Explain your answer.

What is one step you can take *right now* to help make your marriage be less complicated, so you can be more connected with your spouse?

Prayer: Heavenly Father, I confess that it's easy for me to put other things ahead of my marriage, and that there are currently areas in our marriage where my spouse and I are not on the same team. Provide us with grace and wisdom to grow closer to one another as each grow closer to You. I pray in Jesus' name. Amen.

Week 2; Day 1 of 5: Reading & Questions for Singles, Divorced, or Widowed: The *Relevance* of God's Word

It's easy for someone to open up the Word of God, begin reading, and quickly conclude, "This passage doesn't apply to me, so I should probably turn the page and read a different passage." Scripture verses focusing on marriage or parenting are often skipped over by those who aren't married or have no children. But as pastor Timothy Keller in New York once said, "Who are we to decide which passages are relevant to us and which ones aren't?" He went on to make a very real observation: if we read the Bible with that mindset we're much more likely to believe in a 'god' of our own making. God gave us the entirety of the Bible. It's not up to us to decide which passages are relevant and which ones aren't.

For those who aren't currently married, God may very well choose to use you to help and encourage a married friend or loved one. As you read today, consider this: God has provided all of the Bible for teaching, rebuking, correcting, and training in righteousness (2 Timothy 3:16). How may He be inviting you to encourage a loved one who is married?

Reading: Ephesians 5:21-33

Question for Reflection:

What do you find most challenging about scripture readings on marriage?

Talk About It (Questions for Singles, Divorced or Widowed):

What do you think about Timothy Keller's quote that we shouldn't conclude which scripture passages are relevant to us and which ones aren't? Do you agree that it could lead someone to believe in a 'god' of their own making?

Is it possible that God could use you to speak into the life of someone you know and love who is experiencing a challenge in their marriage? What would it look like for you to feel comfortable and confident to engage in a discussion on marriage?

Prayer: Heavenly Father, I confess that it's easy for me to think that there are some parts of the Bible that aren't relevant to me. Admittedly, it's sometimes difficult for me to engage in conversations about marriage. As I enter into this week of devotionals and readings, provide me with grace and wisdom. I ask that You would reveal to me the importance of Your Word, and I ask that You would help me to understand these passages in such a way that they will be helpful for teaching, rebuking, correcting, and training and righteousness. I pray in Jesus' name. Amen.



Week 2; Day 2 of 5: Friendship in Marriage

How challenging do you find it to regularly date your spouse? Chances are, planning a date with your spouse isn't the first thing on your mind when you begin your day. There's the upcoming deadline at work that's really important. There's also the kids' soccer. Little League. The PTO. And Homework. By the end of the day, its time to relax and enjoy some Television. Movies. Or some other form of entertainment.

If you took a serious look at everything that consumes your time, it's quite possible that much of your schedule has little to do with relationships. Not only that, but the events on your calendar that are relational may not have much to do with your spouse. It may be easy to assume you and your spouse are doing well. But as all the other events in life pile up, you may discover that your friendship with your spouse isn't all you hoped it would be.

As you read today, consider this: Nobody gets to the end of their life and says, "I really wish I would've worked more." But many get to the end of life and say, "I really wish I had experienced a deeper relationship with the people I love." God is inviting you to be your spouse's best friend. What steps can you take right now to strengthen your friendship?

Reading: Genesis 1:26-28, Proverbs 17:17, Proverbs 18:24, Proverbs 27:9, Proverbs 27:17

Question for Reflection:

What does it mean to be *best friends* with your spouse? Do you and your spouse have the same understanding and expectations as to what it means to be *best friends*?

Talk About It (Questions for Groups, Couples, Friends, etc.):

Do you find yourself making time to grow in your *Friendship* with your spouse?

Discuss with your spouse: Would you like to commit to having at least 8 Dates throughout 2018? — If yes, discuss what you'd like to do together for those dates.

Outside of dating, what are some other ways couples can grow in *Friendship*? Discuss with your spouse: Which of these will uncomplicate our lives *and* help us grow deeper in our friendship?

Prayer: Heavenly Father, today's reading has helped me realize that you have called me to be friends with my spouse. Even though we have some different interests, I pray that You would be with us as we strive to grow in our friendship, *and* that You would show us how our lives can be less complicated as we grow closer to one another. Amen.

Week 2; Day 2 of 5: Reading & Questions for Singles, Divorced, or Widowed: The Importance of Friendship

Take just a moment to think of five couples you know pretty well. Parents. Friends. Colleagues. Now take a quick opportunity to ask yourself this question, "On a scale of 1-10, how well do each of these couples value their friendship?" Don't do this in a judgmental way, but simply as an opportunity to consider how important *friendship* is for couples you know well.

Of these five couples, which ones do you observe to have a thriving friendship? Now ask yourself this, "Why do these couples have such a high value of *friendship*? What steps have they taken in their marriage so that they continue to grow in their friendship?"

Your response to these questions may or may not be surprising. Some of them may simply block out time to focus on their own relationship more than their relationships with others. Some may have similar interests or hobbies, so they're able to spend a lot of time together. Whatever it may be, as you read today, consider this: What can I learn from married couples who have a thriving friendship? How may I take what I learn from them to encourage other couples I know who may not have a strong friendship?

Reading: Genesis 1:26-28, Proverbs 17:17, Proverbs 18:24, Proverbs 27:9, Proverbs 27:17

Question for Reflection:

Take a moment to reflect on the five couples you thought of during today's reading. How much influence do you think they have in your view of what *friendship* is or what it can be?

Talk About It (Questions for Singles, Divorced or Widowed):

How would you define real friendship?

In what ways do you think *friendship* between a husband and wife is similar to other friendships? In what ways do you think it's different?

Which of the Proverbs in today's reading stuck out to you the most? Why?

Prayer: Heavenly Father, I confess that I often don't consider how I can pray for my friends and family who are married. I do see from Your Word that *friendship* is important, not just for married couples, but for me as well. Today, I thank You for the true friends that I do have in life, and I pray that You would lead and guide me to continue growing in those friendships. I pray these things in Jesus' name. Amen.

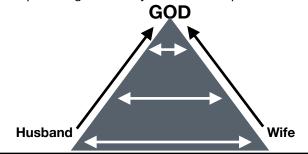


Week 2; Day 3 of 5: Unity in Marriage

Being created in the image of God means that we have been designed by God for relationships. The most important relationship, of course, is your relationship with God.

One of the simplest illustrations as to how this looks in a marriage is to picture a triangle. God is at the top of the triangle, as He is the most important Person in the Marriage Relationship. At another corner is the husband, and at another, is the wife. As each individual grows closer in their relationship with God, they grow closer to one another. In other words, the more *United* they are in their relationship with God, the more *United* they are in their relationship with one another.

As you read today, consider this: How *United* are you and your spouse right now in your relationship with God?



Reading: Genesis 2:22-2:25; Matthew 19:5-6; Malachi 2:14-15; Ecclesiastes 5:4-5; 1 Peter 1:15-16.

Question for Reflection: What do these passages say about being *United* in marriage? Does it change your perspective about marriage in any way?

Talk About It (Questions for Groups, Couples, Friends, etc.):

In your own words, what does it mean to grow closer in your relationship with God? What would it look like for you to pursue your relationship with Him?

How can we *help* encourage one another to grow in our relationship with God, without *forcing* one another and/or being uncomfortable with the process?

What are your thoughts about the Marriage Triangle Illustration? Would you be willing to share it with somebody this week?

Prayer: Heavenly Father, I confess that my relationship with You isn't always the first relationship I think about when I think about *marriage*. But I want it to be. Lead and guide me to encourage my spouse to better know You, and lead and guide them to encourage me to better know You. May we put You first in our marriage, and may we grow more *United* with one another in the process. I pray in Jesus' name. Amen.

Week 2; Day 3 of 5: Reading & Questions for Singles, Divorced, or Widowed: The Importance of Unity

Being created in the image of God means that we have been designed by God for relationships. The most important relationship, of course, is your relationship with God.

Throughout the Bible, God uses the illustration of *marriage* to talk about His own relationship with His people. In the Old Testament, God uses marriage language to talk about His relationship with the people of Israel. In the New Testament, God uses marriage language to talk about His relationship with the *Church* as a whole.

In other words, for all who have professed faith in Jesus, God sees you as His bride. That may sound a little strange at first, but think of it this way: God sees you as someone without a mask or veil. He sees you as someone who is willing to be open and vulnerable, and not as someone who is ashamed to be in His presence. He sees you as someone who has left their mother and father and is now clinging to Him. He sees you as the person He has created you to be, and He longs to help you fulfill the purpose for which He has created you.

As you read today, consider this: God desires for you to be *united* with Him in every aspect of life. What would it look like for you to live every day, fully unashamed of who you are and delighted to be in His presence?

Reading: Genesis 2:22-2:25; Matthew 19:5-6; Malachi 2:14-15; Ecclesiastes 5:4-5; 1 Peter 1:15-16.

Question for Reflection:

Do you feel like you can come into the presence of God without a mask or veil, fully unashamed of who are you?

Talk About It (Questions for Singles, Divorced or Widowed):

What does it mean to be united with God?

Do others who know you know that your relationship with God is your most important relationship?

What steps can you take to be more united in your relationship with God?

Prayer: Heavenly Father, today I'm thankful for the reminder that although I'm not married here on earth, You see me as someone who is wed with You. Thank You for creating me, for providing purpose in my life, and for Your constant attention to lead and guide me towards fulfilling that purpose. I also pray that my relationship with You would continue to grow so that others I know see that You are the most important Person in my life. I pray these things in Jesus' name. Amen.



Week 2; Day 4 of 5: Intimacy in Marriage

TMI: Too Much Information. That's often the first thought that comes to mind when you think about discussing sex in marriage with others. It's a sacred subject. You may talk about it with one or two close friends. But for the most part, it's not usually a topic that comes up on a regular basis.

But here's the thing: our culture is talking about sex, a lot! It dominates the music on the radio. We see it exploited on television and movies, in the books we read, the advertisements we see, and so much more.

Interestingly, God doesn't shy away from talking about it either. We learn early on that sex was something created by God for couples to enjoy. We learn that husbands should be delighted in the beauty of their wife, and that both husbands and wives should have no fear or shame when they experience sexual intimacy within their marriage.

Sadly, the Bible also teaches about those who engage in sexual acts outside of God's design, and the consequences they often experience for doing so. But it's these negative stories that can easily lead us to [wrongly] think of intimacy as a negative part of culture. As you read today, consider this: God is inviting you to enjoy intimacy in marriage, and to be sexually fulfilled. Is that something you've regularly considered?

Reading: Song of Songs 4 & 5, Proverbs 5:18-19; 1 Corinthians 7:1-5

Questions for Reflection: Do you agree that God is inviting you to enjoy intimacy in marriage?

What do you think it means to be sexually fulfilled in marriage vs. being sexually satisfied?

Talk About It (Questions for Groups, Couples, Friends, etc.):

How would our culture be different if churches / Christians regularly talked about Scripture passages such as the ones you read today? Do you think it would help others to think about sex in marriage differently?

People schedule events on their calendars regularly. Do you find it odd to consider scheduling time to connect with your spouse? Explain your response.

What, if anything, do you find surprising about the Scripture Reading today? Do you find it encouraging? Discouraging? Challenging? Other...?



What is one thing we can do together over the next three months to make our lives less complicated? The next six months? The next year? (See last page of this Reading Guide).

Prayer: Today, write out your own prayer to God about growing in Friendship, Unity, and Intimacy in your marriage.

Week 2; Day 4 of 5: Reading & Questions for Singles, Divorced, or Widowed: A Godly Understanding of Sex and Intimacy

Every single person reading this knows that we live in a culture that talks about sex, a lot! It dominates the music on the radio. We see it exploited on television and in movies, in the books we read, the advertisements we see, and so much more.

Interestingly, God doesn't shy away from talking about it either. While the Scriptures teach about those who engage in sexual acts outside of God's design, and the consequences they often experience for doing so, it also teaches that sex was created by God and shouldn't be thought of as something dirty or sinful. In fact, the Song of Songs was a book that some Jewish Rabbi's didn't want included in the Old Testament, believing that it was too explicit. Truth be told, there may be more positive statements about sex throughout the Bible than negative statements.

As you read today, consider this: The rest of our culture is open in talking about sex. How can you and others within Christianity best engage in a discussion about sex in a healthy, godly way?

Reading: Song of Songs 4 & 5, Proverbs 5:18-19; 1 Corinthians 7:1-5

Question for Reflection:

Did you grow up in a family that would discuss the value or importance of sex in marriage? If not, do you think that had any impact on how much you are/aren't willing to discuss the topic today?

Talk About It (Questions for Singles, Divorced or Widowed):

Have you found Christianity as a whole to teaches that sex is ungodly, sinful, or wrong?

How can you and others within Christianity best engage in a discussion about sex in a healthy, godly way?

What, if anything, do you find surprising about the Scripture Reading today? Do you find it encouraging? Discouraging? Challenging? Other...?

What is one thing we can do together over the next three months to make our lives less complicated? The next six months? The next year? (See last page of this Reading Guide).

Prayer: Today, write out your own prayer to God about the readings from this week.

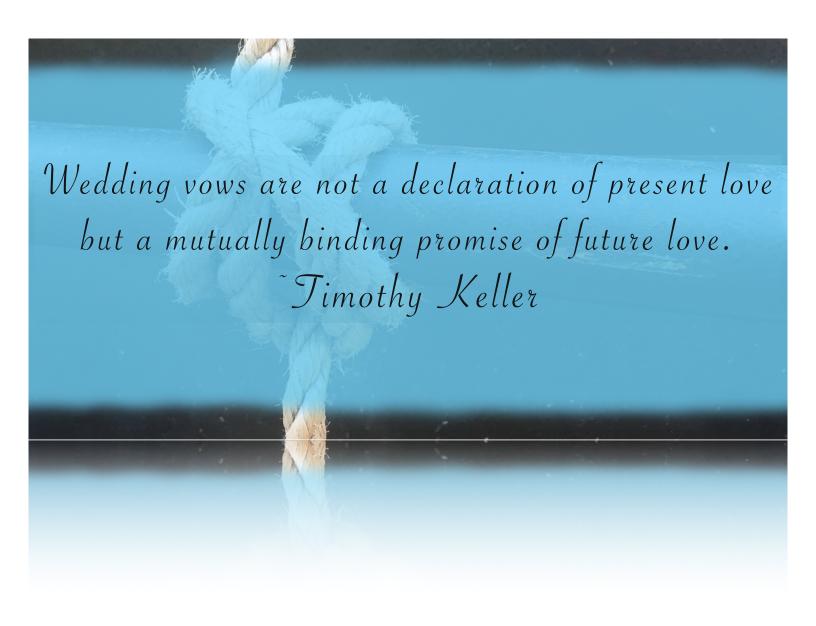


Week 2; Day 5 of 5:

- Take 10-15 minutes to review this week's readings and questions.
- Have you taken opportunities to consider how your life may be *less* complicated if you committed to growing in Friendship, Unity and Intimacy with your spouse? Have you given somebody permission to help you along your journey?
- · What is one additional step God may be inviting you to take as a result of this week's reading?
- We acknowledge that some of the Scripture Readings this week may have stirred up some questions of your own. If you'd like more information about SRC's Real Marriage Ministry and/or would like someone to help you process through any questions you may have, feel free to contact Pastor Justin at justin@southridgefairmont.com or his wife Megan at chixwchops@hotmail.com

Week 2; Day 5 of 5: Reading & Questions for Singles, Divorced or Widowed:

- Take 10-15 minutes to review this week's readings and questions.
- Have you taken opportunities to consider how your life may be less complicated if you committed to growing in knowledge
 and wisdom in the subjects of Friendship, Unity and Intimacy. Have you given somebody permission to help you along your
 journey?
- · What is one additional step God may be inviting you to take as a result of this week's reading?





Week 3; Day 1 of 5: Debt Complicates Everything

Proverbs 22:7 says, "...the borrower is slave to the lender."

How much do you think debt adds complications to our lives? The right answer is a lot.

The majority of students will incur debt during college. On average, a student will accumulate between \$30,000 and \$40,000 debt on their college education. And the cost is only continuing to rise. Outside of college expenses, a young couple getting married often decides not to start out small. Instead, they decide to have a house and cars equal in size or value to the home in which they grew up. The primary difference is that their parents invested 30 years into that home, and slowly accumulated the wealth to have the cars they drive. What's the outcome? The young couple may go into significant debt in order to purchase their first house and the vehicles they drive.

You may or may not be in debt, but everybody reading this knows somebody whose life has become complicated due to financial debt. It impacts individuals, families, and the whole of our society.

As you read today, consider this: What would our culture look like if the only debt people incurred was on their homes?

Reading: Proverbs 22:7; 1 Timothy 6:6-10

Question for Reflection:

On a scale of 1-10, how content would you say you are in life right now?

Talk About It (Questions for Groups, Couples, Friends, etc.):

What are three ways that finances and/or debt add drama or complications to your life?

How regularly do you find yourself wanting to purchase something (or actually purchasing something) due to a lack of contentment? Does it fulfill you?

God is inviting you to be a person of contentment. What will that look like for you this week?

Prayer: Heavenly Father, I confess that I'm not always open to talking with others about finances. I'm fearful that I'll say something that will cause others to think poorly of me due to financial decisions I've made in the past, or that somebody else will say something that may cause me to think poorly of them due to financial decisions they've made in the past. I pray today that I will not give in to this fear. That I will be open to learning from others. That I will be willing to help others. And that You will be with me, leading and guiding me as I participate in these conversations. I pray this in Jesus' name. Amen.

Week 3; Day 2 of 5: Contentment Creates Less Drama

In the New Testament, there's a Scripture Verse that you have most certainly seen or heard a dozen or more times. Famous athletes write this verse on their shoes. Motivational speakers use this verse to rally the troops and encourage people to *be more* or to *do more*. But almost all of them use this passage incorrectly. Philippians 4:13 says,

For I can do everything through Christ, who gives me strength.

Many may read this passage and immediately think, "Yeah, that's right! Bigger! Stronger! Faster! I can do this!"

Unfortunately, the true meaning of this passage gets lost in translation. If you read the previous two verses along with it, it's clear that the passage has much more to do with *contentment* than it has to do with physical strength or stamina.

Philippians 4:11-13 (NLT) reads, "I have learned how to be *content* with whatever I have. ¹² I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. ¹³ For I can do everything through Christ, who gives me strength."

Reading: Matthew 6:25-26; 6:32-33; Hebrews 13:5; Psalm 37:3-4;

Question for Reflection:

Would your life look any different if you relied on Christ for the strength to be content? How would it be different?

Talk About It (Questions for Groups, Couples, Friends, etc.):

Have you ever seen or heard anybody use Philippians 4:13 in a way where the main focus was not on *contentment?*

Outside of debt, what are some other ways that finances can add complications to our lives?

Do you find yourself taking purposeful opportunities to seek out and discover contentment in your life?

Prayer: Heavenly Father, I *know* that I'm not content in every area of life. I recognize that I give in to discontentment by eating, by purchasing things I don't need, and doing other things to numb me from the discontentment I regularly feel and experience. While I know that contentment doesn't come easily, I do trust that You can help me to experience it on a regular basis. I trust that I can do all things - including being content - through Christ who gives me strength. I pray this in Jesus' name. Amen.

Week 3; Day 3 of 5: Giving Creates Less Drama

The Bible is full of wisdom that is sometimes hard to read. It's not hard to read because it's difficult to understand. Instead, it's hard to read because it convicts us. We read passages about the importance of giving our finances to others, and something within us wants to question the Bible. We think things like...

- "I worked really hard for that money!"
- "Well, when I get ____ _ saved in the bank, then I'll give more to those in need."
- "I know I should give more, but I really want to upgrade my car sometime soon."
- "I would give more, but I was part of a church a while ago that made some really poor financial decisions."

Do any of these statements ring true for you?

Here's the thing - it doesn't matter how hard we work, or an imaginary number we want to have saved before we give more away. Nor does it matter how others may have made poor decisions. What matters is that God has invited each and every one of us to give.

As you read today, consider this: Is it possible that giving away your finances may help create a less complicated life?

Week 3; Day 4 of 5: Honesty & Kindness Create Less Drama Consider the following case study: An old man close to passing away gives almost all of his money to his family, his church and other organizations before he dies. He says he doesn't want the family fighting over money after he's gone. After his death, the family discovers that much of what he gave away was earned dishonestly over the past year of his life. He swindled his business partners and some of his clients over the previous year of his life. Although no laws were broken, the family learns that what he gave away was earned unethically. Now imagine you're in charge of the estate. What do you do?

As we've already discovered this week, the Scriptures have tremendous wisdom when it comes to finances, debt, contentment, and even the importance of giving. In fact, if you put all of Jesus' parables side-by-side and read through them, you'll discover that He teaches more about finances than most other topics - including loving your neighbor! Why? Probably because God knows how much of an impact money can have in our lives. He knows that if abused, finances can create more complications in our lives than helping our lives be less complicated.

As you read today, consider the above case study. How would you respond in this situation?

Reading: Deuteronomy 16:17; Matthew 6:2-5; 1 Corinthians 13:3; 2 Corinthians 9:7; Proverbs 14:31 and 22:9

Question for Reflection: In what ways could giving away some of your finances help create a less complicated life?

Talk About It (Questions for Groups, Couples, Friends, etc.):

Do you find it easy to give to your church? To other nonprofit organizations?

A pastor in Houston, Texas, once said, "Every time you look away from a homeless person you diminish their humanity as well as your own." Do you agree with their statement?

Outside of finances, how can we better engage with the homeless? What can we offer them?

Which of the bullet points in today's reading most applies to how you think about giving? How can we help one another be more generous with what God has blessed us with?

Prayer: Heavenly Father, today's reading really rang true for me. There are many reasons as to why I don't like to give away more than I currently do in this season of life, but I want to be a person who gives cheerfully. Increase within me a desire to give to others in the same way that You freely gave to me. I pray these things in Jesus' name. Amen.

Reading: Proverbs 12:2; 13:11; 20:10; 22:1; 22:16; 28:8; and James 5:4-6.

Question for Reflection: Have you ever been a part of a situation where somebody earned finances in an unethical way? How did it make you feel?

Talk About It (Questions for Groups, Couples, Friends, etc.): Reread the case study from today's devotional. How would you respond in this situation? Would you find this to be a complicated decision or an uncomplicated one? Be as specific as possible.

How would you respond if you learned that a friend or family member had made a deal that sounded a little unethical? Would you try to talk with them about it? What would you



What is one thing we can do together over the next three months to make our lives less complicated? The next six months? The next year? (See last page of this Reading Guide).

Prayer: Heavenly Father, today I simply pray that my children, grandchildren and/or others will see me as a person who lives my life honestly, showing kindness towards all others regardless of their status or life circumstances. Create in me a clean heart, and continue to mold me into the person You have created me to be. Amen.

Week 3; Day 5 of 5:

- Take 10-15 minutes to review this week's readings and questions.
- Have you taken opportunities to consider how you can make your life less complicated? Have you given somebody permission to help you along your journey?
- What do you remember most from the reading?
- God is inviting you to be a person who doesn't allow finances to complicate your life. What is one financial decision you made this week that may make your life *less complicated?*
- What is one additional step you believe God is inviting you to take as a result of this week's reading?



Week 4; Day 1 of 5: Relational Expectations

Picture this: You're on a family vacation with several extended family members. You're all staying at the same resort, and you've all given up a week of vacation time to enjoy this experience together. But it doesn't take long before things get interesting. Your brother-in-law starts talking politics, and they can't be further from your political leanings. Your father-in-law says, "Let's enjoy this vacation!" and uses that as an excuse to drink from noon to night. Your kids' cousins bring some violent video games to play, and your kids want to join them.

The thing is, most of us don't need to imagine something like this happening. We've already experienced it. Maybe not in the exact same ways described above, but we've been in situations where several people had different ideas and expectations as to how to spend their time. Not only that, but they also had different ideas and expectations as to how you should spend your time as well.

As you read today, consider this: We all bring different expectations into the relationships we have. Some of these are realistic. Some are unrealistic. Many, have never been agreed on by others. How uncomplicated would your life be if you were able to clearly communicate your expectations and be willing to ask others to agree to them?

Reading: Acts 13:13; 15:36-41; James 1:19-27; Luke 6:45

Question for Reflection: This brief passage in the book of Acts shows that disagreements occurred, even within the earliest parts of Christianity. What is a situation you've experienced in which you and another could not come to an agreement?

Talk About It (Questions for Groups, Couples, Friends, etc.):

Do you find it easy or difficult to clearly communicate your desires and expectations with others? Why do you think that is?

What do you think is the *best* way to communicate your desires and expectations with others?

Emotions are very real, and can complicate relationships. How can being open about your desires and expectations create less complications in your relationships with others?

Prayer: Heavenly Father, today I thank You for the reminder to be slow to speak and quick to listen. I pray that as I go about my day You would reveal to me any hidden expectations I may have of others, and help me to understand which of these may be unrealistic. Continue to provide me with grace and wisdom as I navigate through relational disagreements, and lead me to see how these relationships can be less complicated. Amen.

Week 4; Day 2 of 5: Agreed-Upon Expectations

In their study titled *Emotionally Healthy Relationships*, Pete and Geri Scazerro note the importance of having agreed-upon expectations. They say that expectations may be:

- Unconscious: We have expectations of others that we don't even know we have. We often don't know we have the expectation until we become disappointed.
- **Unrealistic**: We have expectations that are not reasonable.
- **Unspoken**: We're conscious of our expectations, and they may be realistic, but they haven't been spoken.
- **Un-agreed Upon**: We have expectations of others that they did not agree to, or others have expectations of us to which we have not agreed.

The Scazerro's conclude that for any relational expectation to be valid, it must be conscious, realistic, spoken, *and* agreed upon by others.

As you read today, consider this: Do you agree that relational expectations should be conscious, realistic, spoken, *and* agreed upon by others? Do you think following this model would make your relationships with others less complicated?

Reading: Luke 4:42-44; John 5:19-20;

Question for Reflection: How often do you find yourself communicating your desires and expectations with others in a healthy way?

Talk About It (Questions for Groups, Couples, Friends, etc.):

Do you agree that relational expectations should be conscious, realistic, spoken, *and* agreed upon by others? Do you think following this model would make your relationships with others less complicated?

What is the best response if you have a conscious, realistic, and spoken expectation that a friend or colleague won't agree to?

There were moments when others had expectations of Jesus, but He was more concerned with the expectations of His heavenly Father. Do you ever find yourself having expectations for God? How do/should you respond when His will doesn't align with your own?

Prayer: Heavenly Father, I confess that sometimes I want or expect certain things from You, without first considering Your will and Your desires for me. Continue to help me see that Your plans are good and pleasing and perfect. I pray in Jesus' name. Amen.

Week 4; Day 3 of 5: Relational Unity

Have you ever been in a relationship with somebody in which you felt like you could be yourself, no matter what? They could walk into your home and see dirty clothes on the floor, dirty dishes in the sink, and not say or think anything negative about you or home? What is that relationship like?

In the Old Testament, there's one story that emphasizes a deep relational unity between David, who will one day be king of Israel, and his friend Jonathan, the son of the current king, Saul. David discovers that king Saul wants to kill him, and Jonathan, who normally would not want to disappoint his father, decides to flee from his father and protect his friend, David. It comes across as a story that would have a lot of complications in the relationships. But Jonathan didn't see it as a complicated decision. He knew who he needed to be and what decision he needed to make, and did it without hesitation.

In the New Testament, there's a story about two women spending time with Jesus. One is busy making preparations for dinner, while the other simply sits at the feet of Jesus, listening to Him teach. As you read today, consider this: Who are the individuals in which you most experience relational unity? Would you find it easy or challenging to make the same decisions made by Jonathan and Mary?

Week 4: Day 4 of 5: Personal Values

Take a moment to think of someone who has treated you poorly in the past. Maybe it was a school teacher who shamed you in front of the class because you didn't fully understand the goal of a project. Maybe it was a friend, who chose to betray you instead of keeping guiet about the secret you shared with them. Maybe it's someone who continues to regularly treat you poorly.

A wise counselor once said, "If others are treating you poorly, and you allow them to continue to treat you poorly, you're simply educating them that's it's OK for them to continue. Instead, you need to help others understand what you value, and educate them as to how they can best communicate with in such a way that you can receive constructive feedback."

But the truth is, many individuals don't know what they most value in life. Or, they think they know what they most value, but their time and decisions speak otherwise.

As you read today, consider this: What are the two or three things in your life that are most important to you? Do you find yourself professing those values to others and practicing them on a regular basis?

Reading: 1 Samuel 20, Luke 10:38-42

Question for Reflection: Who are the individuals in which you most experience relational unity? What is it about that relationship that makes it less complicated than other relationships you have?

Talk About It (Questions for Groups, Couples, Friends, etc.):

What do you think it means to experience relational unity with others? Do you find yourself experiencing more or less expectations with those in which you experience the most relational unity?

How is God inviting you to be a person who experiences a deep relational unity with Him on a regular basis? What would that look like today? Tomorrow? This week?

Do you feel like you can be yourself, no matter what, in the presence of God? Explain your answer.

Prayer: Heavenly Father, I confess that I don't always feel like I can be myself in Your presence. I feel like I need to be a better person, or make better life decisions in order to be near You. Help me to continue to realize the truth that it's the other way around - the more time I spend in Your presence, the more I will be the person You created me to be and the more likely I am to make godly decisions. I pray this in Jesus' name. Amen.

Reading: Matthew 6:5-21; 24:34-40; 1 Peter 4:7-11

Question for Reflection: What are two or three things in your life that are most important to you?

Talk About It: (Questions for Groups, Couples, Friends,

How difficult is it for you to pray for others who have hurt you?

In what ways have you been successful in helping others understand what you most value in life, and how they can better communicate with you?

How often do you find yourself talking about what you most value in life? How often do others see you practicing what you most value in life?

What would it look like for you to both profess and practice your values on a more regular basis?

What is one thing we can do together over the next three months to make our lives less complicated? The next six months? The next year? (See last page of this Reading Guide).

Prayer: Today, write out your own prayer to God about growing in the areas of relational expectations, relational unity and personal values.

Week 4; Day 5 of 5:

- Take 10-15 minutes to review this week's readings and questions.
- Have you taken opportunities to consider how your relationships can be less complicated? Have you given somebody permission to help you along your journey?
- What do you remember most from the reading?
- God is inviting you to be a person who experiences thriving relationships. What is one relational decision you made this week that may make your life less complicated?
- What is one additional step you believe God is inviting you to take as a result of this week's reading?



Week 5; Day 1 of 5: All of Life is Ministry

It's easy to separate life into different categories. There's family life. Work life. Church life. Soccer life. And so on. Not only that, but some people may act like a completely different person depending on what environment they're in. At home, someone may seen as a loving spouse and/or parent. Or they may be seen as someone who is distant and often distracted, focusing more of their energy on things other than their marriage and family. Their work and/or church friends may assume their marriage is going well, because they're a different person when not at home.

At work, someone may be a strict supervisor, with unrealistic expectations of those under them, showing more concern for the bottom line than the well-being of those in the agency. Their immediate family sees them as a person full of grace, but other colleagues see them as overbearing or unkind.

But here's the thing, the Bible teaches that all of life is ministry. It doesn't matter if it's at home. At church. Or at work. God has called each of us to fulfill His purpose. Our role of fulfilling that purpose is equally important at home, at work, at church, and in every other environment. As you read today, consider this: Are *all* of your decisions and actions made for the benefit of the Lord and His will?

Reading: Colossians 3:22-4:1

Question for Reflection: In what ways does your current job (or education) make your life more complicated?

Talk About It (Questions for Groups, Couples, Friends, etc.):

Do you find yourself being a different person at home than you are at work? At church? At other locations? Why do you think that is?

Do you think your life would be less complicated if you didn't try to be a different person depending on the environment you're in? Explain.

On a scale of 1-10, how well do you see all of life as ministry? What would it look like to see your job, your family, and all other extra-curricular activities as part of your ministry to others?

What about your current job (or education) adds the most complications to your life? Is there anything that can be done to change that?

Prayer: Heavenly Father, thank You for the reminder that all of life is ministry. Today I simply pray that You would continue to reveal to me the purpose for which you have called me to fulfill, and that I would boldly seek to fulfill it at home, at church, and at work. I pray this in Jesus' name. Amen.

Week 5; Day 2 of 5: Ministry at Work

What's the first thought that comes to your mind when you think about ministering to others at work? Some may think, "Well, that's easy. I feel comfortable talking with my colleagues about my faith, because many of them are people of faith, too." But others may think, "I can't share Scripture verses or other parts of my faith with my colleagues. I could get in a lot of trouble for that if somebody filed a complaint!"

But think about it this way; what exactly does it mean to minister to others at work? Is it possible that you could minister to others in such a way that they feel uplifted and encouraged?

In Galatians 5, the Apostle Paul writes about the fruit of the Spirit. The Fruit of the Spirit is attributes or character traits of God that we will naturally live out when we're well focused on our relationship with Him. Paul writes that we can be loving, joyful, peaceful, patient, kind, good, faithful, gentle, and self-less toward others. More importantly, he notes that there is no law against these things.

As you read today, consider this: How can you be more loving, joyful, peaceful, patient, kind, good, faithful, gentle and selfless towards others in your work place?

Reading: Galatians 5:16-26; Ephesians 5:1-20

Question for Reflection: Quickly think of all of the jobs you've had throughout your life. Of them, who has been your favorite boss/supervisor? What did you like most about him or her?

Talk About It (Questions for Groups, Couples, Friends, etc.):

What, specifically, did you most appreciate about your favorite boss/supervisor? Is what you appreciated most about him/her listed in the Fruit of the Spirit?

What do you find easy about ministering to others at work? What do you find difficult about it?

Do you think that regularly revealing the Fruit of the Spirit among your colleagues would make your work life more complicated, or less complicated? Explain your answer.

How regularly do you take opportunities to pray for your colleagues?

Prayer: Heavenly Father, I confess that I've been fearful to think about *ministering* to others at work, because I'm afraid of how others may respond. Thank You for the reminder that there is no law against representing Your love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and selflessness towards others. Empower me to live out these attributes well. I pray in Jesus' name. Amen.

Week 5; Day 3 of 5: Contentment at Work

Take just a moment to complete the following sentence. "I would be more content at work if ."

How easy was it for you to come up with something to fill in the blank?

You may have responded with something like: "I would be more content at work if..."

- I was earning a larger salary
- · I had my own office
- My boss treated me more fairly
- · I had the ability to speak into more of the decisions
- · I was able to work different hours
- My colleagues regularly told me how much they appreciate the contributions I make
- I actually had time to pause and eat lunch every day
- etc

In case you didn't notice, there's one common denominator in each of these points; they're all "I" statements.

As you read today, consider this: Is it possible that you're not really discontent with your work, but you're discontent with yourself, or something else in life? How would your attitude towards your work change if you were more content with yourself and/or other areas of life?

Reading: 1 Timothy 6:6-7; Hebrews 13:5; Luke 3:14; 12:15

Question for Reflection: What is the one main area of your life in which you're most discontent?

Talk About It (Questions for Groups, Couples, Friends, etc.):

How easy was it for you to fill-in-the-blank in today's devotional? Was your answer listed as one of the bullet points?

Discontentment often breeds discontentment. If you (or others) are discontent in life, then it will often spread to others you spend a lot of time with, including your colleagues. If you lived in full contentment, how may that impact your work culture?

How difficult is it for you to talk about things that make you anxious or discouraged? Could talking about them more often lead to you experiencing more contentment in these areas of your life? Explain your answer.

Prayer: Heavenly Father, I confess that I sometimes lose sight of what it means to be content. There are areas of my life in which I'm discontent, and I can see how this may impact my work life and my relationships with others. Today I invite You to do whatever is necessary to root out any discontentment within me. In Jesus' name. Amen.

Week 5; Day 4 of 5: Enjoyment at Work

Take a moment to think about a time when you had a truly enjoyable day at work. What was it about the circumstances that day that made it so delightful? Now think about this: what would it be like for *most* days at work to be that enjoyable?

Here's the thing, the Bible affirms that our labors in life will be challenging. In Genesis 3:19 (NLT), God tells Adam, "By the sweat of your brow will you have food to eat until you return to the ground from which you were made." That's not overly encouraging, is it?

But the Scriptures offer encouragement as well. In Proverbs 14:23, God says, "All hard work brings a profit. But mere talk leads only to poverty." And Psalm 90:17 says, "May the favor of the Lord our God rest on us; establish the work of our hands for us—yes, establish the work of our hands. Most importantly, the Scriptures affirm that God has a specific plan for His people. Jeremiah 29:11 says, "For I know the plans I have for you,...They are plans for good and not for disaster, to give you a future and a hope."

As you read today, consider this: How much more enjoyable would your work be if you knew you were fulfilling God's purpose each and every day?

Reading: Hebrews 10:36; 13:20-21; 2 Corinthians 8:21; Ephesians 1:11; 1 Peter 1:1-25

Question for Reflection: What would it look like to enjoy your work? Not because it's *easy*, but because you're confident you're fulfilling God's purpose?

Talk About It (Questions for Groups, Couples, Friends, etc.):
If you could write out your own job description, what would it look like?

Is there anything specific that is preventing you from enjoying your current work? How much of an impact does it really have on how well you're able to love God, love others, and love yourself?

Do you have a favorite Scripture verse that you often meditate on when you're having a challenging day at work? How can fulfilling God's purpose in your life decrease the drama and complications in your current work environment?

What is one thing we can do together over the next three months to make our lives less complicated? The next six months? The next year? (See last page of this Reading Guide).

Prayer: Today, write out your own prayer to God about ministering to others at work, being content with your work, and enjoying your work.

Week 5; Day 5 of 5:

- Take 10-15 minutes to review this week's readings and questions.
- Have you taken opportunities to consider how your work life can be less complicated? Have you given somebody permission to help you along your journey?
- What do you remember most from the reading?
- God is inviting you to be a person who experiences great joy in your work. What is *one* decision you made this week that may make your work life *less complicated* and *more enjoyable?*
- What is one additional step you believe God is inviting you to take as a result of this week's reading?

Work willingly at whatever you do, as though you were working for the Lord rather than for people.

Colossians 3:22

	Be Less Compli	cated
Open Content	Be Mc	oreGracious
		- Vulnerable
Prayer	LOVIN	Belonging
Faithful		Generous
Accountable	Genuine Relation	onal GeHelous
Real	Kind	Present Forgiving
		02.0
		uncomplicated
Have you ever made a decision that felt good at the time,		
but only made your life more complicated?		
Dui	orny made your are mo	a complication.

Over the next 5 weeks, commit to writing down 5-10 ideas / suggestions on how you can regularly experience a life less complicated.

Some things I/we can do throughout 2018 to live less complicated lives:	Some things I/we can do throughout 2018 to live less complicated lives: