

Summer By The Sea

Week 5: In Over Your Head

Objective: To invite us to call out to Jesus as savior and worship Him as Lord .

ICEBREAKER: Tell about a time when you found yourself "in over your head."

It could have been:

- a new job
- raising children
- school
- a home project
- a financial situation
- a ministry opportunity

How did you respond initially?

1. Panic Is a Poor Guide

The sermon compared panic to a drowning person instinctively grabbing at anything nearby—even the person trying to rescue them.

- Why do you think panic often causes us to make poor decisions?
- What are some things people tend to "grab" when life feels out of control?
- Have you ever looked back and realized panic made your situation worse?

2. The Storm Wasn't a Surprise to Jesus

One important observation from the sermon was that none of what happened surprised Jesus.

- Why is it comforting to know Jesus knew about the storm before the disciples did?
- How does remembering God's sovereignty change the way we face difficult situations?
- Why do we so easily forget that what surprises us never surprises God?

3. How We End Up "In Over Our Heads"

The sermon identified three ways we often find ourselves overwhelmed:

- because of our choices
- because of life's storms
- because we are obeying Jesus
- Which of these is easiest for you to recognize?
- Why is it important not to assume every difficult situation is someone's fault?
- Can you think of biblical examples of faithful people who suffered while obeying God?

4. Peter Took His Eyes Off Jesus

Peter successfully stepped out of the boat, but eventually shifted his attention from Jesus to the wind and waves.

- Why do you think Peter began to sink only after changing his focus?
- What "wind and waves" tend to distract your attention from Jesus?
- How can we intentionally keep our eyes on Christ during difficult seasons?

5. "Lord, Save Me!"

Peter's prayer was remarkably short:

"Lord, save me!"

- Why do you think this simple prayer is so powerful?
- Why are we often tempted to fix our problems ourselves before calling on God?
- What keeps people from asking Jesus for help?

6. Rescue Leads to Worship

The story ends not with the storm, but with worship.

"Truly you are the Son of God."

- Why is worship the appropriate response after experiencing God's faithfulness?
- How is worship more than singing songs?
- What does surrendering to Jesus' Lordship look like in everyday life?

7. Savior and Lord

The sermon ended with this distinction:

- We call out because Jesus is **Savior**.
- We surrender because Jesus is **Lord**.
- Why are both truths essential?
- Why do people sometimes want Jesus as Savior without surrendering to Him as Lord?
- What area of your life is hardest to surrender?

8. Personal Application

Take a moment to reflect personally.

- Where do you currently feel "in over your head"?
- What have you been tempted to grab instead of trusting Jesus?
- What would it look like this week to call out to Him and surrender that situation to His care?

FINAL THOUGHT

The disciples saw the storm.

Peter saw the wind.

Jesus stood above them all.

Whatever feels overwhelming today is still beneath His authority.

The waves that threaten you never threaten Him.

The storm that frightens you never surprises Him.

When life places you in over your head, remember:

What's over my head is already under His feet.

THIS WEEK – TRUST ABOVE THE WAVES

This week, practice replacing panic with trust.

IDENTIFY

Name one area where you currently feel overwhelmed.

PRAY

Before trying to fix it yourself, simply pray:

"Lord, save me."

SURRENDER

Ask yourself:

"What would trusting Jesus instead of controlling this situation look like today?"

WORSHIP

Choose one practical act of obedience this week that demonstrates Jesus is Lord of your life—not just Savior.