BIBLE STUDY GUIDE

FAITHFUL LIVING IN THE LAST DAYS

James 5:1–12

Stewardship • Patience • Perseverance • Integrity

Name: _____ Date: _____

OVERVIEW

James warns those who misuse wealth and oppress others, then encourages believers to wait faithfully for the Lord. Our hope in His return should shape how we handle possessions, treat people, endure hardship, and keep our word.

SERMON OUTLINE

James 5:1–3 The danger of hoarding riches and trusting earthly wealth.

James 5:4–6 God sees injustice, exploitation, and selfish living.

James 5:7–8 Be patient and establish your heart as you wait for the Lord.

James 5:9 Do not let hardship turn into grumbling against others.

James 5:10–11 Learn perseverance from the prophets and Job.

James 5:12 Let your yes be yes and your no be no.

HOW TO USE THIS GUIDE

Read the passage first. Observe what James says, consider what it meant to the original hearers, and then ask how the Lord is calling you to respond.

1. Before studying, where are you most tempted to find security: in what you possess or in the Lord?

I. A WARNING AGAINST MISPLACED TRUST *James 5:1–3*

James warns the wealthy oppressors to weep over coming judgment. Clothing decays, riches perish, and even treasured metals cannot provide lasting security. Wealth is not sinful in itself; the danger is loving, hoarding, or trusting it while ignoring God and others.

> *"You have heaped up treasure in the last days."* — James 5:3 (NKJV)

The issue is not simply how much we have, but whether our possessions have taken hold of our hearts. Like the rich fool in Luke 12, we can store up much for ourselves and still be unprepared to meet God.

Cross references: Luke 12:16–21; Matthew 6:19–21; 1 Timothy 6:10; James 4:17

2. What do the ruined riches and moth-eaten garments reveal about the security of earthly wealth?

3. Why would hoarded wealth become a witness against those who trusted in it?

Wisdom in Preparing — Without Losing Compassion

Planning ahead is wise, but our ultimate trust belongs in the Lord. Preparation becomes dangerous when fear or self-protection hardens our hearts toward people in need. James calls us to live with eternity in view, not merely to protect our comforts.

Cross references: Proverbs 21:20; 1 Timothy 5:8; Matthew 24:12; 1 John 3:17

4. How can we prepare responsibly for hard times without letting fear replace trust in God?

5. Read Luke 12:16–21. How can someone prepare for the future yet fail to be "rich toward God"?

SERMON NOTES

II. WEALTH WITHOUT JUSTICE OR MERCY *James 5:4–6*

Verse 4 — Unpaid Wages

James exposes dishonest employers who kept wages that workers had earned. Their withheld pay and the cries of the mistreated had reached the "Lord of Sabaoth"—the Lord of Hosts. God sees injustices that others may overlook.

Cross references: Leviticus 19:13; Proverbs 22:22–23

6. What injustice does James identify in verse 4? How does he describe God's response?

7. How does the title "Lord of Sabaoth" encourage the mistreated and warn the oppressor?

Verses 5–6 — Self-Indulgence and Oppression

These people lived in luxury while others suffered, and their greed led them to condemn the innocent. James does not condemn enjoying God's gifts; he confronts the selfishness that places comfort and wealth above righteousness and the lives of others.

Cross references: 1 Timothy 6:17–19; Proverbs 22:22–23

8. How did the pursuit of wealth affect the way these people treated others?

9. What is one practical way you can use what God has entrusted to you to bless someone this week?

SERMON NOTES

III. PATIENT UNTIL THE LORD COMES *James 5:7–9*

Verses 7–8 — The Farmer and the Harvest

James now turns to the "brethren." Instead of taking revenge on oppressors, believers are told to remain patient until the Lord comes. The farmer works faithfully, yet cannot force the rain or hurry the harvest. We too serve faithfully while entrusting the outcome and timing to God.

> *"You also be patient. Establish your hearts, for the coming of the Lord is at hand."* — James 5:8 (NKJV)

10. What changes when James turns from the wealthy oppressors to "brethren" in verse 7?

11. What can a farmer do while waiting? What must he leave beyond his control?

12. In your present circumstances, what would it look like to "establish your heart" in the Lord?

Verse 9 — Guard Your Attitude Toward One Another

Trials can make us impatient with the people closest to us. James warns against grumbling and reminds us that the Judge stands at the door. Our hope in Christ's return should produce love, forgiveness, and self-control—not criticism and bitterness.

Cross references: Romans 12:19; John 13:34–35; Philippians 2:14

13. How might a difficult season tempt you to criticize other believers? What loving response could replace it?

SERMON NOTES

IV. PERSEVERANCE AND A TRUSTWORTHY WORD *James 5:10–12*

Verses 10–11 — The Prophets and Job

Jeremiah endured mistreatment while faithfully speaking for the Lord. Job experienced profound loss and wrestled with difficult questions, yet did not abandon God. James points us to the Lord's compassion and mercy: faithfulness does not mean freedom from suffering, and perseverance does not mean never struggling.

Cross references: Jeremiah 20:2; Jeremiah 38:6; Job 42:12; James 1:3–4

14. What does Jeremiah's example teach about suffering while doing what is right?

15. What encourages you about Job's perseverance even when he struggled with questions?

16. How can God's compassion and mercy help you endure a trial you do not understand?

Verse 12 — Let Your Yes Be Yes

James returns to the importance of our words. Just as he warned against grumbling in verse 9, he now calls believers to sincere speech. Rather than relying on elaborate oaths or excuses, our everyday character should make our words trustworthy.

Cross references: Matthew 5:33–37; Luke 16:10

17. Where does the Lord want you to grow in honesty, follow-through, or keeping your word?

MEMORY VERSE & THIS WEEK'S CHALLENGE

Memory verse — James 5:8: "You also be patient. Establish your hearts, for the coming of the Lord is at hand."

This week: Trust God more than possessions, look for one person to serve, and be intentional about your words. Ask Him to keep your heart ready for His return.

MY NEXT STEP / PRAYER