



EXPLORE **THE BIBLE.**
Adults

Matthew 14–28

QuickSource

Spring 2026



WHAT THE FUTURE HOLDS

If you're an adult of a particular generation, you'll probably remember a toy called The Magic 8 Ball™. For those who aren't as familiar, this was a foolproof tool for getting answers to any questions about the future . . . sort of.

In one sense, the 8 Ball guaranteed you an answer to every question. If you asked about your future spouse or whether you were going to pass your history test, the 8 Ball had an answer. The problem was that the Magic 8 Ball carried about as much prophetic authority as a fortune cookie. At best, the answers were vague. At worst, they were irrelevant.

Then again, it was designed for entertainment. No one with a modicum of sense would entrust their future to an oversized pool ball.

Of course, human nature still longs to know what's ahead. Whether we're thinking about this life or the next, we seek clarity. We want to see what's just around the bend.

Jesus understood that. That's why He often talked with His disciples about what would happen in the short term and in the distant future. Throughout the Gospels, including Matthew's Gospel, Jesus reminded His followers that He holds the future. He is God. He loves us more than we can imagine. He remains in control, and His people can trust Him.

Jesus might not give you every answer you've ever wanted, but He has promised to give you peace for today, tomorrow, and eternity. That starts with a personal relationship with Him. If you're seeking answers to the most important questions in life, here's what you need to do . . .

- **Admit** to God that you are a sinner. Repent, turning from your sin.
- **By faith receive** Jesus as God's Son and accept His gift of forgiveness from sin. He took the penalty for your sin by dying on the cross. Jesus also rose from the dead, making a new, eternal life possible for us.
- **Confess** your faith in Jesus Christ as Savior and Lord. You may pray a prayer similar to this as you call on God to save you: "Dear God, I know that You love me. I confess my sin and need of salvation. I turn away from my sin and place my faith in Jesus as my Savior and Lord. In the name of Jesus I pray, amen."

After you have received Jesus Christ into your life, tell a pastor or another Christian about your decision. Show others your faith in Christ by asking for baptism by immersion in your local church as a public expression of your faith.

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*Evangelistic Emphasis

MEET THE WRITERS



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HOW TO USE QUICKSOURCE

Using **QuickSource** as your primary resource for preparing to lead a small Bible study group (with the group using the **Personal Study Guide**).

1. Read the core passage, using the Key Words as a quick commentary on the passage.

2. Review the outline under Talking Points (page two of each session) to organize your thoughts and identify the key points in the passage.

Tip: Record your notes on this second page, giving you a way to remember insights gained.

3. Review the questions with response prompts on the Discussion Plan page (page three of each session), recording your response to the questions as you do so.

Some questions/prompts are included in the *Explore the Bible Personal Study Guide*. The corresponding PSG page numbers for these questions are noted. These page numbers correlate to the regular print version of the PSG and may differ from large print versions. The prompts are adapted from the comments in the *Personal Study Guide*.

Tip: Additional “Bonus” questions are also provided in the Discussion Plan, along with the For Further Discussion QR codes. These extra questions are found only in *QuickSource*.

4. Consider ways of using the Bible Skill and Object Lesson ideas to lead your group.

Look for ways of using these ideas, in addition to the questions included on the Discussion Plan page.

5. Read the Dig Deeper feature (page four of each session), looking for ways of using that information when leading the group.

The information found in the Dig Deeper feature is available only in *QuickSource*.

6. Review and refine.

- Add transition ideas to move from one question to the next.
- Consult the *Explore the Bible* Extra page (goExploreTheBible.com/leaderextras) for an idea about using a current news event to begin and end the group time.
- Listen to the weekly *Explore the Bible* adult podcast to gain insights about this study. The podcast can be found on Apple Podcasts, Spotify, Google Podcasts, goExploreTheBible.com/adults-training, or on MinistryGrid (MinistryGrid.com/ExploreTheBible).

7. Gather the items needed to lead the group.

If you plan on using a visual from the *Explore the Bible Leader Pack* or creating your own (see p. 65 for a listing of items and suggested sessions for using them), do so early in the week. Be sure to have extra copies of the *Personal Study Guide* on hand to be given to guests.

8. Arrive early.

The group time starts when the first person arrives. Make sure you are that person so you can set the tone and direction for the group Bible study time.

9. Lead the group in a time of Bible study, following your plan.

10. Evaluate the group time.

Note what you learned about the people in the group as well as things you may need to work on to improve as a teacher. Also make sure any follow-up actions promised to the group are carried out.

USING AS A SUPPLEMENT.

Leader Guide + QuickSource

As a supplement to the *Explore the Bible Adult Leader Guide*.

After completing your study using the commentary provided in the *Explore the Bible Leader Guide*, consult the Key Words section, the Talking Points page, and the Dig Deeper feature for additional insight or as a review. Reflect on the “Bonus” questions in the Discussion Plan and the extra questions provided in For Further Discussion, and add those to your plan as appropriate.

Daily Discipleship Guide + QuickSource

As a supplement to the *Leader Helps in the Explore the Bible Adult Daily Discipleship Guide*.

Look at the Key Words section to identify additional key words not included in the *Daily Discipleship Guide*, the Talking Points page, and the Dig Deeper feature for additional insight or as a review. Reflect on the “Bonus” questions in the Discussion Plan and the extra questions provided in For Further Discussion, and add those to your plan as appropriate.

BIBLICAL BACKGROUND

Matthew's Gospel is the longest book in the New Testament. Nowhere does the writer of this Gospel identify himself by name, but Matthew's human authorship was universally affirmed in the early church.

Author: Matthew's name appears in every list of Jesus's apostles (Matt. 10:3; Mark 3:18; Luke 6:15; Acts 1:13). According to his own account, he had been a tax collector when Jesus called him (Matt. 9:9). Both Mark and Luke identify him as Levi (Mark 2:14; Luke 5:27), the man who made a great feast for Jesus and invited many fellow tax collectors and other "sinners" as his guests (Luke 5:29; see also Matt. 9:10; Mark 2:15). We don't know what happened to Matthew after Acts 1, but church tradition claims he traveled extensively in the Middle East and eventually suffered martyrdom in Ethiopia.

Recipients: That Matthew wrote for a Jewish audience of believers has been claimed since the end of the second century. The early church asserted that Matthew was written to a primarily Jewish audience with a particular emphasis on proving Christ was the Messiah, the awaited descendant of David.

Date: Many Bible students believe Matthew, inspired by God's Spirit, depended on Mark's Gospel as a source and place its writing in the 80s or 90s. However, Irenaeus stated that Matthew issued his Gospel "while Peter and Paul were preaching at Rome." This would place the writing closer to the early 60s.¹

Structure: Bible students offer two main suggestions as to how Matthew structured his Gospel. The first focuses on the five discourses of Jesus (Matt. 5-7; 10; 13; 18; 24-25). Each culminates with a statement that Jesus had finished His teaching. These statements separate His discourses from the Gospel's narratives (7:28; 11:1; 13:53; 19:1; 26:1).

A second option is geographical, moving from north to south. This structure begins with Jesus's Galilean ministry and the

northern areas beyond it (4:12-19:1) and moves toward Jerusalem (19:2-20:34). It concludes with His final days in Jerusalem (21:1-28:15) before His appearing back in Galilee as the risen Lord (28:16-20).

This quarter's sessions include the close of Jesus's Galilean ministry, His fourth and fifth discourses, and His journey to Jerusalem. These chapters consider His activities during Holy Week—including His trials, crucifixion, and resurrection. Matthew also described His commission to make disciples of all nations.

JESUS'S TITLES:

Christ/Messiah: In his Gospel's opening line, Matthew identified Jesus as the "Christ" (the Greek word for "Messiah"). He repeated this title at the end of Jesus's genealogy (1:16-18; 2:4). The Messiah was God's "Anointed One" (Dan. 9:25-26; Ps. 2:2), and Peter boldly identified Jesus as "the Messiah, the Son of the living God" (Matt. 16:16), which Jesus confirmed in 16:20. At His trial, the high priest ordered Jesus under oath, "Tell us if you are the Messiah, the Son of God" (26:63). In both of these passages, Matthew linked Jesus to the titles Messiah/Christ and Son of God.

Son of David: Matthew also used this royal and messianic title in his opening verse. It connects Jesus to the covenant of 2 Samuel 7:16,25-26, where God promised that a descendant of David would rule over an eternal kingdom. Those who sought healing often addressed Jesus by this title (Matt. 9:27; 12:23; 15:22; 20:30-31), along with those who praised His arrival in Jerusalem (21:9). In 22:41-45, Jesus tied together the titles "Messiah," "Son of David," and "Lord" in emphasizing that He was greater than David.

King: When the wise men sought Jesus, they asked for the "king of the Jews" (2:2). When Jesus entered Jerusalem on Palm Sunday it was in fulfillment of Isaiah 62:11—"Your King is coming to you" (Matt. 21:5). Pilate asked Jesus if He was the King of the



Jews (27:11), and the soldiers and the religious leaders mockingly acknowledged such in 27:29,42. At the crucifixion, a placard for all to see proclaimed Jesus was King (27:37).

Son of God: Matthew used this title eight times. At Jesus's baptism (3:17) and transfiguration (17:5), the Father acknowledged Him as the Son. Satan challenged the title (4:3,6), but both demons (8:29) and His disciples (14:33) affirmed it. Both Peter (16:16) and Caiaphas (26:63) link the title to that of Messiah. Matthew ended the crucifixion narrative with a Gentile centurion confessing Him as the Son of God (27:54).

Lord: Matthew repeatedly applied the divine title of Yahweh (LORD) from the Old Testament to Jesus. He began with John the Baptist preparing the Lord's way (3:3). In Matthew 7:21-22, everyone's entrance into the kingdom of heaven is based on Jesus's judgment as Lord. He also declared Himself to be "Lord of the Sabbath" (12:8) and referred to His future return as the coming of the Lord (24:42).

Son of Man: Jesus called Himself "Son of Man" thirty times in Matthew's Gospel. Initially associated with the prophecies of Daniel (Dan. 7:13-14), He used it to claim the authority to forgive sins (Matt. 9:6) and to explain how He would sacrifice His life as a ransom (20:28). He is "seated at the right hand of Power" (26:64) and will return as Judge of all people (13:41; 16:27-28; 24:27,30,37,39; 25:31; 26:64). The title stresses Jesus's humanity, deity, and authority all at the same time.

MAJOR THEMES:

Kingdom of Heaven: God's kingdom stands out as a major theme in Matthew. The phrase occurs more than thirty times and emphasizes that Jesus's reign was not of this world (see John 18:36). The kingdom was the heart of John the Baptist's call for repentance (Matt. 3:2), as well as Jesus's own message (4:17,23; 9:35) and the message of His apostles (10:7; 24:14).

"Kingdom of heaven" starts and ends the Beatitudes (5:3,10) and provides the foundation for believers to live out the Christian ethic in practical terms. The growth of the kingdom is assured, despite opposition. But the kingdom also demands vigilance (25:1-13). Matthew 13 records eight parables that help Jesus's followers understand the kingdom better. He added another kingdom parable in 18:21-35 and seven more in chapters 20-25.

Fulfillment of Scripture: Matthew recorded about fifty direct quotations from the Old Testament, plus numerous other allusions to it. Many of these are observed in the ten different formulas Matthew used to introduce Old Testament quotations, all of which contain the Greek verb for "fulfill" (*pleroo*). In other cases, Jesus referred to the fulfillment of Scripture Himself (13:14; 26:54,56).

Every Scripture was fulfilled because the prophecies were of divine origin. They either came "by" (*hupo*) the Lord or "through" (*dia*) a prophet speaking for God. All of this emphasized that what happened to Jesus was not the result of circumstances or unforeseen events. God was in control of the human events regardless of the choices and schemes of humans.

Summary: Matthew began his Gospel with an emphasis on worshiping Jesus—by the wise men in Matthew 2:2,11—and closed it with worship of the risen Jesus by the women (28:9) and by the eleven disciples (28:17). This is the response every reader of Matthew's Gospel should have after encountering Jesus as the Messiah, Son of God, and Lord.

1. Roberts, Alexander and Donaldson, James, eds. *The Ante-Nicene Fathers: The Writings of the Fathers Down to A.D. 325. Vol. 1: The Apostolic Fathers with Justin Martyr and Irenaeus.* William B. Eerdmans Publishing Company, 1973 [1867/1885]; McGiffert, Arthur Cushman, translator. *The Church History of Eusebius, in vol. 1: A Select Library of Nicene and Post-Nicene Fathers, second series.* William B. Eerdmans Publishing Company, 1976 [1890].



MATTHEW

- I. **Birth and Infancy of Jesus** (1:1-2:23)
- II. **Beginning of Jesus's Ministry in Galilee** (3:1-4:25)
- III. **Discourse One: The Sermon on the Mount** (5:1-7:29)
- IV. **Jesus's First Miracles** (8:1-9:38)
- V. **Discourse Two: Ministry of Jesus's Disciples** (10:1-42)
- VI. **Responses to Jesus's Ministry** (11:1-12:50)
- VII. **Discourse Three: Parables about the Kingdom** (13:1-58)
- VIII. **Close of Jesus's Ministry in Galilee** (14:1-17:27)
- IX. **Discourse Four: Character of Jesus's Disciples** (18:1-35)
- X. **Jesus's Ministry on the Way to Jerusalem** (19:1-20:34)
- XI. **Jesus's Ministry in Jerusalem** (21:1-23:39)
- XII. **Discourse Five: Olivet Discourse** (24:1-25:46)
- XIII. **Betrayal, Crucifixion, and Burial** (26:1-27:66)
- XIV. **Resurrection and Commission** (28:1-20)

Courage

JESUS IS GREATER THAN ANYTHING WE FEAR.

Matthew 14:22-33

22 Immediately **A** he made the disciples get into the **boat** **B** and go ahead of him to the other side, while he dismissed the crowds. **23** After dismissing the crowds, he went up on the mountain **by himself to pray** **C**. Well into the night, he was there alone. **24** Meanwhile, the boat was already **some distance** **D** from land, battered by the waves, because the wind was against them. **25** Jesus came toward them walking on the sea **very early** **E** in the morning. **26** When the disciples saw him walking on the sea, they were **terrified**. **F** “It’s a **ghost!**” **G** they said, and they cried out in fear. **27** Immediately Jesus spoke to them. “Have courage! **It is I.** **H** Don’t be afraid.” **28** “Lord, **if it’s you,**” **I** Peter answered him, “command me to come to you on the water.” **29** He said, “Come.” And climbing out of the boat, Peter started walking on the water and came toward Jesus. **30** But when he saw the **strength of the wind**, **J** he was afraid, and beginning to sink he cried out, “Lord, save me!” **31** Immediately Jesus reached out his hand, caught hold of him, and said to him, “You of **little faith**, **K** why did you doubt?” **32** When they got into the boat, the wind ceased. **33** Then those in the boat **worshiped him** **L** and said, “Truly you are the Son of God.”

Exploring Key Words

- A** After He fed the multitude, they wanted to crown Jesus king (John 6:15). So, He quickly dismissed His disciples and the crowd (Matt. 14:23).
- B** “Ship” (KJV). Probably a Galilean fishing boat, which could be as long as 30 feet and could have held several people.
- C** Matthew emphasized that Jesus retreated to be alone with God. This was a common practice for Him (Mark 1:35; Luke 5:15-16; 6:12-13).
- D** Literally, “many stadia.” A stadion measured about 600 feet. John 6:19 says the disciples had already rowed three or four miles, leaving them at least a mile from the far shore.
- E** “Fourth watch” (KJV; ESV); “Shortly before dawn” (NIV). Romans divided the day into four watches. The fourth watch was 3–6 a.m.
- F** Mental confusion, emotional turmoil, or spiritual agitation. The disciples’ fear and confusion can be traced to thinking Jesus was a ghost.
- G** A spirit or possibly an angel. Since the disciples had no reference for walking on water, their conclusion would make sense in their culture.
- H** Related to “I am,” God’s covenant name to Israel (Ex. 3:14). Jesus was revealing Himself as God.
- I** In Greek, the conditional “if” can mean “since.” This conveys a measure of faith on Peter’s part. Jesus responded by inviting him to come (v. 29).
- J** Peter lost focus, taking his eyes off Jesus and putting them on his circumstances.
- K** Matthew often used this phrase in the context of crisis (Matt. 6:30; 8:26; 16:8). Peter believed in Jesus, but he lacked faith in the face of the winds and waves swirling around him.
- L** Worship represents the only proper response to seeing Jesus’s power and presence.



NOTES

Jesus's Presence (Matt. 14:22-27)

- After feeding the multitudes, Jesus sent His disciples off in a boat while He went up onto a mountain to pray.
- During the night, the boat was caught in a storm on the Sea of Galilee. Jesus approached His disciples, walking on the water.

Jesus's Invitation (Matt. 14:28-30)

- Peter asked Jesus if He could leave the boat and walk on the water with Him. Jesus invited Peter to join Him in walking on the water.
- As Peter began moving toward Jesus, the winds and waves caused fear. With his faith wavering, Peter started to sink. He cried out to the Lord for help.

Jesus's Response (Matt. 14:31-33)

- Jesus caught Peter and brought him back to the boat with the others. He questioned Peter's lack of faith.
- As soon as Jesus entered the boat, the storm stopped. This led the disciples to worship Him as the Son of God.

Summary Statements

Jesus is greater than anything we fear.

- We can trust Jesus to walk with us in the storms of life.
- When Jesus issues an invitation, we can step out with confidence knowing that He is with us.
- Jesus's power should lead us to worship Him.

Memory Verse

Matthew 14:27

Key Doctrine

God the Son

Christ is the eternal Son of God. (See John 1:1; Philippians 2:5-8.)



For additional commentary, see the Leader Guide or Adult Commentary, available for purchase at [goExploreTheBible.com](https://www.goExploreTheBible.com).

ENGAGE

What do you consider to be your biggest fears? (PSG, p. 9)

- Fear is a powerful foe that hinders us from progressing in life.
- Listen to people around you and you will hear any number of fears mentioned. Many people are terrified at the idea of public speaking. Others have fears of heights, failure, the dark, crowds, spiders, and snakes. Personal fears include injury and illness.
- Our fears impact our thinking, relating, and acting. Fear influences all aspects of life. Dealing with fear correctly is essential for a well-balanced life.

Bonus: How do you respond to fear? Why?

EXPLORE

JESUS'S PRESENCE (MATT. 14:22-27)

Bonus: How do you feel about storms? What unsettles you most about them?

- Jesus urged His disciples to get into a boat and leave for the other side of the Sea of Galilee. His urgency was related to the crowd's growing desire to make Him a king. He didn't want His followers caught up in that fervor.
- Then, He went up to a mountain to pray. Prayer was a regular part of Jesus's life. Despite His need for rest, Jesus prayed long into the night.
- Meanwhile, a storm had hit the disciples on the sea. The wind was against them, and they were still "some distance from land."
- Early in the morning, Jesus came to them walking on the water. The terrified disciples panicked, thinking He was a ghost. This was an understandable conclusion since humans walking on water seemed impossible.
- Jesus sought to allay their fears by telling them to "have courage." The phrase "It is I" reflects the divine name for God (Ex. 3:14), meaning Jesus was declaring His deity.

When has Jesus's presence been especially meaningful to you? (PSG, p. 13)

JESUS'S INVITATION (MATT. 14:28-30)

Bonus: What's the craziest thing you've ever tried? How did it work out for you?

Bonus: What are some things that easily distract you? Why?

- As soon as Peter heard Jesus's voice, he wanted to do what Jesus was doing. The phrase "if it's you" does not express uncertainty. The original Greek actually means "since it's you." Peter was willing to take a risk to be like Jesus.

- Jesus commanded Peter to "come," rewarding his devotion. Initially, the water supported Peter as he walked toward Jesus. But he soon realized that the situation outside the boat was radically different from inside the boat.
- Distracted by the wind and waves, his confidence was shaken, and he began to sink. To his credit, Peter knew enough to call out to Jesus for help.

What step of faith are you prayerfully considering right now? (PSG, p. 14)

JESUS'S RESPONSE (MATT. 14:31-33)

Bonus: Who are some people you trust without reservation? How have those people earned your trust over time?

- Jesus immediately rescued Peter, but He also asked why the disciple had demonstrated such "little faith." The word "doubt" pictures a person being pulled in two directions. In this case, Peter was caught in a tug-of-war between intense loyalty to Jesus and terror about the storm.
- Calm occurred the moment Peter and Jesus got into the boat. The presence of Jesus in the boat most likely calmed the storm in the hearts of the disciples as well. As the boat suddenly reached its destination, the disciples responded by worshiping Jesus. This is the first time they acknowledged Him as the "Son of God."

How do you tend to respond to Jesus's power when you experience it? (PSG, p. 16)

CHALLENGE

As a group, spend time in prayer, giving fears to Jesus and asking for His power to prevail over those fears.

How might the presence and power of Jesus allay those fears? (PSG, p. 17)

Challenge adults to consider what it means to fear the Lord rather than fearing the storms and difficulties of life.

How can you build "fear of the Lord" into the daily routine of your life? Take time to memorize Matthew 14:27 and use that verse in prayer when you are confronted with fear. (PSG, p. 17)

FURTHER DISCUSSION



Scan here for additional discussion questions for this week's study.

BIBLE SKILL (PSG, P. 16)

Examine and reflect on similarities between two passages.

Look for similarities between the event in Matthew 14:22-33 and Matthew 8:23-27. Then look for differences between the two events. Explain why you can be certain these were two different events.

Group adults into teams of two or three. Direct them to work in their teams to complete the Bible Skill activity on page 16 of the PSG. After a few minutes, enlist one adult to read Matthew 8:23-27 and another to read Matthew 14:22-33. Allow volunteers to share what they discussed in their groups.

Point out that while the events are different, they both demonstrate some common things about Jesus. Emphasize His authority over nature and His ability to calm the fears of those who put their trust in Him.

OBJECT LESSON: BOAT

Bring a toy boat or a picture of a boat from home. Allow a volunteer to summarize Matthew 14:28-30. Direct attention to the Key Word B on page 9 and explain that the disciples were probably in a large fishing boat. Remind adults that many of the disciples were fishermen and had faced similar storms in the past.

Talk about the differences between life inside the boat and life outside the boat. Encourage adults to consider a parallel to their own lives. Say: *The boat might represent a comfortable home, community, or job. It will be different for each person, but we all have “boats” that become security blankets for us.* Point out that, sometimes, Jesus calls us to leave the boat and walk in faith through the storm.

If appropriate, share a time when Jesus challenged you to leave your “comfort zone” and step out in faith. Challenge adults to trust and worship Jesus no matter how chaotic the storms around them might seem.

LITTLE FAITH?

Let’s give Peter his due: He got out of the boat. Once he heard Jesus’s voice, he made the audacious request to join Him on the water. Most people would have been more comfortable begging Jesus to get into the boat with them than asking to stroll on the surf.

After Peter’s first faith-filled steps, though, he took his eyes off Jesus and put them on the wind and waves swirling around him (Matt. 14:28-30). Jesus’s criticism of his “little faith” can leave us wondering if we simply need more faith when our world gets chaotic. Maybe in the midst of a storm in your life you’ve asked yourself, “Am I trusting Jesus enough?”

Thankfully, Jesus really doesn’t call us to have more faith. Instead, He calls us to fix the faith we do have on Him. Said another way, the *size* of your faith is not nearly as important as the *object* of your faith. This is why Jesus would later tell His followers that mustard seed-sized faith can move mountains (17:20).

Since the object of our faith is what matters most, we can strengthen our faith best by considering Jesus’s character, work, and presence. First, His character is

trustworthy, faithful, and gracious. Like Peter, when we know who Jesus is, we are willing to go wherever He goes and do whatever He tells us. Second, His work reminds us of His finished work on the cross and in His resurrection. Our sins are forgiven. We are given new life now and promised eternal life to come. Finally, Jesus’s presence through the Holy Spirit strengthens us to continue walking by faith. When the storms of life surround us, we can be confident that we are not alone. God is with us, and He can be trusted.

When our circumstances discourage, distract, or overwhelm us, we can take comfort in knowing that we don’t need to muster up more faith. We only need to look to Jesus. Hebrews 12:2 tells us that we walk by faith by “keeping our eyes on Jesus, the pioneer and perfecter of our faith.”