

# INTRODUCTION

Courage begins with one fearless choice. You can make that choice today and allow God to change your life.

Courage is something we all want and need. However, many of us struggle to muster it up. Courage is the ability to take on new challenges and persevere in difficult times. And for those who desire to walk in unwavering faith, courage is the ability to make fearless, wise, and biblical choices—all while trusting God with our circumstances and outcomes.

From the moment we're saved, we embark on the life-changing journey of becoming more like Christ. For many of us, fear hinders the process. I know this was true for me. In fact, I spent years denying my problems and fears even existed, living in a world of dysfunction and isolation. For a very long time, I was afraid to let anyone see the real me. Fear fueled much of my life. Can you relate?

When I found myself in a hotel room in Israel at the end of my rope and headed for divorce, I had no idea I was about to test-drive the courage steps that would lead me to write a book. As I consistently followed these seven steps, day after day, they changed my life. No matter what fearful situation you may be experiencing, these same steps can change your life as well.

When I wrote *Courage For Life (CFL)*, I outlined a process readers could follow to gain needed courage for every-day life. Shortly after the book released, it was an unexpected blessing to discover that readers here and abroad were coming together to challenge and support one another in making fearless choices and walking in unwavering faith.

Since writing *CFL*, I've been overwhelmed by enthusiastic responses from readers who share how God has used the book to challenge them to open up, share their struggles, and implement courageous choices—and changes. These fearless actions have ultimately allowed many sisters and brothers in Christ to become the courageous children God designed us to be.

## Reader Responses:

*Courage For Life* is a wonderful book! If I had this book in my late twenties to forties, I might have been spared some of the most frightening and hurtful years of my life—despite knowing Jesus personally.

–Sue B.

When I received my book, I felt as though the words on the pages were written just for me. *Courage For Life* resonated with me at a time when I needed it the most!

–Elaine H.

I am emotionally and spiritually moved with each page!

–Julie M.

I wish *Courage For Life* had been on the market ten years ago! Having courage to put up healthy boundaries in relationships and having realistic expectations are areas where I need to take courage to the max! I especially love having the Scripture verses listed with the “Top Twenty Truths That Replace Worldly Lies”!

–Jennifer H.

I firmly believe each Scripture we understand and apply becomes a building block in our personal relationship with God. And, I firmly believe our relationship with God is the ultimate source of courage for our everyday life. Therefore, in studying God's Word, we build the foundation and set the stage for unleashing our God-given courage.

Armed with the knowledge that my friends, loved ones, and readers wanted more, I began teaching *CFL* in my local church and wrote lessons for each week's class. It didn't take long to see God's hand in the process; it became evident that I must turn those weekly lessons into a *Study Guide*, a resource that could take readers on a rich, structured, and practical journey through *CFL* and God's Word. This is the resource you now hold in your hands. Together, we will journey through seven COURAGE steps that can transform your life:

**The Seven Steps to COURAGE:**

**C = Commit** to Change

**O = Overcome** Obstacles

**U = Uncover** Your True Self

**R = Replace** Worldly Lies with Scriptural Truth

**A = Accept** the Things You Cannot Change

**G = Grasp** God's Love for You

**E = Embrace** a Life of Grace

Over the next twelve weeks, we're going to unpack these seven steps in a way that will challenge you and ultimately change your life. We're going to take practical steps to break down the obstacles currently hindering you from living courageously and pursuing your God-given dreams.

At the start of every lesson, I give you a Courage Quote to ponder. I'm also going to challenge you to memorize a new verse of Scripture every week, verses I fondly call our Courage Verses. This practice will strengthen your ability to face each day with courage and confidence. At the end of each lesson, I review the week's Courage Quote and Courage Verse and provide a place for you to write the Timeless Life Lessons you learned throughout the week.

During this study, some weeks will be more emotionally challenging than others. From time to time, I will ask you to answer sensitive questions; these intense questions are extremely important to your courage journey. If you're like me, you may struggle with answering these. When I was strengthening my courage muscles, I, too, had reservations about penning answers to very delicate questions. Nonetheless, these questions are extremely important to the process, and it's imperative you do your best to answer them.

Therefore, if you come across a sensitive question, one you hesitate to answer on paper, consider journaling your answer in a computer program that can be password protected. If you don't have access to a secure place to journal your answers, share them with God in prayer and ask Him to heal your fears as you move forward in your journey to courage.

Along with this *Study Guide*, you will need a few more things:

1. Your own copy of *Courage For Life (CFL)* (please, no photocopies)
2. Your preferred Bible translation (I primarily use New American Standard Bible [NASB] or English Standard Version [ESV] for Bible study.)

3. Your favorite pen and highlighter
4. Note cards to use for Scripture memorization
5. Your favorite study space for quiet, contemplative reading, writing, studying, and prayer
6. Your preferred Bible commentary for more extensive study (optional)

This *Study Guide* has been developed for both individual and group study. I've also included a Group Study Leader Guide at the back of this study guide, in case you feel called to lead a small group in your home, church, or maybe even your business. And I want to thank you in advance for your desire to lead your group toward courage.

Okay, dear reader, are you ready for a heavy dose of Christ-like courage? There's no better time than now to overcome your fears and strengthen your spiritual growth. I'm so excited you've set aside time to become more courageous in your daily walk with the Lord. It's your turn to see what God has in store for you!

I thank God for you and your courageous heart.



*Be strong and courageous! Do not tremble or be dismayed,  
for the Lord your God is with you wherever you go.*

*Joshua 1:9b*



LESSON 1

# HIDING GOD'S WORD IN OUR HEART

COURAGE QUOTE

God's Word transforms, but only to the depth we engage it and the pace at which we apply it.

COURAGE VERSE

*If you continue in My word, then you are truly disciples of Mine; and you will know the truth, and the truth will make you free.*

—John 8:31b-32

When starting any new venture, we first prepare our mind for the task at hand. When going on a trip, we first grab a map (or, these days, GPS). When setting out on a journey toward courage, the Bible helps with both these fundamental tasks: it prepares our mind for action and serves as our GPS.

Eight years before I began my personal journey through the seven COURAGE steps, I began learning Bible study techniques that enabled me to approach the Bible with boldness and confidence. As a result, I built a firm foundation based on biblical truth, which strengthened my personal relationship with God and prepared me to embrace my God-given courage. That's why I decided to make Bible study basics the first step in our journey to courage.

In John 14:6, Christ reveals He is "the way, and the truth, and the life." In John 17:17, in Christ's final prayer, He asks God to sanctify His followers "in truth" and affirms God's Word "is truth." Therefore, the focus of this first lesson will be studying, interpreting, and applying the truth of God's Word to our life; His Word is the foundation for courage and change.

## Day ONE: A Change in Perspective

When we hide God's Word in our hearts and rely on the voice of truth (the Holy Spirit) to guide us, we significantly increase our ability to discern truth, strengthening our courage muscles in the process. That's why, at the start of every lesson, I'm going to challenge you to memorize a new verse of Scripture.

Write this week's Courage Verse, John 8:31b-32, on a note card. Place it where you will see it often and practice memorizing it throughout the week.

Throughout life, we will encounter misunderstandings and misinterpretations of God's Word. While it's impossible to ensure we interpret Scripture with 100 percent accuracy, we can more reliably understand God's truth by approaching the Bible from the proper perspective and consistently implementing the important Bible study steps I teach you in this lesson. You will practice these steps over and over during our twelve weeks together—until you are equipped with a proven method for studying the Word and applying it to your life.

To understand our Bible study steps more fully, let's begin by considering the two primary ways we can approach Scripture: deductively and inductively.

### **Deductive Bible Study**

When we approach God's Word deductively, we begin with a belief we accept as truth and then search Scripture for verses and passages to support our predetermined opinion. For example, growing up, Dad would say, "God helps those who help themselves," and Mom would assure me, "This too shall pass." I heard phrases like these repeated throughout my childhood. Mom read the Bible, and we occasionally went to church, so I assumed these common clichés were biblical truths. Looking for verses to prove these truths would be deductive study. (However, when I learned to study the Bible inductively, I saw these expressions in a different light.)

Take, for example, Jeremiah 29:11: "'For I know the plans that I have for you,' declares the LORD, 'plans for welfare and not for calamity to give you a future and a hope.'" Approaching the Bible deductively, we might locate and recite this passage as reason to believe God wants to make our lives comfortable, easy, and full of happiness. However, that isn't entirely true. In fact, once we learn to read this verse inductively in its proper context, we discover it has little to do with God's desire to make our lives comfortable.

### **Inductive Bible Study**

When we approach God's Word inductively, we begin by applying established Bible study steps, which lead us to discover what we'll call Timeless Life Lessons, truths that can substantiate or transform our beliefs. In other words, we begin with Scripture and learn the truth of God's Word as it applies to what we are experiencing—not the other way around. It's all about asking the right questions.

We must learn to ask questions of each verse of Scripture, such as the following: Who was the message for? When was the message first given? What did the message mean to its original audience? By employing this approach, we put the verse in its proper context and prepare ourselves to discover a more accurate (inductive) interpretation.

Let's study Jeremiah 29:1-10 with an inductive approach. In this verse, we discover the prophet Jeremiah was speaking to Jewish priests, prophets, and people living in Babylon a few short years after they were taken from their homeland into captivity.<sup>1</sup> As we dig further into the meaning of Jeremiah's message, we realize God was telling the Jews to get comfortable in captivity because they were going to be there for approximately sixty more years.

Yes, Jeremiah 29:11 was a message of hope for the Israelites, but not in the way they might have expected. God was ensuring them He had a plan for their future, one that would ultimately bring welfare and hope—but they would have to wait and endure hardship for the time being.

Now that we know the original meaning of this passage for its intended audience, we are able to better understand its meaning for us today. A Timeless Life Lesson for this verse is that God does have plans for us, plans for welfare, not calamity, to give us a future and a hope. But we will still experience hardship and suffering throughout our lives. We must simply be willing to accept God's plans over our plans and trust Him with our future—in spite of our current circumstances, in spite of the not-so-happy aspects of life, and in spite of the fact our future may look very different than we might expect.

### Discovering a New Perspective

To accurately learn God's Word of Truth, we must approach the Bible less deductively and more inductively and allow Scripture to reveal truth, which we then accept, treasure, and apply to our lives.

This may sound a bit confusing at first—particularly for those of us who have been deductively reading the Bible for years. If that's you, have no fear; the fact is, most of us start out reading the Bible from that perspective. To break this habit, we must simply implement Four Basic Bible Study Steps and practice, practice, practice—which is exactly what we will be doing together. Now, grab that favorite pen of yours and let's get started.

1. Describe your understanding of the difference between deductive Bible study and inductive Bible study.

Deductive:

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Inductive:

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2. Read the following passages and describe your initial observations:

**Philippians 4:13**

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<sup>1</sup> Frank E. Gaebelin, Geoffrey W. Grogan, Charles L. Feinberg, H.L. Ellison, and Ralph H. Alexander, *The Expositor's Bible Commentary: Isaiah, Jeremiah, Lamentations, Ezekiel*. Vol. 6. (Grand Rapids, MI: Zondervan Publishing House, 1986).

**James 2:14, 17**

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**Acts 5:29**

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3. Journal additional thoughts God has placed on your heart regarding today's topic.

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4. Write a prayer to God based on the truth you discovered in these verses.

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## Day TWO: Pray, Observe, Interpret, and Apply

Begin today's study by practicing this week's Courage Verse, John 8:31b-32.

As we discussed on day 1, we will learn to employ Four Basic Bible Study Steps. This inductive approach will lead you to a more accurate interpretation of God's Word. In time, these steps will become as natural to you as breathing. Just remember to P-O-I-A:



1. **PRAY** as you approach God's Word. Ask the Holy Spirit to guide you into all truth.
2. **OBSERVE** God's Word. Ask questions to discover the meaning: what does the text say?
3. **INTERPRET** God's Word. Ask the question, what does the text mean?
4. **APPLY** God's Word. Ask the question, what do I need to do?

I discuss these Four Basic Bible Study Steps in chapter 14 of *CFL*: "Grasp God's Love for You." We will now expand on these steps, which will prepare you to complete future assignments in this study guide.

Turn to page 164 in *CFL* and read pages 164-165 (beginning at the header "Getting to Know God's Word," on page 164 and ending at the header "God's Love Revealed," on page 165).

1. Describe the role the Bible currently plays in your life.

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Now, let's take time to discover what the Bible has to say about the role God intended it to play in our lives.

2. Read the following verses and describe what you learn about God's Word.

**2 Timothy 3:16**

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**Hebrews 4:12**

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**Matthew 24:35**

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**Proverbs 4:20-22**

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**Psalms 119:105**

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3. Journal additional thoughts God has placed on your heart regarding today's topic.

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4. Write a prayer to God.

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**Day THREE: Unpacking the Four Basic Bible Study Steps**

Practice this week's Courage Verse, John 8:31b-32. Are you able to recite any of it without looking at your card? Try it and see.

As I mentioned on day 1 of this week's lesson, the best way to establish a pattern of approaching God's Word inductively is to practice, practice, practice. So let's get started by reviewing the Four Basic Bible Study Steps, the P-O-I-A.

### Step 1: PRAY AS YOU APPROACH GOD'S WORD

Before we begin, ask the Holy Spirit to guide you into all truth. Preparing our hearts and minds to receive truth from the Bible is the first step we must take each and every time we approach God's Word.

1. Take a few minutes to write a prayer, thanking God for His Word. Ask Him to give you wisdom and discernment as you seek comfort and guidance through the study of Scripture.

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### Step 2: OBSERVE GOD'S WORD

What does this text say? This question guides the important second step of discovery. The observation step requires we set aside ample time to closely consider the details within and around each passage of Scripture—a critical step that helps us understand what the passage is saying. This will be the most time-consuming step in our Four Basic Bible Study Steps. But, this step is critical to placing each passage in its proper context, which is imperative to proper interpretation. Let's put it this way: the more time you spend on this particular step, the more accurate an interpretation you will get.

Let's take a closer look at Philippians 4:13. On day 1, I asked you to write down your initial observations of this verse. Today, we will approach this verse inductively and work to discover its true meaning. We will search surrounding verses as we answer our observation questions, and this will place Philippians 4:13 in its proper context.

When observing any verse or passage, we must answer six important observation questions: *Who, What, When, Where, Why, and How*. These questions prepare us to view God's Word in its proper context, allowing us to more accurately identify a Timeless Life Lesson, which can then be applied to our everyday life.

**NOTE:** In this week's lesson, I will make it easy for you to locate the answers to the six inductive study questions by providing their location within Scripture. As we move forward in our study of God's Word, you will learn to discover their location on your own.

1. Write Philippians 4:13 on the lines below.

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Now, let's address the Who, What, When, Where, Why, and How questions of Philippians 4:13.

2. Who is speaking? Who is being spoken to? **HINT:** You can discover these answers by reading the beginning of Paul's letter in Philippians 1:1.

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3. What is Paul talking about? **HINT:** You can discover this answer by reading verses that surround Philippians 4:13. I recommend reading all of chapter 4.

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4. When is Paul writing? Where is he writing from? **HINT:** You can discover these answers by reading Philippians 1:7-20.

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**NOTE:** While we cannot discern the exact date or location of Paul's writing for this particular Scripture, we can get a general idea of the period in Paul's life and the place from which he is writing.

If you find yourself growing curious and desire to learn more about the people and places you're reading about, this would be a great time to pick up a reputable Bible commentary or New Testament introduction to discover the historical background of the text. In the appendix, I have included a list of recommended resources you may consider adding to your library for this very purpose.

There will be times, like this, when it's more difficult to answer one or more of the Observation questions. And, there will be times when knowing a specific answer to an Observation question does not necessarily impact our ability to put a passage of Scripture in its proper historical context. Therefore, if an answer is too hard to find and you don't have a reputable resource handy to help you in the process, feel free to skip the question and move on.

5. Why is the event or conversation taking place? **HINT:** You can discover this answer by reading Philippians 1:9-10, 12.

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To answer the question, "How is the conversation taking place?" we must consider the language of the book of Philippians and its historical background—the facts that support the truth Paul is communicating by means of a letter to the people of Philippi. As you begin to study more of God's Word, you'll find a great many of the "books" in the New Testament are actually "letters" written by the Apostles to the people they cared about.

**Step 3: INTERPRET GOD'S WORD**

What does the text mean? This important step focuses on determining the meaning of a passage. Unless we accurately determine the meaning of God's Word, we may inaccurately apply it to our life. Therefore, this step is one we must consider carefully.

By answering the Who, What, When, Where, Why, and How questions and by considering how Philippians 4:13 fits within its surrounding passages, we have worked to place this verse in its proper inductive context. Now, it's time to discover the Timeless Life Lesson(s) this verse provides.

**NOTE:** In most cases, there will be at least one Timeless Life Lesson in each verse or passage of Scripture you study. Sometimes there will be more than one. Each time you study a verse or passage, strive to identify at least one Timeless Life Lesson you can apply to your daily life.

1. In consideration of what you have observed and learned, what Timeless Life Lesson(s) do you believe God is trying to teach us in Philippians 4:13?

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2. Has your understanding of Philippians 4:13 changed since your initial observation on day 1? If so, explain.

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**Step 4: APPLY GOD'S WORD**

1. What do you need to do? This final, critical step allows God's Word to transform, if and only if we choose to employ it. Head knowledge that doesn't lead to heart change is futile.

2. How will you specifically apply these lessons to your life?

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3. Journal additional thoughts God has placed on your heart regarding today's topic.

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4. Write a prayer to God.

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### Day FOUR: Establishing Best Practices

Practice this week's Courage Verse, John 8:31b-32. Now, try to recite it entirely from memory without glancing at your card. How did you do?

Today, let's further reinforce the habit of approaching God's Word inductively by continuing to practice the Four Basic Bible Study Steps. Today we will study James 2:14, 17.

#### **Step 1: PRAY AS YOU APPROACH GOD'S WORD**

1. Begin by asking the Holy Spirit to guide you into all truth. Take a few minutes and write a prayer thanking God for His Word. Ask Him to give you wisdom and discernment as you seek comfort and guidance through the study of Scripture.

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**Step 2: OBSERVE GOD'S WORD**

1. Write James 2:14, 17 on the lines below.

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What does the text say? To answer this question, it's time once again for the Who, What, When, Where, Why, and How questions of James 2:14, 17.

2. Who is speaking? Who is being spoken to? **HINT:** You can discover these answers by reading the beginning of this letter in James 1:1.

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**NOTE:** If you are interested in learning more about James and his audience, pick up your favorite reputable commentary or New Testament introduction. You can explore his historical background and discover fascinating facts about the people to whom he wrote. If you choose to consult a commentary or introduction, describe your findings below.

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3. What is James talking about? **HINT:** You can discover this answer by reading the verses that surround James 2:14, 17. I recommend reading all of chapter 2.

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4. When is James writing? Where is he writing from?

**NOTE:** Although we cannot locate an exact date or location for the book of James in Scripture, we can research this information in our favorite, reputable commentary or New Testament introduction in which scholars provide a summary of the information they have uncovered through their research of Scripture and historical documents from that period. If you choose to consult a commentary or introduction, describe your findings below. Otherwise, feel free to skip this question since it doesn't necessarily have a bearing on our ability to discern the Timeless Life Lesson.

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5. Why is the event or conversation taking place? **HINT:** You can discover this answer by reading the first chapter in the book of James.

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6. How is the conversation taking place?

**NOTE:** To answer this question, we must consider the language of the book of James and the historical background (just as we did with Philippians 4:13). By doing so, we can accurately answer this question:

James is communicating by means of a letter to the Jews who have been dispersed throughout the nations.

**Step 3: INTERPRET GOD’S WORD**

What does the text mean? Now that we have observed this verse in its proper inductive context by answering the Who, What, When, Where, Why, and How questions and by considering how the verse fits within surrounding passages and the book of James as a whole, it’s time to discover the Timeless Life Lesson(s) it provides.

1. In consideration of what you have observed and learned, what Timeless Life Lesson(s) do you believe God is trying to teach us in James 2:14,17?

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2. Has your understanding of James 2:14,17 changed since your initial observation on day 1? If so, Explain.

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**Step 4: APPLY GOD’S WORD**

1. What do you need to do? How will you specifically apply this lesson(s) to your life?

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2. Journal additional thoughts God has placed on your heart regarding today's topic.

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3. Write a prayer to God.

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### Day FIVE: Tying It All Together

This is the final day of lesson 1. Can you recite this week's Courage Verse, John 8:31b-32, without looking at your card? If so, give yourself a high five!

Today, let's firmly establish the habit of approaching God's Word inductively by practicing the Four Basic Bible Study Steps for the third day in a row. Today we will study Acts 5:29.

#### **Step 1: PRAY AS YOU APPROACH GOD'S WORD**

1. Begin by asking the Holy Spirit to guide you into all truth. Take a few minutes and write a prayer thanking God for His Word. Ask Him to give you wisdom and discernment as you seek comfort and guidance through the study of Scripture.

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**Step 2: OBSERVE GOD’S WORD**

1. Write Acts 5:29 on the lines below.

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Answer the Who, What, When, Where, Why, and How questions of Acts 5:29.

2. Who is speaking? Who is being spoken to? **HINT:** You can discover the answers by reading Acts 5:26-29.

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**NOTE:** Remember, we can also discover additional historical details about those speaking and their audience by consulting our favorite, reputable commentary or New Testament introduction.

3. What are the apostles talking about? **HINT:** You can discover this answer by reading Acts 5:17-32.

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4. When were the apostles speaking? Where were they speaking from? **HINT:** You can discover these answers by reading Acts 1:1-8, 12; 2:1-4; 4:5-12; 5:16, 28.

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**NOTE:** This is another event for which we cannot locate a specific date, but once again, we can get a general timeframe and location by reading the surrounding passages or by referencing our favorite Bible commentary or New Testament introduction.

When I first studied my Bible inductively, it was a bit of a challenge to develop this new perspective—then something miraculous happened. After practice, practice, and more practice, I found myself instinctively asking the Who, What, When, Where, Why, and How questions, and as I dug deeper, I discovered the incredible value of owning reputable Bible commentaries and New Testament and Old Testament introductions. The ability to discover additional historical details became fascinating and brought the Bible to life in a way I’d never imagined.

5. Why is the event or conversation taking place? **HINT:** You can discover this answer by reviewing Acts 1:1-8.

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6. How is the conversation taking place? **HINT:** You can discover this answer by reading Acts 5:27.

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**Step 3: INTERPRET GOD'S WORD**

Once again, we've observed today's verse in its proper inductive context by answering the Who, What, When, Where, Why, and How questions and by considering how it fits within the surrounding passages and the book of Acts as a whole. Now, it's time to discover the Timeless Life Lesson(s) contained within this passage.

1. What does the text mean? In consideration of what you have observed and learned, what Timeless Life Lesson(s) do you believe God is teaching us in Acts 5:29?

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2. Has your understanding of Acts 5:29 changed since your initial observation on day 1? If so, explain.

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**Step 4: APPLY GOD'S WORD**

1. What do you need to do? How will you specifically apply this lesson(s) to your life?

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Now that we have learned and practiced the Four Basic Bible Study Steps, we have established a reliable foundation upon which we can build our steps to courage. Throughout the next eleven weeks, we will continue to exercise our inductive Bible study skills and discover truth from God's Word that will build our courage muscles and challenge our outlook for the future.

2. Journal additional thoughts God has placed on your heart regarding today's topic.

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3. Write a prayer to God. Ask Him to guide you through your journey to courage and to prepare your heart for courageous changes.

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Congratulations! You've made it through this first critical week and completed lesson 1. You are well on your way to becoming a seasoned inductive student of the Bible. You've memorized your first Courage Verse and prepared yourself to journey toward courageous changes.

This week's lesson was all about readying our minds for the task at hand. We learned the Four Basic Bible Study Steps (P-O-I-A) that will enable us to approach God's Word with courage and confidence. We also established a firm foundation of biblical truth that will help us embrace our God-given courage to pursue our God-given dreams.

As we move on to lesson 2, "Find Courage," let's review and apply our Courage Quote, Courage Verse, and the Timeless Life Lessons from this week's study. By continuing in God's Word, we will know the truth, and the truth will make us free (John 8:32)!

