

The Book of James, Teacher's Guide

Lesson 10: A Warning to the Rich

James 5:1-6

Teaching Aim (Teacher Orientation)

The doctrinal core of this lesson is God's justice and His attention to how wealth is gained, held, and used, especially in relation to the vulnerable. James writes in the voice of the Old Testament prophets, warning that hoarded, corroded riches witness against their owners, that withheld wages cry out to the Lord of hosts, and that self-indulgent luxury fattens the heart for judgment. This connects to the consistent biblical teaching that God hears the cries of the oppressed and that we cannot serve both God and money. Help students see that wealth is not condemned in itself, but that the love of it, the hoarding of it, the trusting in it, and the injustice done to gain it are gravely serious before God.

There is also important teaching here on judgment and justice. James assures the exploited that their cries have reached the ears of the Lord of hosts, a great comfort to the powerless and a sober warning to the powerful. This is an opportunity to teach that God is just, that He sees what human courts miss, and that all will give account for how they treated others. The non-resistance of the righteous person in verse 6 also points beyond itself to Christ, the supremely righteous one who did not resist those who condemned and killed Him, which opens the way to the gospel even within a passage of warning.

Formationally, this is a searching lesson, because most of us in the modern world are, by historical and global standards, among the rich James addresses. Your aim is not to induce guilt over having anything but to let God search how students gain, hold, and use their resources, and how attentive they are to the vulnerable whose labor and need surround them. The tone should be honest and humbling, in keeping with the severity of the text, yet it should move students toward repentance, justice, generosity, and being rich toward God, rather than toward despair. Teach the truth clearly, and let it reorder hearts and wallets toward God and neighbor.

Question 1

Student Question:

James cries, "Come now, you rich, weep and howl for the miseries that are coming upon you" (v. 1), echoing the Old Testament prophets. What does this opening reveal about God's attitude toward the misuse of wealth, and why does James speak with such severity?

Commentary and Teaching Notes

James opens with prophetic thunder: "Come now, you rich, weep and howl for the miseries that are coming upon you." The tone is deliberately severe, echoing prophets like Amos and Isaiah

who confronted the powerful. Help students hear this as the authentic voice of biblical prophecy against the misuse of wealth.

Clarify whom James addresses. He speaks to the rich whose wealth is bound up with hoarding, trusting, and injustice. Some of these may be oppressors outside the church; the warning also stands for any within who relate to wealth this way. The severity matches the seriousness of the sin in God's eyes.

Teach that this severity reflects God's own heart. God is not indifferent to how wealth is gained and used; He is fiercely concerned for justice and fiercely opposed to the exploitation of the weak. The thunder of James is the thunder of a God who loves the oppressed and will not let injustice stand forever.

Apply it as a summons to take wealth seriously as a spiritual matter. We often treat money as morally neutral and private. James treats the misuse of wealth as among the gravest of sins, calling forth weeping and howling. This should make every person of means examine their relationship to wealth with sobriety.

Doctrinal / Christian Living Issues

- God's prophetic severity against the misuse of wealth (Amos; Isaiah).
- God's fierce concern for justice and opposition to exploitation.
- Wealth as a serious spiritual matter, not a morally neutral private affair.
- The coming judgment on injustice as the backdrop of the warning.

Discussion Prompts

- Why does James adopt the severe tone of the prophets here?
- Whom is James addressing, and how does the warning reach us?
- What does this severity reveal about God's heart for the oppressed?

Question 2

Student Question:

Where are you tempted to find your security or identity in what you own or earn? How does James's warning confront the quiet confidence many of us place in wealth?

Commentary and Teaching Notes

This question turns the warning toward the universal temptation to anchor security and identity in wealth. Even those who are not wealthy by local standards often place quiet confidence in what they own or earn.

Help students recognize the symptoms of trusting in wealth: the peace that rises with a full account and falls with an empty one, the identity bound up with income or possessions, the sense that money is what ultimately keeps us safe. This trust is a subtle form of idolatry.

Connect to Jesus's teaching that we cannot serve both God and money. Money makes a powerful god because it promises security, freedom, and status. James and Jesus both expose the lie; wealth is a corroding, fading thing that cannot finally save.

Move toward reorientation. The remedy is not necessarily to have nothing but to transfer our trust from wealth to God, holding resources as stewards rather than clinging to them as our security. Ask students where their confidence quietly rests and what it would mean to root it in God instead.

Doctrinal / Christian Living Issues

- Trusting in wealth as a subtle form of idolatry.
- The impossibility of serving both God and money (Matthew 6:24).
- Security and identity rooted in God rather than possessions.
- Stewardship rather than clinging as the right posture toward wealth.

Discussion Prompts

- Where do you find security or identity in what you own?
- How does money function as a rival god in the heart?
- What would it mean to transfer your trust from wealth to God?

Question 3

Student Question:

James describes riches that have “rotted,” garments that are “moth-eaten,” and gold and silver that have “corroded,” their corrosion serving as “evidence against you” (vv. 2–3). What is James teaching about the true nature of hoarded wealth and the danger of laying up treasure for the last days?

Commentary and Teaching Notes

In verses 2 and 3 James describes wealth in vivid decay: riches rotted, garments moth-eaten, gold and silver corroded, the corrosion itself a witness against their owners. He pictures hoarded wealth as already rotting in the hands that clutch it.

Teach the irony of hoarding. The rich stored up these things for security, yet the very storing exposes their folly. Food rots, clothes are eaten, metals corrode; what was hoarded becomes evidence in God's court. The treasure meant to save them testifies against them.

Note the phrase “in the last days.” James says they have laid up treasure in the last days, a time for being ready to meet God, not for amassing what cannot last. The folly is not merely economic but eschatological: storing perishable wealth while the day of accounting approaches.

Connect to Jesus's teaching on treasure. He warned against laying up treasure on earth where moth and rust destroy, and called us to lay up treasure in heaven and to be rich toward God. James echoes this exactly. The application is not to despise resources but to invest them in what lasts rather than hoarding what will rot.

Doctrinal / Christian Living Issues

- The folly of hoarding perishable wealth that rots and corrodes.
- Hoarded wealth as a witness against its owner in judgment.
- The eschatological folly of amassing treasure in the last days.
- Laying up treasure in heaven and being rich toward God (Matthew 6:19–21; Luke 12:21).

Discussion Prompts

- Why does James picture hoarded wealth as already rotting?
- What does it mean that corroded riches witness against their owner?
- What would being rich toward God look like instead of hoarding?

Question 4

Student Question:

Think about what you are storing up and trusting in. Where might you be laying up treasure that will not last, and what would it look like to be rich toward God instead?

Commentary and Teaching Notes

This question applies the warning against hoarding to the student's own storing and trusting. The aim is honest reflection on what they are accumulating and where they are placing their hope.

Help students examine not just the amount but the heart. The issue is not having savings, which can be wise stewardship, but hoarding as a substitute for trusting God, accumulating for self while neglecting generosity and the needs of others.

Introduce the positive vision: being rich toward God. This includes generosity, investing resources in kingdom purposes and the good of others, and holding possessions loosely as a steward. The treasure that lasts is laid up through love expressed in action.

Encourage one concrete step. Perhaps a specific act of generosity, a reevaluation of spending in light of eternity, or a release of something clutched too tightly. The goal is to begin shifting treasure from what rots to what lasts.

Doctrinal / Christian Living Issues

- The distinction between wise stewardship and self-trusting hoarding.
- Being rich toward God through generosity and kingdom investment.
- Holding possessions loosely as stewards.
- Treasure that lasts laid up through love in action.

Discussion Prompts

- What are you storing up and trusting in?
- Where might you be laying up treasure that will not last?
- What is one concrete step toward being rich toward God?

Question 5

Student Question:

James says, “the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out... the cries of the harvesters have reached the ears of the Lord of hosts” (v. 4). What does this teach about God's concern for justice and His attention to the cries of those who are exploited?

Commentary and Teaching Notes

Verse 4 names a specific, grievous sin: the rich kept back by fraud the wages of the laborers who mowed their fields, and those withheld wages are crying out. This is the heaviest doctrinal moment of the lesson regarding God's justice, so give it weight.

Teach the seriousness of withholding wages in Scripture. The Law of Moses commanded that a laborer's wages be paid the same day, because the poor depend on them to live (Deuteronomy 24:14–15). To withhold them is to endanger the vulnerable for the sake of one's own gain. God takes this with deadly seriousness.

Highlight the stunning truth that the cries have “reached the ears of the Lord of hosts.” The exploited workers had no advocate in the courts, no power against their wealthy employers. But their cries did not vanish into silence; they reached the ears of the Lord of hosts, the commander of heaven's armies. God hears what human systems ignore.

Apply it as both warning and comfort. For any who gain by injustice, it is a warning: God hears, sees, and will judge. For the oppressed and powerless, it is profound comfort: their cries are not unheard. The God of justice attends to those the world overlooks. This is the consistent witness of Scripture, that God is the defender of the poor and the judge of their oppressors.

Doctrinal / Christian Living Issues

- God's command to pay laborers justly and promptly (Deuteronomy 24:14–15; Leviticus 19:13).
- The grave sin of exploiting the vulnerable for personal gain.
- God hearing the cries the powerful ignore (the Lord of hosts attends to the oppressed).
- God as defender of the poor and judge of their oppressors (Proverbs 14:31; 22:22–23).
- Divine justice that sees what human courts miss.

Discussion Prompts

- Why does Scripture treat withholding wages so seriously?
- What does it mean that the workers' cries reached the Lord of hosts?
- How is this both a warning and a comfort?

Question 6

Student Question:

Consider the people whose labor supports your comfort, those who serve, harvest, build, and clean, often unseen. How might God be calling you to greater justice, honesty, and care in the way you treat and regard them?

Commentary and Teaching Notes

This question applies God's concern for justice to the often-invisible people whose labor supports the student's comfort. In a global economy, much of what we enjoy depends on workers we never see, harvesters, makers, cleaners, servers.

Help students grow in awareness without inducing paralysis. We cannot trace every product to its source, but we can cultivate a heart that cares about justice, treats the workers we do encounter with honesty and dignity, and considers the human cost behind our comforts.

Apply it concretely to those within reach: how we treat employees, service workers, and those who serve us; whether we pay fairly and promptly what we owe; whether we regard them as people made in God's image or as invisible functions. James grounds justice in everyday treatment of laborers.

Move toward specific faithfulness. Ask students to identify one way to practice greater justice, honesty, or care toward the workers in their own lives, a fair wage, a word of dignity, a generous tip, an honest dealing. Justice begins where we actually have influence.

Doctrinal / Christian Living Issues

- God's concern for justice toward laborers and the vulnerable.
- Treating workers with honesty and dignity as image-bearers.
- Everyday justice in how we deal with those who serve us.
- Faithfulness in the sphere of our actual influence.

Discussion Prompts

- Who are the often-unseen workers whose labor supports your comfort?
- How might God be calling you to greater justice and care toward them?
- What is one concrete way to honor a worker in your life this week?

Question 7

Student Question:

James charges the rich, "You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter" (v. 5). What does this teach about the spiritual danger of self-indulgent luxury, and how does comfortable excess deaden the heart?

Commentary and Teaching Notes

Verse 5 exposes a further sin: "You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter." The image is of livestock fattening themselves, unaware that the day of slaughter has come. Self-indulgent luxury makes the heart fat, dull, and unready for judgment.

Teach the spiritual danger of luxury and self-indulgence. The problem is not enjoyment of God's gifts, which Scripture permits with thanksgiving, but a life organized around self-gratification, consuming for oneself while the world's needs and God's claims go ignored. Such living deadens the soul.

Help students see how comfort dulls spiritual sensitivity. The fattened heart grows insensitive, to God, to conscience, to the needs of others. Constant indulgence anesthetizes us; we lose the capacity to hear God's voice and to feel the pain of our neighbors. Comfort can be a more subtle danger than hardship.

Apply it as a call to examined living. James is not commanding asceticism but warning against a self-indulgent excess that fattens the heart and ignores the day of accounting. Invite students to consider where comfort has dulled them and what wakeful, generous, God-attentive living would look like instead.

Doctrinal / Christian Living Issues

- The spiritual danger of self-indulgent luxury that fattens the heart.
- The difference between thankful enjoyment of gifts and self-organized indulgence.
- Comfort and excess as deadeners of spiritual sensitivity.
- Wakeful, generous living in view of the day of accounting.

Discussion Prompts

- How does self-indulgent luxury endanger the soul?

- How has comfort dulled your sensitivity to God and others?
- What would wakeful, generous living look like for you?

Question 8

Student Question:

Where has comfort or self-indulgence dulled your sensitivity to God and to the needs of others? What is one way you sense God calling you to simplicity, generosity, or greater awareness?

Commentary and Teaching Notes

This question presses the danger of comfort into honest self-examination. Most students live with a level of comfort that, by global and historical standards, is genuine luxury, and comfort quietly dulls the heart.

Help them notice the symptoms of a fattened heart: prayer that has grown thin, conscience that has grown quiet, compassion that has cooled, a faith that asks little because life is easy. Comfort can erode spiritual vitality without our noticing.

Introduce the disciplines that counter this drift: simplicity, generosity, and intentional awareness of others' needs. These are not works to earn favor but practices that keep the heart tender, awake, and oriented toward God and neighbor.

Encourage one concrete practice. Perhaps a step toward simplicity, a deliberate act of generosity, fasting from a comfort, or intentionally putting themselves near genuine need. The goal is a heart kept awake and soft rather than fattened and dull.

Doctrinal / Christian Living Issues

- Comfort as a subtle eroder of spiritual vitality.
- Simplicity and generosity as practices that keep the heart tender.
- Intentional awareness of others' needs as a guard against dullness.
- Spiritual disciplines as means of grace, not works of merit.

Discussion Prompts

- Where has comfort dulled your prayer, conscience, or compassion?
- Which practice, simplicity, generosity, or awareness, do you most need?
- What is one concrete step to keep your heart awake this week?

Question 9

Student Question:

James concludes, "You have condemned and murdered the righteous person. He does not resist you" (v. 6). What does this reveal about how the unchecked love of wealth can lead to grave

injustice against the innocent, and how does the non-resistance of the righteous point us toward Christ Himself?

Commentary and Teaching Notes

Verse 6 reaches the climax of the indictment: “You have condemned and murdered the righteous person. He does not resist you.” The love of wealth, unchecked, leads to the gravest injustice, the powerful using courts and systems to condemn and destroy the innocent who cannot fight back.

Teach the trajectory James traces across the passage. It began with hoarding and trusting wealth, moved to withholding wages, to self-indulgent luxury, and now to outright injustice against the innocent. Unchecked love of money has a trajectory that ends in trampling people. The progression is a warning about where misplaced love of wealth ultimately leads.

Draw out the poignant phrase, “He does not resist you.” The righteous victim is defenseless, offering no resistance. This non-resistance points beyond itself. The supremely righteous One, Jesus Christ, was condemned and murdered by the powerful and did not resist, opening not His mouth, entrusting Himself to the God who judges justly. James’s words quietly foreshadow the cross.

Apply it with gospel hope even in this passage of warning. The same God who hears the cries of withheld wages heard the cry of His own righteous Son, and in the resurrection vindicated Him. This assures the oppressed that injustice does not have the last word, and it calls the comfortable to repentance, lest they find themselves among those who trample the innocent rather than among those who follow the Righteous One who suffered for them. Connect back to the whole passage: God sees, God hears, God will judge, and God has acted in Christ.

Doctrinal / Christian Living Issues

- The trajectory of unchecked love of wealth toward grave injustice.
- The abuse of power and systems against the defenseless innocent.
- The non-resisting righteous one pointing to Christ (Isaiah 53:7; 1 Peter 2:23).
- God’s vindication of the righteous, supremely in Christ’s resurrection.
- Gospel hope and call to repentance even within a passage of judgment.

Discussion Prompts

- How can unchecked love of wealth lead to injustice against the innocent?
- How does the non-resisting righteous one point us to Christ?
- How does God’s vindication of the righteous give hope to the oppressed?

Question 10

Student Question:

Look back across the whole passage. James warns the rich and assures us that God hears the cries of the oppressed. Name one specific way Jesus is calling you to examine and reorder your relationship to wealth and to the vulnerable this week.

Commentary and Teaching Notes

This capstone asks for one concrete way to examine and reorder the student's relationship to wealth and the vulnerable. The passage has searched how we gain, hold, and use our resources; now it calls for a response.

Help students integrate the threads: refusing to trust in wealth, ceasing to hoard, dealing justly with workers, resisting self-indulgent comfort, and caring for the innocent and vulnerable. Where is Jesus pressing on their relationship to money and people?

Encourage a single, ownable commitment, such as a specific act of generosity, a step toward justice or simplicity, a reevaluation of where their trust rests, or attentive care for someone whose labor or need they have overlooked.

Close by holding warning and grace together. James thunders, but the God behind the thunder hears the oppressed and has given His righteous Son for sinners, including comfortable ones. Lift students' eyes to Christ, who calls the rich to repentance and generosity and who welcomes all who will reorder their hearts toward God and neighbor. Let them leave sobered, hopeful, and ready to act justly and generously.

Doctrinal / Christian Living Issues

- Reordering one's relationship to wealth toward God and neighbor.
- Generosity, justice, and simplicity as fruits of repentance.
- The grace of Christ extended to the comfortable who repent.
- Sanctification reaching our wallets and our treatment of the vulnerable.

Discussion Prompts

- In one sentence, how is Jesus calling you to reorder your relationship to wealth?
- What concrete step toward generosity, justice, or simplicity will you take?
- Whose cry, near you, might God be asking you to hear and answer?