

Decision Making and the Will of God, Teacher's Guide

Lesson 12: Putting It All Together: Wisdom for Life's Big Decisions

James 4:13–17

Teaching Aim (Teacher Orientation)

This final lesson gathers the entire study into one place and crowns it with the governing posture of the believing heart: “If the Lord wills, we will live and do this or that.” Doctrinally, James 4:13–17 addresses the spirit in which we make plans, confronting the presumptuous self-confidence that plans as though we controlled the future and leaving God out. The teacher should help students see that the problem with the boasting merchants is not that they plan, since planning is commended throughout Scripture, but that they plan arrogantly, forgetting the brevity of life, the uncertainty of tomorrow, and their utter dependence on the God who holds their next breath.

The lesson must hold together the two emphases that have run through the whole study, because James himself holds them together in this short passage. On one side, against presumption, James calls for humble submission: we plan and decide under “if the Lord wills,” with open hands and a dependent heart. On the other side, against paralysis, James closes with verse 17: “whoever knows the right thing to do and fails to do it, for him it is sin.” The careful weighing this study has taught was never meant to produce admirers of wisdom who never obey. The teacher should help students see that confident, humble, decisive action under the lordship of Christ is the goal, and that both arrogant self-sufficiency and disobedient inaction fall short of it.

Beyond the doctrine, this lesson is the capstone of the whole journey, and it should send students out changed. The deeper aim is not merely to review a method but to confirm a transformed posture of heart: a people who bring their decisions to God through the wise questions they have learned, who submit their plans humbly to His will, who trust His providence rather than chasing signs, and who then act on what they know. The teacher should help students name how God has formed them through this study and commit to carrying that formation into the real decisions ahead, so that they leave not just better informed about guidance but more truly trusting and obedient children of God.

Question 1

Student Question:

James confronts those who say, “Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit” (v. 13). What is wrong with the way these merchants are planning? Is the problem that they make plans at all, or something deeper about the spirit in which they make them?

Commentary and Teaching Notes

Begin by clearing away a possible misreading. James is not condemning planning itself. Scripture everywhere commends thoughtful planning, and this very study has spent eleven lessons teaching careful, deliberate decision making. The merchants are not rebuked for having an itinerary or a business strategy. The problem lies in the spirit of their planning, not the fact of it.

Identify what is actually wrong. Listen to their speech: today or tomorrow we will go, we will spend a year, we will trade, we will make a profit. It is all confident assertion about a future they assume is theirs to command. There is no reference to God, no acknowledgment of dependence, no awareness that the future belongs to the Lord. They plan as practical atheists, arranging their lives as though God were not in the picture and tomorrow were guaranteed. The arrogance is quiet but total.

Help students see how common and respectable this spirit is. The merchants are not doing anything scandalous; they are doing ordinary business planning, the kind we all do. That is precisely the point. This presumption hides in completely normal activity, in the confident way we map out our years, our careers, our retirements, as though we held the pen that writes the future. James exposes the godlessness that can lurk inside perfectly reasonable plans.

Draw the connection to the whole study. This is the spirit opposite to everything we have learned. We have been training ourselves to bring God into our decisions at every point, to submit them to His Word, His glory, His wisdom, and His providence. The boasting merchant represents the alternative: a life of decisions made as though we were the lords of our own future. The first step in putting it all together is to renounce that practical atheism and plan as people who know they depend on God for the very next breath.

Doctrinal / Christian Living Issues

- James not condemning planning itself, which Scripture commends
- The problem in the spirit of the planning, not the fact of it
- Planning as practical atheism: confident assertion that leaves God out (James 4:13)
- Presumption hiding inside ordinary, respectable activity
- The merchant's spirit as the opposite of the whole study's posture

Discussion Prompts

- Is the merchants' problem that they plan, or how they plan?
- How can presumption hide inside perfectly ordinary planning?
- Where do we tend to plan as though we held the pen that writes the future?

Question 2

Student Question:

Where in your own life do you tend to plan as though the future were under your control, leaving God out of the picture? What would it look like to invite Him back into that area of your planning?

Commentary and Teaching Notes

This first self-examining question asks students to find their own version of the merchant's presumption. We all have areas where we plan confidently with little reference to God, often the areas where we feel most competent or most in control. The teacher should help students notice these zones of practical self-sufficiency, which are easy to miss precisely because they feel so normal.

Help students locate the area concretely. For one person it is career and finances, mapped out with spreadsheets and projections and no prayer. For another it is the calendar, filled and managed as though every tomorrow were guaranteed. For another it is family plans, retirement, or ambitions held with quiet certainty. The point is not that planning in these areas is wrong, but that we have been doing it as though God were not in the picture.

Then move toward inviting God back in. This does not mean adding a religious veneer to the same self-confident plans; it means genuinely submitting them to God, planning prayerfully, holding them with open hands, and remembering our dependence. Encourage each student to identify one area of presumptuous planning and to take a concrete step this week to bring God consciously into it, whether through prayer, surrender, or a renewed acknowledgment of His lordship over their future.

Doctrinal / Christian Living Issues

- Finding our own version of the merchant's presumption
- Zones of practical self-sufficiency in areas where we feel most in control
- Distinguishing genuine submission from a religious veneer on self-confident plans
- Concretely inviting God back into a presumptuous area

Discussion Prompts

- Where do you plan most confidently with the least reference to God?
- Why are the areas where we feel competent the easiest to leave God out of?
- What would genuinely inviting God into that area look like this week?

Question 3

Student Question:

James asks, "What is your life? For you are a mist that appears for a little time and then vanishes" (v. 14). How should the brevity and uncertainty of life shape the way we make decisions? Why is remembering our own mortality a source of wisdom rather than mere gloom?

Commentary and Teaching Notes

Let the image do its work. James calls our life a mist, a morning vapor that appears briefly and then is gone. It is a humbling picture, and it is meant to be. We imagine ourselves substantial, our plans solid, our futures secure, and James reminds us that our earthly lives are brief and fragile, here for a little while and then vanishing. We do not even know what tomorrow will bring, let alone the year the merchants so confidently claimed.

Show how this reality should shape our decisions. First, it produces humility: we cannot plan as though we command a future we may not even see. Second, it produces dependence: since our very breath is held by God, we make our plans in conscious reliance on Him. Third, it reorders our priorities: a life this brief should not be squandered on what does not last, but invested in what endures, the things of God, the good of others, the eternal weight of how we live. The brevity of life is a powerful clarifier of what actually matters.

Address why this is wisdom and not gloom, which is the heart of the question. The world treats the thought of death as morbid and avoids it; Scripture treats it as wisdom and dwells on it. “Teach us to number our days that we may get a heart of wisdom” (Psalm 90:12). Remembering our mortality is not despair; it is realism, and realism about our brevity frees us from the illusions of the boasting merchant and focuses us on living well the short time we have. It is precisely those who forget they will die who waste their lives.

Bring it to bear on decision making directly. A believer who remembers that life is a mist makes decisions with a longer horizon and a lighter grip. He weighs choices in light of eternity, refuses to stake his life on what cannot last, and holds even his best plans humbly, knowing they may be interrupted by the God who numbers his days. Mortality, rightly remembered, makes us not gloomy but wise, urgent about what matters, and restful about what does not.

Doctrinal / Christian Living Issues

- Life as a brief, fragile mist that soon vanishes (James 4:14)
- Brevity producing humility, dependence, and reordered priorities
- Mortality remembered as wisdom, not gloom (Psalm 90:12)
- Realism about our brevity freeing us from the merchant’s illusions
- Decisions weighed with a longer horizon and a lighter grip

Discussion Prompts

- How should the brevity of life shape the way you make decisions?
- Why does Scripture treat remembering our mortality as wisdom rather than gloom?
- What would change if you truly lived as though your life were a mist?

Question 4

Student Question:

If you truly took to heart that your life is a mist, what would you do differently? What decision or priority would change in light of how short and uncertain life really is?

Commentary and Teaching Notes

This self-examining question moves the truth of verse 14 from the head to the life. It is one thing to agree that life is brief; it is another to let that reality actually reshape our choices. The teacher should press for the concrete: not a general nod toward eternity, but a specific decision or priority that would change if the brevity of life were truly taken to heart.

Help students apply the lens of brevity to real areas. In light of how short life is, are we investing too much in what will not last and too little in what will? Is there a relationship to repair, a reconciliation to pursue, a service to begin, a sin to forsake, a priority to reorder, that we keep deferring as though we had unlimited time? The mist of life lends urgency to the good we keep postponing.

Then call for one concrete change. Encourage each student to name a single decision or priority that the brevity of life calls them to address now rather than someday: a conversation to have, a commitment to make, a use of time or money to redirect. The aim is to let the sobering truth of our mortality produce not anxiety but wise, timely action on what matters most.

Doctrinal / Christian Living Issues

- Moving the truth of life's brevity from agreement to action
- Pressing for a concrete decision or priority that would change
- Brevity lending urgency to the good we keep deferring
- One timely action on what matters most

Discussion Prompts

- If you truly believed your life is a mist, what would you do differently?
- What good have you been deferring as though you had unlimited time?
- What one priority will you reorder in light of life's brevity?

Question 5

Student Question:

James gives the better way: "Instead you ought to say, 'If the Lord wills, we will live and do this or that'" (v. 15). What does it mean to make plans under "if the Lord wills"? How is this a genuine posture of the heart and not just a phrase we tack onto our sentences?

Commentary and Teaching Notes

Center students on the corrective James offers, which is the governing posture of this whole lesson and study. Against the merchant's presumption, James prescribes, "If the Lord wills, we

will live and do this or that.” Notice that James does not tell them to stop planning; the plan remains (we will live and do this or that), but it is now held under the will of God. The phrase reintroduces everything the merchant left out: dependence, submission, and the acknowledgment that our future is in God’s hands.

Unpack what the phrase actually means. “If the Lord wills” expresses two truths at once. First, our continued life itself is contingent on God: if the Lord wills, we will even live. Second, the success and unfolding of our plans rest with Him: if the Lord wills, we will do this or that. To plan under this phrase is to make real plans while genuinely submitting both our existence and our endeavors to the sovereign will of God, ready to have them confirmed, redirected, or interrupted as He sees fit.

Guard against reducing it to a verbal formula, which the question rightly raises. James is not prescribing a magic phrase to attach to our sentences, as though saying “Lord willing” out of habit accomplished anything. He is describing a posture of the heart that may or may not be spoken aloud. A person can say “if the Lord wills” with his lips while planning as arrogantly as the merchant in his heart, and another can plan in genuine submission without ever uttering the words. The point is the inner reality of dependence, not the outward formula.

Show how this posture gathers the whole study. “If the Lord wills” is the spirit underneath every question we have learned to ask. We submit our decisions to God’s revealed Word, examine our motives before Him, weigh their impact for His glory, seek His wisdom in prayer, and trust His providence with the outcome, all of which is simply “if the Lord wills” worked out in practice. This single posture, humble dependence joined to real planning, is the heart of wise, God-honoring decision making.

Doctrinal / Christian Living Issues

- “If the Lord wills” as the governing posture, holding real plans under God’s will (James 4:15)
- The plan remaining while dependence and submission are restored
- Two contingencies: our very life and the unfolding of our plans rest with God
- A posture of the heart, not a magic verbal formula
- This posture as the spirit underneath every question the study has taught

Discussion Prompts

- What does ‘if the Lord wills’ actually mean about our life and our plans?
- How can someone say the phrase while still planning arrogantly in his heart?
- How is this posture the spirit underneath the whole study?

Question 6

Student Question:

Think of a specific plan you are holding right now. What would it look like to genuinely submit that plan to God's will, holding it with open hands while still pursuing it wisely?

Commentary and Teaching Notes

This self-examining question asks students to take a real, present plan and put "if the Lord wills" into practice on it. The teacher should help students choose a specific plan, a trip, a project, a goal, a major life decision, rather than speaking in generalities, since the posture James commends is learned in particulars.

Help students see what genuine submission looks like, holding the two halves together. On one hand, submitting a plan to God does not mean abandoning it or refusing to pursue it; we still plan and act wisely. On the other hand, it does mean holding the plan with open hands, genuinely willing for God to confirm, redirect, or interrupt it, and refusing to grip it as though it were guaranteed. The test is often felt when a plan is threatened: do we respond with faith or with the merchant's wounded presumption?

Then call for the concrete practice. Encourage each student to take their specific plan and consciously submit it to God this week: praying it under "if the Lord wills," releasing the outcome to Him, and continuing to pursue it diligently. The aim is to make "if the Lord wills" a lived reality on an actual plan, not merely an idea they affirm.

Doctrinal / Christian Living Issues

- Putting 'if the Lord wills' into practice on a specific, present plan
- Submission that still pursues the plan wisely, not abandoning it
- Holding the plan with open hands, willing for God to redirect it
- Our response when a plan is threatened as the test of genuine submission

Discussion Prompts

- What specific plan are you holding right now?
- What would it look like to hold it with open hands while still pursuing it wisely?
- How do you tend to respond when a cherished plan is threatened?

Question 7

Student Question:

James says, "As it is, you boast in your arrogance. All such boasting is evil" (v. 16). Why does Scripture treat presumptuous, self-sufficient planning as a form of arrogance, even sin? How does leaving God out of our decisions reveal something about the posture of our hearts?

Commentary and Teaching Notes

Let the strength of James's language register. He does not call the merchants' presumption a minor oversight or an understandable habit; he calls it boasting in arrogance, and he says all such boasting is evil. This is sobering. Planning our lives as though we controlled the future is not a neutral matter of personality or style; Scripture names it as arrogance and sin. The teacher should help students feel the weight of this without flinching from it.

Explain why self-sufficient planning is arrogance at its root. To plan as though we command tomorrow is to assume a place that belongs to God alone. It quietly claims an independence and a control we do not possess, treating ourselves as the masters of our fate rather than as dependent creatures. It is the same root sin that runs through all human rebellion: the refusal to live in humble dependence on God, the assertion of self in the place of the Lord. Leaving God out of our decisions is not merely forgetful; it is a small declaration of independence from Him.

Show how our decision making reveals the heart. The way we plan exposes what we actually believe about God and ourselves. A heart that plans prayerfully, holds its plans loosely, and submits them to God reveals genuine dependence and trust. A heart that plans presumptuously, grips its plans tightly, and never thinks to consult God reveals a functional self-sufficiency, however orthodox its stated beliefs. Our decisions are a window into our hearts, and James uses that window to show us our pride.

Move toward repentance and hope, not just rebuke. The point of James's strong words is not to crush but to call us back. Recognizing the arrogance in our self-sufficient planning is the first step toward the humble dependence God desires. Encourage students that the remedy is near and gracious: the same God who exposes our presumption gives grace to the humble (James 4:6). To plan under "if the Lord wills" is to turn from the arrogance James names and to take up the humble trust that honors God.

Doctrinal / Christian Living Issues

- James naming presumptuous planning as boasting, arrogance, and evil (James 4:16)
- Self-sufficient planning as claiming a place that belongs to God alone
- Leaving God out as a small declaration of independence from Him
- Our way of planning as a window into the true posture of our hearts
- Strong words meant to call us to repentance, with grace for the humble (James 4:6)

Discussion Prompts

- Why does Scripture treat self-sufficient planning as arrogance and even sin?
- What does the way we plan reveal about what we really believe about God?
- How does James's rebuke lead us toward humble dependence rather than despair?

Question 8

Student Question:

Where does a quiet self-sufficiency show up in your own decision making, a confidence that you can manage your life on your own? What would humble dependence on God look like there instead?

Commentary and Teaching Notes

This self-examining question asks students to find the merchant's arrogance in its quiet, respectable form within themselves. Few of us boast openly that we control our futures, but most of us carry a quiet self-sufficiency, a settled confidence that we can manage our lives on our own, that surfaces in how we decide. The teacher should help students look beneath their stated humility to their functional independence.

Help students detect self-sufficiency by its symptoms. It shows up in prayerless decision making, in the instinct to figure everything out ourselves before we think to ask God, in the difficulty we have releasing control, in the distress we feel when our plans are threatened. These are not the marks of open rebellion but of a heart that, in practice, leans on itself. Naming the specific area where this operates is more useful than a general confession.

Then point toward humble dependence as the alternative. Humble dependence does not mean indecision or passivity; it means making our decisions consciously before God, in prayer, with open hands, remembering that we rely on Him for our very breath. Encourage each student to identify one area of quiet self-sufficiency and to practice dependence there this week, perhaps by praying before deciding, surrendering a controlled outcome, or simply acknowledging their need of God where they had been relying on themselves.

Doctrinal / Christian Living Issues

- The merchant's arrogance in its quiet, respectable form within us
- Self-sufficiency detected by its symptoms: prayerlessness, control, distress at disrupted plans
- Functional independence beneath stated humility
- Humble dependence as decisive yet prayerful, holding outcomes with open hands

Discussion Prompts

- Where does a quiet self-sufficiency show up in how you decide?
- What symptoms reveal that you are leaning on yourself rather than God?
- What would humble dependence look like in that area this week?

Question 9

Student Question:

This study has taught us to weigh decisions carefully and then to act, and James holds together humble submission ("if the Lord wills," v. 15) and decisive obedience ("whoever knows the right

thing to do and fails to do it, for him it is sin,” v. 17). How do we keep confident, decisive action and humble submission to God together, avoiding both the presumption of leaving God out and the paralysis of never obeying what we already know?

Commentary and Teaching Notes

This is the heaviest doctrinal block of the lesson and the capstone of the entire study, so teach it as the gathering point of everything that has come before. James, in a few verses, holds together the two truths the whole study has labored to keep in balance. Against presumption, he commands humble submission: plan and act under “if the Lord wills.” Against paralysis, he warns in verse 17 that whoever knows the right thing to do and fails to do it, for him it is sin. The mature believer must hold both, and dropping either one distorts the Christian life.

Develop the danger of presumption first, since James addresses it at length. Presumption is the merchant’s error: making decisions as though we controlled the future and left God out, gripping our plans, trusting our own management, never submitting to the Lord. The whole study has resisted this, teaching us to bring God into our decisions at every point and to trust His providence with the outcome. Humble submission, “if the Lord wills,” is the answer to presumption. We plan and act, but as dependent creatures under a sovereign God.

Now develop the opposite danger, which verse 17 names pointedly, because it is the error a careful study like this could accidentally encourage. After learning to weigh decisions so thoroughly, a person could drift into a kind of permanent deliberation, forever analyzing, never obeying, mistaking endless caution for wisdom. James cuts that off: knowing the right thing to do and failing to do it is sin. This is the sin of omission, and it is as real as any sin of commission. All our careful weighing was meant to lead to action, to obedience, to the doing of the good we have come to see. To stop short of obedience is not humility; it is disobedience.

Show how the two are held together rather than traded off. Humble submission and decisive obedience are not in tension; they are two sides of a single, trusting heart. We submit our plans to God precisely so that we can then act on them with confidence, knowing they rest in His hands. We obey what we know boldly, precisely because we hold the outcome humbly before God. The believer who has both says, in effect, “If the Lord wills, I will do this,” and then he does it. Submission without action is paralysis; action without submission is presumption; together they are wise, faithful, God-honoring decisiveness.

Bring the whole study to rest here, for this is its destination. Across these lessons we have learned to ask whether a choice is biblical, to examine our motives, to weigh its impact, to test our desires, to consider our capability and opportunities, to seek godly counsel, to pray for wisdom, to make the decision, and to trust God’s providence. James gathers it all into a single heartbeat: plan wisely and humbly under the will of God, and then obey what you know to be right. That is the whole of wise decision making, and it is finally not a technique but a posture of the heart, a heart that depends on God and obeys Him. Send students out to live it.

Doctrinal / Christian Living Issues

- James holding together humble submission and decisive obedience (James 4:15, 17)
- Presumption: deciding as though we controlled the future and left God out
- Humble submission under 'if the Lord wills' as the answer to presumption
- The sin of omission: knowing the right thing and failing to do it (James 4:17)
- Endless deliberation as a danger a careful study could accidentally encourage
- Submission and obedience as two sides of a single trusting heart
- The whole study gathered: plan wisely and humbly, then obey what you know

Discussion Prompts

- How do we keep humble submission and decisive obedience together rather than trading one for the other?
- Which are you more prone to: the presumption of leaving God out, or the paralysis of never obeying?
- What good that you already know to do have you been failing to do?

Question 10

Student Question:

Look back across this entire study on decision making and the will of God. Name one specific way you sense Jesus forming you through it. What is the single most important truth you will carry into the decisions of your life from here on?

Commentary and Teaching Notes

This is the grand capstone of the entire study, so give it room and treat it as a moment of summation and commitment. Ask students to lift their eyes from this single lesson to the whole journey. Across twelve lessons they have moved from the anxious search for a hidden blueprint to the confident, prayerful wisdom that Scripture commends. Invite them to name one specific way Christ has formed them through it, resisting generalities and pressing for the concrete: formed how, evident where, beginning when.

Walk back through the arc of the whole study as a prompt. We began by distinguishing God's revealed will, which we obey, from His secret will, which we trust, and by choosing the way of wisdom over both mysticism and self-reliance. We learned to ask whether a choice is biblical, to examine our motives, to weigh its impact, to test our desires, to assess our capability and opportunities, and to seek godly counsel. We learned to pray for wisdom rather than chase signs, to make the decision rather than wait forever, and to trust the providence of the God who establishes our steps. And now we have crowned it all with humble, decisive action under "if the Lord wills." Invite students to consider which truth from this whole journey their heart most needs to carry forward.

Close the study by recentering on its true aim, which was never merely a method. From the first lesson, the goal has been transformation, not technique: not just better decisions but a deeper trust in God, a heart freed from fear and superstition, a life of confident obedience under a sovereign and loving Father. Encourage each student to leave with one truth they will carry into every future decision, and to commit it to prayer, so that the word continues its forming work long after the study ends. The aim is a people who, facing the decisions of a lifetime, no longer ask anxiously how to read the signs, but walk forward in wisdom, trusting the God who holds their steps.

Doctrinal / Christian Living Issues

- The grand capstone of the whole twelve-lesson study
- The arc from anxious sign-seeking to confident, prayerful wisdom
- Revealed will obeyed, secret will trusted, the way of wisdom chosen
- Transformation rather than technique as the study's true aim
- Carrying one truth into the decisions of a lifetime, committed to prayer

Discussion Prompts

- Looking across the whole study, how has Jesus formed you through it?
- What single most important truth will you carry into your future decisions?
- How can this group pray for and encourage you as you live it out?