

## Living by Faith, Teacher's Guide

### Lesson 12: Faith Without Works Is Dead: Living Faith

#### James 2:14–26

#### Teaching Aim (Teacher Orientation)

This final lesson is the doctrinal capstone of the entire study, and it deserves to be taught with both clarity and warmth. Everything the class has seen in Hebrews 11 has been building toward the principle James now states outright. James 2:14–26 is the New Testament's clearest statement that saving faith is never a faith of words only; it is a living, working, obedient faith. What is doctrinally at stake here is enormous, because verse 24 states it plainly: 'You see that a person is justified by works and not by faith alone.' This is the standing answer of the whole study to the popular doctrine of salvation by 'faith only.' James is not pitting faith against works as if a person could earn salvation; he is contrasting two kinds of faith, a dead faith that merely assents and a living faith that obeys. The demons themselves believe and shudder (2:19), so bare belief is not what saves. Abraham and Rahab are held up as examples of faith that acted.

Be ready to make the connection the class has been moving toward all along. The faith that justifies is the same kind of faith Hebrews 11 displayed, a trust that does what God says. That is why genuine, saving faith expresses itself in obedience to the gospel: hearing the word (Romans 10:17), believing that Jesus is the Christ and Lord, repenting of sin, confessing Him before others, and being baptized into Christ for the forgiveness of sins (Acts 2:38; Romans 6:3–4; Galatians 3:26–27; Mark 16:16), followed by a life of faithful walking with Him. None of this is earning salvation by meritorious works; it is the obedient response of a living faith to the grace of God. Keep that balance carefully, so no one hears either 'faith only' or 'works salvation.'

At the same time, aim this lesson at the heart. The goal is not to win an argument but to form living faith in real people. Many sincere believers carry a quiet uncertainty about whether their faith is the living kind. Let James be a gentle mirror, and let the gospel be the hope held up beside it. The same Lord who calls us to a working faith is the One who is forming that faith in us. As you close the study, help each student look back over the whole journey and name one concrete step of obedient trust Christ is forming in them now.

#### Question 1

**Student Question:** *James opens with a pointed question: 'What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him?' (James 2:14). What kind of faith is James describing here, and why does he phrase it as a faith someone merely 'says' he has? What does his question reveal about the difference between claiming faith and possessing it?*

#### Commentary and Teaching Notes

Start with the precision of James's wording, because it answers a common misreading before it can begin. James does not ask whether faith can save; he asks whether 'that faith' can save, the faith a person merely 'says' he has but does not show. The little word 'says' is doing heavy lifting. James is describing a profession of faith that has no life behind it, a claim with nothing to back it up.

Notice that the question expects the answer 'no.' Can that faith, the say-so kind, save him? It cannot. James is not lowering the value of faith; he is exposing a counterfeit so the real thing can be seen clearly. From the very first verse he frames the whole passage as a contrast between two kinds of faith, not between faith and works as rivals.

Help the class feel the difference between claiming and possessing. A man may claim to be a swimmer while standing safely on the dock, but the claim is tested only in the water. A claim to faith that never gets wet, that never costs anything, that never moves a hand to obey, is a claim worth examining. Real faith is not measured by the confidence of the assertion but by the life it produces.

Keep the tone pastoral, not accusing. The point is self-examination, which Scripture commends (2 Corinthians 13:5). James wants his readers, and ours, to look honestly at whether their faith is the living kind, so they can be sure of their hope in Christ rather than resting on a word they have only spoken.

### **Doctrinal / Christian Living Issues**

- The difference between professing faith and possessing it
- James contrasting two kinds of faith, not faith against works
- Saving faith demonstrated rather than merely claimed
- Self-examination as a healthy and biblical practice (2 Corinthians 13:5)
- The word 'says' marking a faith that is words only

### **Discussion Prompts**

- Why does James say 'that faith' rather than simply 'faith'?
- How is a merely claimed faith different from a faith that is truly possessed?
- Where in our lives is it easiest to claim faith without showing it?

### **Question 2**

**Student Question:** *James pictures a brother or sister who is poorly clothed and lacking daily food, met only with kind words and no help (James 2:15–16). Where in your own life are you tempted to substitute warm feelings or good intentions for the actual deeds love requires?*

### **Commentary and Teaching Notes**

This first self-examining question brings James's illustration close to home. He deliberately chooses a homely, concrete scene: a fellow believer without clothes or food, met with a cheerful 'Go in peace, be warmed and filled,' and nothing more. The picture is almost comic in its emptiness, and that is the point. Words of care without deeds of care are hollow.

Help students locate their own version of this scene. We rarely refuse outright to love; more often we substitute a feeling for an action. We feel moved by a need and never act. We intend to call, to give, to forgive, to help, and the intention quietly replaces the deed. Invite honest reflection on where good intentions have become a comfortable stand-in for obedience.

Move the conversation gently toward growth, not guilt. The remedy is not frantic activity but love that follows through. Encourage the class to name one specific person or need where their care could take the shape of an actual deed this week. Love, James insists, is something you do.

### **Doctrinal / Christian Living Issues**

- The emptiness of good wishes without good deeds
- Love expressed in concrete action, not feeling only (1 John 3:17–18)
- Good intentions as a subtle substitute for obedience
- Care for the practical needs of fellow believers
- Faith made visible in tangible acts of compassion

### **Discussion Prompts**

- Where do warm feelings most often take the place of real help in your life?
- Who is one person whose need you could meet with a concrete deed this week?
- Why does James make his example so practical and physical?

### **Question 3**

**Student Question:** *James concludes, 'So also faith by itself, if it does not have works, is dead' (James 2:17). What does it mean for a faith to be 'dead,' and how does calling it dead differ from calling it merely weak or small? Why does James reach for the language of life and death here?*

### **Commentary and Teaching Notes**

Draw the class to the weight of the word 'dead.' James does not say a workless faith is weak, immature, or small. He says it is dead. A weak faith is still alive and can grow; a dead faith is a corpse, having the appearance of faith without the life. This is a far more serious diagnosis, and James chooses it on purpose.

Explain why the life-and-death image fits. Life shows itself by activity; a living body breathes, moves, and responds. A faith that is alive likewise acts, obeys, and bears fruit. When faith produces nothing at all, James says the evidence points not to a faith that is merely sluggish but

to one that has no life in it. Works are not the source of faith's life, but they are the sign of it, the way breathing is a sign of a living body.

Be careful and pastoral here, because tender consciences may overhear condemnation. The point is not that a believer who stumbles has a dead faith. The contrast is between a faith that genuinely produces a pattern of obedience over time and a faith that consists of words only and never moves at all. The struggling believer who keeps trying to obey is showing life, not death.

Tie this back to the whole study. Every example in Hebrews 11 displayed a living faith precisely because it acted. James now names directly what those chapters illustrated: faith without works is not a lesser faith, it is no living faith at all.

### **Doctrinal / Christian Living Issues**

- Dead faith as the absence of life, not merely weakness
- Works as the evidence and sign of living faith, not its source
- The seriousness of James's diagnosis of a workless faith
- Reassurance for the struggling believer who keeps obeying
- The connection between Hebrews 11 acting faith and James's living faith

### **Discussion Prompts**

- Why does James say 'dead' rather than 'weak' or 'small'?
- How are works related to faith the way breathing is related to life?
- What reassurance is there for the believer who struggles but keeps trying to obey?

### **Question 4**

**Student Question:** *Think honestly about your own walk this past month. Where has your faith been clearly alive and active, and where has it been quiet and still, more belief than obedience?*

### **Commentary and Teaching Notes**

This self-examining question asks for honest inventory rather than self-condemnation. Most believers can point to areas where their faith is visibly at work and other areas where it has gone quiet. Naming both is healthy; it keeps us from pride about our strengths and from despair about our gaps.

Help students examine specific arenas, not faith in general. Faith may be lively in church attendance yet still in matters of money, or active in private prayer yet quiet in reconciling a broken relationship, or busy in service yet silent in personal holiness. Concreteness turns vague guilt into clear next steps.

Steer toward hope. The aim is not to total up a score but to invite the living Christ into the still places. Where faith has gone quiet, He is able to bring it to life again. Encourage the class that

the very willingness to look honestly is itself a sign of living faith, and that growth comes one obedient step at a time.

### **Doctrinal / Christian Living Issues**

- Honest self-inventory of where faith is active and where it is dormant
- Examining specific arenas of life rather than faith in the abstract
- Avoiding both pride about strengths and despair about gaps
- Inviting Christ into the still places of our obedience
- Growth in faith as a step-by-step process

### **Discussion Prompts**

- In what area has your faith been most clearly alive this month?
- Where has your faith gone quiet, more belief than obedience?
- What would it look like to invite Christ into that still place?

### **Question 5**

**Student Question:** *James writes, 'You believe that God is one; you do well. Even the demons believe, and shudder' (James 2:19). Why does James point to the belief of demons, and what does this teach us about the limits of mere intellectual assent? How does this expose the difference between believing facts about God and the trusting, obedient faith that saves?*

### **Commentary and Teaching Notes**

Let the force of this verse land. James takes the central confession of Israel, that God is one, and grants that believing it is good. Then he delivers a stunning comparison: the demons believe that very truth, and they believe it so firmly that they shudder. If correct belief about God were enough to save, the demons would be saved. They are not. So bare belief, however accurate, is not saving faith.

Clarify the nature of intellectual assent. A person can agree that every statement in the creed is true and still not have living faith, because faith is more than agreement. Saving faith includes trust and surrender; it bends the will and the life toward God. The demons have the agreement without the surrender, which is why their belief produces terror rather than obedience.

Press the doctrinal point gently but plainly, because this is central to the whole study. This verse is one of Scripture's clearest refutations of the idea that mere belief, or 'faith only,' saves. If accurate belief alone could save, the demons would qualify. Saving faith is a living trust that obeys, the kind we will see fully described in the heavier question to come.

Bring it home with warmth. The aim is not to frighten anyone but to invite them past mere agreement into wholehearted trust. It is possible to know all the right answers and still need to

surrender to the Lord those answers describe. James calls us from the belief that merely shudders to the faith that gladly follows.

### **Doctrinal / Christian Living Issues**

- The insufficiency of mere intellectual assent for salvation
- Demonic belief as proof that correct facts about God do not save
- Saving faith as trust and surrender, not agreement only
- This verse as a clear answer to salvation by belief alone
- The call from bare belief to wholehearted, obedient trust

### **Discussion Prompts**

- What does the belief of demons teach us about the limits of mere agreement?
- How is saving faith more than affirming that God exists?
- Where might you know a truth about God without having truly surrendered to it?

### **Question 6**

**Student Question:** *Are there truths about God that you fully agree are true, yet have never really acted upon? What would it look like this week to let one of those truths move from your head into your hands?*

### **Commentary and Teaching Notes**

This self-examining question follows directly from the lesson of the demons' belief. The challenge is to find the gap between what we affirm and what we act upon. Nearly every believer holds truths they sincerely believe yet have never let reshape their behavior, whether about generosity, forgiveness, purity, witness, or trust in God's provision.

Encourage the class to make the gap specific. It is one thing to confess in general that we hold beliefs we have not obeyed; it is another to name one. 'I believe God will provide, yet I cling anxiously to money.' 'I believe I am forgiven, yet I will not forgive that person.' Naming the particular truth is the first step toward letting it move into the hands.

Keep the emphasis on a single, doable step this week. James is intensely practical, and so this question should resist vague resolve. Push gently toward one concrete act of obedience that would let a believed truth become a lived truth. Faith grows strong by being exercised, not merely affirmed.

### **Doctrinal / Christian Living Issues**

- The gap between affirming a truth and acting upon it
- Naming a specific believed-but-unobeyed truth
- Moving truth from the head into the hands through concrete action
- James's intensely practical bent (James 1:22)

- Faith strengthened by exercise, not affirmation alone

### Discussion Prompts

- Which truth about God do you affirm but rarely act upon?
- What single concrete step would let that truth move into your hands this week?
- Why do believed truths so often remain unbeyed?

### Question 7

**Student Question:** *James says Abraham was 'justified by works when he offered up his son Isaac,' and that 'faith was active along with his works, and faith was completed by his works' (James 2:21-22). What does it mean that Abraham's faith was 'completed' or perfected by his works? How does Abraham's life show that genuine faith and obedient action are never truly separate?*

### Commentary and Teaching Notes

Begin with the example James deliberately chooses, because it is the same Abraham our study has already walked with in Hebrews 11. James points to the moment Abraham offered Isaac, the supreme act of obedient trust. Abraham believed God, and that belief expressed itself in the costliest obedience imaginable. James says his faith was 'active along with his works,' the two moving together as one.

Explain the key phrase, 'faith was completed by his works.' The word means brought to its goal, matured, perfected. Abraham's faith was real before Mount Moriah, but it reached its full expression and was shown to be genuine through obedience. Works do not add to faith from the outside; they bring faith to its intended completion, the way fruit completes a tree that was already alive.

Address the common confusion about Paul and James here, since a thoughtful class may raise it. Paul says Abraham was justified by faith and not by works of the law (Romans 4); James says Abraham was justified by works. They are not at war. Paul excludes works of merit that try to earn God's favor; James excludes a dead faith that never obeys. Both affirm the same thing: the faith that justifies is a living, obedient faith. Paul looks at the root, James at the fruit, and it is one tree.

Bring it to the heart. Abraham shows us that genuine faith and obedient action are never really two things. To trust God truly is to do what He says. The class has seen this in every example of the study; here it is named in the life of faith's great father.

### Doctrinal / Christian Living Issues

- Faith completed, matured, and brought to its goal through obedience
- Abraham's offering of Isaac as the supreme act of trusting obedience

- Works as the fruit and fulfillment of living faith, not an addition from outside
- Reconciling Paul and James: works of merit excluded, obedient faith affirmed
- Genuine faith and obedience as inseparable, one living reality

### **Discussion Prompts**

- What does it mean that Abraham's faith was 'completed' by his works?
- How do Paul and James actually agree about Abraham?
- Why can genuine faith and obedience never finally be separated?

### **Question 8**

**Student Question:** *When you read that Abraham's faith was made complete through obedience, what is one specific act of obedience God seems to be asking of you in order to bring your own faith to maturity?*

### **Commentary and Teaching Notes**

This self-examining question invites students to stand where Abraham stood, facing a particular act of obedience. Most believers, if they listen honestly, can sense some specific thing God is calling them to do, an obedience they have been delaying. The aim is to surface it and bring it into the light.

Model the kind of specificity that helps. For one person it may be obeying the gospel itself if they have never done so; for another, mending a broken relationship, surrendering a hidden sin, giving sacrificially, or stepping into a service they have avoided. The point is to name the one thing, not to draw up a long list of vague improvements.

Hold out hope as you ask it. Abraham's obedience was costly, but it was also the path on which his faith was perfected and his relationship with God deepened. Encourage the class that the act of obedience God is asking is not a burden laid on them but a doorway into a maturer, sturdier faith. The Lord who asks also goes with them.

### **Doctrinal / Christian Living Issues**

- Identifying a specific act of obedience God is calling for
- Obedience as the path to a matured and deepened faith
- Surfacing and naming a delayed obedience
- Costly obedience as a doorway rather than a burden
- God's presence with those who step out to obey Him

### **Discussion Prompts**

- What specific act of obedience do you sense God asking of you?
- What has kept you from taking that step so far?
- How might that obedience mature and strengthen your faith?



## Question 9

**Student Question:** *James states it as plainly as it can be said: 'You see that a person is justified by works and not by faith alone' (James 2:24), and he adds that Rahab too was 'justified by works' when she received the messengers, closing with the image, 'as the body apart from the spirit is dead, so also faith apart from works is dead' (James 2:26). How do we understand this clear statement that we are justified by works and not by faith only? What is the difference between the living, obedient faith that saves and the dead faith that cannot, and how does this connect to the way the New Testament tells us to respond to the gospel: hearing the word, believing that Jesus is the Christ, repenting of sin, confessing Him, and being baptized into Christ for the forgiveness of sins, followed by a faithful walk?*

### Commentary and Teaching Notes

This is the doctrinal high point of the lesson and the capstone of the entire study, so give it the fullest room. James 2:24 is one of the most direct statements in all of Scripture on this subject: 'You see that a person is justified by works and not by faith alone.' It is striking that the only place in the Bible where the words 'faith alone' or 'faith only' appear together, they appear with the word 'not' in front of them. Let the class sit with how plainly James says it. We are not saved by a faith that is only faith, a faith of words and bare belief; we are saved by a living, working, obedient faith.

Make the central distinction unmistakable: James is contrasting two kinds of faith, not setting faith against grace or teaching that we earn salvation. Dead faith is mere assent, the faith even the demons have (2:19), the faith that says 'be warmed and filled' and does nothing (2:16). Living faith is the trust that obeys, the faith of Abraham who offered Isaac and of Rahab who acted on her belief by receiving and protecting the messengers. Rahab is a beautiful choice on James's part, a Gentile and an outsider whose faith was shown to be real precisely because it acted. The closing image seals it: as a body without the spirit is a corpse, so faith without works is dead. Works are to faith what breath and spirit are to the body, the sign and substance of its life.

Now connect this directly to the gospel, which is the standing answer this whole study has been moving toward. If saving faith is a living, obedient faith, then it shows itself in the very way the New Testament tells us to respond to the good news of Christ. That response is faith in action: we hear the word, for faith comes by hearing (Romans 10:17); we believe that Jesus is the Christ, the Son of God (John 8:24); we repent of our sins (Acts 2:38; Luke 13:3); we confess Him before others (Romans 10:9-10; Matthew 10:32); and we are baptized into Christ for the forgiveness of our sins (Acts 2:38; Romans 6:3-4; Galatians 3:26-27; Mark 16:16). Then we walk faithfully with Him the rest of our days (Revelation 2:10). Each of these is faith doing what God says, not a meritorious work by which we earn heaven, but the obedient response of a heart that truly trusts.

Hold the balance carefully, for two errors stand on either side. On one side is salvation by 'faith only,' which James plainly denies, the idea that bare belief saves while obedience is optional. On the other side is salvation by works of merit, as if we could place God in our debt and earn our rescue; Scripture denies this too (Ephesians 2:8–9; Titus 3:5). The truth runs between them: we are saved by grace, through a faith that obeys. Baptism is not a human work that earns salvation; it is the appointed place where the trusting sinner submits to God and receives, by grace, the forgiveness Christ purchased. This is exactly James's point, faith doing what God says, resting wholly on what God has done.

Close with warmth and wonder, because the aim is to form living faith, not to win a debate. Let the class marvel that God has made the way of salvation plain and reachable: not a private, passive belief locked in the head, but a trusting response that takes God at His word and acts on it. The same Jesus who calls us to a living faith died and rose to make that faith possible, and He stands ready to receive every soul who comes to Him on His terms. Invite any who have not yet obeyed the gospel to do so, and invite those who have to renew a living, working, faithful walk with their Lord.

### **Doctrinal / Christian Living Issues**

- Justified by works and not by faith only as the plain statement of James 2:24
- The contrast between two kinds of faith, living and dead, rather than faith against grace
- Rahab and Abraham as examples of a faith shown genuine by its actions
- Saving faith expressed in obeying the gospel: hearing, believing, repenting, confessing, and baptism into Christ for forgiveness (Acts 2:38; Romans 6:3–4; Galatians 3:26–27; Mark 16:16)
- Baptism as the appointed, grace-given response of faith, not a meritorious work
- The balance between 'faith only' and 'works salvation,' saved by grace through obedient faith (Ephesians 2:8–9; Titus 3:5)
- A faithful walk following the obedient response to the gospel (Revelation 2:10)

### **Discussion Prompts**

- How do we understand James's plain words that we are justified by works and not by faith only?
- What is the difference between the living faith that saves and the dead faith that cannot?
- How does a living, obedient faith express itself in responding to the gospel of Christ?

### **Question 10**

**Student Question:** *Looking back across this entire study, from the definition of faith in Hebrews 11 through every name in that great gallery to the plain principle of James 2, name one concrete way Jesus is forming a living, working faith in you. What is the next step of obedient trust He is calling you to take?*

## **Commentary and Teaching Notes**

This capstone question gathers the whole study and turns it toward the future. The class has traveled from the definition of faith in Hebrews 11:1, through Abel, Enoch, Noah, Abraham, Sarah, Moses, Rahab, and the rest, and finally to James, who states the principle every one of those lives displayed: faith that is alive is faith that acts. Now invite each student to bring the whole journey down to one concrete reality in their own life.

Encourage genuine specificity and looking back, not just forward. Ask the class to recall which lesson or which example most marked them, and how God has used this study to shape their trust. Then ask the harder, hopeful question: what is the next step? For some it may be obeying the gospel for the first time; for others, renewing a faithfulness that had grown quiet; for others, a particular obedience long delayed. The point is a real, namable step of obedient trust.

Close the study by lifting every eye to Christ, the author and perfecter of faith (Hebrews 12:2). The living faith James describes is not finally produced by our willpower but by the Lord who works in us. Remind the class that the goal of all twelve lessons was never information but transformation, a life increasingly shaped into the likeness of Jesus as we learn to trust and obey the Father as He did. Pray over the specific steps named, and send the class out to live by a faith that can be seen.

## **Doctrinal / Christian Living Issues**

- Gathering the whole study into one concrete personal application
- Recalling the examples of Hebrews 11 as a living gallery of acting faith
- Naming the next concrete step of obedient trust
- Christ as the author and perfecter of faith (Hebrews 12:2)
- Transformation into the likeness of Christ as the aim of the entire study

## **Discussion Prompts**

- Which lesson or example in this study has most shaped your faith, and why?
- What is one concrete way Jesus is forming a living, working faith in you?
- What is the next step of obedient trust He is calling you to take?