Worry and fear is generally overcome more effectively with the support of a group instead of in isolation. That’s why this Small Group Discussion Guide is provided.
Worry, fear, and anxiety are particularly good topics to deal with in a group setting for several reasons: Often we feel we're only one who struggles with these emotions or we experience shame about even being a worrier. When we find that others have similar issues, there's a great sense of relief.

In addition, when burdens we are carrying alone are “divided” by talking about them and praying for one another, our burdens are less overwhelming. God didn't intend us to be alone but to be part of a community of believers who love, support, and care for one another. Being a part of a small group as you do this study will help you move toward the goal of more trust and less worry in your life.

Although the questions are provided for small group discussion they are also ideal for individual reflection and journaling. They help you:

- Transfer the content from the abstract to the concrete.
- Apply the principles to your own personal life.
- Inspire you to action.

Get a notebook or journal handy for recording your answers, discoveries, and insights as you work through the discussion guide.

How can you get the most out of this study? Consider taking one or more of the Scriptures and prayer promises from Worry Busters at the end of each chapter to memorize. When you memorize, reflect on and pray God's Word, it begins to renew your mind and transform your thinking and behavior (Romans 12:2).

What you need most as you start this study besides your Bible, a notebook, and a pen is an open heart to what the Lord wants to do in your life. Consider reading verses in different versions or paraphrase of the Bible. You may find commentaries or concordances to guide you to a deeper understanding of Scripture. Bathe your study time in prayer, asking Jesus to give you a fresh vision of Him and His love for you, to illuminate the content of Scripture and this book, and to transform your life from worry to wonder.
1. What are some of your own personal tell-tale clues that you are worried or anxious about something?

2. In this chapter, I share some of the ways we have tried to deal with worry and fear. What do you notice that you do when you’re worried about something, such as eat too much chocolate, drink too much coffee or alcohol. Do you sleep too much or not enough? Become angry at the people around you? Get caught up in a frenzy of busyness? Try to control things? Maybe you have other things you do. List these.

3. In this chapter, I share some of my previous experiences that made it hard for me to put my complete trust in God. What past or present experience keeps you from trusting God in the way you’d like to?

4. What’s an area of life that you’d like to experience more peace and freedom and less worry?

5. Read Psalm 34. These verses tell us that although fear is a normal, human reaction to danger or crisis, God has an antidote. What is the antidote David is describing here and experienced in his own life? You may fear illness, death, failure, or people. You may worry about something bad happening to your kids or your finances. Whatever it is, you don’t have to be ashamed of being afraid or stuff your fears down and try to look brave. That very fear that plagues you can be a handle to press in to God just as David describes in this Psalm.

6. In this chapter, I shared about some of the things I was afraid of such as driving on icy or slick streets, speaking before an audience, losing someone I loved, etc. What are some of the things you are afraid of or worry about the most?

7. Read Psalm 55:22 and Hebrews 4:16. In the Amplified Psalm 55:22 says, “Cast your burden on the Lord (releasing the weight of it) and He will sustain you: He will never allow the righteous to be moved—made to slip, fall, or fail.” What burden do you need to give Him today? Take time to pray about this with someone in your group. Share with each other your biggest burden today and then together lift them up to the Throne of Grace where God invites you to draw near to Him and promises help and mercy in every time of need (Hebrews 4:16).

8. Read Hebrews 10:23–25 and talk about why we as believers need to gather together instead of being isolated in our spiritual journey. How can you encourage, support, and help one another?
1. How could life be better if you worry less?

2. What medical or physical problems have you observed in someone you know or in yourself that are the result of chronic worry or fear? Look up Proverbs 14:30 and discuss the benefit of a heart at peace.

3. What's the difference in healthy and unhealthy fears? What fears do you have that you would consider healthy? What fears do you have that have a negative effect on your life?

4. Fear and worry can be barriers to our becoming all God has created us to be. Review the list of the effects of worry listed in Chapter 1. List any of the negative effects of fear and the positive effects of faith you see at work in your life.

5. Share or write about a time worry caused you to say no to an opportunity.

   a. What does this passage tell us to do when we encounter trouble, difficulty, or oppression?
   b. What does the Lord reveal about Himself in these verses?
   c. What do these verses tell us about how the Lord sees us (i.e., verse one says we are His creation and we belong to Him)?
   d. What promise is ours to claim in verse five?
   e. These verses tell us that our God is all-powerful, that He loves us, and that we need not to fear anything if we place our trust in Him. Take a few minutes to ask the Lord (or write a prayer in your journal) to help you place your trust in Him, to experience His tender mercies for you, and to release today's burdens to Him.

7. Look up and read Isaiah 41:10 in two different Bible versions. In the midst of this worrisome, uncertain world, what is God saying to us in this verse?
2. Centered on the Greatness of God

1. As this chapter explains, one of the keys to overcoming worry is focusing on the Lord. What circumstances in your life make it most difficult for you to focus on God and praise Him?

2. Read 1 Thessalonians 5:18.
   a. What does the Apostle Paul instruct us to do?
   b. In what circumstances are we to give thanks? Does this mean that we are to thank God for the bad things? Or is Paul saying that we are to give thanks to the Lord for who He is and for how He will work in this situation? Share an experience of giving thanks in difficulties.
   c. Write a prayer of praise and thanksgiving to God including how you see Him moving in your present situation.

3. Read Romans 8:28.
   a. What promise is ours to believe in this verse?
   b. Who is able to claim this promise?

4. Who in your life has been like Anne, the missionary from the China Inland Mission, who helped turn my focus from the overwhelming problems to God? If possible, ask this person what helped her keep her focus on the Lord while enduring difficult life circumstances and then share what you learned with the group. Or write a note of thanks and appreciation for her contribution to your life.

5. What does Psalm 9:10 say about those who know God’s name and nature? What is the promise in this verse for those who seek Him?

6. How we picture God is an important part of whether we run to Him as our Refuge and see Him as our source of protection and security in trouble or whether we run away from God and look for help elsewhere. Some people see God as a policeman about to zap us if we make a mistake or as an undependable parent you can’t trust because he might abandon us. Draw a picture or write down a few words that come to mind when you think of God and how your relationship with Him is and share these. Then pray for each other in the group that your spiritual eyes will be opened to God’s true character.

7. Our fears decrease as we know the Lord better, see Him and our circumstances in the light of His word and promises. Each of the many names of God in the Bible gives us a snapshot of another
facet of God. In the verses that follow, write out the name of God you discover in the verse. If you have experienced God’s nature described by one of the names, share specific situation (i.e., I experienced the Lord as my Provider when…). If not, ask God to help you to experience Him as your Creator, the God who is with you, your Healer, or Provider.

8. Faith looks at God instead of inward at ourselves, our problems and inadequacies. It’s a redirecting of our perspective. When I get anxious, I’ve discovered that as I kneel and praise God for Who He is and remember His character, I trust Him more. Look up the following verses and write what attribute of God you find there. Take time to pick one and pray it:

   a. Numbers 23:19
   b. Jeremiah 32:17, 27
   c. Psalm 139:7–12
   d. 1 Kings 8:27 and Isaiah 57:15

9. Write a prayer of thanksgiving to God, including how you see Him at work in your present circumstances.
1. Look up “truth” in a dictionary and write a definition.

2. Read John 14:6. What does Jesus tell us about Himself in this verse?

3. Read 2 Timothy 3:16. What does this verse tell us about the Bible? What does “God-breathed” mean?

   a) From John 14 we learn that Jesus is Truth and from 2 Timothy we learn that all Scripture is a gift to us from God and is fully true and trustworthy. How does this impact the value you place on the Bible?

   b) Do you have any suggestions that may help others get started and/or continue spending time in the Word daily even in the midst of a very hectic life and family?

   c) If you have not yet started reading the Bible daily, will you commit to do so this week? If so, what steps will you take to make this a priority?

4. Read Psalm 18:2.

   a. What does the Lord tell us about Himself in this verse?

   b. What promise is ours to stand on in this verse?

What must we do in order to experience this promise at work in our lives?

5. All through the Bible, God tells us not to worry, be anxious or afraid. And each time is there’s a promise or instruction. For example, in Joshua 8:1, the Lord said to Joshua, “Fear not nor be dismayed. Take all the men of war with you, and arise, go up to Ai: see, I have given into your hand the king of Ai, his people, his city, and his land…” Just as God had commanded Joshua earlier to be strong, vigorous, and courageous, He promises His presence and empowering help: “Be not afraid…for the Lord your God is with you wherever you go.” Look up other “Don’t worry” or “fear not’s” and notice the command and the promise following the command:


   b. 1 Chronicles 22:13

   c. Deuteronomy 1:21

How can you apply the truth and encouragement in these verses to your situation?
6. What does Isaiah 26:3 say about the benefits of turning your thoughts to God and His Word? After making your own Peace Packet (Chapter 7) and using it each day, write down how it affects your life, thinking, and responses to situations. Then be ready to share with your group any outcomes.

7. The verses and prayers at the close of each chapter give you an opportunity to pray God’s word. What have you seen or experienced happening when you pray Scripture?
1. Esther’s panic button was pushed when she thought one of her cancer patients was in danger of dying due to her mistake, and then her mind raced to all the awful “What if’s” that could happen like going to jail, losing her nursing license, etc. What pushes your panic button?

2. What is your first resource when trouble comes?
The next time you feel panicked or jolted by anxiety, jot down:

   a. What you are thinking
   b. What is happening to you at that time
   c. How you are responding in the situation

As you do this when you become extremely anxious, you’ll discover a “trigger” for your panic and a pattern for how you deal with it. Then share what you’ve discovered with the group.

3. Write out Philippians 4:6–9 in your own words. Verse 9 gives the 5th P—“Practice these things.” Why is it important to keep giving God our fear or problem and continue practicing the instruction of this passage in Philippians? Why can’t we just hand it over once and be done with it?

4. Throughout the Gospels we see that prayer was a priority for Jesus. Prayer was the avenue Jesus used to talk with and listen to His loving Father. Jesus prayed fervently and continuously throughout His earthly life and ministry. In His moments of deep distress and anguish on the night of His betrayal, He turned once again to the Father in prayer. Read Matthew 26:36–45.

   a. Why did Jesus go to the Garden of Gethsemane on the Mount of Olives? What was His emotional and mental state at this time?
   b. Where do you go and what do you do when you’re distressed?
   c. Who went with Jesus to Gethsemane and what did He ask them to do for Him? Did they do it? How did the Lord respond to their actions?
   d. When you’re distressed and in need of prayer, do you invite others to support you by praying for you? How has this helped you?
   e. What things did Jesus pray for? How many times did He ask His Father for these things? What can we learn from this?
   f. What desire or deep longing could you share with the Lord?
5. What steps would you be willing to take this week to let prayer become your first resource instead of your last resort?

6. Prayer lays the tracks for God's power, grace, and help to come into our lives and the lives of others. It's looking upward to His divine resources to make a way, not inward at our own inadequacies or outward to other people to fix our problem. There's also a great exchange made when we pray and give God our worries, fears, and problems which the verses in Philippians 4:6–9 you reviewed above and John 14:27 describe. After reviewing these verses, list what happens when we let go and make known to God our needs instead of fretting over them:

   For panic, He gives us:
   For worry, He gives us:

7. Read Psalm 107:28–29. What do these verses say the Lord does when His people cry out in prayer to Him in their trouble?

8. Reread 1 Peter 5:7, if possible in the Amplified or another version of the Bible. Imagine that Jesus comes to you and says, “Whatever concerns you or keeps you up late at night worrying about, I’ll handle it. You can give it to Me.” What would you hand over? That’s what this verse is describing: a great invitation to cast our burdens, worries, and the stressors in our life to the Lord. You don’t have to carry the weight of the world, your family and job on your own shoulders. Write out a prayer of thanksgiving for this wonderful invitation.
1. Let’s look a little closer at the word **acceptance**. In this chapter I explain several things that acceptance is not and what it truly means. Look up the word **acceptance** in the dictionary and write a definition in your own words. Then write three behaviors you learned from this chapter which do **not** characterize acceptance, and then three behaviors that do.

One meaning of acceptance at its deepest level is knowing Christ Jesus will come into our crisis and walk through it with us. It is yielding ourselves to Him and His will, and trusting that whatever happens, He is faithful and will never leave us or forsake us.

2. What are the things or people in your life that cause you the most frustration or you have the most difficulty accepting? Perhaps it is a situation, family member, or coworker that you can’t change and wish you could! After listing these, find a verse from the Bible which addresses at least one of them.

3. When you’re in the midst of a hard experience and can’t control it, what are the barriers to your feeling peace and confidence in the midst of the situation?

4. The prophet Isaiah teaches us how we can know peace even in the midst of turmoil. Read Isaiah 26:3–4:

   a. What kind of peace is promised to those whose minds are steadfast? Take a few minutes to reflect on your life and describe what it would be like to live in this kind of peace.

   b. What does it mean to be steadfast? Do you think this means we are to ignore our troubles or pretend they don’t exist or is there another meaning it suggests?

   c. Look up the definition for “trust.” What does it mean to trust? Who or what are you placing your trust in? People? Positions? Possessions? Circumstances?

   d. Verses 3–4 give us insight into why those with steadfast minds experience peace. What is it that allows them to experience this?

   e. According to these verses how long and to what extent can we trust the Lord?

5. Sometimes we question why we are in a situation that’s beyond our control and try our best to wiggle out. Then we end up frustrated that our attempts fail. **This must be an accident, something that slipped through God’s hand; this awful situation can’t be God’s will.** Read the words Andrew Murray wrote when he was facing a severe crisis in this chapter. How might this kind of response apply to a situation you are facing?
6. Look up and read Isaiah 30:15 and Psalm 94:19. What do these verses say about how we can find acceptance, have a quiet heart and even experience hope and confidence in the midst of a trial that doesn't improve or end as we'd hoped?

7. Read Hebrews 13:5–6. In the Amplified Bible the verse reads: “Be satisfied with your present circumstances and with what you have.” What are three reasons you can find in these verses which explain why we can “be satisfied” or accept our situation?

8. If you have not placed your trust in the Lord as your Savior, Provider and source of peace, you could do so by praying a simple prayer like, “Lord Jesus, I believe in You and I desire to place all my cares in Your hands. I’m a sinner and I ask You to forgive me. Thank You for this promise that as I trust in You and keep my mind steadfast on You that I will experience peace that only You can give. Help me to accept my circumstances and to fully trust You. Amen.”
1. One of the things that most frustrated me about our son’s severe asthma attacks was how powerless I was to control them. What in your children’s lives do you feel is somewhat out of your control? How does this affect your ability to trust God with your kids?

2. Oswald Chambers said, “What is my dream of God’s purpose? His purpose is that I depend on Him and His power now. If I can stay in the middle of the turmoil calm and unperplexed, that is the end of the purpose of God. God is not working toward a particular finish; His end is the process—that I see Him walking on the waves, no shore in sight, no success, no goal, just the absolute certainty that it is all right because I see Him walking on the sea. It is the process, not the end, which is glorifying to God.”

Where are you in this process of depending on God and His power to the point that you can stay in the turmoil yet be calm and unperplexed as Chambers describes, related to problems your children go through?

a. Share about a time that you experienced worry in regard to your child: a crisis occurred, you had to take him to the emergency room, there was a serious problem at school, or his or her well-being was threatened. How did you respond? What have you discovered in this chapter that you could apply when these kinds of things happen in the future?

b. If you are afraid to relinquish your child to God, what is holding you back? Pray that God’s Spirit will reveal where this reluctance to trust him or her fully comes from and give you the grace to trust Him with your son or daughter.

c. Psalm 127:3 says that children are a gift of the Lord. Write a prayer expressing to God why you are thankful for each of your kids. Include specific blessings and things God has done in your children’s and your family’s life.

3. Read Exodus 1:1–2:10. The strong traits of Moses’ character equipped him to be an outstanding servant of God. It was his unwavering faith in God, his prayerfulness, humility, and courage that equipped him to do great things for God and man. Moses’ mother Jochebed apparently shared many of these traits of faith, prayerfulness, humility, and courage. It was only as she exercised these traits and overcame her fear for her son Moses, that she was able to confidently place his life and future in the hands of God. As she did, her son was able to not only survive but to live out God’s purpose for him. As you consider this passage from Exodus.
4. What circumstances and threat caused Moses’ mother to worry about him and fear for his life? What was she able to do to help protect Moses after he was born? How did this reveal that she was a woman of courage?

   a. What circumstances are causing you to fear for your children? What threatens to bring harm to them today or in the future?
   b. What can you do to protect them from these circumstances and threats? Are you doing these things?
   c. When the time came that Moses’ mother could no longer personally protect him, what did she do? How did this reveal that she was a woman of steadfast faith?
   d. What if anything is holding you back from being willing to place your little Moses in the Lord's protection as Jochebed did with her son even though you can't see what the future holds?
   e. What blessings did Moses’ mother experience as she carefully “let go” of Moses? What blessings might you miss if you choose to hold on rather than to let go and entrust your child to God?

5. Read Jeremiah 29:11 and spend a few minutes thanking the Lord for the following promises. Pray these promises back to the Lord for your children. For example:

   Thank You, Lord, that You know all about the plans You have for _________________.

   Thank you that it is Your plan to prosper and not to harm _________________.

   Lord, I thank You that Your plans give ________________ hope and a future.
1. In this chapter I share my own experiences and the experiences of other women who experienced difficult financial times plus some life lessons we learned in the midst of lean times. If the financial “rug” has ever been pulled out from under you, share about how God provided and worked in this area of your life. What life lesson has He taught you in overcoming financial fears and problems? Who might He want you to share this with?

2. When fears or anxiety about finances plagues you, what do you have a tendency to put off which then may cause stress to increase?

3. Each of the following passages of Scripture gives instruction on handling our finances in both good and hard times. Look the verses up and write beside them what God is saying to you:
   a. Matthew 6:25–34
   b. Psalm 37:25
   c. Philippians 4:19
   d. James 1:17

4. Read Deuteronomy 29:5–6. After Moses led the Israelites out of captivity in Egypt they would experience many years of wandering in the desert. They were a nation of people who knew what it was like to live without financial security. They also grew to know what it was like to follow the Lord and experience His provision. As you read these verses, consider:
   a. How long did God lead the Israelites through the desert? What “financial desert” do you find yourself in at the moment? How long have you been there?
   b. How did God provide for His people’s daily needs of clothing and nourishment? How long does it take for you to wear shoes and clothes before they wear out? Imagine what it would be like to have clothes and shoes that don’t wear out for forty years!
   c. What reason does God give for allowing the Israelites to wander in the desert for forty years while providing for them in unique ways?
   d. Whether or not you find yourself in a “financial desert” now, God is at work providing for you. Take a few minutes to write down ways He’s provided for you in the last week or month.
   e. If God can provide clothes and sandals that don’t wear out after forty years of hard use, what might He do for you if you allow Him to lead and provide for you, in His way and timing?

The Israelites came to know that the Lord was indeed their God as He faithfully provided for them. As you allow Him to lead and provide for every financial need,
you will also come to know and experience the Lord as your God.

5. Giving back to God from our resources is a principle that runs throughout the Bible. What does each of these verses say about giving?
   a. Malachi 3:10–12
   b. Luke 6:38
   c. 2 Corinthians 9:6–8

6. Making a Financial Peace Packet or adding verses that address money and God’s provision to the packet you’ve already made can help you face challenging times (see Chapter 3). Use verses from this chapter and the questions above, plus others you find in the Bible that apply to God’s provision. There are hundreds throughout Scripture, so you have a lot to pick from! As you review these daily, say the promise in your own words, telling God you are depending on Him. As you meditate and focus on the truth from His Word instead of fretting or being anxious about finances, your confidence in the Lord and His ability to provide for you will increase. Share with your group how God’s truth related to finances has impacted your life.

7. If you are in a financial struggle, ask yourself, “What’s the worst that could happen?” Then follow each scenario with the question, “Is God able?”

8. One of the ways we can cope with lean times is to remember how God cared for us in the past. Write in your journal or notebook some of the ways God has blessed you in the past or recently. Include little blessings (like someone bought your lunch) and big blessings (such as an unexpected financial gift that met an important need). Pick one of these to share with your group. Write a prayer of thanksgiving to Jehovah-Jireh, the Lord your Provider who is the giver of every good gift.
1. In the beginning of the chapter, I share that when you can’t trust God, it’s hard to trust other people and that lack of trust can damage or derail relationships. What relationship have you had the most difficulty trusting? What coping strategies mentioned in this chapter have affected your relationships: withdrawing, substituting, controlling, avoiding or retreating?

2. Read Ruth 1:1–22. Fears can harm our relationships with others. Our fears can keep us from pressing on in life and experiencing the relational blessings that often come with persevering in the face of fear. On the other hand, our fears can prompt us to react and take actions that ultimately cause us to miss out on God’s best for us relationally and experientially. Ruth was a woman who chose to persevere in the face of fear and in doing so she gained a storehouse of relational and practical blessings. Consider this passage as you answer these questions:

   a. How long had Naomi lived in Moab when her sons died? Who grieved with her when her sons died?
   b. As Naomi prepared to return to her homeland, who prepared to go with her?
   c. Naomi was concerned that her daughters-in-law would remain unmarried if they went with her to Judah. How did Orpah and Ruth react to Naomi’s concern? What did they decide to do?
   d. What do you think Ruth saw in Naomi that caused her to be willing to put her fears aside and to accompany her to a foreign land? While Orpah was going back to her gods, whose God was Ruth pursuing as she went to Bethlehem?
   e. What do others see in you as they get to know you and spend time with you? Do you live your life in such a way that others see the Lord and desire to know Him? Does your faith and love attract others to God?

3. Ruth put her fears aside as she accompanied Naomi to a foreign land where she would develop new relationships. What fears are harming relationships in your life now? Which one of these do you need to leave in the Lord’s hands and take some steps toward reconciliation and restoration?

4. If Ruth had chosen to stay in familiar Moab she would have missed a storehouse of blessings. Because of her courage she came to know Naomi’s God as her God, she married Boaz, she became the great-grandmother of King David, and she became an ancestor in the line of the Messiah! Take a few minutes to ask the Lord to show you any actions you may need to take to ensure that you do not allow fear to cause you to miss out on the storehouse of blessings He has prepared for you. Write a prayer asking God’s empowering grace to fill each of your relationships.
5. David knew what it was like to have relationship problems, to be misunderstood by friends and family, gossiped about or betrayed by enemies. Read Psalm 27 and write down why David’s heart could “know no fear” of people or even powerful armies. This Psalm is a reminder to all of us believers: Why should we tremble or be afraid of people or circumstances? We can have the same confidence and assurance as David—the Lord is our light and salvation!

6. 1 John 4:18 in The Message describes what happens when we are filled with God’s love, a love that doesn’t disappoint, is unconditional, and everlasting: “There is no room in love for fear. Well-formed love banishes fear.” How is God’s love transforming your heart and relationships?