**This Week’s Core Competency**

**Saving by Grace**—I believe a person comes into a right relationship with God by his grace, through faith in Jesus Christ. Ephesians 2:8, 9 *For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—9 not by works, so that no one can boast.*

Sometimes theological terms like "grace" or even "faith," although familiar words, obscure the meaning of the gospel—not for those who believe it but for those who don't. The meaning of the Salvation by Grace creed may not be as obvious to some as it seems to others. Perhaps an analogy will help.

Higher education is expensive, so expensive that few students can afford to go to university. What I mean is few students can plop down $24,000 to $46,000 per year to pay for an education at a public or private 4-year school (see "What's the Price Tag for a College Education," 2014-2015, www.collegedata.com). Institutions know this, so many recruit students on the basis of "net cost" or tuition minus financial aid. Nevertheless, lots of students still have to borrow to pay the "net cost" of their educations. And once they graduate, many of them spend many years paying off their student loans. Three startling facts bring this truth home.

Number one, in 2013, the average college graduate had accumulated approximately $28,000 in student loan debt. Number two, approximately two-thirds of all college students graduate with student loans. Number three, Americans have accumulated around $1.2 trillion in student loan debt. That figure is higher than the total amount of credit card debt in the United States.

What about financial aid? Financial aid comes in many forms. Here are two common ones: scholarships and bursaries. A scholarship is a financial award based on merit; scholarships are generally speaking earned. Students must qualify and compete for scholarships. When I say qualify, I mean they must meet specific academic requirements–like specific major, full-time enrollment, minimum GPA, letters of recommendation, etc.–to be eligible for the scholarship. When I say compete, I mean whenever the number of applicants for scholarships exceeds the number of scholarships to be awarded, the scholarships are awarded to the best qualified students. Sometimes applicants for scholarships must also demonstrate financial need, but need alone will not get you a scholarship!

A bursary, on the other hand, is a financial award based on need; bursaries are generally speaking not earned. In the words of one seminary's catalog, "ACTS bursaries are based on financial need . . . ACTS scholarships are based on GPA." This institution awards a grant of up to $1500 to needy students. Students don't have to qualify and compete for bursaries. They don't have to meet specific requirements related to academic performance to be eligible for a bursary.

A grace full Christian is one who looks at the world through 'grace-tinted lenses.'

- Philip Yancey
the number of applicants for bursaries often exceeds the amount of money to be awarded, bursaries, unlike scholarships, are normally granted on a first come, first served basis until the money runs out. One might say that scholarships are obtained by works; bursaries are obtained by grace.

So what about Salvation by Grace? Here’s the point of the analogy. No one gets to heaven on a scholarship. No one goes to heaven because he earns it or because she beats someone else out of it. Everyone who goes to heaven gets there on a bursary. It’s a gift based on need, not on merit. What’s more, the grace behind the gift, unlike the money behind the bursary, never runs out, so there’s a bursary available to everyone who applies by faith.

**For Discussion**

The gospel doesn’t make sense to Jeff. All the words used to express it are familiar to him, but taken together they don’t make sense to him. He’s heard that he’s lost, but he doesn’t feel lost. He knows where he is and where he’s going. He’s heard that he’s a sinner, but as far as he can tell he’s no worse than most and a lot better than some—many of whom call themselves Christians. He believes in God, and "kinda" figures in the end God will decide who goes to heaven and who doesn’t. And he’s good with that. After all, if what Christians say is true, "God is love," then everyone, apart, perhaps, from the notoriously wicked, will get there. Why would everyone have to believe in Jesus, and by the way, who doesn’t believe in Jesus? The only people who don’t believe in him are the ones who’ve never heard about him, and wouldn’t a loving God give them a pass?

**day 1**

**ENCOUNTER** – read God’s word to put yourself in touch with him.

John 20:24-29

24 Now Thomas (called Didymus), one of the Twelve, was not with the disciples when Jesus came. 25 So the other disciples told him, "We have seen the Lord!"

But he said to them, "Unless I see the nail marks in his hands and put my finger where the nails were, and put my hand into his side, I will not believe it.

26 A week later his disciples were in the house again, and Thomas was with them. Though the doors were locked, Jesus came and stood among them and said, "Peace be with you!" 27 Then he said to Thomas, "Put your finger here; see my hands. Reach out your hand and put it into my side. Stop doubting and believe."

28 Thomas said to him, "My Lord and my God!"

29 Then Jesus told him, "Because you have seen me, you have believed; blessed are those who have not seen and yet have believed."

**EXAMINE** – what the passage says before you decide what it means.

* Underline "one of the twelve," in v. 24.
* Box "so" indicating result in v. 25.
* Circle "told" in v. 25.
* Box the word "but" indicating contrast in v. 25.
* Circle the pronoun "it" in v. 25.
* In the margin next to v. 26 write, "See v. 19."

* Underline "though the doors were locked" in v. 26.
* Bracket what Thomas said in v. 25 and what Jesus said in v. 27.
* Underline "stop doubting and believe" in v. 27.
* Highlight what Thomas said in v. 28.
day 2  EXPLORE – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help.

1. What does the phrase "one of the twelve" add to the sense of verse 24?

2. Sometimes it's fun to speculate; why do you think Thomas missed the meeting a week earlier?

3. Read verse 25. To what extent does the one word you would use to describe Thomas apply to you?

4. In verse 26 and verse 19 John is careful to mention the doors were locked both times "Jesus came and stood among them." What's his point?

5. What do you infer about Jesus from his invitation to Thomas in verse 27 in light of what Thomas had said in verse 25?

6. Was Thomas not born again before this time?

7. Do you think Thomas accepted the Lord's invitation to touch his hands and side? Explain.

8. What's so remarkable about his confession in verse 28?

9. What does verse 29 mean to you as a later reader of John's Gospel?

10. Discussion: See verse 31 and talk about John's purpose for writing his Gospel and his strategy for accomplishing it.
This passage explains the origin of "doubting Thomas" whom we meet in the proverbial statement, "Don't be a doubting Thomas." Thomas was one of the Twelve who for some reason did not meet with the others on the evening of the first Easter Sunday. No doubt he was disillusioned by the crucifixion like the others were but unlike them simply preferred to deal with his disappointment alone. After all, he had a lot to think about. If Jesus were the Messiah like he thought, the crucifixion didn't make any sense. As far as their expectations are concerned, it seems none of the disciples expected Jesus to die in spite of what he had clearly told them. They apparently did not expect the Messiah to die and be raised from the dead as they later realized the Old Testament had said (see Ac 2:22-36). And what about the kingdom? When would God restore it to Israel? He needed time to reconsider his assumptions so he might in time get on with his life.

Later when the others repeatedly tried to persuade him that they had seen the resurrected Lord, he would have none of it. Like many today he demanded proof; he wasn't about to be disappointed again. "Unless I see the nail marks in his hands and put my finger where the nails were, and put my hand into his side, I will not believe it," he insisted.

The following Sunday, they met again only this time Thomas met with them. And again the Lord stood among them even though the doors were locked as before. As soon as Jesus offered him the proof he had demanded, "Put your finger here; see my hands. Reach out your hand and put it into my side," his heart was touched, and he exclaimed, "My Lord and my God." Hearing the words of the Lord was all the proof he needed. Jesus had risen from the grave, and since he had, he was undeniably the Lord God!

Clearly this passage serves as the climax to John's Gospel. The apostle so arranged its contents that skeptical readers might see themselves in Thomas and be persuaded by the resurrection, the concluding miraculous sign recorded in the book. And like Thomas, they might exclaim that Jesus is the Christ, the Son of God and by believing have life in his name. And should any reader reason, "Thomas believed because he saw the Lord," he must remember what the Lord, himself, said, "Blessed are those who have not seen and yet have believed."

The Message of the Passage
Stop doubting and believe in the resurrection;
be fully persuaded that Jesus is the Christ, the Son of God,
so you may have life in his name.
day 4  EMBRACE – how God spoke to you in his word.

Our desire is to not be merely hearers of the word, but doers of the word as James suggests in James 1:22. Try some of the challenges below to apply what you have learned this week.

• Journal your thoughts on the passage:
  –Write about what God wants you to know . . .

  –Write about how God wants you to feel . . .

  –Write about what God wants you to do . . .

“What Thomas Missed”
(Use the space below for Sunday’s message notes)
v. 24 Thomas  
Mentioned in Mt 10:3; Mk 3:18; Lk 6:15; Jn 11:16; 14:5; 21:2; Ac 1:13. "His name is the Aramaic term for 'twin,' of which Didymus is the Greek equivalent. Thomas appears as a loyal, outspoken, and rather pessimistic person who was uncertain of the future but closely attached to Jesus." (Merrill C. Tenney, "The Gospel of John" in The Expositor's Bible Commentary, 9:194).

v. 25 told  
The tense of the verb (present imperfect) indicates the other disciples "kept on telling him" that they had seen the Lord. Jesus had appeared to them in the evening following his resurrection (see v. 19), and throughout the next week they had tried to persuade Thomas that they really had seen the Lord, but he refused to believe them. He had been devastated by the crucifixion and wasn't about to let himself be vulnerable again.

v. 25 nail marks  
Marks left in the resurrected body of Jesus by the crucifixion indicate "the risen Jesus must have some sort of physical continuity with the Jesus who was crucified" (D. A. Carson, The Gospel According to John, PNTC, 656).

v. 26 a week later  
Sunday evening one week after the first Easter Sunday (see v. 19). "A week later is an idiomatic rendering of (lit.) 'After eight days' [cf., ESV]; the inclusive reckoning brings the action back to Sunday, one week after Easter" (657).

v. 27 he said  
"Thomas was not quite such a sceptic [sic] as he had thought he was. At the sight of Jesus all his doubts vanished and he did not need to apply any of his tests. It is possible that it was the words of Jesus more than anything which brought conviction, for they showed that Jesus was perfectly aware of what Thomas had laid down as his demands. How did He come by this knowledge unless He was there, unseen?" (Leon Morris, The Gospel According to John, NICNT, 853).

v. 27 stop doubting . . .  
"The last clause, Stop doubting and believe (me ginou apistos alla pistos), could be rendered several ways. If both apistos and pistos are taken adjectivally, and the verb ginou is understood at its simplest, the clause reads (lit.) 'Do not be unbelieving but believing.' Unfortunately, neither apistos nor pistos occur elsewhere in John, but elsewhere in the New Testament they often function substantivally: 'Do not be an unbeliever, but a believer.' Since the verb often means 'to show oneself [to be something]' (e.g. Jn. 15:80, many have taken the clause in a softer way: 'Stop being unbelieving, but show yourself a believer.' That is possible, but perhaps too mild" (657).

v. 28 my Lord  
"Thomas, in the light of the Resurrection, applied to Jesus the titles of Lord (kyrios) and God (theos), both of which were titles of deity" (Tenney, 195). "Nobody has previously addressed Jesus in this way. It marks a leap of faith. In the moment that he came to see that Jesus was indeed risen from the dead Thomas came to see something of what that implied. Mere men do not rise from the dead in this fashion. The One who was now so obviously alive, though He had died, could be addressed in the language of adoring worship" (Morris, 854). This verse may well be the climax and high point of John's Gospel. "Here was a skeptical man, confronted by the evidence of Jesus' resurrection. He announced that Jesus, the Man of Galilee, is God manifest in the flesh. Thus the truths in the first chapter were realized personally in this apostle (1:1, 14, 18)" (Edwin Blum, "The Gospel of John" in The Bible Knowledge Commentary: New Testament, 343, 44).

v. 29 blessed  
Believers living today are not deprived by not seeing him physically; instead, they are the recipients of His special blessing. "The word makarios ('blessed') does not simply declare 'happy' those who meet the conditions, but pronounces them accepted by God. Thomas, like all the witnesses of the resurrection, 'saw and believed,' to use the language applied to the beloved disciple (v. 8)–though all the latter saw, at least until the Sunday evening (vv. 19-20), were the grave clothes, not the resurrected Lord. But Jesus here foresees a time when he will not provide the kind of tangible evidence afforded the beloved disciple and Thomas; in short, he will ascend to his Father permanently, and all those who believe will do so without the benefit of having seen their resurrected Lord" (Carson, 659).
Connect the **FAMILY**. Kids Kindergarten thru 6th grade receive Kid Pix tokens for discipleship activities completed during the week.

**Family Time**

Try this delicious teaching lesson this week! Empty Tomb Cookies – Ingredients: 1 cup whole pecans in plastic bag; 1 tsp vinegar; 3 egg whites; 1 pinch of salt; 1 cup sugar. Directions: Preheat oven to 300 degrees. John 19:1-3 – Jesus was beaten for our sins; beat the nuts with a cooking mallet; set aside. Read John 19:28-30 – Jesus drank something like vinegar, dip finger in and taste; place the vinegar in a mixing bowl. John 10:10-11 – Egg whites symbolize Jesus' holy life; add whites to the bowl with the vinegar. Luke 23:27 - the bitter tears of the women; taste a few grains, remember your own sins; add the salt to the bowl. Psalm 34:8 and John 3:16 - Sweet salvation! Taste sugar; add to the bowl. Crank up the mixer and let it go while you read from Isaiah 1:18 and John 3:1-3; let the mixer go for about 12-15 MINUTES; this needs to be VERY stiff! Matthew 27:57-60 – Fold the nuts into the egg-sugar mixture; this symbolizes the rocks in the garden. Using a scoop & drop by spoon into mounds (to resemble a rocky tomb); put into the oven and turn it OFF! Matthew 27:65-66 – The tomb is sealed; use two pieces of tape to "seal" the door edges (symbolically). John 16:20 & 22 – Consider these passages, then go to bed! NEXT MORNING: Read Matthew 28:1-9 – Jesus is risen! Behold–the empty tomb! Unseal the oven door, take out the cookies, break or bite one in half -- it should be hollow inside–empty–just like the Tomb!

**What Does The Bible Say**

**Weekly Verse:** Read Luke 24

1. What did the angels tell the women at the empty tomb? 
2. Who spoke with the men on the Road to Emmaus?
3. What did the disciples think when they saw Jesus?

**What Do You Think**

Why do you think it was hard for the disciples to believe that Jesus was alive? How do you think you would have felt if you had been there?

**What R U Going To Do**

Invite a friend to church this week! Not only will it be fun, they will get to hear the awesome story of Jesus resurrection! Let your leader know you brought a friend for an additional 5 tokens!

**MEMORY TIME**

Post the kid-friendly Core Competency and the Memory Verse throughout the house.

**Core Comp**

Salvation by Grace -I believe that I become a child of God through faith in Jesus, not because of anything I do.

**Memory Verse**

Luke 19:38 – Blessed is the king who comes in the name of the Lord.

**KIDPIX COUPON**

I memorized CC ____ and Verse ____. Family completed Say _____ Think _____ Do _____

Child's name _________________________ Grade ____ Parent's signature _________________________

Earn tokens by completing the Bible study portion of this page.

Questions: Kids@pantego.org
10 CORE BELIEFS
Trinity 2 Corinthians 13:14
I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

Salvation By Grace Ephesians 2:8-9
I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

Authority of the Bible 2 Timothy 3:16-17
I believe the Bible is the Word of God and has the right to command my belief and action.

Personal God Psalm 121:1-2
I believe God is involved in and cares about my daily life.

Identity in Christ John 1:12
I believe I am significant because of my position as a child of God.

Church Ephesians 4:15-16
I believe the church is God’s primary way to accomplish His purposes on earth today.

Humanity John 3:16
I believe all people are loved by God and need Jesus Christ as their Savior.

Compassion Psalm 82:3-4
I believe God calls all Christians to show compassion to those in need.

Eternity John 14:1-4
I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

Stewardship 1 Timothy 6:17-19
I believe that everything I am or own belongs to God.

10 CORE VIRTUES
Joy John 15:11
I have inner contentment and purpose in spite of my circumstances.

Peace Philippians 4:6-7
I am free from anxiety because things are right between God, myself, and others.

Faithfulness Proverbs 3:3-4
I have established a good name with God and with others based on my long-term loyalty to those relationships.

Self-Control Titus 2:11-13
I have the power, through Christ, to control myself.

Humility Philippians 2:3, 4
I choose to esteem others above myself.

Love 1 John 4:10-12
I sacrificially and unconditionally love and forgive others.

Patience Proverbs 14:29
I take a long time to overheat and endure patiently under the unavoidable pressures of life.

Kindness/Goodness 1 Thess. 5:15
I choose to do the right things in my relationships with others.

Gentleness Philippians 4:5
I am thoughtful, considerate and calm in dealing with others.

Hope Hebrews 6:19-20
I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

Biblical Community Acts 2:44-47
I fellowship with other Christians to accomplish God’s purposes in my life, others’ lives, and in the world.

Giving Away My Time Colossians 3:17
I give away my time to fulfill God’s purposes.

Giving Away My Money 2 Corinthians 8:7
I give away my money to fulfill God’s purposes.

Giving Away My Faith Ephesians 6:19-20
I give away my faith to fulfill God’s purposes.

Giving Away My Life Romans 12:1
I give away my life to fulfill God’s purposes.

10 CORE PRACTICES
Worship Psalm 95:1-7
I worship God for who He is and what He has done for me.

Prayer Psalm 66:16-20
I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

Bible Study Hebrews 4:12
I read the Bible to know God, the truth, and to find direction for my daily life.

Single-mindedness Matthew 6:33
I focus on God and His priorities for my life.

Spiritual Gifts Romans 12:4-6
I know and use my spiritual gifts to accomplish God’s purposes.