

FAITH:  
THE HEART'S  
RESPONSE TO  
GOD'S CHARACTER



**Faith: The Heart's Response to God's Character**

Published by Love Worth Finding Ministries, Inc.  
PO Box 38300  
Memphis TN 38183-0300

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Printed in the United States of America

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## INTRODUCTION

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# FAITH: THE HEART'S RESPONSE TO GOD'S CHARACTER

We have stars, celebrities and idols that we love to follow and imitate. We have heroes, and people we admire and want to be like. But even as we navigate our modern lives, we can look to the Bible to find champions of faith. It may not seem like it, but the challenges they faced in their time have similarities to the challenges we face in our own time. In every age, the Bible says, “the just shall live by his faith” (Habakkuk 2:4). Consider what the prophet Habakkuk saw in his own time:

**Why do You show me iniquity, and cause me to see trouble?  
For plundering and violence are before me; there is strife, and  
contention arises. Therefore the law is powerless, and justice  
never goes forth. For the wicked surround the righteous;  
therefore perverse judgment proceeds (Habakkuk 1:2-4).**

Have you ever felt the same way? That violence, strife and contention are everywhere? That justice is nowhere to be found? How do we live by faith in such a world? Here is part of the Lord's answer to Habakkuk:

**“Look among the nations and watch—be utterly astounded! For  
I will work a work in your days which you would not believe,  
though it were told you” (Habakkuk 1:5).**

**“Behold the proud, his soul is not upright in him; but the just  
shall live by his faith” (Habakkuk 2:4).**

Even though evil and wickedness surround us, God's answer remains the same: live by faith. In Hebrews 11, we have pictures of “champions of faith” from the Scriptures. In this study, we are going to look closely at the lives of seven champions. They were not perfect, but their hearts responded to God. We must do the same. May you be encouraged to live a life of faith as you learn more about these biblical heroes.

Faith is the heart's response  
to the character of God.

ADRIAN ROGERS



## WEEK 1

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# FAITH: THE HEART'S RESPONSE

### ■ INTRODUCTION

We live in an age in which we call a lot of people “stars” and “idols.” We have movie stars, sports idols, and all kinds of celebrities, but not enough heroes. God gave us heroes in Scripture that we can read about and imitate. We call them “champions of faith,” and they are listed Hebrews 11.

In Hebrews 10:38, the author quotes Habakkuk when he says, “the just shall live by faith.” The prophet Habakkuk lived in a day of violence, degradation, apostasy, and danger. In Habakkuk 1, he bombards Heaven with questions, asking God to explain why things are so bad and pleading with God to change the situation. God responds by contrasting the proud with the just. He challenges Habakkuk not to live by explanations, but to live by faith.

This quote from Habakkuk 2:4, “the just shall live by his faith,” is quoted three times in the Bible. God is trying to tell us something through His Word about the importance of faith. Living by faith is the only way to live. This week, we will look at the definition of faith and what faith looks like in our everyday lives.

### ■ PRAY OVER IT

*Dear God, like Habakkuk, I have often wondered why things are so bad. I admit that I want You to explain why it is that way and that I struggle to live by faith. I get so caught up in daily worries that I forget to live by the eternal hope I have in Christ. Help me to put away my sin, have confidence in Your Word, and have faith that You are who You say You are. In Jesus' Name, Amen.*

# LACK OF FAITH

## ■ PONDER IT

Have you ever considered that the answer to most of our problems is to live by faith? For example, many of us spend our time worrying. Why do we worry? We lack faith that God is in control of tomorrow. Worry is a mild form of atheism. It's a way of saying that this problem is too big for God or that, if He exists, He's not able to handle it. Worry is faith turned inside out. If you're prone to worry, you need to strengthen your faith.

You may struggle with loneliness because your children don't call or you don't have any friends. You may be away from family. Faith makes God real to you and brings constant companionship. You are never alone because you believe that God is near.

You may be burdened with guilt because you did something terrible. You hope the world never finds out, but you're not able to forget. You're not able to set yourself free from the burden that you carry around like a sack full of stones. Why do you have guilt? Lack of faith. Faith understands that the precious blood of the Lord Jesus Christ has atoned for sin. You can agree with that intellectually, and hear about it theologically, but faith lays hold of it and sets you free from guilt.

Faith is your acceptance of God's acceptance of you. God receives us not because of our own goodness, but because of our faith.

**Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ (Romans 5:1).**

Do you know why you have trouble obeying the Word of God? You don't believe it. We don't let the commands of the Scripture impact our daily choices.

**“Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,” says the LORD of hosts, “If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it” (Malachi 3:10).**

Everyone wants Heaven to open and pour out blessings that can't be contained. All of us want that, yet not all of us tithe. We don't believe God's promise is true. If we really believed God's promise about tithing, would we be more generous?

Have you ever passed a wall with a sign on it that says, “Wet Paint. Don't Touch”? What do you do? You touch the wall because you don't believe the sign. You want to find out for yourself if it's true. Likewise, we disobey because we do not believe the Word of God.

#### ■ PUT IT IN WRITING

- What problem or struggle are you facing that faith is the answer to?
- If you really believed God and His Word, what would you be doing differently right now? What are your next steps of faith?

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Faith is your acceptance of  
God's acceptance of you.

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## DEFINITION OF FAITH

### ■ PONDER IT

We see in Hebrews that faith is three things: confidence, conviction, and confession.

**Now faith is the substance of things hoped for, the evidence of things not seen. For by it the elders obtained a good testimony (Hebrews 11:1-2).**

**Faith is a confidence that rests in hope.** In some translations, “substance” is translated as “confidence” or “assurance.” In the first century, it was the word for a title deed.

Faith is a solid confidence, a substantial truth to stand upon. Living by faith is not smoke and mirrors; it is something to be sure of.

The biblical meaning for “hope” is assurance based on the promises of Scripture. It doesn’t mean “perhaps,” “wish,” or “desire.” We have a blessed hope in the promise of the Second Coming of Jesus. We don’t think perhaps Jesus will come; we have assurance through Scripture that Jesus will come again.

Faith is the title deed or the confidence that what God has said is true and He will perform it. Faith and hope cannot be separated.

**Faith is conviction.** Faith is “the evidence of things not seen.” The word “evidence” may cause you to think of a detective solving a mystery, but it literally means “conviction.” Jesus used this same word when He challenged his naysayers and He said, “Who can convict Me of sin?” Of course, no one could because no one could bring evidence of it.

If you have faith in your heart, you have a conviction of something that you’ve not yet seen, but is certainly there. You don’t have to see it for it to be real.

Don't believe the lie that nothing is real if you cannot experience it with your five senses. We are in a world of invisible features. The internet, radio, and wind are all invisible and also very real. Similarly, there is an invisible, spiritual world all around us. Even when we are not tuned in, it is still there. Faith enables the believing soul to treat the future as the present and the invisible as seen.

**For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or principalities or powers. All things were created through Him and for Him (Colossians 1:16).**

**Faith is a confession that comes from Heaven.** Hebrews 11:2 says that by faith, “the elders obtained a good testimony.” That doesn't mean the elders were perfect. As a matter of fact, it doesn't talk about what they did at all. It talks about what happened to them. They received a good report from God in Heaven. Their faith—not their good reputations or their good works—obtained them a good testimony. Through revelation, God testified about them.

If you put this confidence, conviction, and confession together, you have the inexplicable, glorious, wonderful concept of faith.

#### ■ PUT IT IN WRITING

- How does the biblical definition of hope as assurance differ from the world's definition of hope? How does this give you confidence in your faith?
- What are you hoping for that you cannot see?

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Faith is not believing that God can do something; it's knowing that He will.

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## WHAT FAITH IS NOT

### ■ PONDER IT

When you live by faith, you live above “see” level—beyond what you can see with your eyes. In a world that says, “Seeing is believing,” the Bible says, “Believing is seeing!”

**Faith is not altered by appearances.**

**...the genuineness of your faith, being much more precious than gold that perishes, though it is tested by fire, may be found to praise, honor, and glory at the revelation of Jesus Christ, whom having not seen you love (1 Peter 1:7-8a, emphasis added).**

**Jesus said to him, “Thomas, because you have seen Me, you have believed. Blessed are those who have not seen and yet have believed” (John 20:29).**

Thomas examined the nail prints in Jesus’ hands and the wound in His side. He had to see in order to believe. But Jesus blessed those who would believe before they see.

**Faith is not a feeling.** Faith is confidence that goes beyond emotions. Your emotions are the shallowest part of your nature, but faith is the deepest work of God. He doesn’t do the deepest work in the shallowest part of you. Don’t live your life under the tyranny of emotions.

**Faith is not limited by logic.** Faith is rooted in logic, but it also goes beyond logic. When you need to jump over a large ditch, you take logical steps forward until there comes a time to take a leap of faith. Consider how faith played into the feeding of the five thousand.

**Then Jesus lifted up His eyes, and seeing a great multitude coming toward Him, He said to Philip, “Where shall we buy bread, that these may eat?” But this He said to test him, for He Himself knew what He would do. Philip answered Him, “Two hundred denarii worth of bread is not sufficient for them, that every one**

**of them may have a little.” One of His disciples, Andrew, Simon Peter’s brother, said to Him, “There is a lad here who has five barley loaves and two small fish, but what are they among so many?” Then Jesus said, “Make the people sit down.” Now there was much grass in the place. So the men sat down, in number about five thousand (John 6:5-10).**

Phillip answered Jesus’ question with logic and did the math about how much money it would take to feed the crowd and what it would take to earn that money. An atheist could have done the same thing. When Jesus asked Philip the question, He wasn’t asking for information.

Andrew brought a solution that was not logical—five loaves and two fish. The math didn’t add up on how this could feed 5,000 people. But logic leaves faith out of the equation. If you try to solve a problem but leave out faith, you’ll never get the right answer.

Are you waiting to act until you have something figured out? For example, you might be trying to figure out how you tithe. You look at all the figures in your budget and say, “We can’t do it.” But is God part of the equation?

#### ■ PUT IT IN WRITING

- What are you waiting to see before you believe?
- How are faith and emotions related? Are you waiting to have a certain feeling before you believe?
- What is the problem you are trying to solve in a logical way? What is your next step of faith?

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Faith is believing in God  
in spite of appearances.

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# DYNAMICS OF A LIFE OF FAITH

## ■ PONDER IT

There are things that you will never understand apart from faith. It is a necessary part of your relationship with God.

**Faith is the dynamic of spiritual wisdom.**

**By faith we understand that the worlds were framed by the word of God, so that the things which are seen were not made of things which are visible (Hebrews 11:3).**

The visible was made out of the invisible. In the Bible, God is not explained or argued. God is simply presented, and God must be accepted by faith.

**But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him (Hebrews 11:6).**

The skeptic might not be able to prove there is a God, but he also cannot disprove that there is a God. The finite cannot prove the infinite. It is by faith that we gain spiritual wisdom.

**Faith is the dynamic in spiritual worship.** Our worship is all the things we do that please God. If you want God to prove Himself to you before you will believe Him, He most likely will not. He's not under any obligation to prove Himself to you. Faith is not a response to proof.

Jesus' appearance wasn't flashy. He came in a very ordinary, nondescript way. When he performed miracles, they were not publicity stunts. Often He would tell people not to talk about what happened. Why did He come in an unassuming and ordinary way? He wanted people's faith because, without it, you can't please God. He could buy us or bribe us or convince us beyond a shadow of a doubt. But that's not what pleases Him. What He wants most is the faith of our hearts.

Unbelief never comes from the head; it comes from the heart.

**Beware, brethren, lest there be in any of you an evil heart of unbelief in departing from the living God (Hebrews 3:12).**

Faith, as we have said, is the heart's response to the character of God.

**Faith is the dynamic in spiritual wealth.** According to Hebrews 11:6, God rewards "those who diligently seek Him." Look at what Jesus said when He healed two blind men.

**Then He touched their eyes, saying, "According to your faith let it be to you." And their eyes were opened (Matthew 9:29-30a).**

You receive spiritual wealth solely based on your faith. Not according to your fame, your feeling, your future, your fortune, your friends, or your fate, but according to your faith be it unto you. Faith is the medium of exchange in the kingdom of Heaven.

■ **PUT IT IN WRITING**

- Which one of these do you want more of in your life: spiritual worship, spiritual wisdom or spiritual wealth? What is the next step of faith God is asking you to take?
- How spiritually strong are you? How spiritually wealthy are you? How many reserves do you have? What actions do you need to take in order to strengthen your faith?

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Faith honors God, and God honors faith.

ADRIAN ROGERS

# DESTINATION OF A LIFE OF FAITH

## ■ PONDER IT

Life is not a casual journey; it is a race. The life of faith has a goal. Faith helps us find that goal, which is the will of God. And the purpose of life is to find, follow, and finish the will of God.

**Therefore we also, since we are surrounded by so great a cloud of witnesses, let us lay aside every weight, and the sin which so easily ensnares us, and let us run with endurance the race that is set before us, looking unto Jesus, the author and finisher of our faith, who for the joy that was set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God (Hebrews 12:1-2).**

How do we accomplish this goal? According to this passage, there are four things we must do.

**Be motivated by the saints around us.** We are surrounded by many people who have gone before us. These are the champions of faith who have shown us what it means to live by faith. Be encouraged that all the saints of Scripture are in Heaven, cheering you on.

**Be separated from the surplus upon us.** Many of us carry extra weight in the form of additional responsibilities and commitments. Some parts of our lives are not inherently bad, but in many cases, if we are running a race, it's extra baggage that we don't need. Professional runners wear light clothing so they can run fast. They are running toward a goal, and when you're headed toward a goal, you lay every weight aside. You remove anything superfluous. When you are evaluating the things in your life, ask yourself, "Is this thing a weight or a wing?"

**Be liberated from the snares beneath us.** What “ensnares” you? What are your “pet sins” that keep tripping you up? The Bible tells us to lay them aside. The greatest enemy of faith is sin (see Hebrews 3:12). In the Bible, repentance comes first and then faith—not faith followed by repentance. Repent. Get your heart right. Put your sin on the cross where it belongs.

**Be activated for the race before us.** Endurance requires determination. God does business with those who do business, and God has a course for you. God has set a race before you, and you need to get on the track.

**Be dedicated to the Savior above us.** The Bible says that we are to run the race of our lives with our eyes fixed on Jesus, the author and finisher of our faith (see Hebrews 12:2). Faith is the byproduct of looking unto Jesus, who is the author and the finisher of our faith. He’s the Alpha, the Omega. He’s the one who fires the gun, the goal to which we run. Put your eyes upon Jesus. It’s not great faith in God that you need, but faith in a great God.

#### ■ PUT IT IN WRITING

- Is there a metaphorical weight you need to set aside to keep your focus on God? What “pet sin” do you need to address in your life? What is your next step of faith?
- Based on what we have learned about the race this week, what stands out to you? How does it change how you view life?

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You’ll be surprised how quickly the flowers of faith will grow when you get the sin out of the soil of your heart.

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# FAITH IS THE HEART'S RESPONSE TO GOD'S CHARACTER

## ■ PRACTICE IT

Live by faith and you won't want to live without it. You can exist without it, but you'll never truly live without it. Jesus came so that you could have life (see John 10:10). Put your faith where God has put your sins: on Jesus Christ. If you'd like to receive salvation today, pray something like this prayer:

*Dear God, I know that You love me, and I know that You want to save me. Jesus, You died to save me, and You promised to save me if I would trust You. I do trust You. Right now, I receive You by faith. I don't ask for a sign, I don't look for a feeling. I do it by faith. I trust You to save me because You died for me. You paid my sin debt with Your blood on the cross and You were raised from the dead. I believe it and I receive it. You're now my Lord, my Savior, my God, and my friend. Begin now to make me the person You want me to be. Give me the courage to make it public. In Jesus' Name, Amen.*

If you struggle to have faith, you can pray and ask God to help you believe (see Mark 9:23-24). God is not ashamed of you or disappointed; He simply wants you to believe. It only takes a little bit of faith for you to see God move (see Matthew 17:20).

## ■ PROCLAIM IT

Look back at the “next steps of faith” you wrote down this week. Pray about and share those steps with a pastor, mentor, or Christian friend. Ask that person to keep asking you about your steps of faith to hold you accountable.

If you prayed to receive Christ, please share your decision with another Christian you know or with your pastor. We would also like to hear about it so that we can provide you with free resources to help you grow in your new faith. Please let us know by going to [lwf.org/discover-jesus](http://lwf.org/discover-jesus), scrolling down the page and clicking on *I Believe*.

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Faith is not so much receiving from  
God what we want but accepting  
from God what He gives.

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