SMITH FOR CHRIST

TEACHING THE WORD · WATCHING THE TIMES

REFLECTION JOURNAL · FIVE DAYS

Romans

Chapter 13

The Debt That Is Never Paid Off

MEMORY VERSE · ROMANS 13:14

"But put on the Lord Jesus Christ, and make no provision for the flesh in regard to its lusts."

THIS JOURNAL BELONGS TO _____

BEFORE YOU BEGIN

This week in Romans 13

This week Paul asks me to look up and look ahead. Every authority over me answers to God, every bill I owe is worth paying, and the one debt I will never finish paying is love. The night is almost gone, so before I walk out the door each morning I can put on the Lord Jesus Christ.

How to use this journal

1. Each day, read the passage slowly — out loud if you can.
2. Answer the **Observe** question from the text before you write what it means.
3. Write honestly on the **Reflect** questions. No one grades this.
4. Do the **Respond** step today, not someday. Say the memory verse.
5. Bring this journal to the group. The last page is for the table.

The full Deep Dive, the O·I·A study, the slides and the film for this chapter are on the Romans study page.

WHERE I AM AS I START THIS CHAPTER

What is going on in my life right now that I want to bring to God this week?

DAY 1 OF 5

No Authority Except from God

READ · ROMANS 13:1–2

OBSERVE — WHAT DOES IT SAY?

Where does verse 1 say every authority comes from, and what does verse 2 say a man is really opposing when he resists it?

REFLECT

Think of the authority you find hardest to honor right now — a boss, an officer, a parole agent, a judge, a government. How does it change your attitude to know that person stands under God and will answer to Him (vv. 1–2)?

REFLECT

Paul wrote "be in subjection" to believers living under Nero, and Peter said "We must obey God rather than men" (Acts 5:29). In your own words, where is the line between honoring an authority and obeying God first?

RESPOND — TODAY

Pray by name for one person in authority over you. Ask God to make him a good servant of His, and ask God to make you a man who honors the office for His sake.

❐ READ IT ❐ PRAYED IT ❐ SAID THE MEMORY VERSE (ROMANS 13:14)

DAY 2 OF 5

A Minister of God for Good

READ · ROMANS 13:3–7

OBSERVE — WHAT DOES IT SAY?

Verses 4 and 6 give the ruler three titles ("a minister of God," "an avenger," "servants of God"). What job does each title describe, and what four dues does verse 7 list?

REFLECT

Verse 5 gives two reasons to be in subjection: "because of wrath" and "for conscience' sake." Which of the two has mostly driven your obedience in the past, and what would it look like for conscience to lead instead?

REFLECT

Some men reading this have felt "the sword" of verse 4. How can you accept that the office belongs to God without pretending every officer or every sentence was fair? (Pilate's authority was "given … from above," and he still sinned — John 19:11.)

RESPOND — TODAY

Name one due you have been avoiding — a fine, a tax, a support payment, restitution, a respectful word. Write down one small step toward paying it, and take that step today.

❐ READ IT ❐ PRAYED IT ❐ SAID THE MEMORY VERSE (ROMANS 13:14)

DAY 3 OF 5

The Debt That Is Never Paid Off

READ · ROMANS 13:8–10

OBSERVE — WHAT DOES IT SAY?

Which four commandments does verse 9 list, and what single sentence does Paul say they are all "summed up" in?

REFLECT

Verse 7 tells you to pay every due; verse 8 says to "owe nothing to anyone except to love one another." What changes when you think of love for a hard person as a debt you owe rather than a favor you might do?

REFLECT

"Love does no wrong to a neighbor" (v. 10). Who is the neighbor closest to you this week — in your house, your cell block, your job — and what is one good you could do him that you have been holding back?

RESPOND — TODAY

Christ paid the debt you could never pay. Out of that, pay one installment of love today to the person you find hardest to love — a call, a kind word, a chore done, a grudge dropped.

❐ READ IT ❐ PRAYED IT ❐ SAID THE MEMORY VERSE (ROMANS 13:14)

DAY 4 OF 5

The Night Is Almost Gone

READ · ROMANS 13:11–12

OBSERVE — WHAT DOES IT SAY?

What time does Paul say it is in verses 11–12, and what two things does he tell us to do because of that time?

REFLECT

"It is already the hour for you to awaken from sleep" (v. 11). Where in your walk with Christ have you been sleepwalking — going through the motions while your heart is somewhere else?

REFLECT

"Salvation is nearer to us than when we believed" (v. 11). How does knowing the day of Christ is closer every morning give you hope about the dark parts of your past?

RESPOND — TODAY

Tomorrow morning, before you check your phone or step outside, pray this: "Lord, the night is almost gone. I lay aside the deeds of darkness and put on the armor of light."

☐ READ IT ☐ PRAYED IT ☐ SAID THE MEMORY VERSE (ROMANS 13:14)

DAY 5 OF 5

Put On the Lord Jesus Christ

READ · ROMANS 13:13–14

OBSERVE — WHAT DOES IT SAY?

Verse 13 names three pairs of "night clothes." What are they, and what one thing does verse 14 tell us to put on in their place?

REFLECT

"Make no provision for the flesh" (v. 14). Provision means planning ahead. What arrangements — a route, an app, a contact, cash in your pocket, a late night alone — have you been making for a fall before the fall ever comes?

REFLECT

Verse 14 calls Him "the Lord Jesus Christ": Lord to obey, Jesus to save, Christ the King. Which of those three names do you most need to wear this week, and why?

RESPOND — TODAY

Remove one provision for the flesh today — delete the number, change the route, hand someone the cash or the password — and tell one brother what you did.

❒ READ IT ❒ PRAYED IT ❒ SAID THE MEMORY VERSE (ROMANS 13:14)

WHEN THE GROUP MEETS

Questions for the table

FOR THE GROUP · 1

Verse 1 says every authority is "established by God," and Paul himself later wore Rome's chains. How can a man live free in Christ while he is still under a sentence, a probation or a hard boss (vv. 1–4)?

FOR THE GROUP · 2

Paul summed up the commandments in "You shall love your neighbor as yourself" (v. 9). Where did you see love keep the law this week — in yourself or in someone else — and what did it cost?

FOR THE GROUP · 3

The armor of light (v. 12) turns out to be a Person (v. 14). What was different on a day this week when you deliberately "put on" Christ, compared with a day you didn't?

MY PRAYER

Lord Jesus, the night is almost gone and You are my armor; today I put You on, and I ask You to…

CUT OUT · CARRY IT · ROMANS 13:14

"But put on the Lord Jesus Christ, and make no provision for the flesh in regard to its lusts."