

If Only... Living Life With No Regrets (print edition).

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Session Four

A Surrendered Life

An amazing encounter takes place in Luke 19. The story gives us an in-depth look at the interaction between Zacchaeus and Jesus. Zacchaeus was a corrupt government official who held a role of prominence in the Roman system. Although he was a tax collector for Rome, Zacchaeus was a Jew who lived and worked among his fellow countrymen. As the top tax collector in the region of Jericho, he profited greatly from his tax collections.

The Jews resented the Romans who occupied their nation. They despised any Jew who collaborated with Romans. Zacchaeus abused his position of authority and was considered a traitor among the Jewish people.

Zacchaeus clearly put wealth and power at the top of his bucket list. Yet his heart was stirring. He did something radical. He heard of Jesus—who taught the Scriptures with authority, forgave men of their sins, healed the blind and lame, and raised the dead to life. Zacchaeus decided to do whatever it took to see Jesus and learn about his teachings. He put his reputation, his authority, and his position on the line by climbing a tree to get a glimpse of Jesus. Amidst the great crowd, Zacchaeus saw Jesus. Not only did he see Jesus, but Jesus saw him and invited Zacchaeus into relationship.

God can use
every struggle
and every joy
to strengthen
us and draw us to
Himself.

CHECKING IN

We've all experienced the gut-wrenching feeling of regret. Maybe our deeds were openly evil. Maybe they were just selfish, hurtful mistakes. No matter what you've done, God's grace can help you turn things around.

God created every person with a deep longing to know him. Perhaps you tried pushing your feelings about God aside, but your curiosity won't leave you alone. You're in tension. Your soul won't rest. You hear about Jesus and wonder, "How does He fit into my life?"

Jesus came to Earth as a human for us to see how much God loves us. Whether you've walked with God for a long time or you've been far away from Him all your life, you can start a fresh, new relationship with Him today.

Get started with these questions:

- God created every person with a longing to have a relationship with Him. What do you think keeps people from knowing God?
- How did God speak to you from this *If Only* journey this past week?

Memorize these verses:

“For the Son of Man has come to seek and to save that which was lost.”

Luke 19:10

For “whoever calls on the name of the Lord shall be saved.”

Romans 10:13



Up Next

Watch The Lesson

Use the next page for notes to write your thoughts, questions, and things you want to remember from the teaching. After watching the video, have someone read the discussion questions in the lesson, then discuss among your group. Remember to try to share the responsibilities of leading the discussion each week.

**“For the Son of Man
has come to seek
and to save that
which was lost.”**

Luke 19:10

**For “whoever
calls on the name
of the Lord shall
be saved.”**

Romans 10:13

WATCH THE LESSON

What if you could start a fresh, new relationship with God?

Three Steps to a Fresh Start with God:

1. The _____ .

And he sought to see who Jesus was...

Luke 19:3a

...Your iniquities have separated you from your God; And your sins have hidden His face from you...

Isaiah 59:2

So he ran ahead and climbed up into a sycamore tree to see Him, for He was going to pass that way.

Luke 19:4

- Zacchaeus knew something was missing in his life. He wanted to see who Jesus really was.
- Although Zacchaeus had the physical problem of being too short to see Jesus above the crowd, his real problem was spiritual. His sins were keeping him from having a relationship with God.
- Zacchaeus was determined not to let his limitations or his reputation keep him from his desire to see Jesus for who He really was.

2. The _____ .

"...I must stay at your house."

Luke 19:5b

- While it appears Zacchaeus was reaching out to Jesus, it was Jesus who was reaching out.
- Jesus knew right where Zacchaeus was, and He knew Zacchaeus needed a fresh start.
- God is reaching out to us right where we are because He loves us unconditionally.

3. The _____ .

So he made haste and came down, and received Him joyfully.

Luke 19:6

...“Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much.”

Luke 19:8 (NASB)

“For the Son of Man has come to seek and to save that which was lost.”

Luke 19:10

- Zacchaeus was full of joy when he realized that Jesus wanted to have a closer relationship with him. He quickly came down out of the tree to receive Jesus at his house for dinner.
- The crowd was angry and didn't understand Jesus' interest in a man like Zacchaeus. They didn't understand God's forgiveness or grace.
- Not only did Zacchaeus get a fresh start with God, he also turned his regrets from his past around. He repented and changed his life for the good.

DISCUSSION QUESTIONS

In this section, talk about how you will apply the wisdom you have learned from the weekend message and the small group study. Then think about practical steps you can take to live out what you've learned.

Read Luke 19:1-7,9-10

Then Jesus entered and passed through Jericho. Now behold, there was a man named Zacchaeus who was a chief tax collector, and he was rich. And he sought to see who Jesus was, but could not because of the crowd, for he was of short stature. So he ran ahead and climbed up into a sycamore tree to see Him... And when Jesus came to the place, He looked up and saw him, and said to him, "Zacchaeus, make haste and come down, for today I must stay at your house." So he made haste and came down, and received Him joyfully.... Then Zacchaeus said to the Lord, "Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone... I restore fourfold." And Jesus said to him, "Today salvation has come to this house... for the Son of Man has come to seek and to save that which was lost."

- People often say they will find a church or focus on a relationship with Jesus once they get their life together. Why do you think people feel they must wait until "the right time" to seek a relationship with Jesus?

-
- When Zacchaeus saw and understood that Jesus accepted him for who he was, he was full of joy. Are you convinced God accepts people just as they are—no matter what they have done? Why or why not?

Read Luke 19:7

But when they saw it, they all complained, saying, “He has gone to be a guest with a man who is a sinner.”

- When Jesus invited Himself to dinner with Zacchaeus, the religious people in the crowd became upset. Their religion blinded them to Jesus’ mercy toward sinners. They could not see Jesus was seeking a relationship with Zacchaeus. What is the difference between following a religion and being in relationship with Jesus?
- After coming into relationship with Jesus, Zacchaeus gave half of his goods to the poor and restored with interest what he stole. Zacchaeus became a changed man because of Jesus. Give an example of how Jesus changed your life or the life of someone you know.
- Surrendering our lives is the key to our relationship with Jesus. Releasing our past sins and regrets to Him is the starting point of a surrendered life. It continues as we give Him control of our future plans and dreams. If you are comfortable, share an unsundered area in your life with the group. Discuss how you can surrender this area completely to God and release control of the outcome.

PRAYER AND PRAISE

Give each person an opportunity to share prayer requests and praise reports. Write your personal prayer requests and make notes of how you can pray for each other.

Prayer Requests

Praise Reports

DIVING DEEPER

Take some time between now and the next meeting to dig into God's Word.

This week, we learned how God desires a close and personal relationship with us. Jesus came to reconcile those who were lost and away from God and to extend a fresh start to anyone who seeks Him. Study the scriptures below to understand how much God desires for us to live our lives connected to Him.

"The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have it more abundantly."

John 10:10

"Therefore repent and return, so that your sins may be wiped away, in order that times of refreshing may come from the presence of the Lord."

Acts 3:19 (NASB)

"I am the vine, you are the branches. He who abides in Me, and I in him, bears much fruit; for without Me you can do nothing."

John 15:5

"And you will seek Me and find Me, when you search for Me with all your heart."

Jeremiah 29:13

Questions

- These verses reveal God's desire for us to know Him better. What is our part? What is God's response when we search for Him?
- Zacchaeus was determined to see who Jesus was and find out more about Him. He did not allow his physical stature and less than admirable standing in the community stop him. Identify any obstacles in your own life preventing you from knowing God better. How does the story of Zacchaeus encourage you?

Jesus came to
reconcile those
who were lost.

DAILY DEVOTIONS

You will need two items—a pen and this guide—to hear from God through these daily devotions!

What is God saying to you?

Open to your reading for the day. Take your time reading both the scriptures and devotional. Write out what you are hearing from the Bible under the first question, *What is God saying to you?*

What does it mean to you?

What do you think God is saying to you in this scripture and devotional? Ask the Holy Spirit to teach you and reveal Jesus to you. Write this out under the second question, *What does it mean to you?*

What action steps do you need to take?

Personalize what you have read by asking yourself how it applies to your life right now. Perhaps it is instruction, encouragement, a new promise, or correction for a particular area of your life. Write how this truth applies to you today in the third question, *What action steps do you need to take?*

Bring it to God in prayer.

This can be as simple as asking God to help you use this scripture or even a prayer for a great insight on what He may be revealing to you. Remember, prayer is a two-way conversation, so be sure to listen to what God has to say! Now, write it out in the space titled, *Bring it to God in prayer.*

Day 1

Scripture

For all have sinned and fall short of the glory of God.

Romans 3:23

...“But who do you say that I am?” Simon Peter answered and said, “You are the Christ, the Son of the living God.”

Matthew 16:15-16

For by grace you have been saved through faith, and that not of yourselves; it is the gift of God.

Ephesians 2:8

Reflect

What does it mean to be right with God? Does God look at your life’s works and deeds and decide if the good outweighs the bad? Does what you believe about Him make a difference, or do we all end up in the same place anyway? What if this was your last moment on Earth?

The answer to those questions can be found in the answers to the next three:

- **Do you see your need for a Savior?** Many people say, “I’m a pretty good person. My good outweighs my bad.” But Romans 3:23 says the price for sin—ANY sin—is death and eternal separation from God. For all your past sins, you need forgiveness and a savior.
 - **Who do you say Jesus is?** Some people believe Jesus was a teacher. Some say He is God. Some say He was a religious fanatic or an outright fraud. John 14:6 says, “I am the way, and the truth, and the life. No one comes to the Father except through me.” We must embrace Jesus as our Lord and Savior to spend eternity in Heaven.
 - **Have you experienced His grace?** Grace is what God does for us what we cannot do for ourselves. We are powerless to save ourselves from the grip of sin. We do not work our way into Heaven. You cannot save yourself. If so, then why do you need a Savior? We experience His grace when we ask for forgiveness and receive Jesus Christ as our Lord and Savior. At that moment, we are right with God.
-

What is God saying to you?

What does it mean to you?

What action steps do you need to take?

Bring it to God in prayer.

Day 2

Scripture

*The fool has said
in his heart, "There
is no God..."*

Psalm 14:1a

*For "whoever calls
on the name of the
Lord shall be saved."*

Romans 10:13

Reflect

Do you consider yourself a skeptic? Are you skeptical when someone compliments you or tells you they love you? Are you skeptical when you see an infomercial advertising the latest gadget promising to solve all your problems for \$19.95? Is skepticism undermining your hopes of your favorite team winning the Super Bowl? But the big question you must ask is, "Am I skeptical about God?"

Some people are stuck in skepticism because of emotional wounds and disappointments. If someone endures massive hardship, deep loss, or abuse—especially early in life— they can be cynical. Similarly, those frequently involved in difficult situations, such as counselors and crisis-management personnel, sometimes become jaded because of the "unjust" painful experiences of people. In disdain they question, "If God is so good, why does He allow suffering and evil in the world?" War, genocide, disease, abuse, starvation, injustice, and terrorism may leave people struggling to make sense of it all.

But then there is GRACE. Grace is God reaching out to the skeptic pleading, "I'm here. I know your heart, and I see your pain." We live in a fallen world with fallen people, and we have an enemy who is trying to destroy us. But God's grace cries out, "I am your answer! I am with you! I bring peace amidst the storms of life! I have an eternal home waiting for you where there is no death, no disease, and no pain! Just call out to Me! Believe and receive My grace today!"

What is God saying to you?

What does it mean to you?

What action steps do you need to take?

Bring it to God in prayer.

Day 3

Scripture

“The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have it more abundantly.”

John 10:10

Therefore, if anyone is in Christ, he is a new creation; old things have passed away; behold, all things have become new.

2 Corinthians 5:17

Reflect

Do you ever wish you could start over and relive certain seasons, undo poor choices, or take back those hurtful words? Perhaps, an error in judgment completely altered your life. How would your life look without regrets weighing you down?

The truth is, we all make mistakes. They are inevitable. We live in a sinful world with a real enemy whose mission is to suggest, degrade, and convince us that our lives are a mess and will never change.

The good news is that Jesus came to free us from our sins! Regardless of your past, Jesus came to give you a new life. Today you can experience a fresh start with God. By accepting what Jesus did on the cross, you can close the chapter on your old life and begin living with a new identity, a new purpose, and a new relationship with God. Your life can be completely transformed.

Are you ready to accept the abundant life Jesus came to give you? If you are, tell Him you want a new relationship with Him, and find other Christ-followers in your small group who can help you start fresh.

What is God saying to you?

What does it mean to you?

What action steps do you need to take?

Bring it to God in prayer.

Day 4

Scripture

“Come to Me, all you who labor and are heavy laden, and I will give you rest. Take My yoke upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls.”

Matthew 11:28–29

*Are you so foolish?
Having begun in the Spirit,
are you now being made perfect
by the flesh?*

Galatians 3:3

Reflect

Sadly, many Christians have wrong ideas of God’s expectations. Some of these wrong ideas cause us to falsely believe our new life can only be gained by good works. This fallacy leads us into the performance trap. This trap makes us feel worse. Feeling drained, we look for one more good deed to perform so we can “hit the mark.” In doing so, we weaken—physically, emotionally, and spiritually.

The concept of “resting in Jesus” is foreign to most people. Yet, Jesus said that when we come to Him, we find *REST*. He accepts us as we are. There are no hoops to jump through or works we must do. His love is unconditional, and He wants to bring us peace. Our soul begins to rest the moment we believe the sinless Christ died in our place. Believe on Him today and find rest for your weary soul.

What is God saying to you?

What does it mean to you?

What action steps do you need to take?

Bring it to God in prayer.

Day 5

Scripture

“He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy.”

Luke 12:48

Zacchaeus stopped and said to the Lord, “Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much.”

Luke 19:8 (NASB)

“Therefore repent and return, so that your sins may be wiped away, in order that times of refreshing may come from the presence of the Lord.”

Acts 3:19 (NASB)

Reflect

Whenever someone meets Jesus, there is change. There is a fresh start. If you never experienced spiritual change, maybe you never fully surrendered to Jesus. As the saying goes, going to church or saying an occasional prayer does not make you a Christian any more than standing in the middle of a garage makes you a car. Spiritual change comes from God.

When Zacchaeus committed his life to Jesus, he became a different man. The once corrupt, greedy tax collector was basically a mafia thug collecting protection money for the Roman empire. But, when Jesus came on the scene, Zacchaeus changed completely. He fully sold out to Christ and demonstrated his repentance through his actions. His voluntary decision to make things right flowed out of his heart of gratitude. Instead of greed, generosity abounded. Instead of deceit, restitution. Instead of regret, repentance. When Zacchaeus came to Jesus, he received forgiveness and a fresh start.

If you need a fresh start with Jesus, simply repent of your sin, receive His forgiveness, and let Jesus give you a new life and a *REAL* relationship with Him.

What is God saying to you?

What does it mean to you?

What action steps do you need to take?

Bring it to God in prayer.

Day 6

Scripture

But grow in the grace and knowledge of our Lord and Savior Jesus Christ...

2 Peter 3:18a

“And you will seek Me and find Me, when you search for Me with all your heart.”

Jeremiah 29:13

Reflect

The Law of Reciprocity is an important principle of growing in your relationship with God, or in any relationship. Simply stated, you get what you give. If you give kindness and thoughtfulness to your spouse, you should in turn get kindness and thoughtfulness. If you offer help around the office, your coworkers will soon offer their help. You must plant the right seeds to produce the desired harvest.

You need an intentional plan to develop habits that lead to spiritual growth. As we have discussed, your salvation is not through works. Yet growth in your relationship with God comes through your intentional actions.

Just as a trainer helps you grow stronger physically, incorporating the right disciplines into your life help you grow spiritually. Here are some regular spiritual habits that help you grow stronger in your relationship with God:

- Bible reading
- Prayer
- Church attendance
- Small group participation
- Serving
- Giving

Spend some time over the next few days and write out your plan of action for your spiritual growth. Then, share your plan with a trusted friend who can encourage you to follow your plan to grow closer to God.

What is God saying to you?

What does it mean to you?

What action steps do you need to take?

Bring it to God in prayer.
