1. Is there ever an appropriate time to be afraid?

- When fear promotes a healthy respect for danger (Job 41:33; Ps 64:1)

  The leviathan was a fierce creature (cf. Ps. 104:26 and Isa. 27:1), a symbol of something powerful and uncontrollable. Job got the message—if you can’t take on one of God’s fearsome creatures, don’t attempt to take on the God who made the creature! God has placed within us for our protection a capability to fear what harm us. In Psalm 64:1, David is asking God to make him so secure that he has no occasion to fear his enemies (Barnes Notes). (Fear’s goal is self-preservation!)

- When fear results in an “awesome reverence” for God (Ecc 12:13; Pr 1:7)

  What is “fear of God”? Living with an acute awareness of His loving hand in every area of my life, guiding me through the revealed Word of God, and recognizing that only when I trust and obey Him can life have true meaning and purpose for me. To fear God is to love Him so intensely that I fear doing anything that might grieve Him.

  **The fear of the Lord is:**
  - a choice (Pr 1:29)
  - the principle part of knowledge (Pr 1:7)
  - to hate evil (Pr 8:13)
  - not to envy sinners (Pr 23:17)
  - his treasure (Isa 33:6)

  **The benefits of fearing the Lord:**
  - strong confidence (Pr 14:26)
  - fountain of life (Pr 14:27)
  - instruction of wisdom (Pr 15:33)
  - tends to life (Pr 19:23)
  - satisfaction (Pr 19:23)
  - protection (Pr 19:23)
  - riches, honor, life (Pr 22:4)
  - God’s covenant revealed (Ps 25:12-14)
  - Increased trust in God; no fear (Ps 112:1,7,8)
2. When is fear inappropriate or sinful?

- When it is a fear of man, not fear of God. Pr 28:1; 29:25
  
  Jn 12:42-43 – Many of the chief rulers believed on Jesus, but because of the Pharisees they did not confess him for fear of being put out of the synagogue. They loved the praise of men more than the praise of God. They did not stand for what they believed.
  
  Lk 12:4-5 – Christ warned his friends not to fear those that kill the body and after that have no more that they can do, but rather to fear God, who after He kills has power to cast into hell!

- When it **hinders** us from fulfilling God-given responsibilities - Lk 19:12-27

  In the parable of the talents, the servants who used the master’s gift wisely were called good and faithful servants, but the one who was paralyzed by fear did nothing profitable with the gift from his master and was destroyed. When fear keeps us from obedience in faith in any sphere of life, it is sin.

- When it is used to **manipulate** others. Da 3; 1Sa 17

  Nebuchadnezzar tried to use fear to manipulate Shadrach, Meshach, and Abednego with a threat to throw them into the fiery furnace and later with Daniel into the lion’s den. They all feared God more than man and chose to obey God rather than man. Fear of punishment or death did not move them from what they knew was right. Goliath likewise manipulated Saul’s army by using fear, but David feared God more than he feared a giant.

- When its focus is **SELF**, rather than loving God and others. 1Jn 4:18

  Fear is selfish because it about protecting myself, my feelings, my stuff, rather than asking how I could heartily show love to God and others. Love reaches out to give and to meet the needs of another, but fear focuses on what I might lose, making me move away from the problem. Love causes me to work toward solutions even when I don’t really feel like doing that. Fear makes my world grow smaller and smaller as I seclude, hesitate, and self-protect. Love is so powerful it can cast out my fear when I allow God’s love to flow in me and through me!

- When it is the result of **unsound thinking**, self-perpetuating and uncontrolled - 2Ti 1:7

  Fear produces fear and may lead to a sinful response producing even more fear. It is like a spiral that grows with increased tension until irrational fear takes control of our lives, control that should belong only to the Holy Spirit. Perfectionists, controllers, and those with OCD struggle with fear.
3. How can I change from being a fearful person to become a person confident in the Lord?

- Deal with guilt biblically, clearing the conscience. Pr 28:1; 1Tim 1:5; 1Jn 1:5-10
  - 2 Cor 7:8-11 – Confession and Repentance

- Retrain your thinking to obedience modeled after Christ Col 3:2.
  - 2Ti 1:7 – You can and must develop sound mind thinking.
  - Php 4:8–Meditate on whatever is true, noble, just, pure, lovely, good report, virtuous, praiseworthy.
  - 2Co 10:5 – Take captive evil thoughts and be obedient to Christ in every thought.

- Develop a proper fear of God. (Use “Fear of God Test” daily to focus of wisdom)
  - Ps 112:1, 7, 8 – Learn to fear the Lord, fixing your heart on Him and trusting in Him.
  - Mt 25:14-30 – Learn to channel fear into serving the Lord by faith.

- Grow in the development of biblically directed self-control.
  - 2Ti 1:7 – Self-control is given by God.
  - Gal 5:22-23 – Self-control is a fruit of the spirit.
  - 2Pe 1:5-10 – Self-control is developed through the process of sanctification.

- Practice expressing love to God and others before self.
  - Mt 6:33 – Seek first His kingdom and righteousness until it becomes a way of life.
  - Mt 22:36-40 – Love God first whole-heartedly and love for others will fall into the proper place.
  - 1Jn 3:18 – Love others not only by what you say but also by everything that you do.
  - 1Jn 4:18 – Let love cast out fear as your love matures into a rightful focus on God and others.
  - 2Ti 1:7 – Love is given by God.
  - 1Co 13:5-7 – Love has the welfare of others in view.

- Discover new ways to walk by faith, not by feeling”
  - Heb 11– Each person obeyed God by faith, not by acting on their feelings! (See worksheet)

Memorize the definition of faith: “Faith is believing the Word of God and acting upon it, no matter how I feel, knowing that God promises a good result. Keep a journal of obedience by faith and of God’s work in you.

- Determine to put off fear and put on love increasingly - Eph 4:22-24
  - Study the biblical change model for fear. (See example)
  - Personalize the model for your specific fear issues.

- Understand the “Fear Cycle”

Something happens that produces tension (T) and you respond in sinful fear (F), which increases the tension and produces an even greater fear response. Even more tension is produced with still another fear response greater than before. This cycle can go on, feeling as if it will never end, until panic has overwhelmed you and physical symptoms are in charge rather than sound-mind thinking. The more you try not to fear, the more fearful of the fear you become and the more you feel controlled by it.
Panic Attacks

When fear runs wild, psychiatry and psychology call it a “Panic Attack.” These are symptoms listed in the DSM IV--Diagnostic and Statistical Manual

1. Palpitations, pounding heart, or accelerated heart rate
2. Sweating
3. Trembling or shaking
4. Sensations or shortness of breath or smothering
5. Feeling of choking
6. Chest pain or discomfort
7. Nausea or abdominal distress
8. Feeling dizzy, unsteady, lightheaded, or faint
9. Derealization (feeling of unreality) or depersonalization (being detached from oneself)
10. Fear of losing control or going crazy
11. Fear of dying
12. Paresthesia (numbness or tingling sensations)
13. Chills or hot flushes

Panic Disorder (DSM IV) is when you have recurrent unexpected Panic Attacks with at least one of the attacks followed by 1 month (or more) or one (or more) of the following:

• Persistent concern about having additional attacks,
• Worry about the implications of the attack or its consequences (losing control, having a heart attack, etc....)
• A significant change in behavior related to the attacks.

A Biblical Response

The name "Panic Attack" is misleading, though it correctly describes the way one feels, like the fear can quickly get out of control. An attack implies something done to you.

To the extent that we are all victims of sin, the person experiencing a Panic Attack is a victim. But this in no way eliminates personal responsibility.

We are responsible to address our fear biblically. Fear is rooted in our spiritual battle with sin. That's Good News.

There is hope—we can overcome fear!
Step One.

Accept full responsibility for your fear. Isa 41:10; Heb 13:5,6

Fear began in the Garden of Eden with sin. Ge 3:8-10

"And they heard the sound of the LORD God walking in the garden in the cool of the day, and the man and his wife hid themselves from the presence of the LORD God...and they were afraid...."

Guilt leads to fear, because guilt carries with it punishment. Love casts out fear. 1Jn 4:18

“There is no fear in love; but perfect love casts out fear, because fear involves punishment, and the one who fears is not perfected in love.”

Before Adam sinned, he had a “perfect love” relationship with God, with no sinful fears. When that relationship was broken by sin, Adam lost the sense of the protective love of God and became afraid. He was legally guilty before God and therefore felt shame. His focus became self-centered rather than God-centered.

Step Two:

Recognize your fear as self-centered and ask God's forgiveness. 1Jn 4:18
Understand the Biblical Change Model from Eph 4 and work to put off the characteristics of fear and put on the characteristics of love.

<table>
<thead>
<tr>
<th>FEAR</th>
<th>LOVE</th>
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<tbody>
<tr>
<td>Self-protecting</td>
<td>Self-giving</td>
</tr>
<tr>
<td>What will I lose?</td>
<td>What can I give to others?</td>
</tr>
<tr>
<td>Moves away from problem</td>
<td>Moves toward the problem</td>
</tr>
<tr>
<td>Secludes self</td>
<td>Reaches out beyond self</td>
</tr>
<tr>
<td>Hesitates</td>
<td>Moves ahead</td>
</tr>
<tr>
<td>Can be cast out</td>
<td>Can cast out fear</td>
</tr>
</tbody>
</table>
Step Three:

 Commit yourself afresh to the two great commandments. - Mt 22:36-40

 Your primary goal cannot be to get rid of fear, but to love and fear God. Mt 6:33
 A focus on fear becomes the center of your life -- thoughts, words, motives, energies, and actions.
 To overcome fear, focus on loving God and your neighbor, living in the fear of God.
 Ps 112:1,7,8

Step Four:

 Realize you can control irrational fears by controlling your thinking. - 2Ti 1:7

<table>
<thead>
<tr>
<th>Circumstance or trigger leading to wrong thinking</th>
</tr>
</thead>
<tbody>
<tr>
<td>fearful thought</td>
</tr>
<tr>
<td>(I'll faint in the mall.)</td>
</tr>
<tr>
<td>fear (It's happening again.)</td>
</tr>
<tr>
<td>fear (What will I do?)</td>
</tr>
<tr>
<td>fear (Not again!)</td>
</tr>
<tr>
<td>fear (I can't control it)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Circumstance or trigger controlled through right thinking</th>
</tr>
</thead>
<tbody>
<tr>
<td>fearful thought (I'll faint in the mall.)</td>
</tr>
<tr>
<td>fear reduces (Lord, You are my strength.)</td>
</tr>
<tr>
<td>fear subsides (Lord, thanks for helping me!)</td>
</tr>
</tbody>
</table>

Step Five:

 Complete Wayne Mack’s Bible study on fear.
 Immediately apply what you learn to your life, keeping a journal of victories.

Step Six:

 Dissect the fear experience, noting unbiblical thinking and actions and replace them with Biblical thinking patterns and actions. The following worksheet will help you.
A Command to Change!

- Be transformed - metamorphosed
  
  Eph 4:17
  Rom 12:2

  Rom 12:2
  Eph 4:23
  Col 3:10

  (Reproof)
  Repentance
  2 Cor 7:10

  (Correction & Training)
  Obedience by Faith
  Heb 11

- Be renewed in the spirit of your mind (Truth)

- Put off - Disrobe - Stop
  
  Eph 4:22, 25, 31
  Col 3:8, 9

- Put on - Dress - Replace
  
  Eph 4:24; 6:11
  Col 3:10, 12, 14
  Rom 13:14

Specific

Focus on Self
Fear of Man
Pleasing Man - Col 3:22
Controlled by Fear

Focus on God and Others – Mt 22:36-40
Fear of God (See Fear of God Test)
Pleasing God – 1Co10:31
Controlled by the Holy Spirit
(Exercising self-control and sound-mind thinking – Gal 5:23; 2Ti 1:7)

You Choose!
Josh 24:15; Heb 11:24-26

The Holy Spirit uses the Word of God to change us - 2 Tim 3:16
- teaching - Truth from God
- reproof - conviction of sin
- correction - how to fix the problem
- training in righteousness - coaching

www.BiblicalCounselingCenter.org
Practical Change

Assignment

Victory Over Fear & Panic

This is a worksheet, so not every point or every verse will apply to you. You should, however, look up all the verses and give thought to them to gain maximum advantage from this study. The more severe the problem, the more effort it will take, but you can have victory. Through your salvation in Christ and the Word of God you have the foundation, knowledge, and power necessary to triumph.

Work at changing your language. We listen to what we say and begin to believe it if we hear it often enough. Instead of speaking of a "panic attack" speak of having a "fear experience." "Panic" and "attack" leave us with the impression that we are helpless, hopeless victims. Fear does get out of control when we fail to apply God's principles. 1Co 10:13 and Ro 8:37 promise that victory is possible! Make these verses your own. You can fight fear and you can win the victory over panic. Php 4:13!

1. THINK ABOUT WHAT TRIGGERED THIS FEAR EXPERIENCE.

- False concept/doctrine — “God has abandoned me.” “I'm all alone”- Elijah “Everybody hates me.” “I can’t…”
- Reaction to an event — death, abuse, loss, disappointment, expectations unfulfilled
- Guilt — run and hide like Adam & Eve. Pr 28:1; fear of punishment. Ps 51
- Comments from others — accept others’ view of me-fat, ugly, stupid; “You’re no good/worthless/destined to fail.”
- Change of health — actual diagnosis or fear of diagnosis
- Change in a relationship — a wrong relationship caused anxiety; divorce; separation. Php 4:1-4
- Feeling out of control — Failure to focus on God’s sovereign control in the midst of my chaos. Ps 55:22
- Stress/tiredness/illness — Elijah - 1Kî 19; David. Ps 42:5,11; 46; 49:15
- A thought — Fear of man - Ps 56:3,4; Fear of lost salvation Ps 51:12; 74:12; Fear of circumstances. Ps 62:5-8
- Other — List your fearful thoughts and/or sinful actions.

If you have sinned you need to repent. Unrepentant sin, even if it is in a seemingly unrelated area, can create an atmosphere ripe for fear. Guilt in one area of life can lead to irrational fears that are easily triggered in other areas. "The wicked flee when no one is pursuing,...". Pr 28:1
2. WHAT DID YOU THINK ABOUT DURING THE FEAR EXPERIENCE?

Did your thoughts run to a perceived punishment? 1Jn 4:18

<table>
<thead>
<tr>
<th>Did you think or say things such as...?</th>
</tr>
</thead>
</table>
| I don't need this. - Jas 1:2-4          | This is going to kill (ruin) me.  
                                         | - Php 1:6                        |
| I can't handle this. - 1Co 10:13        | I can't know God's joy until    |
                                         | this is over. - Jas 1:2-4        |
| This will destroy me; I'll be ruined.    | Satan can touch me (demon       |
                                         | oppression). (cf. Job)          |
| This will cause me to be late or ....    | God will not protect me. - Ps 4:8|
| This will destroy my relationship or .... | I cannot control this. - Ps     |
                                         | 37:23; 48:14                    |
| This is the worst thing that could happen. | God is punishing me. - Heb 12:5-14|

Did you worry about a possible event or loss you don’t believe you could handle? 1Pe 5:7

Evaluate your thoughts. Identify Satan's lies and begin to replace them with God's truths. Jn 8:32

<table>
<thead>
<tr>
<th>Satan’s Lies</th>
<th>God’s Truths</th>
</tr>
</thead>
<tbody>
<tr>
<td>This person will destroy me.</td>
<td>Ps 56:3,4</td>
</tr>
<tr>
<td>This event will destroy me.</td>
<td>Ps 62:5-8</td>
</tr>
<tr>
<td>I can’t handle this.</td>
<td>Php 4:13</td>
</tr>
<tr>
<td>God has abandoned me.</td>
<td>1Jn 4:7-21</td>
</tr>
</tbody>
</table>

3. WHAT DID YOU DO BEFORE, DURING AND AFTER THE FEAR EXPERIENCE?

- Got angry at work and cried, then became fearful, panicky, ran home, cried more and trashed my house.
- Withdrew, hid (before, during or after?)
- Clammed up, blew up, blame shifted, attacked another person
- Lost control (in what specific ways?)
- Complained instead of addressing the problem

How did your response complicate and worsen the problem?
What could you have done instead that would have expressed love to God and others?
4. WHAT DESIRES DOMINATED YOUR THOUGHTS?

• I must / need to / have a right to / want to....
  
  Never have this happen (again).
  Tell the person off, or get even.
  Control the situation (or other people.)
  Keep peace at any costs.
  Feel good, be happy.
  Have a hassle free life.
  Be affirmed and praised by others.
  Get well, stay well, have a “perfect” body.
  Be respected.
  Get out of here.
  Other:

• Wrong desires lead to a self-focus, the opposite of what God wants. Mt 22:36-40
• Wrong desires often lead to stress and anger that lead away from a godly solution, causing more problems, furthering the sense of being out of control. Jas 3:13-4:12
• When you desire something strongly, you may develop a severe fear of not getting it. Pr 10:24
• Evaluate how your desires contributed to your fears.

5. DO YOU HAVE A WRONG VIEW OF YOUR TRIAL?

Did you say things like…?

  This is going to destroy me.
  I should not have to go through this.
  I’ll never get it right.
  This doesn’t happen to other people.
  God must hate me.
  Other:

How would God have you view this trial? Memorize these verses!

• James 1:2-4 – Trials are opportunities to grow! Rejoice when God allows them!
• Rom. 8:28,29 – God will use everything in our lives to conform us into the image of Christ.

Compare what you said about your trial to what God says. What needs to change?

6. DO YOU HAVE A WRONG FOCUS THAT CONTRIBUTES TO FEAR EXPERIENCES?

• Past experiences that define you – abused; divorced; abandoned; rejected; failed; unloved; victim mentality - Eph 1
• Self – Love of self; self protection; self-gratification, etc. - 2Ti 3:1-5; Mt 22:36-40
• Health-Inordinate focus of preserving good health; debilitating fear of poor health, etc.- Jas 5:13-16; Jer 33:6; Ps 3:5
• Thoughts of fear – Fear of fear - Ps 112:1,7,8; fear of death - Heb 3:16-19; 2:14; fear of failure - Jos 1:8; etc.
• My reputation/esteem – Worry over what people will think rather than following Christ’s example
  Php 2:5-9
• My feelings – Focus on how I feel rather than on my responsibility; subjective concern over me
  1Co 10:24; 13:5
• Defending myself – I don’t need to defend myself; I only need to defend God’s glory and let Him
  defend me - Ps 31
• What I may lose – things like control, esteem, possessions, love, power, etc. - Php 2:4; Lk 9:23-25
• Dying – God gives life and He takes it; I must live my life for Him however long He lets me stay
  Php 1:20-24
• Possible consequences of the situation – Give this situation to Him and learn from it
  Ro 8:28,29; Mt 6:25-34
• Mistreatment of you by others – Believers need not fear others - Ps 118:6-7; Mt 5:10-12;
  10:19-31; Pr 29:25
• Having an "attack" – Fear promotes fear, is counterproductive, makes the situation worse - Pr 10:24;
  28:1
• My typical bodily responses when fearful, such as increased heart rate and sweating -
  Ps 38, 32, 56
  Other:

On what would God have you focus?

Write out how focusing on and applying it can help you overcome the fear when it begins
to grow. Be specific. (cf. Php 4:8, Ps 73:21-28) Train yourself to think on these things
when you are afraid.

7. DEVELOP A BIBLICAL THEOLOGY OF GOD AND FOCUS ON HIM.

Knowing God’s character (attributes) can help you counter and prevent fear experiences.

- Ro 8:31-39 – Loving
- Ro 8:28 – Sovereign
- Mt 10:28-31 – All knowing
- Jer 32:17 – All powerful
- Nu 23:19 – Unchanging & truthful
- Ps 139:7-12 – Ever present

Knowing God's promises can help you counter and prevent fear experiences. *(Make verse cards.)*

- 1Jn 4:18 – Maturing love focuses on God and drives out tormenting fear.
- Isa 41:10 – God will strengthen us and help us.
- 1Pe 5:6-7 – God cares for us and will exalt us in due time when we trust Him.
- Heb 13:5-6 – God will never leave or forsake us.
- Ps 121 – God is our helper and will preserve us from all evil forever. He is our keeper.
- Pro 3:1-26 – Meditate on the many promises in this passage.

Knowing biblical doctrines can help you counter and prevent fear experiences.

- Ro 8:33 – Justification
- 2Pe 1:3-10 – Progressive sanctification
- Jn 10:27-29; Php 1:6 – Perseverance of the saints
- Eph 5:30-32 – Union with Christ
- Ps 103; 1Jn 1:7-9, 2:12 – Forgiveness
Knowing biblical history can encourage you in times of fear.

- Ex 14:10-31 – Israel panics at the Red Sea but God saves Israel and destroys Pharaoh’s army.
- 1Sam 17:1-51 – Israel fears the Philistines, but David kills Goliath.
- 1Kings 18:20-19:8 – Elijah challenges and defeats 400 prophets of Baal, but runs in fear of Jezebel!

8. GAIN INSIGHTS AND HOPE FROM THE STORIES OF OTHERS.

- Journal encouraging testimonies of friends who have overcome fear. 2Co 1:3-4, 1Co 10:13
- Read biographies. Hinds’ Feet on High Places by Hannah Hurnard; A Chance to Die-The Life and Legacy of Amy Carmichael or Gates of Splendor - about Jim Elliot, both by Elisabeth Elliot, or any faith-building books.
- Fellowship regularly with other believers in your local church to gain encouragement, exhortation, and teaching. Heb 10:24,25

9. REPLACE SINFUL ATTITUDES THAT MAY BE CONTRIBUTING TO YOUR FEAR.
LIST WAYS YOU WILL FOCUS ON HONORING GOD RATHER THAN SELF.

- Grumbling – Stop complaining about the housework or my boss or the kids, etc. Php 2:14,15
- Anger – Choose to forgive the person at whom I am angry rather than blow up at him. Eph 4:31,32
- Hopelessness – Trust God to help me in this trial, focusing on His faithfulness rather than my weakness. Php 1:6, 1Co10:13
- Revenge – Do a good deed rather than get even. - Ro 12:18-21
- Worry and Anxiety – Determine today’s responsibilities rather than focusing on tomorrow’s cares. - Mt 6:19-34

10. DEVELOP A SERVANTS ATTITUDE. (Php 2:1-11)

List several people to whom you will begin ministering and note specifically how you will serve.

1. (Aunt Susie – help her clean her house weekly rather than gossiping about her dirty house.)
2. (Husband – pick up his dirty socks rather than making a big deal about it daily; focus on his good qualities.)
3. (Boss – do the little tasks joyfully, showing initiative, doing things even before he asks.)
4. (Class bully – offer to help with a particularly difficult assignment or project; reach out in love to meet needs, such as to share your lunch; smile and say hello consistently Ro 12:21.)

Your List:

1
2
3
Fear of God Test

This is a self-test between you and God. Read the statement, look up the verse, and meditate on your personal application. On the line, make a √ if the statement characterizes you at this time. If it does not, continue to meditate on what changes you need to make and pray for God's help in changing those things. Get godly counsel concerning all areas of needed change—Ps 1. A good schedule for using this test is to meditate on one a day Monday thru Friday for several months, repeating either the whole list or the ones that you have not yet checked off. Incorporate this as a part of your daily quiet time before the Lord. Memorize Eccl 12:13.

God says that God-fearing people:

___ 1. Receive divine instruction concerning the choices they should make (Ps 25:12).
___ 2. Are prosperous in the most important ways (Ps 25:13; 112:3)
___ 3. Experience God's goodness (Ps 31:19).
___ 4. Are special objects of God's protection (Ps 31:20).
___ 5. Have children to whom God shows compassion (Ps 103:11-18).
___ 6. Have descendants who will be great on the earth in the most important ways (Ps 112:2)
___ 7. Are motivated to be gracious and generous (Ps 112:4,5).
___ 8. Will be confident, courageous people (Ps 112:6-8; Pr 14:26).
___ 9. Will experience contentment (Ps 112:5,6,9; Pr 19:23).
___10. Will be praying people whose prayers will be heard (Ps 145:19).
___11. Are blessed with wisdom (Pr 1:7; 9:10).
___13. Are characterized by integrity and faithfulness (Job 2:3).
___14. Are considerate and kind (Ps 112:4,5).
___15. Are noted for constructive speech (Mal 3:16).
___16. Are patient, hopeful, and genuine (Ps 147:11).
___17. Persevere in doing what is right (Ps 112:3,5; 2Co 7:1).
___18. Work hard, but are not so committed to work that they do not have time for enjoyment (Ps 128:3).
___19. Accept responsibility for their own families and yet are not overly responsible (Ps 128:3).
___20. Are devoted to their families and find them to be a source of great satisfaction (Ps 128:1-4).
___22. Love the Scripture and order their lives according God's commands (Ps 112:1; Ecc 12:13).
Fear

Study the following verses and note everything they have to say about fear. Write down what they have to say about the results of fear, the causes of fear, and the solution to fear. Specifically write down what causes your fear, what the results of your fear are, and a Biblical strategy for overcoming sinful fear. To discover the causes of your fear, keep a daily journal of the times you are most fearful: note exactly when it happens, where you are, what happened, with whom you are, what you think about, and what you do when you are tempted to be fearful. Evaluate your response in light of what Scripture indicates you should do. Did you handle Biblically the temptation to fear? If not, how did you fail? How, specifically, should you change your response when tempted to become fearful?

1. Note the results of fear. (What does fear cause me to do or feel?)

<table>
<thead>
<tr>
<th>Scripture</th>
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<th>Scripture</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proverbs 10:24</td>
<td>Leviticus 26:27-37</td>
<td>Galatians 2:12</td>
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</tbody>
</table>

2. Write down the causes of fear. (Where does my fear come from?)

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<thead>
<tr>
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<tbody>
<tr>
<td>Proverbs 28:1</td>
<td>Hebrews 2:15</td>
<td>Genesis 26:6-7</td>
<td>Matthew 26:69-74</td>
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<td>Proverbs 1:33</td>
<td>Ezekiel 11:8</td>
<td>Matthew 10:28</td>
<td>Mark 4:35-41</td>
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<td>Hebrews 13:5-6</td>
<td>Psalm 46:2-3</td>
<td>Psalm 23:4</td>
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3. Write down the solution to fear. (What does God want me to do about my fear?)

<table>
<thead>
<tr>
<th>Scripture</th>
<th>Reference</th>
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<tbody>
<tr>
<td>1 John 4:18-19</td>
<td>Psalm 27:1-3</td>
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<td>Psalm 112:1,7,8</td>
<td>Proverbs 14:26-27</td>
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<td>Psalm 34:4</td>
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<td>2 Timothy 1:7</td>
<td>Psalm 46:1-10</td>
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<td>Genesis 32:7-12</td>
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<td>Psalm 111:10</td>
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<td>2 Chronicles 20:1-3</td>
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