



EXPLORE **THE BIBLE**®

*Adults*

# *Matthew 14–28*

**Personal Study Guide (CSB)**

**Spring 2026**



# WHAT THE FUTURE HOLDS

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If you're an adult of a particular generation, you'll probably remember a toy called The Magic 8 Ball™. For those who aren't as familiar, this was a foolproof tool for getting answers to any questions about the future . . . sort of.

In one sense, the 8 Ball guaranteed you an answer to every question. If you asked about your future spouse or whether you were going to pass your history test, the 8 Ball had an answer. The problem was that the Magic 8 Ball carried about as much prophetic authority as a fortune cookie. At best, the answers were vague. At worst, they were irrelevant.

Then again, it was designed for entertainment. No one with a modicum of sense would entrust their future to an oversized pool ball.

Of course, human nature still longs to know what's ahead. Whether we're thinking about this life or the next, we seek clarity. We want to see what's just around the bend.

Jesus understood that. That's why He often talked with His disciples about what would happen in the short term and in the distant future. Throughout the Gospels, including Matthew's Gospel, Jesus reminded His followers that He holds the future. He is God. He loves us more than we can imagine. He remains in control, and His people can trust Him.

Jesus might not give you every answer you've ever wanted, but He has promised to give you peace for today, tomorrow, and eternity. That starts with a personal relationship with Him. If you're seeking answers to the most important questions in life, here's what you need to do . . .

- **Admit** to God that you are a sinner. Repent, turning from your sin.
- **By faith receive** Jesus as God's Son and accept His gift of forgiveness from sin. He took the penalty for your sin by dying on the cross. Jesus also rose from the dead, making a new, eternal life possible for us.
- **Confess** your faith in Jesus Christ as Savior and Lord. You may pray a prayer similar to this as you call on God to save you: "Dear God, I know that You love me. I confess my sin and need of salvation. I turn away from my sin and place my faith in Jesus as my Savior and Lord. In the name of Jesus I pray, amen."

After you have received Jesus Christ into your life, tell a pastor or another Christian about your decision. Show others your faith in Christ by asking for baptism by immersion in your local church as a public expression of your faith.

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\*Evangelistic Emphasis

# MEET THE WRITER



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Terms listed here are identified in the Bible commentary with a dot (•).

**Caesarea Philippi** [sess uh REE uh FIH lih pigh]—a city located in the upper Jordan Valley along the slopes of Mount Hermon; the place where Jesus asked His disciples who they thought He was (Matt. 16:13-20); the transfiguration (17:1-13), which occurred about a week after Peter’s confession at Caesarea Philippi, was probably also in this area

**Centurion** [sen TYOOR ee uhn]—an officer in the Roman army in command of one hundred soldiers; generally presented in a favorable light in the New Testament (Matt. 8:5; 27:54; Acts 27:3)

**Herodians** [hih ROH dih uhns]—an aristocratic Jewish group who favored the policies of Herod Antipas and supported the Roman government; they allied with the Pharisees in trying to trap Jesus with their question about paying taxes to the Romans (Matt. 22:15-22)

**Galilee** [GAL ih lee]—small region in the northern part of Israel where Jesus did most of His ministry (Matt. 3:13; 4:18,23; 17:22; 26:32); following the fall of Jerusalem in AD 70, Galilee became the major center of Judaism

**Mount of Olives**—a two-and-a-half mile-long mountain ridge running in a north-south direction due east of Jerusalem; the name came from its extensive olive groves, well-known since ancient times

(Zech. 14:4); at its peak it rises over 200 feet above the Temple Mount across the Kidron Valley

**Passover**—one of the three annual festivals, it commemorated the final plague on Egypt when the firstborn of the Egyptians died and the Israelites were spared because of the blood on their doorposts (Ex. 12)

**Pharisees** [FEHR uh sees]—religious group in Israel that controlled the synagogues and exercised great control over much of the population; the term means “separated ones”

**Sadducees** [SAD joo sees]—religious group in Israel that controlled the temple and its services; they rejected the oral law of the Pharisees and accepted the Pentateuch as the ultimate authority; materialistic in their outlook, they did not believe in life after death or rewards or punishment beyond this life and denied the existence of angels and demons

**Scribes**—during the exile in Babylon, scribes became the experts in God’s written word, they copied, preserved, and taught it; Ezra was a scribe (Ezra 7:6); in the New Testament, most were Pharisees (Mark 2:16). They were considered the experts in cases where people were accused of breaking the law of Moses.

# BIBLE READING PLAN



## MARCH

- 1. Matthew 14:1-5
- 2. Matthew 14:6-12
- 3. Matthew 14:13-21
- 4. Matthew 14:22-27
- 5. Matthew 14:28-33
- 6. Matthew 14:34-36
- 7. Matthew 15:1-9
- 8. Matthew 15:10-20
- 9. Matthew 15:21-28
- 10. Matthew 15:29-31
- 11. Matthew 15:32-39
- 12. Matthew 16:1-4
- 13. Matthew 16:5-12
- 14. Matthew 16:13-20
- 15. Matthew 16:21-23
- 16. Matthew 16:24-28
- 17. Matthew 17:1-8
- 18. Matthew 17:9-13
- 19. Matthew 17:14-21
- 20. Matthew 17:22-23
- 21. Matthew 17:24-27
- 22. Matthew 18:1-5
- 23. Matthew 18:6-9
- 24. Matthew 18:10-14
- 25. Matthew 18:15-20
- 26. Matthew 18:21-22
- 27. Matthew 18:23-35
- 28. Matthew 19:1-6
- 29. Matthew 19:7-12
- 30. Matthew 19:13-15
- 31. Matthew 19:16-22

## APRIL

- 1. Matthew 19:23-26
- 2. Matthew 19:27-30
- 3. Matthew 20:1-16
- 4. Matthew 20:17-19
- 5. Matthew 20:20-23
- 6. Matthew 20:24-28
- 7. Matthew 20:29-34
- 8. Matthew 21:1-5
- 9. Matthew 21:6-11
- 10. Matthew 21:12-13
- 11. Matthew 21:14-17
- 12. Matthew 21:18-22
- 13. Matthew 21:23-27
- 14. Matthew 21:28-32
- 15. Matthew 21:33-46
- 16. Matthew 22:1-14
- 17. Matthew 22:15-22
- 18. Matthew 22:23-33
- 19. Matthew 22:34-40
- 20. Matthew 22:41-46
- 21. Matthew 23:1-7
- 22. Matthew 23:8-13
- 23. Matthew 23:14-26
- 24. Matthew 23:27-36
- 25. Matthew 23:37-39
- 26. Matthew 24:1-8
- 27. Matthew 24:9-14
- 28. Matthew 24:15-28
- 29. Matthew 24:29-31
- 30. Matthew 24:32-35

## MAY

- 1. Matthew 24:36-44
- 2. Matthew 24:45-51
- 3. Matthew 25:1-13
- 4. Matthew 25:14-30
- 5. Matthew 25:31-40
- 6. Matthew 25:41-46
- 7. Matthew 26:1-5
- 8. Matthew 26:6-13
- 9. Matthew 26:14-16
- 10. Matthew 26:17-25
- 11. Matthew 26:26-30
- 12. Matthew 26:31-35
- 13. Matthew 26:36-46
- 14. Matthew 26:47-56
- 15. Matthew 26:57-68
- 16. Matthew 26:69-75
- 17. Matthew 27:1-5
- 18. Matthew 27:6-10
- 19. Matthew 27:11-14
- 20. Matthew 27:15-26
- 21. Matthew 27:27-31
- 22. Matthew 27:32-37
- 23. Matthew 27:38-44
- 24. Matthew 27:45-49
- 25. Matthew 27:50-56
- 26. Matthew 27:57-61
- 27. Matthew 27:62-66
- 28. Matthew 28:1-7
- 29. Matthew 28:8-10
- 30. Matthew 28:11-15
- 31. Matthew 28:16-20

# BIBLICAL BACKGROUND



“When Jesus had finished saying these things, the crowds were astonished at his teaching, because he was teaching them like one who had authority, and not like their scribes” (Matt. 7:28-29). Sprinkled throughout Matthew’s Gospel are nine references to the authority of Jesus. Matthew’s emphasis on Jesus’s authority, or power, served his purpose of proving that Jesus was God’s long-awaited Messiah.

To back up that claim, the Gospel is filled with numerous prophecies showing how Jesus fulfilled the Old Testament concerning the coming Messiah. In addition, Matthew interspersed the teachings of Jesus with numerous miracles attesting to Jesus’s divine nature. His intent was to show through the narration of teachings and miracles that Jesus was indeed God’s Messiah and that response to Him brought either blessing or judgment.

While there is no direct reference to the writer of this Gospel as the disciple named Matthew, early church tradition and references from several church leaders in the early second century point to Matthew the apostle as the writer.

At first appearance, the Gospel might be thought of as a chronological summary of the life and ministry of Jesus. It is more than that. The book is a carefully constructed collection of the key teachings of Jesus. While it begins with the genealogy and birth of Jesus, and closes with His death

by crucifixion and resurrection, the central part of the book contains five sections of the collected teachings of Jesus. These five sections are found in chapters 5–7; 10; 13; 18; and 24–25. Each section closes with a formulaic statement, “when Jesus had finished” these teachings (7:28; 11:1; 13:53; 19:1; 26:1). Between each of these sections of teachings, Matthew narrated the actions of Jesus in healing, casting out demons, raising the dead, and feeding thousands with only a small amount of food.

A second organizing principle in the Gospel was the separate ministries of Jesus in Galilee (Matt. 4:12–14:12) and in Judea (17:22–28:20). In the interval between these two sections was a brief journey into the region of Tyre and Sidon. The climactic section of the book is the final week of Jesus in Jerusalem, culminating in His arrest, crucifixion, burial, and resurrection.

In the pages of this Gospel, Matthew the tax-collector-turned-disciple, presents to us a snapshot of the life and teachings of Jesus. This certainly is not a complete biography nor an exhaustive collection of Jesus’s teachings. Instead, it is a reliable glimpse into the period of time when God came to earth in flesh and bone to bring about salvation for all who place their trust in Him.

# OUTLINE



## MATTHEW

- I. Birth and Infancy of Jesus (1:1-2:23)
- II. Beginning of Jesus's Ministry in Galilee (3:1-4:25)
- III. Discourse One: The Sermon on the Mount (5:1-7:29)
- IV. Jesus's First Miracles (8:1-9:38)
- V. Discourse Two: Ministry of Jesus's Disciples (10:1-42)
- VI. Responses to Jesus's Ministry (11:1-12:50)
- VII. Discourse Three: Parables about the Kingdom (13:1-58)
- VIII. Close of Jesus's Ministry in Galilee (14:1-17:27)
- IX. Discourse Four: Character of Jesus's Disciples (18:1-35)
- X. Jesus's Ministry on the Way to Jerusalem (19:1-20:34)
- XI. Jesus's Ministry in Jerusalem (21:1-23:39)
- XII. Discourse Five: Olivet Discourse (24:1-25:46)
- XIII. Betrayal, Crucifixion, and Burial (26:1-27:66)
- XIV. Resurrection and Commission (28:1-20)



# Courage

JESUS IS GREATER THAN ANYTHING WE FEAR.

## **MATTHEW 14:22-33**

Fear is a powerful foe that hinders us from progressing in life. Listen to people around you and you will hear any number of fears mentioned. Many people are terrified at the idea of public speaking. Others have fears of heights, failure, the dark, crowds, spiders, and snakes. Personal fears include injury and illness. Our fears impact our thinking, relating, and acting. Fear influences all aspects of life. Dealing with fear correctly is essential for a well-balanced life.

 **What do you consider to be your biggest fears?**

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# UNDERSTAND **THE CONTEXT**

## **MATTHEW 14:1-36**

Much of the opposition Jesus faced arose out of fear. The religious leaders opposed him, in part, because they feared the wrath of Rome if there was a new “king” on the scene. They also feared they would lose power as leaders of the people.

At the close of Matthew 13, the people in Jesus’s hometown of Nazareth were overwhelmed by something they couldn’t explain—how Jesus had obtained such authority and learning. The theme of fear continued into chapter 14 with the account of Herod Antipas, a man motivated by fear.

Herod Antipas was the son of Herod the Great. He was a Roman appointed ruler over the provinces of Galilee and Perea. Jews hated him because he was not Jewish. His father, Herod the Great, was Idumean and his mother was a Samaritan. Antipas was denounced by John the Baptist because of his marriage to Herodias. Herodias had been the wife of Philip, half-brother to Antipas. She was also the niece of Antipas. Salome, Herodias’s daughter, tricked him into having John the Baptist beheaded. Antipas was too motivated by fear of the opinion of others to go back on his promise to kill John.

Matthew 14:1-2 calls attention to Herod’s fear that Jesus was John the Baptist risen from the dead. Herod was certain John had come back for revenge.

Following John’s death, Jesus withdrew to be alone with the disciples to sort through His response to such tragedy. This desire to be alone was interrupted by the crowds that followed. Jesus showed compassion by healing the sick late into the afternoon. The result was a hungry crowd of five thousand men, not including the women and children. Jesus miraculously fed all of them. This miracle fueled the crowd to attempt to forcibly enthrone Jesus as king (see John 6:15). Again Jesus removed Himself from the crowd by sending the disciples by boat across the lake while He sought solitude for prayer. At this point, a second miracle occurred that included overcoming the forces of nature.

 **Read Matthew 14:22-33 in your Bible. Identify the variety of fears experienced by the disciples in this passage.**

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# EXPLORE THE TEXT

## JESUS'S PRESENCE (MATT. 14:22-27)

<sup>22</sup> **Immediately he made the disciples get into the boat and go ahead of him to the other side, while he dismissed the crowds.**

<sup>23</sup> **After dismissing the crowds, he went up on the mountain by himself to pray. Well into the night, he was there alone.**

<sup>24</sup> **Meanwhile, the boat was already some distance from land, battered by the waves, because the wind was against them.**

<sup>25</sup> **Jesus came toward them walking on the sea very early in the morning.** <sup>26</sup> **When the disciples saw him walking on the sea, they were terrified. “It’s a ghost!” they said, and they cried out in fear.** <sup>27</sup> **Immediately Jesus spoke to them. “Have courage! It is I. Don’t be afraid.”**

### VERSE 22

The phrase *immediately he made the disciples get into the boat* sets the tone for the urgency of this moment. That urgency was brought on, according to John 6:14-15, by the fact that the crowd who had been miraculously fed was scheming how they might force Jesus to be their king and military deliverer. Quite possibly, the disciples were caught up in this fervor. Matthew used an unusually forceful verb to describe the action of Jesus as He *made* the disciples leave the scene. Jesus realized the urgency of removing them from the influence of the crowd. Therefore, He made the disciples proceed by boat to the *other side* of the Sea of Galilee.

The language of verse 22 reflects a reluctance on the part of the disciples to leave Jesus. Nevertheless, at His directive, they obediently set out. Jesus *dismissed* the crowd, ignoring their attempt to make Him king.

### DID YOU KNOW?

An ancient fishing boat, called “the Jesus Boat” by archaeologists, was discovered in 1986 on the shore of the Sea of Galilee. It is dated from the first century AD and is the size and construction of boats used by fisherman like Peter and John, measuring 27 feet long, 7.5 feet wide, and 4.5 feet deep.

### VERSE 23

After dismissing the crowd, Jesus *went . . . by himself to pray*. This had been His intention before the crowd interrupted Him with requests for healing (Matt. 14:13). Jesus sought solitude after hearing the news of the death of John. Remember, while Jesus was fully God, He was also fully man and experienced the same wide range of emotions we do. Prayer was a regular part of Jesus's life, but this was an occasion of a special need for prayer. Despite His need for rest, Jesus prayed long into the night.

***Prayer was a regular part of Jesus's life.***

### VERSE 24

Matthew's narrative next turned attention to the disciples who were struggling in the boat. They had reached a distance from land. The text literally called it "many stadia away." The measuring unit "stadion" was approximately 600 feet. John's Gospel indicates they had rowed perhaps three or four miles (John 6:19). However, as they rowed, *the wind was against them* and pushed them further from their destination. The Sea of Galilee was notorious for intense squalls that swept down from the slopes of Mount Hermon and other mountains surrounding the lake.

The severity of the storm is seen further in the words *battered by the waves*, which could be translated as the waves "tormented" the disciples. Mark 6:48 states the disciples were "straining at the oars."

### VERSES 25-26

Jesus finally came to them *very early in the morning*. The Greek translation sets the time as the "fourth watch," or sometime in the pre-dawn hours between three and six in the morning. This meant that the disciples had probably been rowing in the storm for at least six to nine hours by the time Jesus arrived.

Jesus came to the disciples for two reasons: to join them and to help them. Initially, though, His coming created fear. The panic came in the way in which He came to them: *walking on the sea*.

When the disciples saw Jesus walking on the sea, they *cried out in fear*. There was no mistaking what they saw. All the disciples saw the figure on the water. In fact, the Greek word *saw* means to stare intently. This was not a passing glance, but a studied and prolonged

gaze to comprehend what was being seen. Their conclusion from this careful observation was that this was a *ghost* or a disembodied spirit. The Greek term means “phantom” or apparition from the realm of the dead. This would have been the natural conclusion; a human being walking on the water seemed impossible.



**KEY DOCTRINE:** *God the Son*

Christ is the eternal Son of God. (See John 1:1; Philippians 2:5-8.)

**VERSE 27**

When His disciples cried out in terror and fear, Jesus *immediately* called out to them. His words were intended to encourage them and allay their fears. ***Have courage***, He said, ***it is I***. Literally, Jesus declared, “I am,” using the divine name for God (Ex. 3:14). With this short exclamation, Jesus was hinting at the presence of the great “I Am,” the Lord God Almighty. This was God Himself who was with them during the wind and waves. There was no need to ***be afraid***. The disciples may not have recognized Jesus as He walked toward them among the mist and the waves, but the moment He spoke, they recognized their Master’s voice.



**When has Jesus’s presence been especially meaningful to you?**

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***Literally, Jesus declared, “I am,” using the divine name for God.***

**JESUS’S INVITATION** (MATT. 14:28-30)

<sup>28</sup> “Lord, if it’s you,” Peter answered him, “command me to come to you on the water.” <sup>29</sup> He said, “Come.” And climbing out of the boat, Peter started walking on the water and came toward Jesus. <sup>30</sup> But when he saw the strength of the wind, he was afraid, and beginning to sink he cried out, “Lord, save me!”

## VERSE 28

As soon as Peter heard Jesus's voice, he wanted to do what Jesus was doing. He called out to Him, **Lord, if it's you**. The word *if* does not express uncertainty. Rather, the Greek grammar points to the meaning being "since it's you."

Among the key elements of a disciple following a rabbi was both knowing what a rabbi knew and doing what the rabbi did. It could be that Peter wanted to emulate his teacher in doing what the teacher did. This was also an act of devotion to Jesus. We typically focus on Peter's lack of faith in this instance (vv. 30-31). But what about the others? Peter, at least, was willing to take the risk to be like his Master and be with his Master. He knew there was safety with Jesus; without Him there was only danger.

**Peter was willing to take the risk to be like his Master and be with his Master.**

## VERSES 29-30

Peter realized that he would have been unable to walk to Jesus without the permission and command of Jesus. At Peter's request, Jesus commanded Peter to **come**. Jesus rewarded Peter's devotion by inviting him to do the impossible. This was a genuine expression of Jesus's love in response to Peter's intense loyalty and devotion. Peter's faith started out strong. After all, Jesus was walking on the water and had bid Peter to walk as well. Initially, the water supported Peter as he walked toward Jesus.

Peter soon realized the situation outside the boat was radically different than inside the boat. Quickly, he became distracted by the wind, and his faith and confidence wavered. As his doubts began to sink him, Peter cried out, **Lord, save me!** These words, *save me*, were the same words used by the disciples in the previous storm recorded in Matthew 8:25. The word *save* means to "rescue from death" or "keep alive."



What step of faith are you prayerfully considering right now?

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## JESUS'S RESPONSE (MATT. 14:31-33)

<sup>31</sup> **Immediately Jesus reached out his hand, caught hold of him, and said to him, “You of little faith, why did you doubt?”**

<sup>32</sup> **When they got into the boat, the wind ceased.** <sup>33</sup> **Then those in the boat worshiped him and said, “Truly you are the Son of God.”**

### VERSE 31

As soon as Peter began to sink and cried out to Jesus, Jesus *immediately* pulled him from the water. Next came a rebuke, *why did you doubt?* The word *doubt* pictures a person being pulled in two directions. Peter had been caught between his desire to be where Jesus was and do what Jesus did, and the terror of the storm and the waves. The fear of the situation won the tug-of-war and down went Peter. Jesus chastised him for having *little faith*. This was the exact rebuke Jesus gave to all the disciples during the first storm narrated in Matthew 8:26: “Why are you so afraid, you of little faith?” The implication of Jesus was that if Peter had not doubted, he would have continued to walk on the water.

*Their worship of Jesus was the remedy for their fears.*

### VERSE 32

Unlike the calming of the storm in Matthew 8, Jesus said nothing to the elements of nature. The storm apparently stopped without a word from Jesus. Calm occurred the moment Peter and Jesus got into the boat. The presence of Jesus in the boat most likely calmed the storm in the hearts of the disciples as well. Not only did the wind stop, but suddenly the boat was at the shore, a goal the disciples had labored for most of the night to accomplish.

Keep in mind that these nature miracles of Jesus were not for show, but always to meet the need of the moment. In this case, it was the rescue of the disciples. This was a tangible response to a desperate situation.

### VERSE 33

Verse 33 is the climax of this passage. The target of the whole incident was the declaration by the disciples of the deity of Jesus. The disciples *worshiped* Jesus and declared, *Truly you are the Son of God*. This chapter is the halfway point of the

book of Matthew. This is the first time the disciples have declared that Jesus is the *Son of God*. With that thought we are confronted by their slowness to comprehend the significance of Jesus. They experienced the calming of nature once before, they saw His miraculous healings and demon-deliverance, they participated as He miraculously fed a huge crowd of people. Yet here they are again astonished at His power and authority to overcome their fears and allay their situation. But they were more than simply amazed. They declared Jesus was worthy of worship because He was and is the Son of God. Their worship of Jesus was the remedy for their fears. They would waver again in their understanding of Jesus and His purpose on earth; yet this was a high point of these disciples following their rabbi!



**How do you tend to respond to Jesus's power when you experience it?**

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**BIBLE SKILL:** *Examine and reflect on similarities between two passages.*

Look for similarities between the event in Matthew 14:22-33 and Matthew 8:23-27. Then look for differences between the two events. Explain why you can be certain these were two different events.

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# APPLY THE TEXT

- + We can trust Jesus to walk with us in the storms of life.
- + When Jesus issues an invitation, we can step out with confidence knowing that He is with us.
- + Jesus’s power should lead us to worship Him.



**As a group, discuss various fears people face. How might the presence and power of Jesus allay those fears? Spend time in prayer giving those fears to Jesus and asking for His authoritative power to prevail over those fears.**



**Consider what it means to fear the Lord rather than fearing the storms and difficulties of life. How can you build “fear of the Lord” into the daily routine of your life? Take time to memorize Matthew 14:27 and use that verse in prayer when you are confronted with fear.**

**Memorize Matthew 14:27.**

*Prayer Needs*



**Explore the Bible Prayer Guide**

Scan here for a weekly prayer guide based on this quarter’s Bible passages.