

When I Am *Afraid*?

Have you ever taken a flying leap into bed so the monsters hiding in the dark gap between your bed frame and the floor couldn't reach out and grab your ankle and drag you under? Or scurried past a doorway because there might be someone lurking in the darkness who could easily reach out and snatch you? Or maybe you check your closet every night before bed, just to be sure that there really aren't any bad guys scrunched behind your clothes just waiting for you to turn out the light. And who isn't afraid of spiders? Everyone is afraid of spiders, right?

Do you have any fears like that?

It seems almost silly to write down the kinds of things I used to fear as a young child. But fear is no laughing matter. It's real. And scary. And while we do eventually grow out of our "monsters under the bed" kinds of fears, our fears also grow with us. Some of our fears are not about real things (like getting sucked down the bathtub drain). But, some of our fears are about very real things. We might stop being afraid of the boogie man, but start fearing other things that *are* real: like the fear of being lost or left alone, failing in school, getting a bad grade, making someone unhappy, not being liked, having a friend betray us, getting sick, or losing someone we love to death. And most of all, we fear dying ourselves.

We fear these things because we don't want to be hurt and we don't want the people we love to be hurt.

I wish I could say that my fears went away as I grew older. Unfortunately, my fears grew with me. I was always afraid. I didn't *feel* protected. I was always looking for a hiding place. But I wasn't good at finding a truly safe place to hide from danger.

The truth is, young person, we live in a scary world where bad things happen and people often hurt us. We don't live in a safe world. And sometimes we face really hard things. We suffer loss. We do not feel safe. If I were to say to you, "there is nothing to be afraid of," that would be untrue. There is plenty to fear in a world that is broken by sin.

But there is good news. There is Someone who came to save us from our fears. And that Someone can do this, because He is greater than everything that makes us afraid. He tells us how we can live joyful, confident lives even in a world full of fearful things. We don't have to be controlled by fear when we are trusting in the One who loves us best and who controls everything that makes us afraid. Wouldn't you like to know this Person? He sounds wonderful. And He is!

I think I was about nine years old when I finally had the courage to tell my mom about all of my fears. I was miserable. My fears were controlling me. And I knew God didn't want me to live this way. First of all, I remember being relieved. I had finally told someone that I needed help. I want to encourage you to do the same thing. Tell your parents—or someone else who cares for you spiritually—about your fears so they can help you. Even though many years have passed since I first asked for help, I still remember what my mom told me that day. She didn't tell me I had nothing to fear and to stop being silly. Instead, she told me about the One who could save me from my fears. She told me how God could be my hiding place. She told me about the God of **Psalm 91**. I want you to meet Him too!

Day 1



Pray that God will help you understand His Word. You might pray something like this: “Lord, please help me understand Your Word so I can know You and trust You more. In the name of Jesus, Amen.”



Read God’s Word:

Psalm 91:1-2

He that dwelleth in the secret place of the Most High shall abide under the shadow of the Almighty. I will say of the LORD, “He is my refuge and my fortress: my God; in him will I trust.”

The Bible is all about a Person! So, the most important thing we can ask when we read these verses is, “**What do I know about my God?**” Slowly read through the verses above and look for the answer to that question.

There are four **names** used for God in Psalm 91:1-2. Underline each name in the verses above and then list them below:

- Most High
- _____
- _____
- _____

The writer of this psalm also used several **images** to describe **what God is like** or **what God does** for His people. Circle them in the verses above and then list each one below:

- secret place
- _____
- _____
- _____



Think Bible: *What does God want me to learn?*

Over the next few days, we are going to take some time to think more deeply about these **8 things** that Psalm 91:1-2 tells us about God. Let’s start today with truth #1.

Truth #1: God is a shelter for His people.

Psalm 91:1 tells us that there is a **secret place** where we can go and “dwell.” A secret place is a shelter or a hiding place—a place where you can find safety and protection. Have you ever needed to find a place to hide from physical danger? I remember having to do “tornado drills” when I lived in Texas. If you have ever been caught in a thunderstorm, you probably ran to the nearest building to find a **shelter**. That is what this psalm is telling us—when we are in danger, we have a place we can go inside—a place where we can find shelter from the storm.

During the winter months, our family likes to play flashlight hide and seek. Each person in our family has favorite hiding places in the house: the laundry hamper, the hallway closet, the bathtub, or behind the living room curtains. In Psalm 91, the psalmist isn’t

talking about playing a game of hide-and-seek. He needs a seriously safe place to hide from some seriously dangerous situations. In the next few verses (vv.10-13), the writer of Psalm 91 mentions all kinds of scary situations for which he needs a shelter: terror of the night, attacks from enemies, darkness, sickness, disease, destruction, evil, and even snakes!

You may not be looking for a shelter from real arrows coming at you from an enemy army, but you face other things that cause you to be afraid. Use the space below to write down your biggest fears:

I fear... _____

Psalm 91 tells us where we can find a safe place to hide. But this secret place belongs to someone. Who does verse 1 say it belongs to?

...the secret place of the _____.

God wants us to know that our shelter isn't a *place*, our shelter is a *Person*. Our hiding place is God Himself.



Live Bible: *What should I do because of what God says?*

Knowing about this secret place is different from actually going to it and living in it. We will find out a little later in this psalm how we dwell in this place of safety. But for now, one of the ways we take refuge in God is by talking to Him in prayer. Take time to thank God for being a hiding place for you. Take time to tell God about your fears, just like the writer of Psalm 91 did.

Day 2



Pray that God will help you understand His Word.



Read God's Word: Psalm 91:1-2



Think Bible: *What does God want me to learn?*

We learned yesterday that God is a shelter for His people. But is God a *good* shelter? A shelter is only good if it is *stronger* than the thing from which you are hiding. This is why we hide in a basement instead of a cardboard box when a tornado is coming. Or why we run to an adult when a bully is threatening to hurt us. You might be wondering—compared to the fearful circumstances you are facing—is God greater and stronger than this painful thing? Will you *really* be safe if you run to Him? Let's think about what Psalm 91:1 says about God.

Truth #2: God is the Most High.

In verse 1, the psalmist calls God by a specific name: *Most High*. This name tells us that God is the supreme, exalted ruler who is higher than any other ruler in the universe. Maybe you have read a book about the various mountains in the world. There are some really high mountains—like Mt. McKinley in Alaska or Mt. Kilimanjaro in Kenya. But the “most high” mountain in the world is Mt. Everest in Nepal. No other mountain is so elevated. It is the “supreme” mountain. Psalm 91 declares that God is supreme. He is the highest. *No one* has greater authority than God. This is why He can be our shelter!

The first time this name for God appears in the Bible is in Genesis 14:19-20. Read the verses below and circle the phrases that tell you what the Most High God **owns**, and what He **did** for Abram:

Genesis 14:19-20a

And he blessed him, and said, Blessed be Abram of the **most high God**, possessor of heaven and earth: And blessed be the **most high God**, which hath delivered thine enemies into thy hand.

Because God owns **everything** in heaven and earth, there is **nothing** that is outside of His authority and control. Look back at the list of fears you made yesterday and ask yourself these questions:

- Do any of the things I fear rise to the level of “most high?” Are they greater than God? _____
- In what ways do I allow my fears to control me as if they were greater than God? _____

Truth #3: God is Almighty.

We find a second name of God in verse 1: *Almighty*. Like *Most High*, this name is also a name of comparison. God isn’t just powerful; He is the *most* powerful. Describe the most powerful thing you have ever seen:

God is even more powerful! No one and no thing has greater power than Him. God is the Most High who owns heaven and earth, but He is also the Almighty God who made heaven and earth. (If you want to know what kind of power God has, just read Genesis 1-2!)

This wonderful name of God means that He is much stronger than anything or anyone else we could turn to for protection. He is a safe shelter. He is always there for His people. He never fails.



Live Bible: *What should I do because of what God says?*

We started today with a question: is God a *good* shelter? Psalm 91 gives us our answer. Not only is God the Most High, God is also the Most Powerful. He has absolute authority and absolute power! This is the kind of shelter we can trust!

God has invited you to find shelter in Him. But you have to make the choice to accept His invitation. We usually don’t turn to God in our trouble because we don’t trust Him. We don’t really believe that He is as strong as He says He is or in control of the things that make us afraid. Maybe you are having a hard time believing what God has said about Himself. Take time to tell God about your struggle. Then ask Him to help you believe that He is Most High and Almighty.

Day 3



Pray that God will help you understand His Word.



Read God's Word (and memorize it too!): Psalm 91:1-2



Think Bible: *What does God want me to learn?*

We learned yesterday that because God is **Most High** and **Almighty**, He is the best shelter for His people. But there is one more thing we need to see in Psalm 91:1 that God does for those who come to Him for refuge:

Truth #4: God is a shadow in whose shade His people find protection.

Have you ever spent the day in the blazing hot sun in the middle of summer? I think the hottest I have ever been was at a youth camp in Papua New Guinea. By mid-day, the temperature was 120 degrees, and there was no air conditioning! Guess what all the campers tried to do during the middle of the day? You're right! Find a place out of the sun. The shade of Plumeria tree provides cool refreshment. But even more importantly, it provides protection from the harmful rays of the sun.

Psalm 91:1 tells us that we can come under the "shadow" of the Almighty God and rest in the shade of His presence. Just like you might escape from the blazing sun on a hot day under the shade of large tree, God is a shelter for His people. He not only refreshes our hearts; He also protects us from harm.

This same word is used in Psalm 36:7 and Psalm 63:7. Look up these verses in your Bible and write them out below:

Psalm 36:7 _____

Psalm 63:7 _____

These verses help us see that one of the ways God shows His **love** to us is by giving us safety in the "shadow" of His wings. Young person, you should stop right now and thank God for such a good gift!

We find our next truth about God in Psalm 91:2. The first phrase of this verse gives us a big clue in the way the Bible writes the name of God: *I will say of the LORD.*

What do you notice about the name "Lord" in verse 2? _____

Every time you see the word LORD in all capital letters in your Bible, it is referring to God's special covenant name. He is the LORD—the covenant-keeping God. The I AM!

By calling Himself "I AM," God is saying that He is self-existent. That means He is not dependent on anyone else. No one else in all of the universe can claim this. You and I are dependent creatures. We need God.

Do you remember when God used this name to tell His people about who He was? The children of Israel were suffering as slaves in Egypt. God sent Moses to tell them that "I AM" saw their trouble, had heard their cries for help, and was going to rescue them.

Stop now and read the story in **Exodus 3:1-14**. Use a colored pencil or highlighter to mark all of the times you see I AM or LORD in these verses.

Because God is the I AM, the Almighty, and the Most High, He is **able** to do what He has promised. Which leads us to our next truth about God:

Truth #5: God is I AM who always keeps His promises.

You and I often make promises to other people. But even with the best of intentions, we aren't always able to do what we have promised. God isn't like us. He *always* does what He says he will do.

Already in Psalm 91 we have found some special promises God has made to those who come to Him for refuge. Look back at what you learned on days 1-3. What has God said He will **be** or **do** for His people? Write what you learned in your own words:

How does **what you know about God** help you believe He will keep His promises?



Live Bible: *What should I do because of what God says?*

Take time to talk to God about the fearful things you are facing. Thank Him for being your "shadow" in which you can find rest and protection. Ask Him to help you believe what He has promised to be and do for you. Then all day long, recall the promises of Psalm 91:1-2 back to your mind. The I AM, the Almighty, the Most High God wants to be your shelter!

Use the space below to write out your prayer to God:

Day 4



Pray that God will help you understand His Word.



Read God's Word (and memorize it too!): Psalm 91:1-2



Think Bible: *What does God want me to learn?*

Psalm 91:2 gives us two more images that help us understand Who God is for His people: refuge and fortress.

Truth #6: God is a refuge for His people.

A refuge is a place of security, a shelter from danger. We find this word used often in the book of Psalms. Look up the following verses and write them in the space below:

Psalm 46:1 _____

Psalm 62:8 _____

Psalm 94:22 _____

Our family has two guinea pigs: Miss Piggy and Piglet. But if you come to our house, you probably won't meet them. They will run away in terror and hide under their shelter the moment they hear you coming! Did you know that guinea pigs are also called cavy's? Like the name sounds, they like to find places where they can hide away. If you think about it, guinea pigs have no natural way to defend themselves. Hawks aren't going to stop and think, "oh, that fat, juicy guinea pig is too cute to eat." So, guinea pigs have to find caves to run to when they are in danger. It isn't a flattering comparison, but we are like guinea pigs in many ways. We live in a very vulnerable world. And we need a refuge. Once again, we learn from Psalm 91 that God offers to be our **refuge**. He protects us from danger when we hide in Him.

Truth #7: God is a fortress for His people.

The word "fortress" means "to make strong." A fortress is a defensive structure, made strong to keep the enemy out and protect the people within. What comes to your mind when you think of a fortress? A mountain stronghold, a castle, a citadel?

There are some pretty cool castles around the world. I've been to some castles in my travels—in Poland, Germany, The Royal palace of Olite in Spain, the Tower of London and Windsor Castle in England, and Masada in Israel. If you do an online search of the greatest fortresses in the history of the world, you will find some pretty amazing places that men have "made strong" in order to find protection from enemies.

The most famous modern fortress is called the Cheyenne Mountain Complex; it was a top-secret military fortress built right into the side of a mountain in Colorado. It contains 15 underground buildings that are 3 stories tall. Each building is earthquake and explosion proof. How is this possible? Each building sits on top of over 1,000 giant springs. This sounds like a really safe place, doesn't it? But even the strongest fortresses in the world are nothing compared to the Most High and the Most Strong God!

Ok. Time to review. Go back through your list of **what you know about God** from days 1-4 and write out each truth in the space below:

1. **God is a _____ for His people.**
2. **God is the _____.**
3. **God is the _____.**
4. **God is a _____ in whose _____ His people find protection.**
5. **God is _____ who always keeps His _____.**
6. **God is a _____ for His people.**
7. **God is a _____ for His people.**

Wow! Look at this amazing list!! Look at all you learned about God from just the first two verses of Psalm 91. There is so much more to discover in the rest of this psalm (but you will have to go on that treasure hunt later!).



Live Bible: *What should I do because of what God says?*

The list above are things that are **always** true about God—not **sometimes** true, but **always** true. So, we are finding out the most important answer to our question, “What does God say to me when I am afraid? Psalm 91 tells us that we need to know the truth about our God. Knowing God is the answer to our fears. He is our refuge, our shelter, our shade, our protection.

God doesn’t tell us there is nothing to be afraid of. He doesn’t tell us that nothing bad will ever happen to us. In fact, the Bible tells us we will face hard things in this life. But when we know God as our refuge, we can be confident that those hard things can never harm us in an ultimate way. God will not allow the painful circumstances in our lives to destroy His people or hurt them forever. One day, He will take away all of the things we fear. But until that day, knowing God can enable us to face our fears with grace.

Take some time to go through the list above and thank God for being all of these things for you. Isn’t He good?!

Use the space below to write out your prayer to God:

Day 5



Pray that God will help you understand His Word.



Read God’s Word:

You might believe God is a fortress for other people. But is He a fortress for *you*? How can you know? What kind of person gets to have God as their own personal fortress? To find the answer to that question, we are going to read all 16 verses of Psalm 91. Before you begin, find a colored pencil or highlighter. As you read through Psalm 91, mark every time you find these words:

- My / I / you / your / him



Think Bible: *What does God want me to learn?*

Look at all the words you highlighted in your Bible. The person who wrote these words has a *personal trust* in God because of a *personal relationship* with God. In verse 2, he says:

I will say of the LORD, “He is **my** refuge and **my** fortress: **my** God; in him will **I** trust.”

He made a personal commitment to trust God. This is why God then offers him personal protection. Personal protection because of a personal relationship. So we need to add one more truth to our list:

Truth #8: God is *my* God—a personal God in whom I *can* and *must* trust.

The word *dwell* means to live in, to “sit down” in a place and stay there. God invites us to dwell with Him. That really sounds like being *in Christ*, doesn’t it?! Believers find their

“home” in God. This is our most important address. When we trust Christ as our Savior, His Spirit dwells with us. We abide in Him as we allow His Word to dwell richly in us (Colossians 3:16). To dwell in God is something that you can choose to do. You can choose to rest...not in a place, but in a Person—*my God in whom I trust*.

Do you remember what animal the Bible compares people to? Let me give you a quiz...which one do you think it is?

a. armadillo b. rhinoceros c. sheep d. stink bug

That’s right! Sheep. Sheep are a lot like guinea pigs—they don’t have the ability to protect themselves. They are really vulnerable...just like us. They need someone outside of themselves to provide safety for them...just like us. They need a shepherd. Sheep experience peace and rest when they stay close to their shepherd. The presence of the shepherd means they will be protected from danger. God is like a protective shepherd for the sheep in His flock. That is super special!!



Live Bible: *What should I do because of what God says?*

We have to be very careful as we apply this truth to our lives. This psalm is talking about a **certain kind** of protection God gives to those who trust in Him. This psalm doesn’t promise that God’s people won’t suffer. This psalm does not promise that nothing bad will ever happen to God’s people. They do get sick and die, they do catch viruses, they do have family members who suffer from cancer, they do sometimes suffer for following Jesus. God doesn’t always protect His people from pain and danger. But God *does* always protect His people from His judgment for their sin. That is the kind of shelter God promises. Even when we face hard and sad things in this life, God’s children will never suffer in the ultimate sense. As the last verse of this psalm says, **God will show them His salvation** (v.16).

This helps us understand the big reason behind all of our fears. Our God is kind and good, and He created a world that was good and right and full of things that would bring us delight and reflect His goodness and kindness. So where did fear come from?

The first mention of fear in the Bible is right after Adam and Eve sinned against God. Adam tells God, **“I heard thy voice in the garden, and I was afraid...and I hid myself”** (Genesis 3:10). Wow! Did you hear that? Adam and Eve were looking for a hiding place. Their sin had made them guilty and they felt ashamed. They wanted to hide from God. We fear for the same reason: because of sin!

Because God loves us, He provided the best hiding place for us: Jesus Christ. Through faith in Jesus Christ, God has provided a hiding place from our guilt and the shame of our sin. We no longer have to fear punishment. Through our relationship with Jesus Christ, we can be certain that we will never have to face the punishment our sins deserve.

What is the answer to our fears? Where can we find a good hiding place? In Jesus Christ!

Do you have a personal relationship with Jesus Christ? You can only go to God for His sheltering protection if you come through Christ. Remember, personal protection is given because of a personal relationship. If you don’t know Christ, go ask a godly parent or a pastor to tell you how you can know Him and receive the gift of salvation. If you do know Him, take time right now to thank God for providing a hiding place for you in Christ Jesus.



Pray that God will help you understand His Word.



Read God's Word: Psalm 91:14-16

We have learned so much this week about our wonderful God. He is worthy of your trust. But you may be asking, "How do I trust God?" What does it look like for me as a kid to find my refuge in God? We find the answer in the last 3 verses of Psalm 91.

Psalm 91:14-16

Because he hath set his love upon me, therefore will I deliver him: I will set him on high, because he hath known my name. He shall call upon me, and I will answer him: I will be with him in trouble; I will deliver him, and honor him. With long life will I satisfy him, and shew him my salvation.

- Read verses 14-16 again and use a colored pencil or highlighter to draw a circle around the word because every time you see it.
- Read the verses again, but this time underline the words he and him.
- If you look carefully at verses 14-16, you will notice that someone **new** is speaking at the close of this psalm. The Speaker is God. God says He *will* do certain things in response to the person who puts their trust in Him. Read through verses 14-16 one more time and draw a box around the word will every time you see it.

Now let's take a look at the actions going on in these verses. The word "he" was used 3 times in verses 14-16. Look for each of these and write down the action "he" is taking in these verses:

1. He _____ (v.14a)
2. He _____ (v.14b)
3. He _____ (v.15a)

Now let's make a list of **God's actions**. Look for all of the boxes around the word "will"—and make a list of the things God says He will do:

1. I will _____ (v.14a)
2. I will _____ (v.14b)
3. I will _____ (v.15a)
4. I will _____ (v.15b)
5. I will _____ (v.15c)
6. I will _____ and _____ (v.16)



Think Bible: *What does God want me to learn?*

All of our fears—about real things and not real things—are rooted in our lack of trust in God. The God of Psalm 91 teaches us we don't have to fear—we can trust Him to act for our good. These verses also help us know *how* to trust God.

- **v. 14 *Because he hath set his love upon me...***

Trust Action #1: Trust looks like **loving God** and staying close to Him, even when life is hard. Setting your love on God means that you cling to Him because you love Him. No matter what else happens, you can't and you won't let go of the One you love! You don't turn away from Him in anger when life gets hard.

- **v. 14 *...because he hath known my name...***

Trust Action #2: Trust looks like **knowing God**—and remembering what He has shown you about Himself in His Word. You know Him because you have spent time with Him. You know His name. You have a close relationship with Him. That means that when you are afraid you run back to your Bible...and you remind yourself of what you know about your God!

- **v.15 *He shall call upon me...***

Trust Action #3: Trust looks like **calling out to God**. Talk to God. Tell Him about your fears. Ask God to deliver you. Praise Him for His sheltering care.

In verse 2, the writer of this psalm makes a personal commitment: "I will trust God" (v.2). Now, at the end of the psalm, God is making personal commitments to the person who is trusting Him. You already circled the word "because" two times in verse 14. This word helps us see an important connection between *our actions* and *God's actions*. God acts in response to our trust in Him.

Love God. Know God. Call out to God.

That is what it looks like to trust God. That is how you run to Him as your hiding place.

Do you know what is so amazing? We can do these things (hold fast to God in love, know Him in a personal way, and call out to Him in prayer) because He already does these things for us!

God has set His **love** upon His people. (John 17:23; Psalm 86:15; Romans 5:5)

God **knows** each of His children by name. (John 10:3-4, 14-16, 27-28)

God **prays** for His children. (Hebrews 7:25; Romans 8:34)



Live Bible: *What should I do because of what God says?*

Young person, if you are in Christ, you have the best hiding place of all! God loves you. He knows you by name. He is your good Shepherd. Your place of safety is a Person! You can trust Him! He is greater than your fears.

Face your fears with unchanging truth about your "Most High" and "Most Strong" God.

As you come to the end of this study, take time to thank God for all of the things you have learned about Him. Pray that He will help you to **love**, **know**, and **call out** to Him when you are afraid. Use the space below to write out your prayer to God:
