

# THE VIRTUE OF FAITH

*The Christian Teachings of Virtue (Series 5, Part 1, Teaching #33)*

**Instructions:** Read aloud, underline what stands out to you most, discuss



**Leader Guide...**

See the back page for  
detailed facilitator  
instructions.

The beginning, root, and foundation of a virtuous life is faith.

*The virtue of faith enables one to believe in and surrender to Jesus Christ as Lord and Savior, the Holy Trinity, Sacred Scripture, and all the truths God has revealed—for God Himself is Truth.*

Of the seven chief virtues—which include the theological virtues of faith, hope, and charity, followed by the cardinal virtues of prudence, justice, fortitude, and temperance—faith is the first, for it is the door that opens one to the justifying light of Christ—making way, by the sanctifying grace of the Holy Spirit, for all the other virtues to enter into and shine forth from one's life.

While charity, which is love, is indeed the “greatest of virtues” (1 Corinthians 13:13), faith is still the first, for hope and charity are the fruits of faith, not the other way around. Faith that abounds in hope and is a reflection of God's love is true and living faith.

As a theological virtue, faith is supernaturally infused into one's soul by divine grace. It can not be earned; it can only be given. God is the cause. Yet, God extends each person sufficient grace to receive it—and be saved.

## 7 Chief Virtues

Faith

Hope

Charity

Prudence

Justice

Fortitude

Temperance



Jesus is the gate. He stands knocking at the door of one's heart, waiting, but He will not force His way in. Only by the consent of one's own free will is the renewing life of Christ infused within—inaugurating the transformative process described by Saint Paul, “...it is no longer I who live, but it is Christ who lives in me” (Galatians 2:20)—filling one with indescribable hope, immeasurable love, and the eternal truth: God's grace from beginning to end justifies, sanctifies, and saves—through faith in Jesus Christ.

Faith, therefore, is not some kind of human achievement, nor is it something you produce through sheer effort. It is a divine gift—a grace given freely by God to those who are open to receiving it. As Scripture teaches, “For by grace you have been saved through faith, and this is not your own doing; it is the gift of God” (Ephesians 2:8). This means that faith is not the product of human reasoning alone, nor is it simply a personal feeling; it is a divine invitation, calling the soul into relationship with God. Though faith requires your cooperation—for “He who created us without our help will not save us without our consent” (St. Augustine)—you do not generate it from within yourself. It is bestowed, nurtured, and sustained by the very One in whom you believe.

To have faith means to believe in divine revelation—to accept as true all that God has unfolded. Faith is not vague spiritual optimism or a blind leap in the dark; it is rooted in the truth God has spoken. He has revealed Himself through the prophets, through His Word, through His Church, and most perfectly through His Son, Jesus Christ. This belief is not irrational, but it does require trust—even when you do not fully understand His ways. Faith is more than intellectual agreement; it is deep reliance on God's promises, His providence, and His love. You do not wait for proof before trusting—you trust because you know God is faithful.

*(continues on next page...)*



**Continue Learning:** Scan the QR code to access the video for this teaching as well as additional resources such as related Scripture, quotes, and more.

Or, visit [horseandchariot.com/the-virtue-of-faith](https://horseandchariot.com/the-virtue-of-faith)



Faith both enlightens the intellect to perceive the truth and emboldens the will to pursue it—just as a charioteer must engage both sight and strength to direct the horses and guide the chariot. Faith is not a passive state of mind, but an active choice to believe. The intellect seeks to understand the truths of God, while the will freely assents to them. Without faith, the intellect remains blind—a charioteer unable to see the path ahead—and the will is without direction, unable to guide the passions toward what is good. But with faith, the charioteer sees clearly, and the will firmly grips the reins, directing the passions toward virtue, toward holiness, toward God.

This is why faith is not stagnant but dynamic—it moves you to action. Just as the charioteer must actively guide the horses, so the faithful must actively choose to believe in God, follow His commands, and walk in His ways. For this reason, faith and works cannot be separated. As Scripture declares, “Faith without works is dead” (James 2:26). If you truly believe in God, your life will show it. Faith expresses itself in obedience, in love, and in the daily choices to trust God over fear, to serve others over self, to follow Christ even when it is difficult.

Faith of this kind puts you in right relationship with God, with yourself, and with your neighbor. It invites the Holy Spirit to begin the sanctifying work of spiritual formation—ever molding, directing, and bringing your intellect, will, and passions into harmony with the will of God. Throughout this lifelong process, Christ takes deeper root within you, progressively freeing you from sinful traits and bringing to full flower the character qualities of Christ.

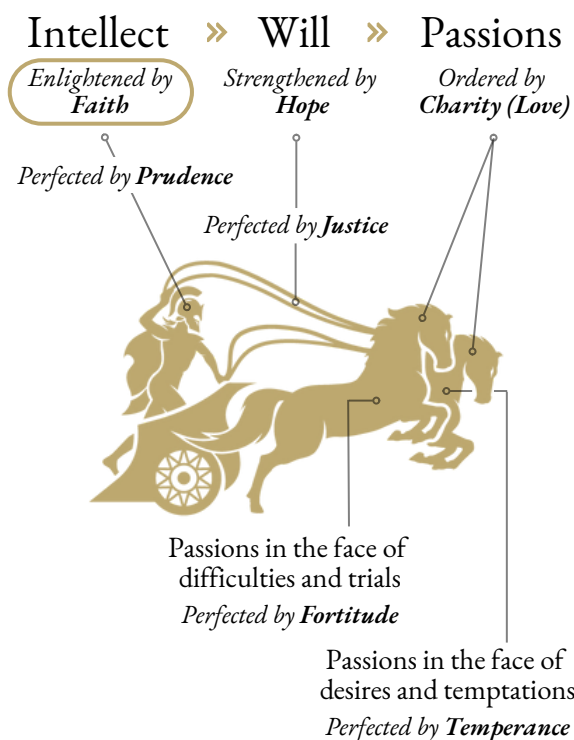
Upon faith, then, stands not just the act of believing—but the rightly ordered way of living—the way of love. Faith inspires action. Hence, the fruits of a virtuous life, by grace, spring from the fountain of faith.

As a result, divinely infused faith leaves no area of the Christian moral life unmoved. It elevates the cardinal virtues from the natural to the supernatural—one degree of glory at a time: perfecting prudence with the mind of Christ, justice with the will of Christ, fortitude with the strength of Christ, and temperance with the purity of Christ.

For the devoted, faith increasingly becomes the rudder of life—guiding you to the truth, steering you through the storms, and directing your heart in the way of Christ—which lovingly, but righteously, drags at the vessel of your soul whenever you stray from the Way.

Divine faith brings order from disorder, hope from despair, and fulfillment from emptiness. It provides purpose, reveals truth, and restores meaning. It speaks to your heart—showing you what to do, what to avoid, and what to stand for. Through sanctifying grace, it helps you gradually see as God sees, will as God wills, and come to the ever firmer assent that Jesus is “...the Way, the Truth, and the Life” (John 14:6).

Faith is the cornerstone of moral life, and by the grace of the Holy Spirit working within, the believer builds a virtuous life upon it—firm in the knowledge that it is only by grace through faith, utterly unmerited by works, that one is saved. Thus, the virtuous one strives to live a faith-driven life, not to earn salvation, for that is already won by Christ—but to do God’s will, as a disciple of His Word and a channel of His love.



Faith is not merely an internal conviction or a private belief—it is a living force that moves the soul to act. It does not remain idle or hidden but bears fruit in the choices, habits, and sacrifices of everyday life. True faith transforms how one thinks, speaks, and lives—because to believe in God is to trust Him enough to follow Him, no matter the cost.

One with faith seeks truth, stands firm, and lives in obedience—knowing faith is not just belief, but action. They walk with confidence in God, trusting His word even when the path is unclear. Their heart is steady, their hope unwavering, because they do not rely on what they see but on the One who is unseen. They resist fear, doubt, and complacency, for their trusting belief in God is greater than their circumstances.

Faith looks like the man who wakes early to pray, even when he feels nothing—recognizing that “prayer is oxygen to the soul” (St. Padre Pio). Faith looks like the woman who remains faithful to God when life takes an undesired turn. It looks like the student who holds to their beliefs despite pressure to compromise, the father who continues to lead his family in faith despite uncertainty, and the widow who finds peace in her relationship with God.

Faith is Noah building the ark before the flood came, Abraham leaving his home for an unknown land, and Moses standing before the Red Sea, trusting it would part. It is the centurion who believed Jesus could heal with a word, the blind man who cried out for mercy, and the apostles who left everything to follow Christ. Above all, it is Jesus Himself, who entrusted His life completely into the hands of the Father—even unto the Passion of the Cross.

Faith in action is what makes faith come alive. When you live what you believe—when you trust God enough to obey, endure, and move forward—you become a witness of the Gospel. For faith, when expressed through action, becomes light in darkness, courage in fear, and strength in weakness. This is the faith that saves, sanctifies, and glorifies God.

**FAITH IN ACTION:** *Select 1-3 areas you'd like to take action most in your life.*

*I endeavor to put my faith into action by...*

- ☐ *Beginning each day in prayer, even when I feel dry or distracted.*
- ☐ *Trusting God's Word over my feelings or circumstances.*
- ☐ *Obedying God's commands, even when I don't fully understand them.*
- ☐ *Believing that Jesus is with me and guiding me, even when I feel alone.*
- ☐ *Speaking and living my faith openly, even when it costs me socially.*
- ☐ *Relying on God's grace to sustain me, rather than my own strength.*
- ☐ *Seeking truth diligently, knowing faith grows through understanding.*
- ☐ *Remaining faithful in prayer, worship, and service even when I feel nothing in return.*
- ☐ *Surrendering control to God, trusting His will above mine.*
- ☐ *Living what I believe—letting my faith shape my choices, habits, and relationships.*

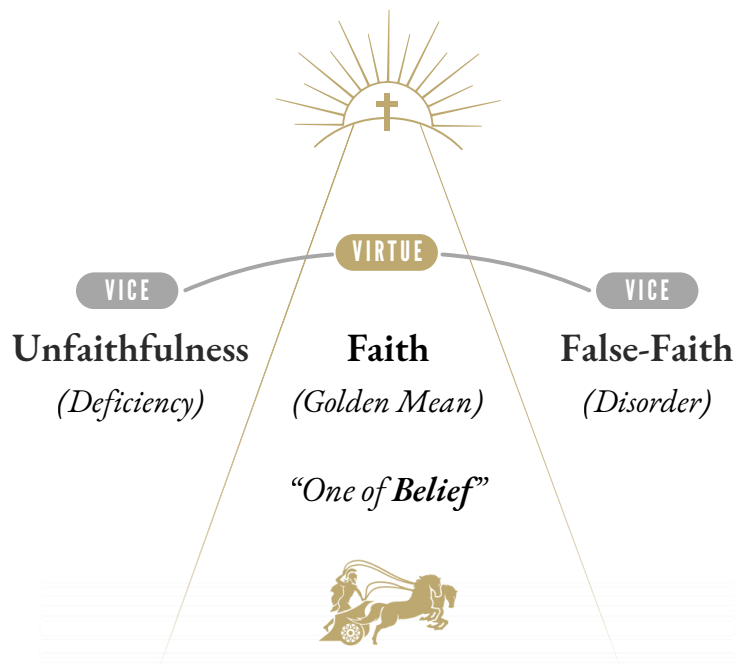
The vices opposed to faith are, at one extreme, a deficiency of faith—which is unfaithfulness, and at the other extreme, one can never have too much faith, but one can have disordered faith—which is false-faith.

*The vice of unfaithfulness* is a disposition dead or devoid of belief in Christ and commitment to His ways. The unfaithful one holds their life tight to their chest, unwilling to give it fully to Christ, they search for fulfillment everywhere but Christ—never to find it. They either reject faith outright or allow it to fade into indifference, choosing doubt, neglect, or denial over trust in God. It is found in the person who ceases to pray, slowly drifting away from God without realizing it, in the skeptic who demands proof before belief, in the soul that once believed but now chooses the world over the Word. Unfaithfulness drains the soul of light, leaving it lost in the shadows of doubt, where belief in God is replaced by belief in self, and eternal fulfillment is traded for emptiness.

*The vice of false-faith* is a disposition whereby one's faith is empty, unauthentic, or unfounded in the truth. It is said, "If you believe what you like in the gospels, and reject what you don't like, it is not the gospel you believe, but yourself" (St. Augustine). Do not be deceived. Many are misled by "false teachers" (2 Peter 2:1) and errant thoughts that "suit their own desires" (2 Timothy 4:3). Scripture warns of both. Real faith cannot be faked or fabricated. God sees the genuineness of one's heart and truthfulness of one's faith. False-faith is found in the one who prays superstitiously, believing in empty gestures rather than in God's grace, in the hypocrite who professes belief but refuses to live according to it, and in the teacher who twists doctrine for personal gain. It poisons the soul, reducing faith to a performance, a lifeless shell of belief that speaks of God with the lips but denies Him with the heart.

Both unfaithfulness and false-faith lead the soul away from true belief—one by rejecting God entirely, the other by distorting Him into something He is not. Together, they destroy the foundation upon which all other virtues stand, leaving the soul either wandering in doubt or clinging to a false security that cannot save.

Thus, whether it be by unfaithfulness or false-faith, the outcome is the same—unbelief. Unbelief denies grace and breeds faith-combating sins of many kinds—including infidelity, heresy, apostasy, blasphemy, and beyond. As a byproduct of pride, it is said, "Unbelief is the greatest of sins" (St. Thomas Aquinas), for one who does not place their belief in the Way of the Truth, places it in the way of destruction.



Sadly, there are many who know of Christ yet do not believe—oftentimes remaining in unbelief because they think faith ignores reason, failing to understand that faith does not work contrary to reason but in partnership with it, graciously shedding light where reason cannot.

Even so, reason alone often suggests there is a God. Consider the unexplainable awe evoked by the wonder and beauty of a sunset, the stars, nature, music, or the eyes of a newborn child—reason will often whisper from the depths of your soul, “There must be a God as the author.”

Should one endeavor to study the historical evidence of Christ, reason will also be unable to deny that Jesus did, in fact, live and perform many miracles. At His last breath, there was an earthquake, darkness, and the curtain of the temple was torn in two. For a forty-day period following His crucifixion, He was seen by countless eyewitnesses—risen from the dead. These testimonies were held to the end, even unto death. At these discoveries and more, reason concludes, “Jesus must be the Son of God.”

But even atop all that, for one to truly believe in Jesus Christ as Lord and Savior, and in the Bible as the inspired Word of God—reason requires faith.



The best defense against unbelief and the vices opposed to faith is to cultivate faith itself. But faith is not passive—it must be fought for. It does not remain strong without effort, nor does it deepen without pursuit. The world will try to erode it, suffering will seek to shake it, and doubt will whisper, “It is foolish.” Faith is not the absence of questions; it is the refusal to let questions turn into unbelief. It is the choice to trust when answers do not come, to stand firm when the ground beneath you trembles, to believe even when you cannot yet see.

Does your faith waver? Do you pray only when it is convenient, or do you persevere even when God seems silent? Do you trust in His promises, or do you live as though His Word is not enough? Do you let doubt paralyze you, or do you seek truth with an open heart, knowing true faith withstands scrutiny? Faith requires endurance—it does not crumble in trials but is refined through them.

Faith is cultivated in daily surrender. It is found in the one who prays on the days when it’s the hardest, the one who clings to God’s Word instead of their own emotions, and the one who worships even in suffering. It is strengthened in the one who studies Scripture, allowing truth to shape their mind, in the one who receives the sacraments, drawing grace to nourish their soul, and in the one who surrounds themselves with believers, knowing faith thrives in communion, not isolation. Faith is not just believing once—it is choosing to believe again and again, each day.

Belief is most fortified by prayer. For it is said, “Prayer makes your heart bigger, until it is capable of containing the gift of God himself. Prayer begets faith, faith begets love” (St. Mother Teresa). Through prayer, faith is nourished, strengthened, and sustained, transforming uncertainty into confidence and drawing the believer ever closer to the heart of God.

As faith grows, it transforms the soul. The one who once wavered in doubt now walks with conviction. The one who once feared suffering now endures with hope. The one who once relied on human reasoning alone now trusts in divine wisdom. The soul that cultivates faith is unshaken by the storms of life, for they know beneath it all, God is faithful, and His promises will never fail.

Ultimately, faith is the path to eternal life. It is the foundation of salvation, the bridge between humanity and God. Without faith, we remain separated from our Creator, wandering without purpose or direction. But through faith, we are drawn into communion with Him, set on a path that leads not only to fulfillment in this life but to the glory of life everlasting. Faith is the first step toward the greatest promise ever given—to see God face to face, to dwell in His presence, and to know the fullness of joy that can never be taken away.



Seeker of virtue, the way of faith is the first and most fundamental step in the life of virtue. This path is not for the faint of heart. It is a journey through the unknown—requiring you to believe when you do not see, to trust when you do not understand, and to hold fast when everything around you shudders. Faith is not merely an idea; it is a battle—a battle for your soul, for truth, for eternity. And make no mistake, this battle will be fierce.

At first, faith may come easily, like a flame newly lit, flickering with excitement and hope. You may feel strong in belief, confident in God's presence, sure of His guidance. But the path of faith does not remain easy for long. You will be tested. There will come a time when doubt whispers in your ear, when the world mocks what you believe, when suffering shakes the very foundation of your soul. You may cry out to God and hear only silence. You may long for certainty but be given only the command to trust. You will be tempted to let go—to demand proof before you believe, to drift into complacency, to trade faith for comfort.

And yet, if you endure—if you keep your belief in mind, heart, and action, especially when all else fails—something incredible will happen: faith. For when faith is tested and purified, it does not weaken—it strengthens. The struggle will teach you to cling to God—not because you always feel Him, but because you have come to know He is true. You will learn to walk through the darkness with steadfast trust, to stand firm when the world calls you foolish, to endure trials with the knowledge that God's plan is higher than your understanding. And in that perseverance, faith will become like an oak tree, its roots gripping deep into the earth.

Faith requires effort. It demands focus. It will cost you your pride, your reliance on your own strength, your desire for control. It will strip away illusions and expose the depths of your heart. But it will also give you everything—a soul open to God's grace, a peace the world cannot take away, and a purpose far greater than yourself. It will carry you through every trial, give meaning to every struggle, and fulfill you in every way.

Humbly then, accept the divine invitation—a free gift extended to all—for Christ to enter into the whole of your life. Not as a one-time consent, but an ongoing assent—forever casting off the garments of your old self and bringing forth the garments of your new self. Not only keeping the faith, but living it, sharing it, and bravely bearing witness to it—making the way of Christ, by grace, the very pattern of your life.

Pray for faith so deep, so true, and so real that the fire of the Holy Spirit burns inside you—empowering you to freely surrender your will entirely to God's will. Pour the fullness of your belief into Jesus Christ, and by the strength of the Holy Spirit—be moved. For it is by faithfully and willfully moving toward God, that God, through Christ, reaches out and touches you by the finger of His grace—infusing you with the virtue of faith.

So when Scripture says there is only one name by which you can be saved, and that name is Jesus Christ (Acts 4:12)—you believe. When it says Scripture is the inspired Word of God, equipping you in the Way of Truth (2 Timothy 3:16–17)—you believe. When it says nothing can separate you from the love of God (Romans 8:39)—you believe. When it says all things work together for good for those who love God (Romans 8:28)—you believe. When it says nothing is impossible with God (Luke 1:37)—you believe. That is true faith.

You can do this. Not by your own power, but by His. By Grace. Grace will sustain you when you are weak, lift you when you fall, and guide you when you cannot see the way. The path of faith is hard—but it is worth it. You're not alone. Lift the sails of your soul so the Holy Spirit can fill you, and the winds of grace can move you to trust beyond your understanding, hope beyond your sight, and love beyond your strength. For in the end, faith will not only sustain you—it will transform you into the beauty and fullness of the character of Christ.

This teaching on faith offers a compelling foundation for all Christians, showing how belief is not passive but an active force that shapes every thought, decision, and action.

**1. Believe beyond what you understand.** Faith goes beyond human reasoning—it trusts God even when the path is unclear. → Do you lean on God’s promises even when they don’t yet make sense?

**2. Surrender your will daily.** Faith is not just what you believe—it’s whom you trust and obey. → Do you invite God into your decisions and surrender control to His will?

**3. Let faith guide your actions.** Faith bears fruit. If it is real, it changes how you live. → Do your choices reflect confidence in God, even when it’s difficult or costly?

**4. Persevere when God is silent.** Faith is tested not just in storms, but in the silence that often follows prayer. → Do you remain steadfast in belief, even when answers delay or suffering lingers?

**5. Form your mind in truth.** Faith informs how you see the world—it must be grounded in what God has revealed. → Do you regularly study Scripture and seek sound teaching to deepen your understanding?

**6. Reject false security.** Faith is not built on feelings or superficial appearances but on the unchanging nature of God. → Have you built your hope on Christ alone, or do you rely on worldly measures of success or comfort?

## CHARACTERISTICS OF THE FAITHFUL

Christians who live by faith—rooted in divine grace and cooperating with it—exhibit these spiritual traits:

**1. Belief.** They believe in God’s Word and promises even when life is uncertain.

**2. Obedient.** They follow God’s commands even when it’s hard.

**3. Hopeful.** They remain joyful and confident in the face of trials.

**4. Humble.** They rely on grace, not their own strength.

**5. Anchored.** They are not swayed by emotion, culture, or suffering.

**6. Witnessing.** Their lives reflect their beliefs without compromise.

### Signs of struggling in faith...

- Doubt overrides trust in God’s promises
- Prayer life fades or becomes infrequent
- Decisions are made from fear, not faith
- Worship depends on emotion, not devotion
- Scripture is neglected or treated casually
- God feels distant and uninvited into daily life
- Trust is placed more in self or systems than in Christ

**Think:** Faith is the bedrock of virtue, guiding me to believe in Jesus and live by His truth wholeheartedly. It is the gateway to a life filled with grace, where other virtues take root and flourish. I am called to nurture faith daily, reflect Christ’s love, and walk in His light—for in faith lies the power to transform my soul.

**Pray:** Lord, strengthen my faith. Help me to trust You beyond what I see, beyond what I feel, and beyond what I understand. Open my heart to believe more deeply in Your Word, to obey more fully Your commands, and to follow more faithfully Your ways. Let my life reflect the beauty of true belief—not in word only, but in action. Infuse me with Your grace, and anchor me in Your truth, so that in every circumstance, I may walk by faith and not by sight. Amen.



SELF-EVALUATION & ACTION STEP										
<b>Rate yourself from 1-10</b> 1 = I struggle to consistently live a life of faith 10 = I consider faithfulness one of my strengths	1	2	3	4	<del>5</del>	6	7	8	9	10
	Struggle ←				(avoid 5)	→ Strength				
<b>Why did you give yourself this rating?</b> (In what areas do you struggle the most?)										
<b>What benefits will you obtain from raising your rating?</b> (consider all aspects of your life)										
<b>Of the opposing vices of unfaithfulness and false-faith, which one do you wrestle with the most and why?</b>										
<b>Of the areas you underlined throughout this teaching, which stood out to you most and why?</b>										
<b>What specific action step will you take this week to grow in the virtue of faith?</b>										
<b>Daily Affirmation:</b> Today, by God's grace, I believe, I trust, and I follow. My faith anchors my soul, guides my choices, and opens my life to His will.										

## NOTES

## FACILITATOR INSTRUCTIONS

### Courageous Facilitator,

Your willingness to step forward and lead is a gift of grace to your community and a brave act of faith. God bless you for answering the call to inspire others to grow in virtue and pursue the character of Christ.

The Holy Spirit thrives in fellowship and community, working powerfully through the connections and shared experiences of small groups. That's why these lesson plans are designed to cultivate genuine relationships, inspire meaningful conversations, and foster a spirit of transformation through shared wisdom and grace.

Facilitating these lessons is both simple and impactful. While many forms of teaching rely on one-way communication, where one person speaks and others listen, true transformation happens through two-way communication. In this format, ideas aren't merely taught—they're explored together. You'll guide, but everyone will share and learn from one another, creating a rich environment where the Holy Spirit can move and grow each mind, heart, and soul.

These lesson plans succeed because they:

- **Encourage connection** in a collaborative small group setting that fosters action and accountability
- **Empower every voice** with opportunities for each participant to share and contribute
- **Inspire growth** through educational, inspirational, and transformational teachings

Your role as a facilitator is to:

- **Follow the instructions and trust the process**—the wheel is already built, you're here to guide it.
- **Honor the schedule** by being punctual and respecting the time of your group.
- **Lead with love** and rely on God's grace to inspire, guide, and uplift everyone in the group.

Your courage to create a space for growth and fellowship will not only bless others but will deepen your own journey of faith and virtue. Together, with God's help, lives will be transformed.

*To God be the glory!*

## FACILITATOR CHECKLIST

*Note: Because this is a longer teaching, consider sending it to the group in advance so they can reflect more deeply and come prepared to discuss.*

### 1. Getting Started (5-10 mins)

- ☐ Give everyone a few minutes to join before getting started. Be friendly and greet people as they arrive. Get them talking! Come prepared with some good ice-breaker questions you can ask during this time.
- ☐ 3-5 minutes in, do quick introductions for anyone new to the group. What brought them to the group? Spend a moment getting to know them.
- ☐ Open with a short prayer (facilitator or volunteer).

### 2. Watch or Read the Teaching (15-20 mins)

- ☐ To stay within the allotted time, either watch the video of the teaching as a group (if video available) OR have a volunteer read each page aloud.
- ☐ Have everyone note what stands out to them most.

### 3. How it Applies (5-10 mins)

- ☐ Have a volunteer read all of page 8. Have others follow along and underline what stands out to them most.

### 4. Reflection & Discussion (15-20 mins)

- ☐ Have everyone quietly take 5 minutes to complete the "Self-Evaluation & Action Step" on page 9.
- ☐ Then, going around the group, have each person take a minute to share what stood out to them most about the teaching and why.
- ☐ If time allows, continue the discussion using the remaining self-evaluation questions as a guide.

### 5. Wrap Up (5 mins)

- ☐ Remind everyone to do the daily affirmation until you meet again next time.
- ☐ Ask for any prayer requests from the group.
- ☐ Close with a short prayer (facilitator or volunteer).