

# THE VIRTUE OF CHARITY

*The Christian Teachings of Virtue (Series 5, Part 3, Teaching #35)*

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



## Leader Guide...

See the back page for detailed facilitator instructions.

The highest calling, symphony of the soul, and heartbeat of holiness is charity.

*The virtue of charity enables one to love God above all things—moving one to love God, neighbor, and self, not for one's own sake, but for God's sake.*

Charity follows faith and hope as the third of the seven chief virtues, for only those with authentic faith and hope in Jesus Christ can express their lives in true love—love that springs forth from the grace of the Holy Spirit within. That said, while charity is not the first of the chief virtues, it is the greatest—uniting the theological virtues with the cardinal virtues and bonding all the virtues in love.

Charity is the very pulse and pattern of the Christian life. It is not merely kindness or generosity, nor is it a fleeting emotion or sentiment. Charity is divine love itself—the love of God poured into the soul, transforming it, elevating it, and making it capable of loving as God loves. Unlike human affection, which is often conditional or self-serving, charity is supernatural in origin—an infused virtue that enables the soul to love purely, sacrificially, and unconditionally. It is the virtue that unites us to God and makes us most like Him, for “God is love” (1 John 4:8). Without charity, every other virtue remains incomplete, for it is love that perfects and animates them all.

Because charity is a supernatural gift, it is not something you can generate on your own. It is given by God through grace and must be received with an open heart. Human love is often fragile, inconsistent, and driven by personal desires, but charity transcends these weaknesses. It does not love merely because it feels good or benefits the one who loves; it loves because it is the very nature of God to love. As Scripture declares, “God’s love has been poured into our hearts through the Holy Spirit who has been given to us” (Romans 5:5). To grow in charity, therefore, is to grow in closer union with God Himself.

To love God rightly is to love others rightly, “for those who do not love a brother or sister whom they have seen, cannot love God whom they have not seen” (1 John 4:20). True charity is not simply well-wishing or good intentions—it is active, self-giving, and sacrificial. It seeks the good of the beloved above all else, even at great personal cost. This is why charity is not limited to loving those who love you in return. It extends to the difficult, the ungrateful—even the enemy. It is the love that forgives when wronged, that gives when it hurts, and that serves when unrecognized. It is the love Christ demonstrated when He laid down His life for humanity, for the sinner—for you.

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## 7 Chief Virtues

Faith

Hope

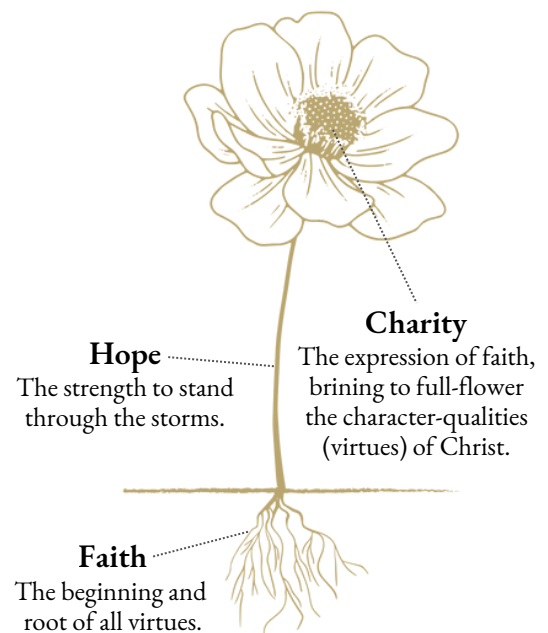
Charity

Prudence

Justice

Fortitude

Temperance

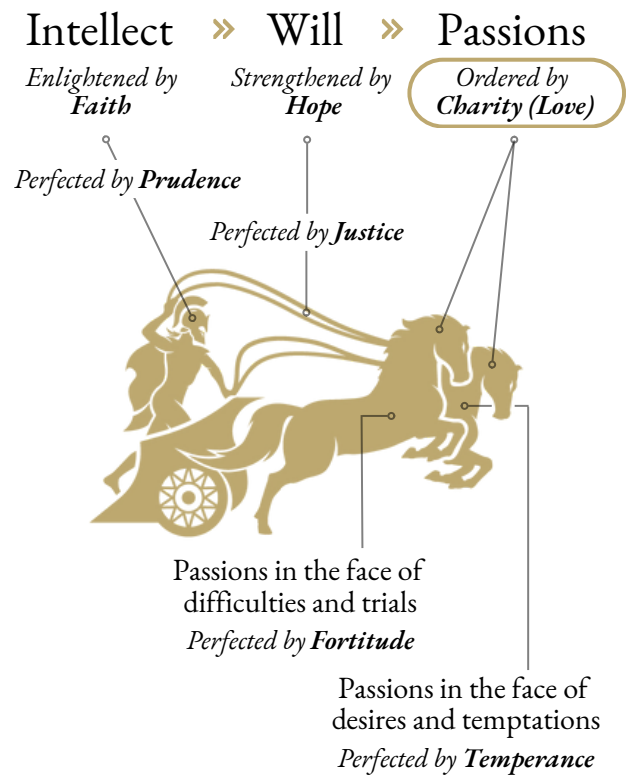


**Continue Learning:** Scan the QR code to access the video for this teaching as well as additional resources such as related Scripture, quotes, and more.

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



Like all virtues, charity is not just a feeling but an act or habit of the will. While emotions may rise and fall, true love endures because it is rooted in a deliberate choice. The passions of the soul, when left unchecked, are often ordered according to pride—seeking love for self, and demanding recognition, comfort, and reward. But charity orders the passions according to love—love that seeks to give rather than to take, to serve rather than to be served. Without charity, the soul becomes a chariot with unbridled horses led by emotions, pulling in every direction—passions demanding self-interest, resisting humility, and selfishly opposing surrender. But with charity, the will grips the reins with love, guiding the passions toward holiness. This is why charity perfects all other virtues: ensuring that prudence is not cunning, justice is not harsh, fortitude is not reckless, and temperance is not rigid.



To love with charity is to seek the highest good for another—to will their eternal happiness, even when it requires sacrifice. This is why charity is a reflection of God's own love for us. He does not love us because we are perfect or because we have earned it. He loves us because He is love—and He calls you to love in the same way.

Charity is more than a feeling—it is the purest form of love, made visible through action. It is not content to remain hidden in the heart; it must pour itself out. True charity mirrors the love of Christ: selfless, sacrificial, and steadfast. It seeks not recognition but transformation—the transformation of hearts, homes, and the world through love in motion.

Since “love does not stay idle” (St. Catherine of Siena), one with charity seeks to love continuously—without condition, serve without recognition, and forgive without restriction. Their love is active—proven in service, patient in suffering, and steadfast in loyalty. Their heart is grateful; their ways, generous. They show kindness not only to friends but also to strangers, to the difficult, and even to their enemies. They do not love for what they can gain but because love itself is their calling.

Charity looks like the person who gives their time to help another, even when it is inconvenient. It looks like the mother who cares for her child through exhaustion, the friend who listens when it would be easier to walk away, and the man who forgives an old betrayal rather than holding onto resentment. It looks like the one who gives, expecting nothing in return, and the one who loves even when that love is not deserved—believing, “Love is the only force capable of transforming an enemy into a friend” (Martin Luther King, Jr.).

Charity is Ruth staying with Naomi despite having no obligation, the Good Samaritan crossing the road to help a stranger, and the father in the parable welcoming home his prodigal son. It is Jesus healing the sick, washing the feet of His disciples, and feeding the hungry. Above all, it is Christ on the cross, who laid down His life for sinners—proving, “No one has greater love than this, to lay down one’s life for one’s friends” (John 15:13).

Charity is love in its most complete form—love that gives, suffers, serves, and saves. When you act in charity, you don’t just reflect Christ—you become His hands and feet in the world. For in every act of selfless love, the invisible God becomes visible through you. This is the power of charity: it changes the world because it changes hearts, starting with your own.

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

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

- ☐ *Loving others without expecting anything in return.*
- ☐ *Serving others joyfully, even when it’s inconvenient or unnoticed.*
- ☐ *Forgiving those who hurt me, remembering how much I’ve been forgiven.*
- ☐ *Speaking kindly to and about others, especially when it’s difficult.*
- ☐ *Sacrificing time, energy, or resources to meet the needs of others.*
- ☐ *Treating strangers, the difficult, and even enemies with dignity and grace.*
- ☐ *Listening with compassion, even when I feel tired or distracted.*
- ☐ *Choosing to act in love, not just feel love, in my daily interactions.*
- ☐ *Bearing the burdens of others, walking with them through pain and trial.*
- ☐ *Seeing every opportunity to love as a chance to reflect Christ to the world.*

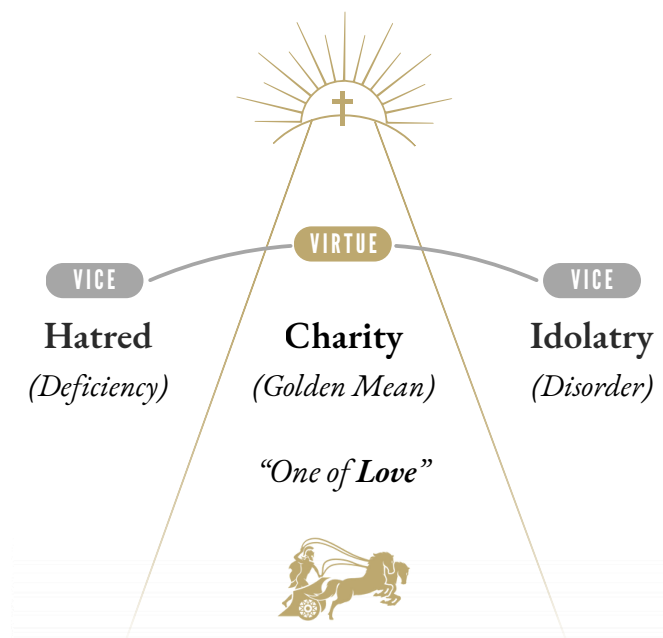
The vices opposed to charity are, at one extreme, a deficiency of charity—which is hatred, and at the other extreme, one can never have too much charity, but one can have disordered charity—which is idolatry.

*The vice of hatred* is a disposition dead or devoid of love, service, and respect for God, neighbor, or self. The hateful soul rejects love, either by despising others, resenting God, or degrading themselves through sin. It is found in the one who harbors unforgiveness, in the person who delights in another's downfall, in the heart that sees others as obstacles rather than souls created in God's image. But hatred does not always rage—it sometimes hides behind cold apathy. Indifference, too, is a byproduct of hatred, for to withhold love when love is due is to commit a quiet violence of the soul. Hatred poisons the soul, twisting it inward in bitterness and pride, closing it off from the very love that could redeem it.

*The vice of idolatry* is a disposition whereby one centers their love in something, someone, or oneself, rather than in the one true God above all things. The idolatrous soul misdirects their highest love, elevating created things over the Creator, seeking fulfillment in power, pleasure, or people rather than in divine love. It is found in the one who places wealth or success above holiness, in the person who worships human relationships over their relationship with God, and in the heart that serves its own desires rather than surrendering to God's will. Idolatry corrupts love by chaining it to what cannot satisfy, turning the heart away from the only Love that is eternal and true.

Both hatred and idolatry deny the nature of charity—one by rejecting love entirely, the other by misplacing it. Together, they lead the soul away from the greatest commandment, either into the cold void of lovelessness or the false warmth of misplaced devotion, both paths severing the soul from the divine love that alone can bring it to eternal life.

Thus, whether it be by hatred or idolatry, the outcome is the same—destruction. The destruction of marriages, families, friendships, communities, and souls. The destruction of authentic love, the withering of the soul's highest calling, and the severing of the bond that unites man to God and neighbor. Lovelessness turns the heart cold, closing it off from grace and spawning charity-killing sins such as envy, wrath, greed, malice, and pride. Thus, it is written, "Whoever does not love remains in death" (1 John 3:14), for to reject true charity is to reject the very essence of God, who is Love.



It is the heart of charity that safeguards one from the destructive forces of hatred and idolatry. It is the enemy of pride, which leads to both. For where charity is the greatest of virtues, pride is the greatest of vices. Thus, a heart ruled by pride cannot be ruled by charity, just as a heart rooted in charity cannot be ruled by pride.

Pride demands; charity gives. Pride divides; charity unites. Pride destroys; charity restores. “Love recognizes no barriers. It jumps hurdles, leaps fences, penetrates walls to arrive at its destination full of hope” (Maya Angelou). A heart of charity is the most beautiful thing in the world; a heart of pride is the most repulsive.

Yet not all pride is evil. There is a form of natural pride that is good—pride in a job well done, in being part of a team, in upholding a noble tradition. But even this must be rightly ordered. If it is rooted in self-glory rather than the glory of God, it quickly becomes corrupted. If it seeks to elevate the self rather than build up others, it ceases to be good. Rightly ordered pride should flow from charity. It is not “self-centered” but “others-centered”—grounded in faithfulness, humility, and gratitude.

If one turns from sin only out of fear of punishment, is that not a form of pride? If one obeys merely for the reward of Heaven, is that not a form of pride? But if one pursues virtue out of love—out of devotion to God and a desire to serve others as a reflection of His love—is that not charity? Charity frees the soul to live as it was created to live—not in selfish ambition, but in self-giving love.

To that end, a heart of charity recognizes every form of pride, no matter how small, and roots it out. So when you find yourself putting your desires before your spouse, your family, your coworkers, or God—remember charity. At first, choosing charity over pride will feel uncomfortable. But the more you do it, the more natural it will become. Eventually, pride will feel foreign, and charity will feel like home. “Where there is no love, put love—and you will find love” (St. John of the Cross). For when you continually put the love of God and the good of others first, pride withers, charity flourishes, and virtue forms.



*“Where there is no love,  
put love—and you will  
find love.”*

The best defense against pride and the vices opposed to charity is to cultivate charity itself. But true charity is not natural to the human heart—it is supernatural. It is not simply friendliness or affection, nor is it the warm feeling of love that comes and goes with circumstances. Charity is love purified, love rightly ordered, love given as a gift of grace. It is the love that serves, sacrifices, and forgives even when wounded. And this kind of love does not arise easily. It must be fashioned. It must be chosen. It must be pursued.

Where is your love misplaced? Do you cling to selfish desires, loving yourself above all else? Do you place another person or thing on the throne of your heart where only God belongs? Do you hold onto bitterness, unwilling to forgive? Charity demands love be set in order. Love of God must be first, for only in loving Him rightly can all other loves be rightly directed. The one who loves God first finds their love for others transformed—not a love that grasps, controls, or expects repayment, but a love that is free, selfless, and true.

Charity is cultivated in the small, unseen moments. As it is said, “Not all of us can do great things. But we can do small things with great love” (St. Mother Teresa). It is in the decision to love when it is inconvenient, to care for the difficult, the undeserving, and the ungrateful. Charity is the one who does a good deed in secret, the one who listens without interruption, and the one who lays down their pride to reconcile. It is in the one who does not withhold love from the wounded, from the trespasser, and from the foe. For Christ loved us while we were still sinners—and so charity asks us to do the same.

The soul is drawn into the transforming love of God through prayer, Scripture, and humility. In prayer, we encounter His boundless love, learning to love others selflessly. Scripture reveals the perfect example of Christ, who humbled Himself to serve and sacrifice for others. Humility opens the heart to recognize our dependence on God’s grace, allowing His love to flow through us. Together, these practices root the soul in divine love, inspiring us to love not out of obligation, but as an overflow of God’s grace working within.

As charity grows, it consumes the soul, burning away selfishness, envy, and resentment. The one who once sought love only for themselves now pours it out without measure. The one who was once timid in sharing the Good News of Christ now proclaims it courageously—recognizing, “The greatest charity is to give oneself totally for the salvation of souls” (St. Maximilian Kolbe). The more charity takes root, the more the soul becomes like Christ—loving not with human love, but with divine love, the love that transforms, heals, and redeems.

Ultimately, charity is the soul’s highest calling and greatest fulfillment. It is the one virtue that never ends, the fire that does not fade, the heartbeat of Heaven itself. To live in charity is to live in harmony with the love of God. It is the virtue that gives life to all others, for without love, faith is empty, hope is hollow, and every good work is meaningless. And so, the soul must strive for one thing above all: to love as Jesus loves. For in the end, when all else passes away, when faith is fulfilled and what is hoped for is attained, only love remains.

Seeker of virtue, the way of charity is the grandest and most demanding path of all. Charity is not mere decency. It is not generosity or goodwill. It is the total surrender of self in love—a love that gives without counting the cost, a love that sacrifices, a love that does not die even when wounded. Charity is the very essence of Christ, and if you choose this path, you must be ready to be refined by fire.

At first, charity may feel natural, even joyful—loving others when it is easy, serving when it is rewarding, and forgiving when the offense is small. But then the real trials will come. You will love and not be loved in return. You will give and be taken for granted. You will show mercy and receive cruelty. You will open your heart and feel it break. The world will tell you to stop, to close yourself off, to love only those who deserve it. Bitterness will beckon. Pride will whisper, “You are a fool.” Every wound will tempt you to harden your heart.

But if you persist—if you refuse to let love die—something miraculous will happen: charity. For when charity is sanctified and made pure through suffering, it becomes divine. You will learn to love as Christ loves—not because it is easy, but because it is right. You will love when it is painful, forgive when it is undeserved, and serve when you have nothing left. You will be emptied, yes—but only so that God may fill you with His own love, a love that never fails, never fades, and never ends.

Charity requires effort, humility, and the willingness to sacrifice for the good of another. It will cost you your pride, your comfort, and your right to hold grudges. But it will give you everything—freedom from selfishness, joy beyond understanding, and a heart that beats in union with the Creator of all things.

You can do this. Not by your own power, but by His. By grace. The path of charity is the path of Christ—the way of the Cross, but also the way of resurrection. Do not be afraid to love, to give, to pour yourself out. 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 embrace love—and let your heart be consumed by the fire of divine charity. For in the end, love alone will stand before the throne of God and remain for all eternity.



This teaching on charity reveals the true heart of Christian living: love that reflects the love of Christ—freely given, sacrificial, and steadfast.

**1. Love without condition or expectation.** Charity seeks no reward, no recognition—it simply loves because God loves. → Do you give of yourself freely, or do you quietly expect something in return?

**2. Serve the difficult, not just the delightful.** Charity isn't reserved for the pleasant—it extends even to enemies. → Do you show kindness to those who challenge or inconvenience you?

**3. Forgive without delay or bitterness.** True charity forgives as Christ forgave—not when it feels good, but when it's needed. → Do you hold onto wounds and resentments, or do you forgive from the heart?

**4. Examine your loves for disorder.** Charity rightly orders love—with God first, and all else flowing from Him. → Have you placed something or someone on the throne of your heart where only God belongs?

**5. Love through sacrifice, not sentiment.** Charity is an act of the will, not a fluctuation of emotion. → Do your daily actions reflect love, even when the feeling fades?

**6. Pour love into the unseen moments.** Charity thrives in humility, not applause. → Do you choose to love in private—when no one sees, and no one thanks you?

## CHARACTERISTICS OF THE CHARITABLE

Those who walk in divine charity demonstrate a beauty of soul that reflects the very love of God:

**1. Selfless.** They give without counting the cost.

**4. Merciful.** They forgive even those who don't deserve it.

**2. Compassionate.** They feel with others, and act to serve their needs.

**5. Humble.** They don't seek recognition for their love.

**3. Patient.** They endure suffering and frustration without turning cold.

**6. Radiant.** Their love softens hearts and spreads peace.

### Signs of struggling in charity...

- Loving selectively, withholding love from the difficult
- Holding grudges, finding it hard to forgive
- Performing good deeds but desiring recognition
- Placing worldly things or people above God
- Feeling entitled to comfort, avoiding sacrifice
- Growing cold, indifferent, or prideful in relationships
- Seeing love as weakness or foolishness rather than strength

**Think:** Charity is the heart of the Christian life—love poured into me by God, calling me to love as He loves. It moves me to serve, forgive, and sacrifice without condition. In charity, my soul is transformed, my relationships are redeemed, and my life becomes a reflection of Christ's own self-giving love.

**Pray:** Lord, teach me to love as You love. Purify my heart from selfishness, pride, and hardness. Help me to see every person as Your beloved child—even those who wound me. Pour Your divine charity into my soul, that I may love without limits, forgive without delay, and serve without seeking praise. Let every action, word, and thought be rooted in love—not for my sake, but for Yours. May my life be a reflection of Your heart. Amen.



## SELF-EVALUATION &amp; ACTION STEP

**Rate yourself from 1-10**

1 = I struggle to consistently live a life of charity

10 = I consider charity one of my strengths

1	2	3	4	<del>5</del>	6	7	8	9	10
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*Struggle* ← (avoid 5) → *Strength*
**Why did you give yourself this rating?**

(In what areas do you struggle the most?)

**What benefits will you obtain from raising your rating?** (consider all aspects of your life)

Of the opposing vices of hatred (distain for others) and idolatry (misguided love), which one do you wrestle with the most and why?

Of the areas you underlined throughout this teaching, which stood out to you most and why?

What specific action step will you take this week to grow in the virtue of charity?

**Daily Affirmation:** Today, by God's grace, I love through action, not emotion. I serve when it costs me, forgive when it's hard, and give without seeking recognition.

## 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).