Assign each person in the class one or more verses to study. Each person should answer these two questions on their assigned verse:

1. What does this verse say?
2. What does this verse mean to me?
3. Discuss your answers with the class.

**Romans 3:9-20**

(Romans 3:9) What then? Are we Jews any better off? No, not at all. For we have already charged that all, both Jews and Greeks, are under sin,

(Romans 3:10) as it is written: “None is righteous, no, not one;

(Romans 3:11) no one understands; no one seeks for God.

(Romans 3:12) All have turned aside; together they have become worthless; no one does good, not even one.”

(Romans 3:13) “Their throat is an open grave; they use their tongues to deceive.” “The venom of asps is under their lips.”

(Romans 3:14) “Their mouth is full of curses and bitterness.”

(Romans 3:15) “Their feet are swift to shed blood;

(Romans 3:16) in their paths are ruin and misery,

(Romans 3:17) and the way of peace they have not known.”

(Romans 3:18) “There is no fear of God before their eyes.”

(Romans 3:19) Now we know that whatever the law says it speaks to those who are under the law, so that every mouth may be stopped, and the whole world may be held accountable to God.

(Romans 3:20) For by works of the law no human being will be justified in his sight, since through the law comes knowledge of sin.
Write the verse or verses you have been assigned in the space below:

**Answer These Questions for Class Discussion or Study**

1. What does the verse say?
2. What does the verse mean to me?