



**CHARACTER**  
**DEVELOPMENT**  
**LEARNING**  
**CONTRACTS**

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# **Character Development Learning Contracts**

By Dr. James R. Ayers

## Introduction

In ancient China, the people desired security from the barbaric hordes to the north; so they built the great Chinese wall. It was so high they knew no one could climb over it and so thick that nothing could break it down. They settled back to enjoy their security. During the first hundred years of the wall's existence, China was invaded three times. Not once did the barbaric hordes break down the wall or climb over the top. Each time they bribed a gatekeeper and then marched right through the gates. The Chinese were so busy relying upon the walls of stone that they forgot to teach integrity to their children.

The most important component in building credibility as a Christ follower and ministry leader is godly character. Those we lead and serve will continually draw conclusions about our character based on the attitudes and actions they observe. In fact, godly character is so important that Scripture outlines stringent character requirements for elders and deacons in I Timothy 3 and Titus 1.

Author and educator Aubry Malphurs defines character as the sum total of a person's moral qualities that reflects who he or she is and affects what he or she does. As we journey toward Christlikeness, we must intentionally cultivate the same character traits He modeled.

James 1 draws a distinction between listening to the Word of God and doing it. This principle is equally applicable to being who God wants us to be (character) and doing what God wants us to do (conduct). The Character Development Learning Contract will facilitate learning as you build these qualities into your particular life and unique ministry setting.

Developing godly character should become a core value for every Christian – especially those with leadership responsibilities in ministry settings. The parallels of character **and** competence need our constant attention.

And David shepherded them with integrity of heart; with skillful hands he led them (Psalm 78:72).

### Describing a Learning Contract

A learning contract is simply an agreement between accountability partners, team mates, or mentors/mentees of how you propose to strengthen a personal character quality. The contract will specify:

- Which character quality you intend to improve
- Why you believe this character quality is vital in a ministry of shepherding others
- What activities you plan to use in your learning strategy
- How you will present evidence of improvement

## **Writing a Learning Contract**

### **STEP ONE: Select a Character Trait**

Review APPENDIX A: BUILDING CHRISTIAN CHARACTER. Identify the character qualities which correlate with personal deficiencies. Select the quality which is **most** difficult for you to demonstrate consistently. Be honest as you assess yourself! You may want to ask a close friend or family member to help you select that quality which represents a weakness in your life. Sometimes others can spot a character flaw or blindspot easier than we can.

Note: It is recommended that you focus on one quality at a time over a predetermined period from at least three months to an entire year.

### **STEP TWO: Specify Your Learning Objective**

After you have selected the character quality for the learning contract, specify your learning objective. This is the heart of the contract. It describes what you want to become. Here are some examples:

“I will become less critical of other’s faults and be more forgiving.”

“I will control my tongue and be more tactful in my comments.”

“I will stop misrepresenting the truth by being completely honest in everything I say.”

Be precise! Your learning objective should be stated in a single sentence.

### **STEP THREE: Strategize Ways to Accomplish Your Learning Objective**

Indicate specific activities, resources and strategies you will utilize to reach your learning objective. The Learning Contract **must** include a biblical component to discover what God’s Word teaches about the character trait you have selected. Possibilities include an exegetical study of a key passage, word studies, inductive studies, lessons learned from a person in scripture, etc. Be creative.

Other worthwhile activities might include reading portions of books, journals and articles, conducting interviews with those who model this character trait you seek to possess, focused prayer, journaling about your progress, listening to audio tapes or CDs, watching teaching videos or DVDs, small group discussion, attending a seminar or conference, a project, etc.

The learning activities you choose are the roads you will travel to help you reach your destination. Plot your course carefully so that every task deliberately moves you toward achieving your learning objective.

The Learning Contract must have at least three learning tasks. Balance these activities between spiritual, emotional, intellectual, behavioral, biblical, relational, vocational, financial and practical pursuits. Remember to keep each task S.M.A.R.T. – specific, measurable, attainable, relevant and time-focused. Writing S.M.A.R.T. learning tasks is the starting point for life-change. Your accountability partners will help you monitor progress toward reaching due dates. A sample Learning Contract is included in APPENDIX B.

Expect to invest two to three hours each week to accomplish your learning objective.

#### **STEP FOUR: Share Your Progress with an Accountability Group**

Having an accountability partner is a vital part of your growth. A copy of your Character Development Learning Contract must be given to your accountability partner. Designate a time once a week for you to meet or talk with your accountability partner to pray and keep them updated on your progress.

When you meet, the following questions (where applicable) might be helpful to monitor progress:

- Which learning task(s) did you work on this week?
- Were any learning tasks completed? If so, which one(s)?
- What principles did you learn from your Bible study which help you understand the importance of this character quality?
- Did you attend any conference, seminar or class which shed light on this character quality? If so, what did you learn?
- What have you been reading which has bearing on your character development?
- How have intentional interviews or casual conversations surfaced the importance of this character quality?
- Since our last meeting or conversation, have you consistently prayed about spiritual growth in this part of your life?
- If journaling is one of your learning tasks, show me how many journal entries you've made in the last week.
- Can you think of specific choices you made last week to apply this character quality? If so, what were they?
- Did any work project learning tasks receive some time last week?
- Were there any disappointments or failures to apply this character quality last week? Please explain.
- Do any time frames need to be adjusted?
- Has anyone commented on an observable change in your life?
- What have you experienced to suggest this character quality is taking root in your life?
- If scripture memory is a learning task, please quote your verses to me.
- Show me the fruit of your learning task labors.
- How can I pray for you this week?
- Are there any resources you discovered which were valuable to you?

## **Evaluating a Learning Contract**

Evaluation provides evidence of having achieved your learning objective. The final results of your self-evaluation should be reported orally to your accountability partner.

1. Did I learn what I originally thought I would learn? On a scale of 1 (poor) to 10 (perfect), where did I begin and where did I finish?
2. How will I prove to others what I have learned? Have others recognized my efforts to develop this character quality?
3. What did I learn that took me by surprise?
4. What activities, resources and strategies were most or least beneficial?
5. What have I learned about myself?
6. How has this learning contract changed my life or left an indelible mark on me?
7. What insights were gained from studying the Scriptures?
8. How much time did I devote to this learning contract?
9. What steps will be taken to guard against compromising the progress made?
10. Did my attention to this character trait reveal any other character deficiencies which I need to address in the future?

## **Affirming Team Members**

After you have completed the cycle of a Character Development Learning Contract, use The Affirmation Tool in APPENDIX C. Share your insights and observations about each team member to encourage one another. Take time to pray with gratitude for each team member's unique contributions.

# APPENDIX A

## BUILDING CHRISTIAN CHARACTER

Evaluate Yourself according to the definition of each character quality. Circle (in pencil) the number describing the way you would assess progress at this time in your life.

- 5 - Frequently
- 4 - Usually
- 3 - Sometimes
- 2 - Occasionally
- 1 - Rarely
- 0 - Never

Character Trait	Chart					
<b>ASSERTIVE</b> - Declaring truth in clear and confident manner without reservation (Acts 4:18-20; 5:42).	0	1	2	3	4	5
<b>ATTENTIVE</b> – Listening to what one says and feels to understand them. (Psalm 34:15, 17).	0	1	2	3	4	5
<b>AVAILABLE</b> - Desiring to be accessible for God’s use, whatever and wherever (Mark 1:17-18).	0	1	2	3	4	5
<b>COMMITTED</b> - Giving all that I know of myself to all that I know of God (Proverbs 3:5-6).	0	1	2	3	4	5
<b>COMPASSIONATE</b> - Expressing a deep feeling of love and concern for others’ needs and difficulties and becoming sacrificially involved to minister to them (1 Peter 3:8).	0	1	2	3	4	5
<b>CONFIDENT</b> - Reflecting a positive attitude towards life because of our assurance that God is in control (Philippians 4:13).	0	1	2	3	4	5
<b>CONSISTENT</b> - Living my daily life according to God’s principles (1 Corinthians 15:58).	0	1	2	3	4	5
<b>CONTENT</b> - Resting in the assurance and knowledge that God has provided all I need (Philippians 4:11).	0	1	2	3	4	5
<b>COOPERATIVE</b> - Working together in unity and harmony (Ephesians 4:3).	0	1	2	3	4	5



<b>COURAGEOUS</b> - Realizing that God has given me the strength to face any trial or danger and to overcome fears and uncertainties (Deuteronomy 31:6).	0	1	2	3	4	5
<b>CREATIVE</b> - Using the talents I have been given to serve the Lord uniquely (1 Timothy 4:14a).	0	1	2	3	4	5

<b>DECISIVE</b> - Confidently making decisions based on God's principles (Romans 12:2).	0	1	2	3	4	5
<b>DEPENDABLE</b> - Being reliable and trustworthy (Colossians 1:10).	0	1	2	3	4	5
<b>DEVOTED</b> - Setting my desire and hope upon God (Colossians 3:2).	0	1	2	3	4	5
<b>DILIGENT</b> - Working hard to do my best for the Lord (Colossians 3:23).	0	1	2	3	4	5
<b>DISCREET</b> - Forming sound opinions and giving serious attention and thought to what one is doing (Psalm 112:5).	0	1	2	3	4	5
<b>EFFICIENT</b> - Making the most of every situation (Ephesians 5:16).	0	1	2	3	4	5
<b>ENCOURAGER</b> - Comes alongside others to build them up, support and strengthen them (1 Thessalonians 5:11,14; Hebrews 3:13).	0	1	2	3	4	5
<b>ENTHUSIASTIC</b> – Having intense interest, excitement and zeal (2 Samuel 6:14; Nehemiah 2:17-18).	0	1	2	3	4	5
<b>FAIR</b> - Seeing a situation from the viewpoint of each person involved and responding appropriately (James 2:1).	0	1	2	3	4	5
<b>FAITHFUL</b> - Placing confidence and trust in God's Person and promises--being loyal and true to the One I serve (Matthew 25:21).	0	1	2	3	4	5

<b>FORGIVING</b> - Deciding to overlook the fault or offense of another (Colossians 3:13).	0	1	2	3	4	5
<b>FRIENDLY</b> - Making a conscious effort to meet and help others (Proverbs 18:24).	0	1	2	3	4	5
<b>GENEROUS</b> - Sharing unselfishly all that God makes us stewards over including time, talent and treasure (Deuteronomy 16:17).	0	1	2	3	4	5
<b>GENTLE</b> - Choosing kindness as a primary way of relating to others (2 Timothy 2:24).	0	1	2	3	4	5
<b>GODLY</b> - Changing our lives to line up with God's character (2 Timothy 2:1-2).	0	1	2	3	4	5

<b>GRACIOUS</b> – Choosing to show kindness and courtesy to others (Proverbs 19:17; 22:11).	0	1	2	3	4	5
<b>GRATEFUL</b> - Recognizing and responding with appreciation to blessings received from God and others (1 Thessalonians 5:18).	0	1	2	3	4	5
<b>HONEST</b> - Holding to the truth no matter what the cost (2 Corinthians 8:21).	0	1	2	3	4	5
<b>HUMBLE</b> - "Knowing yourself, accepting yourself and being yourself to the glory of God" (Warren Wiersbe) (1 Peter 5:5).	0	1	2	3	4	5
<b>INTEGRITY</b> - Earning respect by living above reproach (Psalm 25:21).	0	1	2	3	4	5
<b>INITIATIVE</b> - Ability to think and act without being urged (Mark 2:1-5).	0	1	2	3	4	5
<b>JOY</b> - Celebrating God's presence in us and His work through us (Ephesians 5:19).	0	1	2	3	4	5
<b>JUST</b> - Treating others fairly without partiality (Psalm 11:7; Micah 6:8).	0	1	2	3	4	5

<b>KIND</b> - Showing loving attitudes and actions towards others (Ephesians 4:32).	0	1	2	3	4	5
<b>LOVING</b> – Unconditional devotion to another in any and all circumstances (I John 3:16; 4:19-21).	0	1	2	3	4	5
<b>LOYAL</b> - Showing commitment to a person or cause at all times (John 21:15-19).	0	1	2	3	4	5
<b>MERCIFUL</b> - Showing more kindness than justice requires (Luke 6:36).	0	1	2	3	4	5
<b>OBEDIENT</b> - Submitting to the commands of those God has placed in authority over you (Deuteronomy 13:4).	0	1	2	3	4	5
<b>OPTIMISTIC</b> - Thinking the best in all situations (Genesis 50:15-21).	0	1	2	3	4	5
<b>PASSIONATE</b> - Enthusiastic desire to make a difference for the kingdom of God (Philippians 3:7-11).	0	1	2	3	4	5
<b>PATIENT</b> - Reflecting confidence in God to do His work (Psalm 33:20).	0	1	2	3	4	5

<b>PEACEFUL</b> - Yielding myself to the Lord for His control, for He is our peace (Philippians 4:7; Romans 14:19).	0	1	2	3	4	5
<b>PERSEVERANCE</b> - Moving toward a goal despite obstacles; being able to cope with stress to accomplish God's work (Galatians 6:9; Heb. 12:1).	0	1	2	3	4	5
<b>PROMPT</b> - Being on time and quick to act when a request is made (Ecclesiastes 3:1).	0	1	2	3	4	5
<b>PRUDENT</b> - Seeing what is likely to happen and giving careful thought in acting and planning (Proverbs 14:15).	0	1	2	3	4	5
<b>PURE</b> - Freedom from sin's contamination (1 Timothy 5:22; Psalm 51:10).	0	1	2	3	4	5

<b>PURPOSEFUL</b> - Knowing God's will for my life (2 Timothy 1:9).	0	1	2	3	4	5
<b>RESOURCEFUL</b> - Ready to take on projects that others would overlook or discard (1 Thessalonians 4:11; 1 Peter 2:17).	0	1	2	3	4	5
<b>RESPECTFUL</b> - Honoring the authority God has placed in my life (1 Thessalonians 5:12-13; 1 Peter 2:17).	0	1	2	3	4	5
<b>RESPONSIBLE</b> - Accepting a task and seeing it through to its completion (Romans 14:12; Galatians 6:5).	0	1	2	3	4	5
<b>REVERENT</b> - Showing deep respect, honor and fear to God and to those in authority over us (Psalm 33:8).	0	1	2	3	4	5
<b>SECURE</b> - Feeling safe because of God's protection (Proverbs 29:25).	0	1	2	3	4	5
<b>SELF-CONTROL</b> - Regulating personal power to maintain balance in all areas of life so that decisions are in harmony with God's desires (1 Thessalonians 5:8; 1 Cor. 9:24-27).	0	1	2	3	4	5
<b>SELF-DISCIPLINE</b> - Managing one's time, talents and habits to pursue God's higher purposes (Proverbs 1:3).	0	1	2	3	4	5
<b>SELF-ESTEEM</b> - A healthy well-balanced view of oneself as valuable to God's work (Ephesians 2:10).	0	1	2	3	4	5

<b>SERVANTHOOD</b> - Yielding personal interests in preference to meeting the needs of others (Ephesians 6:7).	0	1	2	3	4	5
<b>SINCERE</b> - Desiring to do what is right with pure motives (Joshua 24:14).	0	1	2	3	4	5
<b>SUBMISSIVE</b> - Yielding myself to God's guidance through others (Ephesians 5:21).	0	1	2	3	4	5

<b>SUPPORTIVE</b> - Giving strength and courage to those with troubles (Galatians 6:2).	0	1	2	3	4	5
<b>TACTFUL</b> - Saying and doing the right thing, especially in a difficult situation (Colossians 4:6).	0	1	2	3	4	5
<b>TEMPERATE</b> - Not being extreme in any way or thing especially with regard to feelings or appetites (Titus 2:12).	0	1	2	3	4	5
<b>THOROUGH</b> - Doing all that should be done to complete the job (Ecclesiastes 9:10).	0	1	2	3	4	5
<b>THOUGHTFUL</b> - Attentive consideration to the needs of others and their feelings (Philippians 2:4).	0	1	2	3	4	5
<b>TOLERANT</b> - Being patient with the weaknesses of others (1 Thessalonians 5:14).	0	1	2	3	4	5
<b>UNDERSTANDING</b> - Knowing the meaning and reasoning behind a certain situation (Psalms 119:34).	0	1	2	3	4	5
<b>WISDOM</b> - Showing discernment and making good judgments by seeing life's situations from God's point of view (1 Kings 3:9).	0	1	2	3	4	5

## APPENDIX B

### CHARACTER DEVELOPMENT LEARNING CONTRACT (SAMPLE FORMAT)

Character Trait:

Generous—sharing unselfishly all that God makes us stewards over including time, talent and treasure.

Learning Objective:

I want to become a cheerful giver who blesses others instead of hoarding the resources God entrusts to me.

Rationale:

As Jesus was sending out the twelve to minister to others, He reminded them, freely you have received, freely give (Matthew 10:8). I tend to be selfish with my time and resources, giving more out of obligation than with enthusiasm. I “know” that all I have belongs to God—I just hold on to “things” more tightly than I should.

Learning Tasks:

1. Complete an inductive study from Acts of those who displayed generosity and how it was done. List the principles you have discovered and how you will apply them to your life. [DUE DATE: \_\_\_\_\_]
2. Interview four or five individuals I know who have demonstrated generosity to discover how this character trait became so prominent in their lives. [DUE DATE: \_\_\_\_\_]
3. Clean out my closets and wardrobe to donate unused clothing to the Water Street Rescue Mission and volunteer time working in the kitchen or wherever I am needed. [DUE DATE: \_\_\_\_\_]

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My Signature

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Date

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Accountability Partner's Signature

## APPENDIX C

accepting	energetic	intelligent	prophetic
adaptable	enterprising	in-touch	protector
administrator	even-keeled	joyful	purposeful
adventurous	exciting	kind	real
affirming	exemplary	knowledgeable	relational
analytical	experienced	leading	relevant
artist	factual	listening heart	respectful
assertive	faithful	loving	risk taker
authentic	festive	loyal	sacrificial
authoritative	firm	mature	scheduled
benevolent	flexible	meek	scholastic
bold	focused	mentor	secure
called	fun-loving	merciful	self-controlled
can-do	future-thinking	motivated	selfless
careful	generous	motivator	sensitive
change agent	gentle	nurturing	service-oriented
charismatic	genuine	observant	shepherd
comforting	gifted	optimistic	shrewd
committed	giving	orderly	spiritual
communicative	goal-driven	organized	spontaneous
compassionate	good	original	stable
concerned	gracious	passionate	strong
connected	gregarious	pastor	successful
conscientious	group-oriented	patient	sympathetic
controlled	healer	peacemaker	taking charge
creative	helpful	persistent	talented
credible	honest	persuasive	thoughtful
cunning	honorable	pioneering	tolerant
decisive	humble	point-person	trusted
deliberate	humorous	polished	very verbal
dependable	imaginative	positive	visionary
destined	industrious	powerful	vulnerable
detail-oriented	influential	practical	watchful
determined	ingenious	precise	wealthy
disciplined	initiator	predictable	winsome
doctrinally sound	inquisitive	principled	wise
encouraging	insightful	promoting	

### The Affirmation Tool

*The Ascent of a Leader*; figure 4.2, pg.54.  
By Bill Thrall, Bruce McNicol and Ken McElrath.  
Published by Jossey-Bass, 1999.

# APPENDIX D

## Recommended Resources

- Allender, Dan B. *Leading Character*. Grand Rapids: Zondervan, 2008.
- Blackaby, Henry and Richard Blackaby. *Spiritual Leadership*. Nashville: Broadman and Holman Publishers, 2001.
- Bredfeldt, Gary. *Great Leader, Great Teacher: Recovering the Biblical Vision for Leadership*. Chicago: Moody Publishers, 2006.
- Cloud, Henry. *Integrity: The Courage to Meet the Demands of Reality*. New York: HarperCollins Publishers, 2006.
- Covey, Stephen R. *Seven Habits of Highly Effective People: Restoring the Character Ethic*. New York: Simon and Schuster, 1990.
- Damazio, Frank. *Character All Leaders Must Have: Becoming a Person of Integrity*. Portland: City Christian Publishing, 2005.
- Dyer, Charles. *The Power of Personal Integrity*. Wheaton: Tyndale House, 1997.
- Foster, Mike and Jud Wilhite. *Deadly Viper Character Assassins: A Kung Fu Survival Guide for Life and Leadership*. Grand Rapids: Zondervan, 2007.
- George, Bill. *True North*. San Francisco: Jossey-Bass Publishers, 2007.
- Getz, Gene A. *The Measure of a Man*. Glendale: Regal Books, 1974.
- Hybels, Bill. *Who You Are When No One's Looking: Choosing Consistency, Resisting Compromise*. Downers Grove, IL: InterVarsity Press, 1987.
- Kellogg, Clark, ed. *Heart of a Champion: Profile in Character*. Nashville: Broadman and Holman, 2001.
- Klann, Gene. *Building Character: Strengthening the Heart of Good Leadership*. San Francisco: Jossey-Bass, 2007.
- Maxwell, John C. *The 21 Indispensable Qualities of a Leader*. Nashville: Thomas Nelson Publishers, 1999.
- Meyer, Joyce. *A Leader in the Making*. Tulsa: Harrison House, 2001.
- Ortberg, John. *Overcoming Your Shadow Mission*. Grand Rapids: Zondervan, 2008.
- Phillips, Richard D. *The Heart of an Executive*. New York: Doubleday, 1999.
- Sanders, J. Oswald. *Cultivation of Christian Character*. Chicago: Moody Press, 1965.
- Slattery, Julianna. *Beyond the Masquerade: Unveiling the Authentic You*. Carol Stream, IL: Tyndale House, 2007.



Stanley, Andy. *Louder than Words the Power of Uncompromised Living*. Sisters, OR: Multnomah, 2004.

\_\_\_\_\_. *Next Generation Leader: Five Essentials for Those Who Will Shape the Future*. Sisters, OR: Multnomah, 2003.

Strauch, Alexander. *Biblical Eldership*. Littleton: Lewis and Roth Publishers, 1986.

Swindoll, Charles R. *Quest for Character*. Portland: Multnomah Press, 1987.

\_\_\_\_\_. *So, You Want to Be Like Christ? Eight Essentials to Get You There*. Nashville: Word Publishing Group, 2005.

Thrall, Bill. *Ascent of a Leader*. San Francisco: Jossey-Bass Publishers, 1999.

Vision Ministries International - <http://www.visionministry.com>

Wiesbe, Warren W. *The 20 Essential Qualities of an Authentic Christian*. Nashville: Thomas Nelson Publishers, 1996.

# **APPENDIX E**

## **NOTABLE QUOTES ON CHARACTER DEVELOPMENT**

Live each day so that you will neither be afraid of tomorrow nor ashamed of yesterday.

**Author Unknown**

I would rather be the man who bought the Brooklyn Bridge than the one who sold it.

**Will Rogers**

Character is what a man is in the dark.

**D.L. Moody**

No one can ever take away what's on the inside – heart, soul, character. A man can throw it away.  
But no one can ever take it away.

**Stu Weber**

Reputation is what people think you are; character is what God knows you are.

**Author Unknown**

What lies behind us and before us are small matters compared to what lies within us.

**Ralph Waldo Emerson**

Men of genius are admired. Men of wealth are envied. Men of power are feared, but only men of character are trusted.

**Arthur Friedman**

What really matters is what happens in us, not to us.

**Dr. D. James Kennedy**

Nearly all men can stand adversity, but if you want to test a man's character, give him power.

**Abraham Lincoln**

Character is much better kept than recovered.

**Thomas Paine**

Sow a thought, reap an act; sow an act, reap a habit; sow a habit, reap a character.

**Author Unknown**

The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy.

**Dr. Martin Luther King, Jr.**

The greatest crisis in the world today is a crisis of leadership; the greatest crisis in leadership is a crisis of character.

**Dr. Howard Hendricks**