

# *It's a Wonderful Life* Study Guide

A Bible Study Based on the  
Christmas Classic  
*It's a Wonderful Life*



By Alan Vermilye



*It's a Wonderful Life* Study Guide:  
A Bible Study Based on the Christmas Classic *It's a  
Wonderful Life*

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## **Table of Contents**

Introduction.....	7
Course Notes and Study Format .....	9
Book Summary .....	11
Character Summary.....	15
Session 1: I'm Gonna See the World!.....	19
Session 2: People Were Human to Him.....	31
Session 3: Bankruptcy, Scandal, and Prison .....	42
Session 4: George, It's a Miracle! It's a Miracle! .....	53
Session 5: You've Been Given a Great Gift, George.....	63
Movie Production.....	73
Fun Facts.....	75
Leave us a Review .....	82
Other Studies from Brown Chair Books .....	83

# Introduction



Each year growing up, Christmas dinner was served promptly at noon at my grandmother's home. It was a small house that somehow accommodated a large family and more food than we could possibly eat. All the adults would squeeze around the makeshift dining table that was assembled in the living room, and the kids would settle in an even smaller den to begin our holiday feast. Fortunately, being one of the older kids, I received seating rights in my grandmother's recliner, positioned directly in front of the television. It was the one day all year that I was allowed to sit in front of the television and eat. It was great!

This was also during a time when there was no cable television or unlimited video streaming options available, just five or six channels to choose from. So somehow we always seemed to settle on *It's a Wonderful Life*.

Year after year, I was captivated by the story of George Bailey of Bedford Falls, whose life does not turn out quite as he expects. He's a dreamer, likable, and incredibly selfless but also suffers scandal and ruin not of his own making, which leads him to contemplate suicide. But through the supernatural intervention of God and the love of family and friends, his life is saved at the end. And by the way, this miraculous final act just happens to occur on Christmas Eve, as all good miracles should!

Even as a young adult, I still felt compelled to watch the show each Christmas, and I desired for those around me to enjoy this cinematic classic as much as I did. In fact, as newlyweds, I positioned my very understanding wife in a folding chair to watch it with me because she kept falling asleep on prior attempts! Now, over twenty-five years

later, it's part of our family's Christmas tradition to watch the movie each year with our kids.

For many, the film is no more than "Capra Corn," a term used to describe the sentimental and feel-good themes found in many of Frank Capra's films. Others simply watch it out of Christmas tradition while sipping eggnog in front of a roaring fire.

For me, it's always been about much more. It's a stark reminder that every life is important no matter how big or how small. On the surface, George Bailey appears to be nothing more than an average middle-aged man living a normal life in a small-town community. But in fact, his life had significant value and impact on his family, his community, and, yes, even the world.

It's a battle between good and evil, selflessness and selfishness, and a story of faith, family, and friends. It's the story of loving others so much that you would give up your self-interest for theirs even when it costs you everything—maybe even your life.

This, of course, makes it the perfect Christmas movie and a wonderful demonstration of selfless love. George Bailey loved his neighbor as himself—probably even more so. He was not perfect, and he made mistakes, even one that almost cost him his life. However, in the end, he found that his sacrifice for others resulted in their sacrifice for him. He truly had a wonderful life, a life that no amount of money can buy.

I can think of no better movie to watch at Christmas.

# Course Notes and Study Format



*It's a Wonderful Life Bible Study Guide* is divided up into five weekly study sessions with discussion questions structured to be highly flexible for group or individual study.

## **How to Use This Study Guide**

The study is ideal for Sunday school classes as well as midweek times at the church or in the homes of group members. Session length is variable, but ideally, you should allow at least 60 minutes per session. If you feel that you cannot get through all the questions in a single session, pick and choose the questions you want to make sure you cover.

It's most helpful for learning purposes if each person has their own book and works through the study questions prior to each class. However, couples might find it convenient to share a book.

Since the Bible study is based on the movie, it's recommended to watch the film either individually or as a group prior to beginning the study. Even those who have seen the movie multiple times will benefit from a fresh viewing.

## **Free Downloadable Video**

Each weekly session has several free video segments that correspond with discussion questions. These segments have been compiled into one video session for each week. You can download these videos for free at the link below. You will also find Vimeo links that allow you

to stream each session.

Video download link: [www.BrownChairBooks.com/videos](http://www.BrownChairBooks.com/videos)

Each weekly segment is between 7–10 minutes of total video run time and there are markers on each video session so that you can pause between each segment. Videos segments in each session are identified by the icon below.



If you are not able to use the videos in your setting, segments of the movie script are printed in each session to guide you through the discussion questions.

### **Answers and Scripture References**

The answers to each question as well as a Scripture Reference Guide can be found at [www.BrownChairBooks.com](http://www.BrownChairBooks.com). However, do not cheat yourself. Work through each session prior to viewing the answers. The Scripture Reference Guide is a handy tool that saves time in class spent looking up Bible passages.

# Book Summary



Set in Upstate New York during the first half of the 20th century, *It's a Wonderful Life* takes place in the fictional town of Bedford Falls during the dramatic economic downturn of the Great Depression followed by the United States' entry into World War II.

The movie opens one Christmas Eve on the snowy and deserted streets of Bedford Falls as the community is petitioning the heavens to help the story's protagonist and beloved town hero, George Bailey. George, overcome with despair, drunkenly staggers to a bridge on which he contemplates his own self-destruction. The story unfolds with a retrospective look at the critical moments in George's life taken for the benefit of his guardian angel, Clarence Odbody, who, if he successfully saves George, will earn his wings.

From the time he was a young boy, George was a dreamer who wanted to travel to exotic places, have adventures, go to college, and build monumental skyscrapers and bridges. However, his responsibilities to his family and community of Bedford Falls keep him from fulfilling those dreams.

Reluctantly, he becomes a respectable citizen following in the footsteps of his father, running the family business, the Bailey Building and Loan. This business serves the working class of Bedford Falls as their only hope of buying their own homes.

The bank and many of the other local businesses are run or controlled by George's nemesis, Mr. Potter, a greedy, merciless businessman. Mr. Potter is not interested in lending money to poor people, since he prefers that they be stuck renting the horrible shacks that he also owns.

George has a wonderful family, including his kind and loving wife, Mary, and their four healthy children. He is well loved in the community, treats everyone with dignity and respect, and helps out whenever he can.

Then, on Christmas Eve, through no fault of his own, George's business comes up short in their accounts by a substantial amount of money. Unbeknownst to George, this money was accidentally misplaced into the hands of Mr. Potter by George's forgetful business partner, Uncle Billy. As a result, George finds himself confronted with a financial crisis that threatens to ruin his business, his home, his standing with the community, and, ultimately, his life.

Cornered by Mr. Potter, a bank examiner, and the authorities, George is now facing arrest for bank fraud and misappropriation of funds. Having exhausted all of his resources in efforts to recover or replace the money, George believes his best avenue for escape is to end his life in the cold and dark rivers of Bedford Falls.

In his moment of crisis, Clarence intervenes to convince the incredulous George of the value of "God's greatest gift." In order to prove to George that his life is important, Clarence decides to grant him his self-pitying wish and show him what Bedford Falls would have been like if he had never been born.

Clarence unveils a nightmare scene of the moral degradation of Bedford Falls in George's absence. Without George, his brother, Harry, dies at the age of nine in a sledding accident since George was not there to save him, the Building and Loan goes out of business after his father's death, the houses in Bailey Park are never built for the working class of Bedford Falls, Mr. Gower is sent to prison for accidentally poisoning a child and later becomes a beggar, Mary never gets married and becomes an old maid, George's kids do not exist, Uncle Billy goes insane, George's mother has to open a boarding house to survive, Violet becomes a scandalous prostitute, Ernie the

cab driver's wife leaves him, and the town of Bedford Falls is totally dominated by Mr. Potter and becomes a place of gin mills, pool halls, and gentlemen's clubs called Pottersville.

George would also learn that his impact stretched far beyond this small town. George's brother, Harry, won the Congressional Medal of Honor for shooting down enemy fire and saving the lives of every man on a transport during the war. Without George to save Harry as a child, every man on the transport died.

Because of Clarence's influence, George understands that the dark alternate reality of Pottersville is not the result of something going fundamentally wrong with the world; it's simply the way things would be had he not been there to prevent them.

Finally, unable to face what might have been, George begs to live again and return to his life even though it means bankruptcy, financial ruin, and prison. Once again, George is granted his wish and rushes home. He ecstatically greets his kids and Mary followed by an entourage of friends and family all coming to his rescue. Through the generous donations of his friends and fellow townsman, all of the lost money is recouped. As a bell on the Christmas tree rings, his daughter Zuzu says that every time a bell rings an angel receives his wings, and George knows that this time it is Clarence.

Through this experience, Clarence is able to slowly convince George that his life is still worth living and that the most valuable things in life have little to do with money. In fact, George discovers that even in the worst of times, he is the richest man in town when it comes to the things that really matter.

## Character Summary



### **GEORGE BAILEY – Played by Jimmy Stewart**

George is the honest, good-hearted, and compassionate hero of Bedford Falls who dreams of traveling the world, having adventures, and building monumental skyscrapers and bridges. He spends his whole life trying to get out of Bedford Falls, but each time he seems to have a chance, he ends up having to stay because of things that happen beyond his control. One Christmas, as George's life seems to be falling apart, he is visited by Clarence, an angel who helps him to see how much his life has truly been worth by granting his wish of having never been born. Through a series of nightmarish scenes unveiled by Clarence, George finally learns that all he's ever needed or wanted he already has when surrounded by his loving family and friends.

### **MARY HATCH BAILEY – Played by Donna Reed**

Mary is the kind, sweet, innocent wife of George who eventually becomes the mother of their four children. She has loved George since they were children and proves her love by becoming a faithful, loving, and devoted wife. Even in George's darkest hour, she is his strength and helps him see that the most important things in life are not found outside of Bedford Falls.

### **MR. HENRY F. POTTER – Played by Lionel Barrymore**

Mr. Potter is a mean, greedy, and merciless businessman and powerful banker who owns most of Bedford Falls. He has no family and has spent his whole life accumulating money and power. He is George's

nemesis. He sees the Building and Loan as competition to his own businesses and wants it eliminated.

**CLARENCE ODBODY AS2 – Played by Henry Travers**

Clarence is George's energetic guardian angel. He is an angel second class (AS2) because he has not yet helped enough people to "earn his wings." When George faces his greatest life crisis, Clarence is sent by God to open George's eyes and save his life. He does so by granting George's request to have never been born. In the end, George chooses life, and Clarence gets his wings.

**WILLIAM "UNCLE BILLY" BAILEY – Played by Thomas Mitchell**

Uncle Billy is George's sweet but absent-minded uncle and business partner at the Bailey Building and Loan. He is a kind but nervous man who was not competent enough to keep the business afloat after his brother Peter's death, leading George to abandon his dreams to run the family business instead. Later, Uncle Billy's hapless action of losing a considerable amount of money belonging to the Building and Loan leads George down a destructive path.

**PETER BAILEY – Played by Samuel S. Hinds**

Peter Bailey is the father of George and Harry. Although he was a good father and a decent man, he was not a very good businessman. He started the Bailey Building and Loan with his brother Billy to loan money to working people so they could buy houses. His sudden death interrupts George's dreams of escape the small town of Bedford Falls.

**HARRY BAILEY – Played by Todd Karns**

Harry is George's younger brother who goes off to college while George stays in town to help run the Building and Loan. George saved his life in a sledding accident when they were kids.

**MRS. BAILEY – Played by Beulah Bondi**

Mrs. Bailey is George's sweet and loving mother who relies on George for financial support after the death of her husband.

**MR. GOWER – Played by H.B. Warner**

Mr. Gower is the owner of the town drugstore where George worked as a kid. In a moment of deep depression from the loss of his son, Mr. Gower nearly poisons a child only to be stopped by a young George Bailey.

**VIOLET BICK – Played by Gloria Grahame**

Violet is a sexy young woman who catches the eyes of most men when she walks by. She has been fond of George since they were kids.

**SAM WAINWRIGHT – Played by Frank Albertson**

Sam is a childhood friend of George and Harry who later becomes a successful businessman.

**ERNIE THE TAXI DRIVER – Played by Frank Faylen**

Ernie is George's friend and the town's cab driver.

**BERT THE COP – Played by Ward Bond**

Bert is George's friend and the local town cop.

**ANNIE – Played by Lillian Randolph**

Annie is the Bailey family's maid.

**NICK THE BARTENDER – Played by Sheldon Leonard**

Nick is George's friend and the bartender at Martini's Bar.

**MR. MARTINI – Played by William Edmunds**

Mr. Martini is the Italian immigrant who owns the town bar and whom George helps his family get a house in Bailey Park.

**GEORGE'S KIDS**

Zuzu played by Karolyn Grimes

Ruth played by Virginia Patton

Peter played by Larry Simms

Tommy played by Jimmy Hawkins

## Session 1: I'm Gonna See the World!



Consider a scenario where you've planned the ultimate family vacation. You've worked hard all year saving money. You've read books, researched online, and created the perfect travel itinerary. With confidence, you book your non-refundable flights, reserve the ideal hotel, and get the family packed and ready to go. Just as you're ready to leave on this dream vacation, an expected situation derails the entire trip, and you lose all the money and time you invested.

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### *The Best Laid Plans...*

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*I know what I'm gonna do tomorrow, and the next day, and the next year, and the year after that. I'm shakin' the dust of this crummy little town off my feet and I'm gonna see the world. Italy, Greece, the Parthenon, the Colosseum. Then, I'm comin' back here to go to college and see what they know. And then I'm gonna build things. I'm gonna build airfields, I'm gonna build skyscrapers a hundred stories high, I'm gonna build bridges a mile long. – George Bailey*



### **Play Video Session 1: Segment 1: George and Mary**

George Bailey had big dreams and a detailed plan for his life. He knew exactly what he was going to do this year and in the years to

come. As a boy, he dreamed of adventures on the South Sea that included harems and multiple wives. As a young adult, he desired to travel the world and build monumental bridges and skyscrapers.

But George was not just a dreamer; he was a doer. He had spent countless hours in the library researching and studying these places and saving his money to finance his adventures to vast lands.

The dominant factor surrounding George's dreams was his escape of what he considered the narrow constraints of Bedford Falls. He wanted freedom and adventure that he believed could not be found in the family business, the Bailey Building and Loan.

Likewise, we have dreams and plans for our lives. Some are idealistic and involve escaping the monotonous lives we have found ourselves in. Others are more ambitious and involve a lot of hard work now for an even larger payoff later.

It's good to make plans and have dreams. But what happens when those dreams and plans get delayed or, worse yet, never happen due to unforeseen circumstances? The fact is, life is full of interruptions that frustrate our plans. Health concerns, family crisis, expensive repairs, and job loss not only interrupt but often cancel our very important plans.

Perhaps it would do us good to look at these interruptions, delays, or even the cancellation of our plans as divine intervention. Some of the great advances in God's plans have come through "interruptions" to the normal routine. He often corrects our dreams and plans via struggles in life—some of which God orchestrates and others that He allows.

1. How would you react if your vacation plans got waylaid by a completely unforeseen and unexpected circumstance? Has something like this ever happened to you?

2. How would you describe George Bailey's plans for his life? What plans did you have for your life as a young high school or college student? How did those plans work out for you?

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### ***Tragedies Interrupt Our Plans***

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***DR. CAMPBELL:*** *They've appointed George here as executive secretary to take his father's place.*

***GEORGE:*** *Oh, no! But, Uncle Billy...*

***DR. CAMPBELL:*** *You can keep him on. That's all right. As secretary you can hire anyone you like.*

***GEORGE:*** *Dr. Campbell, now let's get this thing straight. I'm leaving. I'm leaving right now. I'm going to school. This is my last chance. Uncle Billy here, he's your man.*

***DR. CAMPBELL:*** *But, George, they'll vote with Potter otherwise.*



## **Play Video Session 1: Segment 2: George the Secretary**

3. As a young man, what unexpected event happens that derails George's plans of leaving Bedford Falls to go to college, become an engineer, and then travel the world?

4. It has been said that we are either healing from a tragedy, suffering from a tragedy, or about to be broadsided by a tragedy. Share a time when a tragedy interrupted your plans.

5. Read Matthew 14:13–21. How does Jesus initially respond to the tragic death of John the Baptist? How do his plans for setting aside a time of mourning change? What blessing happens as a result?

6. If you had experienced a time of profound loss over a close friend, how might you have responded to seeing the crowd on the shore all vying for your attention?

7. How did George handle his life's tragedy and the interruption to his plans? What Christ-like action did George exhibit? Do you think he ever became jealous of his brother, Harry? Would you have? Explain.

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### ***People Interrupt Our Plans***

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***GEORGE:*** *What's a pretty girl like you doing marrying this two-headed brother of mine?*

***RUTH:*** *Well, I'll tell you. It's purely mercenary. My father offered him a job.*

***HARRY:*** *George...about that job. Ruth spoke out of turn. I never said I'd take it. You've been holding the bag here for four years, and...well, I won't*

*let you down, George. I would like to.... Oh, wait a minute. I forgot the bags. I'll be right back.*

**RUTH:** *George, George, George...that's all Harry ever talks about.*

**GEORGE:** *Ruth, this... what about this job?*

**RUTH:** *Oh, well, my father owns a glass factory in Buffalo. He wants to get Harry started in the research business.*

**GEORGE:** *Is it a good job?*

**RUTH:** *Oh, yes, very. Not much money, but a good future, you know. Harry's a genius at research. My father fell in love with him.*

**GEORGE:** *And you did, too?*



### **Play Video Session 1: Segment 3: George Meets Ruth**

8. As George grows four years older waiting for Harry to come back and take over the Building and Loan, what news does he receive that interrupts his plans once again to leave Bedford Falls? What sort of “mutual understanding” must he and Harry have had?

9. Read Matthew 26:26–46. When Jesus was overwhelmed with sorrow, he took Peter, James, and John with him into the Garden of Gethsemane. What did Jesus request of his friends? Was it a difficult request? How did they let him down?

10. Have you ever made great sacrifices for a family member or close friend only to be let down? How did you feel afterward? Did the relationship survive? If so, how? Why is this situation often much harder to handle than a business associate or an acquaintance letting you down?

11. Perhaps you have been betrayed in a friendship, or maybe you have even been the perpetrator and it cost you that relationship. What's so fascinating about Jesus's response to his friends when the mob came to arrest him? Do you think he was angry, upset, or disappointed?

12. How does George respond to this disappointing news? How do you think you would have handled the news?

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## ***The Unexpected Interrupts Our Plans***

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**MRS. THOMPSON:** *But my husband hasn't worked in over a year, and I need money.*

**WOMAN:** *How am I going to live until the bank opens?*

**MAN:** *I got doctor bills to pay.*

**MAN:** *I need cash.*

**MAN:** *Can't feed my kids on faith.*

**MARY:** *How much do you need?*

**GEORGE:** *Hey! I got two thousand dollars! Here's two thousand dollars. This'll tide us over until the bank reopens.*



### **Play Video Session 1: Segment 4: George Saves the Day**

13. What unexpected interruption in George's plans led to him saving the Building and Loan? What did he have to give up in order to do so?

14. What are some examples of interruptions in life that change our plans but are not necessarily the result of evil or tragedy?

15. While witnessing the run on the bank from inside Ernie's cab, Mary urges George to leave town right away and to not go back to the Building and Loan. How do you know when an interruption deserves your attention or when it's best to disregard it? How do we know when an interruption is from God?

16. Read Luke 1:26–38. How might Joseph and Mary have felt when their lives were dramatically interrupted by an angelic announcement? What plans were interrupted? How might this interruption also have impacted those around them?

17. What did Mary and Joseph have to do in order to accept this interruption in their lives and move on? What did they gain from this interruption?

18. C.S. Lewis wrote to his close friend Arthur Greeves recommending that Christians stop regarding all the unpleasant things as interruptions of one's life. He wrote, "The great thing, if one can, is to stop regarding all the unpleasant things as interruptions of one's 'own,' or 'real' life. The truth is of course that what one calls the interruptions are precisely one's real life—the life God is sending one day by day." How might our outlook change if we start viewing life's interruptions not as obstacles to our plans but simply as the life God has sent us?

19. What was the result of George's selfless act of giving up his own money and honeymoon?

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### ***Evil Interrupts Our Plans***

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**GEORGE:** *I'm in trouble, Mr. Potter. I need help. Through some sort of an accident my company's short in their accounts. The bank examiner's up there today. I've got to raise eight thousand dollars immediately.*

**POTTER:** *Oh, so that's what the reporters wanted to talk to you about?*

**GEORGE:** *The reporters?*

**POTTER:** *Yes. They called me up from your Building and Loan. Oh, there's a man over there from the D.A.'s office, too. He's looking for you.*

**GEORGE:** *Please help me, Mr. Potter. Help me, won't you please? Can't you see what it means to my family? I'll pay you any sort of a bonus on the loan...any interest. If you still want the Building and Loan, why I...*

**POTTER:** *George, could it possibly be there's a slight discrepancy in the books?*

**GEORGE:** *No, sir. There's nothing wrong with the books. I've just misplaced eight thousand dollars. I can't find it anywhere.*

**POTTER:** *You misplaced eight thousand dollars?*

**GEORGE:** *Yes, sir.*



### **Play Video Session 1: Segment 5: George Begs Potter**

20. What happens on Christmas Eve that interrupts George's plans of celebrating with his family? What could happen to George as a result?

21. Read Matthew 2:13–18. Why did Joseph move his family to Egypt? How would your plans suddenly change if God told you in the middle of the night to get up and move to a place you have never been?

22. What can we learn from this evil act committed by Herod regarding those who oppose God? How successful was Herod in his attempt to kill the Son of God? Read Romans 8:28.

23. Why does God allow evil to happen to those who are trying to do the right thing? Read Proverbs 3:5–6.

24. What good came out of the evil that was perpetrated in Bedford Falls? In what ways has George Bailey’s life turned out differently than he had planned?

25. Popular culture tells us that the point of life is to be happy and that you must do everything you can to achieve this happiness or you will be bitter, frustrated, and full of regrets. How does *It’s a Wonderful Life* fly in the face of that philosophy?

Download the Answer Guide and Scripture Reference Guide at  
**[www.BrownChairBooks.com](http://www.BrownChairBooks.com)**.