

By Grace, Not Achievement

Week 2 | Romans 3:21–31 | September 20, 2026

Use this study on your own or with a group. Individuals: write and reflect on the questions. Groups: discuss them together, allowing time for personal reflection.

Begin with prayer.

As you work through the four questions below, ask: What **in the passage** supports your answers?

Read and notice

Read Romans 3:19–31. Verses 19–20 give the immediate context for the primary passage, verses 21–31. Mark what the passage says people have done or cannot do. Then mark what God has done. Notice the repeated words all, faith, law, God, and boasting. What word or phrase catches your attention? What questions come to mind after reading the passage?

1. Who is God?

What do verses 21 and 25–26 reveal about God’s righteousness? Why can Paul say that God is both just and the one who justifies? What do verses 29–30 add about the one God and the people he saves?

2. What has God done?

In verses 23–26, list the words Paul uses to describe God’s saving action. What do gift, grace, redemption, and Jesus’ blood each help us understand? How does the cross show both the seriousness of sin and the generosity of God?

3. What does the passage say about who we are?

Paul says there is “no distinction”: all have sinned, and those who trust in Christ are justified freely by God’s grace. How do verses 23–24 keep us from either minimizing our sin or treating our sin as if it has the final word?

Read verses 27–30. Why is boasting excluded? What accomplishments, failures, religious experiences, or comparisons are you tempted to use when deciding how much you—or someone else—matter?

Read Romans 4:4–5. What is the difference between receiving a gift and earning wages? What would it mean to say, “In Christ, my place with God is received, not achieved”?

Last week we learned that we are called to belong to Jesus Christ and loved by God. This week shows us how sinners receive that place: God saves us by grace through faith. Put those truths together. How would you complete the sentence, “In Christ, I am...”?

4. So what?

Faith is trust. It is not a work we perform, confidence in the strength of our trust, or a way to avoid the truth about sin. Like receiving a gift instead of collecting wages, faith relies on Jesus Christ and rests in what he has done. Why can it be hard simply to receive? How do verses 27–28 keep us from making faith something to boast about?

Picture this: You receive a disappointing grade or review, make a parenting mistake, or need to confess a sin. Your first impulse is to explain, minimize, or prove you are still good enough. Faith tells the truth and trusts Jesus as the ground of your standing with God.

Choose one situation where you feel pressure to prove or defend yourself. What are you trying to earn? What would it mean to receive Christ's grace instead? What could trusting him help you do next?

Picture this: You are part of a church where no one has to prove that they belong. Our achievements, background, knowledge, or even the felt strength of our trust do not create different levels of standing. We come with empty hands, receive the same Christ, and stand on the same grace.

Where do you compare your record or the strength of your trust with someone else's? What makes it hard to stand beside them with empty hands, receiving the same Christ as a gift?

After studying the passage today, **what might be your next faithful step in response?**

This week: Each day, name what you are tempted to trust instead of Christ. Open your hands as you pray: "Jesus Christ, I trust your promise. I cannot justify myself. I entrust myself to you. Help me receive your grace and rest in what you have done."

For further study, read Romans 4:1–5 and 16–25.

Connecting to Sunday

We are building a shared understanding of the gospel and a common way to explain it. This week, Q2 names why we need salvation, and Q5 tells how God's gift is received.

Q2: Why do we need salvation?

God made us for life with him, to desire him, but we turned away. Sin and death entered the world, separating us from God.

Q5: How do we receive salvation?

Salvation is God's gift, received by grace through faith, not by works. The Holy Spirit gives us faith and unites us to Christ. In Christ, God forgives us and brings us back to himself.

Q1, Q3, and Q4 were introduced last week and provide the gospel story behind these answers.

Q6 and Q7 will be developed as we explore new life in Christ and our hope.

During the week, practice these answers as a way to remember and share what you are learning.

Catechism references: Q2—Genesis 3:1–24; Romans 3:19–23; 5:12–19. Q5—Romans 3:21–28; 4:1–5; Ephesians 2:8–10; Titus 3:4–7.

Closing Prayer

Confess where you have sinned or tried to justify yourself. Thank God for what you could never earn through Jesus Christ. Tell Christ you trust him rather than your record. Ask the Holy Spirit to help you rest in Christ and our church live without boasting or comparison.