

E ENTRANCE ONLY

AMBULANCE ENTRANCE ONLY

Saving Faith

A RIGHT STANDING WITH GOD COMES BY FAITH ALONE.

Scripture Passage: Romans 3:21–4:5 Memory Verse: Romans 3:23-24

That Sunday morning, I arrived at church as usual, prepared my heart, and reviewed my message. Then, I got a call that one of our members had lost her brother, so I left briefly to pray with her. The last thing I remembered was pulling out of her driveway.

I later awoke in a haze, trying to make sense of what was happening. That's when I saw Santa Claus. Not the one in the red suit, but my friend, Farris, who sat in for Santa at the local mall. He kept his beard year-round, but now he was dressed for church and knocking on my window. I also remember some guys putting me on a stretcher and into an ambulance. Turns out that as I was pulling out of our church member's driveway, my van was hit by another car going 65 miles an hour.

I am thankful for those who rescued me that day, people who helped when I had nothing to offer. Today's passage examines saving faith and how God provided for us when we had nothing to offer beyond pain and confusion. As you study the session, consider how you can express gratitude for His grace. Also, find ways to encourage the adults in your group to evaluate their own situation and to respond accordingly.



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We put our faith to work every day. When we sit in a chair, we trust it to hold us upright so we won't fall on the floor. We entrust our lives to a bridge to safely get us across a river. Throughout our daily routines, we put our faith in people around us. We trust that the sun will rise in the morning and set in the evening. However, we tend to struggle with trusting the Lord. (PSG, p. 28)

**In whom or in what have you been placing your trust lately?
What factors can make trusting others challenging?**



Understand the Context (Romans 3:21–4:25)

In Romans 1, Paul exposed the sinfulness of the Gentiles, who rejected their Creator and chased their own immoral pursuits (Rom. 1:18-32). While creation proclaimed God's existence (natural revelation) and left them without excuse for their sins, they willingly chose to ignore His truth and went their own way.

In Romans 2, the apostle reminded the Jews that they were no better off. Even though they had the law, they were unable to keep it. Rather than rescuing them from their own sinfulness, the law only revealed their deep need for a Savior (2:17-24). Even circumcision, the sign of the old covenant, could not rescue them from breaking the law (2:25-29). Just as natural revelation of creation held the Gentiles accountable, the special revelation of God's law delivered on Mount Sinai left the Jews accountable.

Chapter 3 of Romans pulls together Paul's thoughts in the first two chapters, as he emphasized the universality of sin. He stated explicitly what his arguments had been building toward: *Every person in the world, whether Jew or Gentile, is guilty before God.*

With or without the law, the whole world falls short of God's holy standard. Thanks to sin, no one is righteous (3:10). No one seeks Him on their own (3:11). All turn away to do evil (3:12). They reject the way of peace (3:17), and they have no fear of God (3:18). Wickedness is humanity's default setting!

This section culminates with Paul's words about what it takes to be right with God. We all need justification, but we can't find it in our own efforts. Right standing with God comes by faith in Jesus, His Son, alone (3:21–4:25).

This message would have spoken to the Gentiles, whose lives had been filled with idolatry, immorality, and ignorance to God's laws. It also would have spoken to the Jews, who had grown up believing that keeping the law would justify them before God. Today, it speaks to those who think they've fallen in too deep and wandered too far from the Lord's standards. Thankfully, the road home is paved with faith in Jesus.

This passage also speaks to those who think they are better than "the next guy." These are ones who have been trying to rescue themselves by trying to live a good life.

Paul was clear: Both groups need a Savior, and Jesus is the only One who can meet their needs. This happens when individuals realize they have fallen short of God (3:21–26), put their hope in Jesus alone (3:27–31), and put their absolute trust in Him (4:1–5).

Read Romans 4:6–25 in your Bible. Underline the words "faith" and "righteousness" in the passage. Why are these words important in Paul's instruction about God's gift of forgiveness through Christ? (PSG, p. 29)

ENGAGE



PREPARE: On a focal wall, display **Pack Item 2** (Poster: Outline of Romans) and **Pack Item 4** (Poster: Key Words in Romans). Make copies of **Pack Item 10** (Handout: Justification by Faith). Position an empty chair where adults can see it.

ASK:

In whom or in what have you been placing your trust lately? What factors can make trusting others challenging?
(PSG, p. 28)

READ:

Read aloud the opening paragraph on page 28 of the PSG. Highlight the last sentence.

ILLUSTRATE:

Direct attention to the chair. Sit in the chair and explain that there are things we accept by faith, like believing chairs will hold our weight. Lead the group to list of other examples of everyday faith. Record the responses on the board.

SHARE:

Emphasize the importance of faith when it comes to experiencing the forgiveness God offers through Jesus:

Nothing we do will ever be enough to earn God's forgiveness. For that reason, we cannot brag about what we have done to be righteous. Our right standing with God comes through Christ alone. He offers the gift of His forgiveness freely to every person in the same way. When we turn to Christ by faith, we will be forgiven. (PSG, p. 29)

REFLECT:

Guide the group to consider where they have placed their faith and why. Discuss other things people might trust to find peace with God and why those things are ultimately futile.

TRANSITION:

To this point in Romans, Paul focused on proving that we're all sinners who have no power to save ourselves. In this session, we'll see that God has made a way for faith to be the solution to a right standing with Him.



Group Activity Option

Music

Prior to the session, write each verse of “In Christ Alone” by Keith Getty and Stuart Townend on a separate card. Enlist four volunteers to read one of the verses. Play the song while adults arrive. Then, direct each volunteer to read his or her verse in order. Between each verse, lead adults to say “In Christ Alone” as a group. After the final verse, allow adults to share lines or words that resonate with them. Emphasize that a right standing with God is found in Christ alone.

Falling Short (Rom. 3:21-26)

21 But now, apart from the law, the righteousness of God has been revealed, attested by the Law and the Prophets. **22** The righteousness of God is through faith in Jesus Christ to all who believe, since there is no distinction. **23** For all have sinned and fall short of the glory of God; **24** they are justified freely by his grace through the redemption that is in Christ Jesus. **25** God presented him as the mercy seat by his blood, through faith, to demonstrate his righteousness, because in his restraint God passed over the sins previously committed. **26** God presented him to demonstrate his righteousness at the present time, so that he would be just and justify the one who has faith in Jesus.

(vv. 21-22) Paul had said that the law had no power to save anyone. The gospel works *apart from the law*. For both Jews and Gentiles, *the righteousness of God* isn't based on having or keeping the rules of Mount Sinai. However, it is validated through the *Law and the Prophets*, what we consider the Old Testament.

The *righteousness of God* meant right standing before Him. Its origin was not in what people could accomplish but in what Jesus did on the cross. This righteousness was an instant act of God whereby he forgave sin and transferred the righteousness of Christ to the person placing faith in Christ. Paul traced this connection between faith and salvation all the way back to Abraham, the founder of the Jewish nation (Rom. 4:22). Prophets like Habakkuk echoed this truth (Hab. 2:4). Faith always has been God's standard.

Both Jews and Gentiles were mired in sin and unable to rescue themselves. But, again, Paul declared that salvation comes *through faith in Jesus Christ*. Paul did not present faith as some merit or contribution of the believer to salvation. Rather, faith was like a hand reaching out to the One who could save. He connected faith with belief, stating that salvation is available to *all who believe*. That *all* includes both Jews and Gentiles. God sees *no distinction*. Neither group can save themselves, so both benefit from faith.

(vv. 23-24) Paul again affirmed that *all have sinned*. When Adam fell into sin, all humanity fell with him. In fact, all people continue to *fall short*. We miss the mark of *the glory of God*. We cannot reach His standard of perfection.

Thankfully, God has *justified freely by his grace*. *Justified* is a courtroom word that describes a declaration of innocence. It occurs more than twenty times in Romans and Galatians and is key to Paul's understanding of salvation.

At the moment of salvation, God declares the guilty as righteous—not by their own efforts, but by His *grace*. This process is known as *redemption* and underscores the cost of salvation. *Redemption* refers to the purchase price for slaves, prisoners, or criminals. The Greek stem would have reminded Jews of their liberation from Egypt (Deut. 7:8; 9:26; 15:15; 24:18).

(v. 25) Using sacrificial language, Paul called Jesus our *mercy seat*. The imagery hearkens back to the lid of the ark of the covenant where the blood of sacrifices was dripped on the Day of Atonement. God dealt with people's sin through Jesus's *blood*, based on individuals' *faith*. (See Heb. 10:4.) God *passed over* the sins of those who had trusted Jesus just as He had passed over the Israelites and spared them during the Passover (Ex. 12:23).

(v. 26) God's work highlighted His own *righteousness*. In his holiness, the Lord cannot overlook sin or suspend its punishment. That would be unrighteous and unfair. Rather, Jesus's sacrifice allowed Him to satisfy His justice while extending grace to sinners. Jesus's atoning sacrifice meant God could *justify the one who has faith in Jesus*. Since everyone has fallen short of God's glory, everyone needs to trust Jesus if they want to be declared right with God.

Key Doctrine

Salvation (Justification)

Justification is God's gracious and full acquittal upon principles of His righteousness of all sinners who repent and believe in Christ. (See 1 Corinthians 1:30; Galatians 2:16.)



REVIEW:

APPLICATION POINT: Everyone falls short of God's standard, so everyone needs Jesus.

Highlight the following truths to set the context for this session: *all people have a problem called sin; our sin problem is only solved through a relationship with Jesus Christ; forgiveness is given, not earned.* Direct attention to **Pack Item 2** (Poster: Outline of Romans), noting that today's session begins the third point on the outline.

READ:

Invite a volunteer to read aloud Romans 3:21-26 as the group listens for how a right standing before God becomes a reality.

ASK:

Why can't good works lead to salvation? (PSG, p. 31)

EXAMINE:

Point out the word "Justification" on **Pack Item 4** (Poster: Key Words in Romans). Lead a brief discussion of how Paul used the word and why it is significant.

COLLABORATE:

Group the adults into teams of two to four people. Provide a copy of **Pack Item 10** (Handout: Justification by Faith) and a highlighter to each person. Assign each team one of the sub-topics in the handout, directing them to read and highlight key words or phrases and discuss how the information clarifies their understanding of justification.

SUMMARIZE:

Share this content related to "redemption" from page 31 of the PSG:

Paul used another key theological word in verse 24: "redemption." Redemption referred to the purchase of freedom for slaves, prisoners of war, or condemned criminals. All this is "by his grace," a gift offered freely. But what is free to us was not free to God; it came with a cost.

EXPLAIN:

Point out that Paul used language related to the ark of the covenant to describe Jesus's death on the cross. Note that just as priests would sprinkle blood on the mercy seat on the Day of Atonement, Jesus shed His blood for us. Emphasize that as our substitute, He both satisfied God's demand for justice and made salvation by grace through faith possible.

WRITE:

Write *Falling Short* on the board or a large sheet of paper. Clarify that everyone falls short of God's standard, so everyone needs to accept the price Jesus paid (redemption) so they can experience right standing with God (justification).



Finding Hope (Rom. 3:27-31)

27 Where, then, is boasting? It is excluded. By what kind of law? By one of works? No, on the contrary, by a law of faith. **28** For we conclude that a person is justified by faith apart from the works of the law. **29** Or is God the God of Jews only? Is he not the God of Gentiles too? Yes, of Gentiles too, **30** since there is one God who will justify the circumcised by faith and the uncircumcised through faith. **31** Do we then nullify the law through faith? Absolutely not! On the contrary, we uphold the law.

(v. 27) Through a series of rhetorical questions, Paul affirmed that no human being has room for spiritual **boasting**. Regardless of our background and history, our hope can be found only in Jesus Christ. Justification and redemption are gifts He provides through one's faith in the atoning sacrifice of Jesus.

Paul asked rhetorical questions about the effectiveness of both the **law** and **works** to produce a right standing with God. The answer to both questions was an emphatic **No**. Keeping the law cannot save because it is impossible for any human to keep the law perfectly. All are lawbreakers. Human effort cannot save because it cannot overcome our sinful nature's depravity and inclination toward sin.

Rather, people must trust the **law of faith**. Again, faith is the means of justification. God's grace and mercy is the source of salvation. He will justify those who trust in Him alone.

(v. 28) To **conclude** his emphasis on justification by faith, Paul restated his premise: We are **justified by faith apart from . . . the law**. That doesn't imply that **works** are unimportant, but they cannot provide salvation. If people could be saved by their works, they would have reason to boast about their own efforts. Their hope would be in themselves rather than in God. Such boasting in oneself is vain and misdirected.

(vv. 29-30) Justification by faith also destroys all grounds for discrimination. Because all are saved by grace through faith in Jesus Christ, no group has superiority claims over another. The Lord is not **God of Jews only**. Some Jews in Paul's day likely thought otherwise because they had been taught that Judaism and the law were the path to God. However, He is also the **God of Gentiles**.

Through the substitutionary death of Christ on the cross, both Jews and Gentiles must come to God the same way—through faith in Jesus.

Both must reject any temptation to trust their own background or supposed goodness and rely completely on the grace of God. As Paul had noted earlier, no one is truly righteous (Rom. 3:10), and everyone misses the mark (3:23).

Paul pointed his readers to the oneness of God. The reference to **one God** would have reminded the Jews of the *Shema* (Deut. 6:4-5), which affirms the unity of the Godhead. And because God is one, He also is impartial. Just as He will judge sinners regardless of the law, He also will **justify** believers whether they are **circumcised** or **uncircumcised**. Justification is the result of **faith** alone.

Most commentators believe the shift from **by faith** to **through faith** in verse 30 represents a stylistic and complementary element rather than signifying a difference in how God justifies Jews and Gentiles. Different paths to justification would violate God's character and Paul's argument. For the apostle, it's all about demonstrating faith and leaning into God's matchless grace.

(v. 31) Of course, Paul's rejection of the law for salvation raises a serious question: Does a dependence on faith **nullify the law**? The Greek wording suggests making something ineffective or to displace it. Put another way, *Does salvation by grace through faith mean that the law is useless?*

In the strongest terms, Paul declared, **Absolutely not!** This phrase represented his strongest repudiation of wrong thinking (Rom. 3:4; 6:2,15; 7:7; 11:1). The law was not useless. Instead, Paul said he would **uphold the law**. The penalty of the law still had to be paid. Lawbreakers did not escape the consequences of their sin, but Christ paid that penalty for them. Jesus's death on the cross fulfilled all the obligations of the law, allowing those who trust in Him to be made right in God's sight.



APPLICATION POINT: We can never be “good enough” to make ourselves right with God.

READ:

Read aloud Romans 3:27-31 as the group listens for why people have no grounds for spiritual bragging.

SHARE:

On the whiteboard write *Finding Hope*. Explain that since none of us can stand perfect before God, we can only find hope through faith in Jesus Christ.

ASK:

What does it mean to be justified by faith instead of works? (PSG, p. 33)

REVIEW:

Point out that God is impartial in judgment and in justification. Note that for Him, the issue is faith. State:

Just as God loves all people in the same way, He will justify everyone in the same way. His gift of forgiveness is offered to anyone who places their faith in Jesus. Jews set themselves apart by being “circumcised.” Accordingly, they referred to Gentiles as “uncircumcised.” Such distinctions did not matter to the one God who has provided one way of salvation for all. (PSG, p. 33)

READ:

Invite one volunteer to read Matthew 5:17 and another to reread Romans 3:31. Encourage the group to listen for the role of the law in the life of a believer. Note that Paul did not disregard the law, but he did affirm that it fails to provide what is necessary for salvation.

ASK:

How would you explain the importance of the law to a new believer?

TRANSITION:

The Jews considered themselves children of Abraham. As he continued building his case, Paul used Abraham as a prime example of one who was justified by faith, not works.

Group Activity Option

Object Lesson: Award

Display a trophy, ribbon, or certificate recognizing an outstanding achievement. Explain we often collect items that prove we won some special recognition because that recognition makes us feel good. Emphasize that Paul was very specific that no amount of good works or human achievements can make a person right before God. Remind adults about the importance of salvation by faith.

Following Faith (Rom. 4:1-5)

1 What then will we say that Abraham, our forefather according to the flesh, has found? **2** If Abraham was justified by works, he has something to boast about—but not before God. **3** For what does the Scripture say? Abraham believed God, and it was credited to him for righteousness. **4** Now to the one who works, pay is not credited as a gift, but as something owed. **5** But to the one who does not work, but believes on him who justifies the ungodly, his faith is credited for righteousness.

(v. 1) Jews honored **Abraham** as the **forefather** of their nation and their religion. For example, the non-authoritative *Book of Jubilees* said that Abraham was perfect in all his dealings with the Lord and gained favor by his righteousness. This overly optimistic view of Abraham failed to see him as a sinner and placed confidence in his works rather than his faith. It fed the Jewish idea that Abraham was justified by works.

(vv. 2-3) Paul noted that **if Abraham was justified by works**, then he had reason to **boast** in himself. However, Paul later explained that Abraham was in the same boat with every other human. He needed to be declared righteous through faith in Jesus (Rom. 5:5). **Before God**, though, Abraham could not justify himself. Of course, he lived hundreds of years before God gave the law to Moses; but, even then, his good deeds were not enough to make him right with God.

To the contrary, Paul appealed to Scripture to prove that Abraham actually was saved by his faith. He quoted Genesis 15:6, **Abraham believed God, and it was credited to him for righteousness**. In Genesis, God promised to make Abraham (then called “Abram”) into a great nation and to bless the entire world through his family line (Gen. 12:1-3). By Genesis 15, though, several years had passed, and Abraham still was waiting for God to fulfill His words (Gen. 15:2). When God reaffirmed His promise and established a covenant with Abraham, the patriarch trusted the Lord completely. That faith, not his works, is what justified Abraham before God.

Centuries later, James, the brother of Jesus, used this same passage in a different context (Jas. 2:24). While Paul wrote to those trusting in the law for salvation, James wrote to a group who believed they didn’t need to demonstrate their faith through good works. The whole counsel of Scripture makes it clear that both biblical writers were correct. Works still play an important role in showing our salvation to the world, even

though they have no power to secure our salvation before God.

(v. 4) Paul also declared that if God justified Abraham on the basis of works, it would be considered **pay** that was earned rather than a **gift** from God. Paychecks are what a person expects to receive based upon a job performance. But salvation is not part of some employee benefits package. Salvation is a result of God’s undeserved kindness and comes through our faith in His Son.

People straddle a dangerous fence when they start viewing salvation as **something owed** to them. If salvation is the logical payment for our work, the goodness of the grace of God is nullified. God did not reward Abraham’s performance. He declared him right through faith.

(v. 5) As the example of Abraham makes plain, we do not **work** for salvation. Rather, God **justifies the ungodly** who repent and turn to Him. And, like Abraham, their **faith is credited for righteousness**. The word *credited* comes from the world of commerce and accounting, and it meant to deposit or to place in the positive ledger column. It implied a transaction. However, this credit represents an act of grace, not works.

Bible Skill

Use Bible study tools to learn about key words in Scripture.

Read Genesis 12:1-3 and 15:1-20. Use a Bible dictionary and other Bible study tools to learn more about the meaning of a “covenant.” Read and reflect on Genesis to identify the various elements of a covenant. Answer these questions: *How did this covenant ceremony highlight the faith of Abraham? Why do you think that Abraham needed this covenant ceremony to remind him of the promises of God in Genesis 12:1-3?*



APPLICATION POINT: God calls all people to accept His offer of salvation through faith in Jesus.

ASK:

Would you rather have someone tell you how to do something or show you how to do something? Why?

READ:

Invite a volunteer to read Romans 4:1-5 as the group determines why Abraham was considered righteous.

REVIEW:

Summarize Abraham's role in the Jewish faith (PSG, p. 34):

"For Jewish people, Abraham personified their conviction that a person could earn justification by works. Without a doubt, Abraham gained an esteemed reputation with everything he had done in his life. He left his homeland and traveled far away to a new land. There he and Sarah started a family that grew to be the nation called Israel. For Jewish people, his works had earned God's favor. Paul, however, argued that before God, Abraham had no reason to boast about his accomplishments. . . . [But] Paul's argument came directly from Scripture. According to Genesis 15:6, 'Abram believed the LORD, and he credited it to him as righteousness.' Abraham was made right with God because of his faith—not his works."

EXPLAIN:

Enlist a volunteer to read Genesis 15:6. Point out that "credited" means adding something to the positive side of a ledger. However, this transaction was the result of God's gracious gift, not a payment for works performed—by Abraham or by us.

ASK:

In what ways do you sometimes try to "earn" God's favor through your actions? (PSG, p. 35)

Group Activity Option

Art

Provide each adult with a sheet of paper and a pencil. Direct them to draw their family tree for as many generations as they can. After a few minutes, allow a few volunteers to share their family stories. Ask: **As you think about generations past, who does your family still talk about? Why?** Encourage adults to highlight any ancestor known for their faith. Explain that the Jews in Rome held Abraham in high regard because of the things he had done. Note that they thought God had blessed him because of his works. Paul demonstrated that Abraham's faith made him right with God, not his good deeds.

CHALLENGE

SUMMARIZE:

Review these points from Apply the Text on page 36 of the *Personal Study Guide*.

- *Everyone falls short of God's standard, so everyone needs Jesus.*
- *We can never be "good enough" to make ourselves right with God.*
- *God calls all people to accept His offer of salvation through faith in Christ.*

ASK:

What difference does God's gift of forgiveness through Christ make in your life?

EVALUATE:

On a scale of one to five, with one being "seldom" and five being "often," encourage adults to rate the following statements:

- *I spend time thanking God for His gift of forgiveness.*
- *I try to be good enough to please God.*
- *My faith is evident to those around me.*

DISCUSS:

Direct adults to work in pairs to discuss the first set of questions on page 36 of the PSG. After a few minutes, allow volunteers to share their thoughts. Encourage adults to share ideas for breaking through those barriers, especially those related to works-based salvation.

PRAY:

Read the lyrics of "Thank You, Lord" (*Baptist Hymnal*, 2008, No. 582). Close in prayer, thanking God for the gift of salvation. Encourage volunteers to voice a sentence prayer expressing their gratitude to God for His gift of salvation.

AFTER THE SESSION

During the week, send the group a text or email that encourages them to share something God has done for them in the last day or so. Direct them to read and reflect on the second set of questions from page 36 of the PSG, evaluating the level of grateful humility in their lives. Encourage them to memorize Romans 3:23-24 as a way to remember God's gift of salvation.

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