SESSION 3

Saving Faith

ROMANS 3:21–4:5

A RIGHT STANDING WITH GOD COMES BY FAITH ALONE.

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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 often struggle with trusting the Lord.

IN WHOM OR IN WHAT HAVE YOU BEEN PLACING YOUR TRUST LATELY?

WHAT FACTORS CAN MAKE TRUSTING OTHERS CHALLENGING?

UNDERSTAND THE CONTEXT

So far in Paul's instruction, we have learned that all people are guilty of sin, and there is nothing we can do to remove our guilt. However, God has done something about our sin that reflects His grace. He will forgive us freely because Christ paid the price for our sin. By allowing Jesus to die in our place, God has provided the only way for our sins to be forgiven for good.

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.

Paul pointed to two Old Testament heroes who validated the truth about forgiveness. First, he noted David's affirmation of God's forgiveness. Second, he pointed to Abraham, who trusted God in faith. Abraham could not brag about anything he had done to cause God to accept him as righteous. He simply placed his trust in God. In response, God made Abraham right with Him. God demonstrated Abraham's right standing with Him by making a promise that proved to be monumental. He did not make the promise because Abraham kept His law perfectly—this was before God gave the law. On the contrary, the promise resulted solely from Abraham's believing God.

The remarkable account of Abraham serves as a stirring testimony of God's grace to anyone who puts their faith in Him. According to Paul, the testimony of Abraham's faith in God applies to us as well when we believe in Jesus. Jesus died for our sins and rose from the grave so we could be made right with God by faith alone.

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Romans 3:21–4:5

3:21 But now, apart from the law, the **righteousness of God** [A] has been revealed, attested by **the Law and the Prophets**. [B] **22** The righteousness of God is through faith in Jesus Christ to all who **believe**, [C] since there is no distinction. **23** For all have sinned and fall short of the **glory of God**; [D] **24** they are justified freely by his **grace** [E] through the redemption that is in Christ Jesus. **25** God presented him as the **mercy seat** [F] by his blood, through faith, to demonstrate his righteousness, because in his restraint God **passed over** [G] 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. **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. **4:1** 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** [H] 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.

Key Words

A. God's perfect justice, which makes people right with Him. It is revealed apart from the law and is available only through faith in Jesus.

B. The Old Testament Scriptures. While the Mosaic law could not save anyone, it did point people toward the Messiah, along with the messages of God's prophets.

C. To fully trust Jesus for salvation. The verb in Greek is similar to the noun translated "faith" earlier in the verse and refers to an acceptance beyond intellectual agreement.

D. God's majesty, perfection, and holiness. This stands in sharp contrast to human sinfulness.

E. The unearned and voluntary kindness of God. He gives grace freely, not out of obligation.

F. The cover built for the ark of the covenant (see Ex. 25:17-22). This is where the priest applied the blood on the Day of Atonement. Through His blood, Jesus becomes the place where God's justice and mercy meet.

G. God postponed His final penalty for sin until Jesus fulfilled His plan for redemption.

H. An accounting term, signifying an asset added to an account. Abraham did not earn favor with God by works. The Lord made the "deposit" by His grace based on Abraham's faith.

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EXPLORE THE TEXT

1. Falling Short

(Rom. 3:21-26)

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

- **Why can't good works lead to salvation?**

2. Finding Hope

(Rom. 3:27-31)

We can never be "good enough" to make ourselves right with God.

- **What does it mean to be justified by faith instead of works?**
- **How would you explain the importance of the law to a new believer?**
- **Would you rather have someone tell you how to do something or show you how to do something? Why?**

3. Following Faith

(Rom. 4:1-5)

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

- **In what ways do you sometimes try to "earn" God's favor through your actions?**

Apply the Text

Discuss with your Bible study group any troubling issues people have regarding God's gift of forgiveness.

- **What prevents people from accepting God's offer of salvation? Do they struggle with faith, or do they doubt the sacrifice of Christ?**

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.)

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?

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TALK IT OUT

Focus on Romans 3:23-24. How do you usually respond when you fall short of an expectation or goal?

Paul stated that God has revealed salvation "apart from the law" (Rom. 3:21). Salvation is not earned but is given freely by God's grace, made possible through Christ's death on the cross. While everyone is guilty of sin, everyone has the opportunity to be saved. Christ's blood paid the penalty for our sin, and we can be made right with God through Jesus alone.

What do these verses teach us about God's role verses our role in salvation?

Romans 3:23-24 explains both humanity's deepest need and God's solution to that need. God's solution to our sin problem frees us from constant striving to earn His approval. Our obedience to God flows from gratitude, not fear. As followers of Jesus, our identity is grounded in His grace, not in our performance.

What does it look like in daily life to live as someone who has been justified freely by God's grace?

Review Romans 3:23-24 in various translations and create a paraphrase of the verses.

Prayer Requests / Notes

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DAILY EXPLORATION

Day 1: Romans 3:21-24

Identify the way to a right relationship with God.

Paul emphasized that having the law and trying to obey it was not the way to achieve "the righteousness of God." In other words, good works do not make anyone right with God. The law showed the problem of sin, but it did not provide the way to fix it. "But now," God has revealed His way of being right with Him. The Law as well as the Prophets of the Old Testament declared it. His way of being right with Him does not result from earning a good standing with Him. It does not have anything to do with good works. On the contrary, it has everything to do with faith. "Faith in Jesus Christ" makes people right with God.

All of us share one reality in common. We "all have sinned and fall short of the glory of God." Apart from Christ, we all are equally lost and without hope.

Again, Paul used the key term "justified." When God justifies us, two things happen: first, we are declared no longer guilty of sin. Second, we are declared righteous. 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.

How do these verses help you better articulate the gospel in a clear, Christ-centered way?

Day 2: Romans 3:25-26

Compare these verses to Leviticus 16:14-16.

Paul declared that God presented Jesus as "the mercy seat by his blood." Other translations render the Greek term as "propitiation" or "the sacrifice of atonement." This is language of the Old Testament sacrificial system. After God delivered His people from Egyptian slavery, He directed them to build the tabernacle and the ark of the covenant. He instructed them to place the mercy seat on top of the ark (Ex. 25:17-21). Once each year, on the Day of Atonement, He gathered His people for a worship experience that focused attention on their sin and His forgiveness (Lev. 16:1-30). The high priest sprinkled blood from sacrificed animals on the mercy seat. This portrayed the reality that a sacrifice had been made to atone for their sins. Likewise, the blood of Jesus made Him the mercy seat or the atoning sacrifice for everyone who places their faith in Him. The focus is on the sacrifice of the blood Jesus shed for our sin.

When it comes to our sin, God is just in His judgments. He requires that a sacrifice be made to atone for our sin. At the same time, He is the judge who justifies "the one who has faith in Jesus."

How does the imagery of blood help you grasp the seriousness of sin and the cost of forgiveness?

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Day 3: Romans 3:27-31

Note the reason boasting is excluded.

Paul addressed the question of boasting. If we could earn our salvation by working for it, then we would have a reason to boast. We could give ourselves a pat on the back for our achievement. But because salvation is by faith alone and not by works, boasting is excluded.

The Jews believed they had the unique privilege of an exclusive relationship with God. For that reason, they considered themselves to be superior to Gentiles. Paul addressed this by affirming that God favored Gentiles just as much as He favored the Jews. 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.

Paul addressed yet another question that Jews and Gentiles alike would raise. The question focused on the need for the law since forgiveness came through faith. The Jews viewed the law as a sign of privilege and assurance that God included only them as His people. Consequently, Gentiles saw the law as a reminder that they had been excluded. For both groups, being pardoned through Christ did not nullify the law. On the contrary, what God did through Christ upheld the law (Matt. 5:17). The penalty of the law still had to be paid—and Jesus paid it on the cross.

What kind of boasting was Paul talking about—and why is it excluded?

In what subtle ways do people still try to boast spiritually—even while they affirm salvation is by grace?

Day 4: Romans 4:1-3

Compare these verses to Genesis 15:6.

Paul turned to Abraham —the forefather of the Jews—to make his argument that salvation is by faith. 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.

Paul's argument came directly from Scripture. According to Genesis 15:6, Abraham was made right with God because of his faith—not his works. Abraham became a righteous person when he believed God.

Paul noted that Abraham's faith was "credited to him for righteousness." The word *credited* comes from the world of accounting and meant to deposit or to place in the positive ledger column. It implied a transaction. However, this credit did not happen because of work performed but grace freely given.

How would you explain to someone the meaning of faith being "credited" to Abraham as righteousness?

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Day 5: Romans 4:4-5

Note how Paul contrasted a gift with something owed.

When people work at a job for an employer, they expect to be "credited" for their labor by being paid. They would not consider their pay to be a gift from their employer. Rather, the employer owed the money to the employee.

Anyone reading what Paul said about paying a person who worked for an employer would have understood what he meant. Employees deserved to be paid when they worked for an employer. For them, a wage would never be thought of as a gift. From there, Paul affirmed the profound truth about God's way of making a person right with Him. He did not pay Abraham for his work by declaring him to be a righteous person. When Abraham took a simple step of faith, God presented him with the most precious gift of all. He made Abraham right with Him. Paul went on to affirm that God will give the same gift to anyone—even the most ungodly person—who turns to Him in faith.

How can this passage shape the way you talk about salvation with people who are burdened by guilt?

APPLY THE TEXT

As you reflect on God's gift of salvation through Christ, how often have you boasted over your spiritual accomplishments? What place does grateful humility have in your personal relationship with God? In what ways do you demonstrate your concern for others who need Jesus?

JOURNAL

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