

Saving Faith

A RIGHT STANDING WITH GOD COMES BY FAITH ALONE.

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**? **H** 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** **I** 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**, **J** 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** **K** 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.

Exploring 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 (*pistis*) 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** "Left" (NIV); "remission" (KJV). God postponed His final penalty for sin until Jesus fulfilled His plan for redemption.
- H** No human can claim credit for salvation. It is the work of Christ alone and cannot be earned.
- I** Paul affirmed that salvation comes from trusting in Christ, not keeping the law. This was good news for both Jews and Gentiles since neither could keep the law perfectly.
- J** The founder of the Jewish nation and the original recipient of God's covenant. See "Dig Deeper" on page 24.
- K** 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.



NOTES

Falling Short (Rom. 3:21-26)

- After addressing the law (Rom. 3:1-20), Paul stated that God has revealed salvation apart from the law.
- While everyone is guilty of sin, everyone has the opportunity to be saved by the grace of God demonstrated through Jesus's death. Christ's blood paid the penalty for our sin, and we can be justified through Him alone.

Finding Hope (Rom. 3:27-31)

- Paul made it clear that no one has room for spiritual arrogance because no one can become righteous before God in his or her own power.
- Whether Jew or Gentile, all must put their faith in Jesus and accept His offer of salvation. Everyone is justified by faith apart from the law.

Following Faith (Rom. 4:1-5)

- As the patriarch of the Jewish nation, Abraham would have been a logical candidate for salvation by good works. However, Paul quoted Genesis 15:6 to establish that faith always has been God's standard for being made right with Him.
- Unlike wages paid for doing a job, individuals cannot earn righteousness through works. Righteousness comes only as a gift of God's grace through faith.

Summary Statements

A right standing with God comes by faith alone.

- 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 Jesus.

Memory Verse

Romans 3:23-24

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.)



For additional commentary, see the Leader Guide or Adult Commentary, available for purchase at goExploreTheBible.com.

ENGAGE

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

- We put our faith to work every day. When we sit in a chair, we trust it to hold us up. We entrust our lives to a bridge across a river.
- In 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 to trust the Lord.

Bonus: If a friend asked why you believe Jesus is trustworthy, how would you respond? Why?

EXPLORE

FALLING SHORT (ROM. 3:21-26)

Bonus: When have you felt satisfied by a job you completed? Why do you sometimes feel like all your hard work isn't enough?

- Good works do not make anyone right with God. The law reveals sin, but it can't fix it. God has revealed His way of being right with Him. The Law and the Prophets of the Old Testament declared it. Faith in Jesus alone makes people right with God.
- All of us share a common reality. We all sin and fall short of God's perfect standard. But He justifies those who have faith in Jesus. When God justifies us, two things happen. First, we are declared no longer guilty of sin. Second, we are declared righteous.
- God offers this gift freely. But what is free to us was not free to God. He presented Jesus as the "mercy seat" by His blood. Other translations render the Greek term (*hilasterion*) as "propitiation" or "the sacrifice of atonement." This is language of the Old Testament sacrificial system. Jesus's blood made Him the atoning sacrifice for everyone who places their faith in Him.

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

FINDING HOPE (ROM. 3:27-31)

Bonus: How does it feel to be left out? How do you respond to those feelings?

- If we could earn salvation by working for it, we would have a reason to boast. But because salvation is by faith alone, boasting is "excluded." Works are a result of salvation, not a cause of salvation (see Eph. 2:8-10).
- The Jews believed they had a unique and exclusive relationship with God. For that reason, they considered themselves to be superior to Gentiles. But Paul emphasized that God offers His gift of forgiveness to anyone who places their faith in Jesus.

- Being pardoned through Christ does not nullify the law. On the contrary, what God did through Christ upheld the law. The penalty of the law still had to be paid—and Jesus accomplished that on the cross.

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

FOLLOWING FAITH (ROM. 4:1-5)

Bonus: What are some things you might boast about? How much credit do you really deserve for those things?

- For the Jews, Abraham personified their conviction that a person could earn justification by works. They believed he had received God's favor through his good works. Paul, however, argued that Abraham had no reason to boast before God.
- Quoting Genesis 15:6, Paul noted that Abraham was made right with God because of faith—not his works. Abraham became a righteous person when he believed God.
- The word "credited" comes from the world of accounting and meant to deposit or to place in the positive ledger column. However, this credit did not happen because of work performed but grace freely given. 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.

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

CHALLENGE

As a Bible study group, discuss issues people might have in accepting God's gift of forgiveness.

What prevents people from accepting His offer of salvation? Do they struggle with faith, or do they doubt the sacrifice of Christ? (PSG, p. 36)

As you reflect on God's gift of salvation, reflect on times when you've boasted about 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? (PSG, p. 36)

FURTHER DISCUSSION



Scan here for additional discussion questions for this week's study.

BIBLE SKILL (PSG, P. 35)

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?***

Distribute some Bible study tools and encourage adults to work in groups of two or three to complete the Bible Skill activity on page 35 of the PSG. After a few minutes, allow volunteers to share what they learned about covenants in the Bible. Review the questions in the activity to connect Abraham’s covenant with Paul’s teaching in Romans 4.

OBJECT LESSON: AWARD

Display a trophy, ribbon, or certificate recognizing an outstanding achievement. Encourage adults to share awards and prizes they have won over the years. Lead a brief discussion on what makes winning an award so special.

Point out that we often collect items that prove we won some special recognition because that recognition makes us feel good. Say: *But that’s not how God works in our spiritual lives. Instead of our individual performances, He holds people to another—and higher—standard.*

Explain that God has made Jesus the standard for our salvation, and faith in Him is the only way we can have a relationship with God. Note that we all fall short of God’s standard of perfection, so Paul made it clear 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.

ABRAHAM

In Romans 4:1, Paul introduced Abraham not as a symbol of law-keeping, but as the ultimate example of faith. Paul’s aim was clear: Even Abraham, the founding patriarch of Israel, was made right with God through faith, not by anything he did.

Paul quoted Genesis 15:6 to validate his argument. Abraham wasn’t declared righteous because of his actions. Righteousness was credited to him by God because he trusted in God’s promise. That happened before the institution of circumcision and centuries before Moses received the law on Mount Sinai.

This is crucial. If Abraham was justified before any rituals or commands, then righteousness can’t be about external performance. Paul makes it personal. If anyone could boast about their works, it would be Abraham. But even he couldn’t (Rom. 4:4-5).

Douglas Moo explains it this way: “Paul appeals to Abraham . . . to prove that even in the Old Testament, righteousness came through faith, not through works.”¹ Paul never twisted the story. He revealed what was always true, now seen clearly in Christ.

Abraham became the blueprint for all who wanted a new relationship with God, whether Jew or Gentile. He wasn’t defined by law or lineage, but by absolute trust in God. He believed God could do what seemed impossible—give life where there was only barrenness. That kind of faith is what God counts as righteousness.

Even today, Paul’s message cuts through religious pride and spiritual performance. Righteousness isn’t earned—it’s received. God’s initial plan has never changed, and Abraham’s story proves that. Thankfully, through Christ, the same offer still stands open to all.

Faith, not works. That was true for Abraham. And it’s still true today.

Sources:

1. Douglas J. Moo, *Romans*, NIVAC (Grand Rapids: Zondervan, 2000), 128