



Saving Faith

A RIGHT STANDING WITH GOD COMES BY FAITH ALONE.

ROMANS 3:21-4:5

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

ROMANS 3:21–4:25

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.

 **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?**

EXPLORE **THE TEXT**

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.

VERSES 21-22

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.

*The law showed the problem of sin,
but it did not provide the way to fix it.*

VERSES 23-24

All of us share one reality in common. We *all have sinned and fall short of the glory of God*. Theologian Hadley Moule (1841-1920) illuminated the truth of verse 23 like this: “The harlot, the liar, the murderer, are short of [God’s glory]; but so are you. Perhaps they stand at the bottom of a mine, and you on the crest of an Alp; but you are as little able to touch the stars as they.”¹ In other words, 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.



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.)

VERSES 25-26

Paul declared that God 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. 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**.



Why can't good works lead to salvation?



How do you respond to the truth that you cannot earn righteousness through your own efforts?

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.

VERSES 27-28

Paul addressed the question of *boasting*. God's grace always renders grateful humility. 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*.

Paul's conclusion that justification is by faith alone deserves our attention. We are wise to reflect on the wonder of God's grace to us. Giving serious attention to it nurtures our gratitude to Him, and it nourishes our humility.

However, this does not suggest that works are unimportant. Works are a result of salvation, not a cause of salvation. In Ephesians, Paul wrote, "For you are saved by grace through faith, and this is not from yourselves; it is God's gift—not from works, so that no one can boast" (Eph. 2:8-9). Then he added, "For we are his workmanship, created in Christ Jesus for good works . . ." (v. 10).

VERSES 29-30

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*, those who did not have a place in the family tree of Abraham. Their sense of superiority fostered their disdain for 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. 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.

VERSE 31

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. Jesus said, “Don’t think that I came to abolish the Law or the Prophets. I did not come to abolish but to fulfill” (Matt. 5:17). The penalty of the law still had to be paid—and Jesus paid it on the cross.

 **Why did Paul say boasting is excluded in the context of justification?**

 **What does it mean to be justified by faith instead of works?**

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.

VERSES 1-2

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.

VERSE 3

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. Abraham became a righteous person when he **believed God**.

Paul notes 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.

God will give the same gift to anyone—even the most ungodly person—who turns to Him in faith.

VERSES 4-5

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 who read 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.

 **Why would Paul’s Roman readers have considered his comments radical? How does this passage challenge the idea that righteousness can be earned?**

 **In what ways do you sometimes try to “earn” God’s favor through your actions?**



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?

APPLY THE TEXT

- + 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.

 **Discuss with your Bible study group any troubling issues people have regarding 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?**

 **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?**



Memorize Romans 3:23-24.

Prayer Needs

1. Kenneth Boa and William Kruidenier, *Romans*, vol. 6, Holman New Testament Commentary (Nashville, TN: Broadman & Holman Publishers, 2000), 107.