

## SAVING FAITH

(Romans 3:10-12, 20-24; 4:1-8)

1. **REMEMBERING** Have you come to the point in your life where you know for certain that if you were to die tonight you would go to heaven?
2. **REFLECTING** If you were to die tonight and God were to say to you, “Why should I let you into my heaven?” what would you say?
3. **DISCOVERING** Read Romans 3:10-12, 20-24 aloud and answer the questions that follow.

**Romans 3:10-12, 20-24**—As it is written: “There is no one righteous, not even one; <sup>11</sup>there is no one who understands; there is no one who seeks God. <sup>12</sup>All have turned away, they have together become worthless; there is no one who does good, not even one....” [Psalm 53:1-3] <sup>20</sup>Therefore no one will be declared righteous in God’s sight by the works of the law; rather, through the law we become conscious of our sin. <sup>21</sup>But now apart from the law the righteousness of God has been made known, to which the Law and the Prophets testify. <sup>22</sup>This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile, <sup>23</sup>for all have sinned and fall short of the glory of God, <sup>24</sup>and all are justified freely by his grace through the redemption that came by Christ Jesus.

- The issue being discussed here—salvation—has many components. What do vv. 10-12 (Ps 53:1-3) teach about human nature?
- What conclusions does Paul draw in v. 20 based on his examination of human nature?
- What additional details do vv. 21-24 contain that amplify the meaning of Ephesians 2:8-9 below?

*For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast.*  
(Ephesians 2:8-9)

Paul explains how we are saved/justified (by grace through faith) and not saved/justified (by working hard to be righteous), then turns to Abraham as an example of what this looks like. Read Romans 4:1-8 aloud.

**Romans 4:1-8**—What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? <sup>2</sup>If, in fact, Abraham was justified by works, he had something to boast about—but not before God. <sup>3</sup>What does Scripture say? “Abraham believed God, and it was credited to him as righteousness.” [Genesis 15:6] <sup>4</sup>Now to the one who works, wages are not credited as a gift but as an obligation. <sup>5</sup>However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness. <sup>6</sup>David says the same thing when he speaks of the blessedness of the one to whom God credits righteousness apart from works: <sup>7</sup>“Blessed are those whose transgressions are forgiven, whose sins are covered. <sup>8</sup>Blessed is the one whose sin the Lord will never count against them.” [Psalm 32:1-2]

- Using your own words, how would you summarize the point Paul is making through the contrast he presents in verses 2 and 3?
  - Verse 4 makes the point that the righteous “credit” Abraham received was a gift given, not a wage due. What is the application for us?
  - How does Psalm 32:1-2, quoted in vv. 7-8, illustrate vv. 5-6?
  - How does the quote by Martin Luther below complement the discoveries we’ve made in Romans 3 and 4?
4. **CONNECTING** Which discoveries revealed in this lesson do you find most comforting and reassuring at this point on your spiritual journey?
  5. **RESPONDING** What specific verse of Scripture will you memorize or meditate on in the coming week to reinforce this comfort and reassurance?

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**God never gave to any person grace and everlasting life as a reward for merit. Those who seek to earn the grace of God by their own efforts are trying to please God with sins.**

(Martin Luther, *Lectures on Galatians*, 1535)