

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; ¹¹there is no one who understands; there is no one who seeks God. ¹²All have turned away, they have together become worthless; there is no one who does good, not even one....” [Psalm 53:1-3] ²⁰Therefore 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. ²¹But now apart from the law the righteousness of God has been made known, to which the Law and the Prophets testify. ²²This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile, ²³for all have sinned and fall short of the glory of God, ²⁴and 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? ²If, in fact, Abraham was justified by works, he had something to boast about—but not before God. ³What does Scripture say? “Abraham believed God, and it was credited to him as righteousness.” [Genesis 15:6] ⁴Now to the one who works, wages are not credited as a gift but as an obligation. ⁵However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness. ⁶David says the same thing when he speaks of the blessedness of the one to whom God credits righteousness apart from works: ⁷“Blessed are those whose transgressions are forgiven, whose sins are covered. ⁸Blessed 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?

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)