

# Faith Alone

Romans 3:21-26

## Leader Discussion guide

### Illustrations Used:

- Rake vs. digging
- 2 ways accounts can be credited. Wages and Gift
- Night Mark was saved – anger to peace with God
- Life is not an obstacle course
- How good is good enough to make it to Heaven?

### Note To Leaders

The content in this week's lesson is a little challenging and theological. It is critical that we get this stuff right and that we know it. But, it also can be overwhelming to talk about this for an hour or more. To help break up your group, I have included a few options for some get-to-know-you questions. Pick one or two and try opening your group with it. Below are the questions:

- Best/Worst - Have each person share their best and worst moments from the previous week.
- House On Fire - Ask, "Your house is on fire, and everyone is safe. You have 30 seconds to run through the house and collect three or four articles you want to save. What would you grab? Why?"
- Heroes - Ask each member to name three people, past or present, they admire. Why? Or, ask them if they could interview anyone in history, who would that be and why? What one or two questions would you want to ask?

### Comprehension Questions:

1. There were lots of theological words in today's sermon. What do these words mean?
  - a. Salvation; Justified; Faith; Works; Righteousness; Credit; Sin.
2. (v1-3) How were people in the Old Testament saved from their sin?
  - a. How was Abraham saved?
3. (v4-5) There are two ways something can be credited to your account: wages and gift. What is salvation? What would be the result if we earned all or part of our salvation?
  - a. Does salvation come before or after works?
4. What is the double Credit of Justification?

### Application Questions:

1. How could a Christian respond to a person who says that they are going to Heaven because they have done more good in their life than bad? (remember to be loving to that person)
2. Why do Christians need to be reminded of Faith Alone?
3. How does Faith Alone relate to humility? Do you ever struggle with pride? If so, how?
4. As Christians, if our peace of mind is dependent on how well we are doing, we will have a low-grade anxiety. Or an overwhelming despair. Have you ever struggled to believe that God loves you fully in the midst of sin? Have you ever struggled with this anxiety?

## Extended Outline:

### Introduction:

Illus: Martin Luther was a monk. Luther tried to earn salvation: "If any monk ever got to heaven by monkery, then I should have made it." The turning point in his life came when he was studying this book of Romans. 1:17. He was taught "righteousness" meant God's righteousness in punishing sinners. By the mercy of God, he realized it meant God's righteousness is given to us as a gift, when we have faith in Him.

Luther's account of his conversion: "I beat importunately upon Paul at that place, most ardently desiring to know what St. Paul wanted. At last, by the mercy of God, meditating day and night, I gave heed to the context of the words, namely, "In it the righteousness of God is revealed, as it is written, 'He who through faith is righteous shall live.'" There I began to understand [that] the righteousness of God is that by which the righteous lives by a gift of God, namely by faith.... Here I felt that I was altogether born again and had entered paradise itself through open gates. Here a totally other face of the entire Scripture showed itself to me. Thereupon I ran through the Scriptures from memory. . . ."

The Bible is full of life-changing and life-giving words here. But it is easy to skim along the surface. We need to be people who are willing to dig deep into God's word.

**Illus:** It doesn't take that much effort to rake, but all you get is leaves. Digging deep down into the earth is harder, but results in diamonds or gold, rather than leaves.

Last week we saw we are justified in Christ alone. But how do we receive this?

- 3:25 & 3:28 – One is justified by faith apart from works of the law.
- Justification by faith alone. Martin Luther called this the doctrine on which the church stands or falls. In these verses, Paul goes on to explain it more deeply.

### 1. How are we justified? Faith apart from works. Explained in several ways.

- a. V1-3 – The example of Abraham.
  - i. Many believed Abraham was the prime example of someone justified by his works. Paul responds:
  - ii. v2 – If justified by works, he can boast.
  - iii. V3 – What does Scripture say? Quotes Genesis 15:6.
    1. 15:1-6 – Abraham believed God's promise. His belief in God was counted as righteousness.
    2. **App:** Abraham didn't do anything. He had faith.
- b. V4-5 – An economic illustration.
  - i. **Illus:** 2 ways that something can be credited to your account:
    1. (1) Wages – automatic deposit.
    2. (2) Gift. Illus: paypal account.
  - ii. **App:** If we are considered righteous based on our works, then it would be a payment – automatic deposit. By faith, it is a gift.

1. 3:24 – We are justified by his grace, as a gift.
- iii. V5 – When? While we are ungodly.
- c. V9-10 – Does forgiveness come before or after works?
  - i. V9 - Does this justification happen only for the circumcised? Who are fulfilling the law? So do you have to have faith, plus a work?
  - ii. V10 – For Abraham, he was justified before he did this work.
- d. **App:** We are justified by faith ALONE. Not faith + good works. Not faith + baptism. Not faith + our devotions. We are justified by faith alone.

## 2. What does justification involve?

- a. A double crediting.
  - i. Between verses 3 and 11, *logizomai* is used 8 times in 9 verses. Translated “counted” or “counts” or “count.”
  - ii. **Its meaning:** when used in a financial context (v4) it is used to speak of putting something in someone’s account. Imagine you have a bank account with God, and the currency is righteousness.
  - iii. We tend to think of righteousness being calculated according to our works. More good I do = more righteousness in my account.
- b. First: God does not credit our sin to us. (v7-8)
  - i. He pardons and covers our sin.
  - ii. **App:** If you trust in Christ, this is God’s word to you: your lawless deeds are forgiven. Your sins are pardoned. As far as the east is from the west, so far does he remove our transgressions from us.
- c. Second: He credits righteousness to our account.
  - i. V3, v5, v6.
  - ii. Why? Is our faith the righteousness?
    1. Faith is counted as righteousness, not because it is a good deed, but because it connects us to Christ, and His righteousness.
  - iii. Philippians 3:9 – “alien righteousness.”

## 3. Why is this important?

- a. It means we can be in right relationship with God now.
  - i. We don’t have to wait until the end. Or until we clean ourselves up.
    1. **Illus:** Night I was saved. Was so angry. An hour later at peace with God.
  - ii. Verses 7-8 – Blessing of forgiveness.
- b. It means we must be humble.
  - i. V2 – no boasting. All grace. 3:27.
  - ii. V5 – belief in him who justifies the ungodly. (not the great)
  - iii. We are simultaneously sinful and righteous. So there is no place for pride or boasting.
- c. It means a life of peace, rather than anxiety or despair.
  - i. **Illus:** Possible to think of life as an obstacle course. A series of challenges we are finding and trying to jump through.
  - ii. **Illus:** Talked to a lady last week, who said she remember as a teenager thinking, “how good is good enough?”
  - iii. **App:** If our peace of mind is dependent on how well we are doing, there will a low-grade anxiety. Or an overwhelming despair.

- iv. But through the gospel, we learn that our standing with God is not dependent on our good works or lack thereof, but on His promises, His removing our sin, and crediting us with Christ's righteousness.
  - v. Luther: "if you want to be comforted when your conscience plagues you or when you are in dire distress, then you must do nothing but grasp Christ in faith and say, "I believe in Jesus Christ, God's Son, who suffered, was crucified, and died for me. In his wounds and death, I see my sin. In his resurrection, I see the victory over sin, death, and the devil. I see righteousness and eternal life as well. I want to see and hear nothing except him." This is true faith in Christ and the right way to believe." Rest.
- d. How do we receive all this?
- i. ONE ANSWER: Believe. Believe God's word. Believe verse 24 – we are justified by his grace as a gift. Believe verses 25 – God put Jesus forward as our sacrifice. Believe 4:5.