September 20, 2026 #3 Saving Faith Romans 3:21- 4:5

According to the apostle 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 (justified) with God by faith alone.
Salvation refers to deliverance. It is being rescued from oppression or enemies.
Justification is like when a guilty person stands before a judge, overwhelming evidence supports a negative verdict. The judge extends mercy to the guilty party. The defendant is acquitted, punishment is avoided and the person is released, not because of anything he or she did but because of the grace extended by the judge.
Redemption comes from a culture where slavery is normal, where one person owns another. A person comes to the rescue and pays the price for the slave's freedom.
Propitiation: In a pagan setting, the person must find a way to placate the anger of the gods and escape punishment. The gospel presents us with the one true God who, as an act of love and grace, provided the ultimate propitiation Himself through Jesus Christ for all who repent and place their faith in Him.
All of these terms depict the truth that a right standing with God comes only by God's grace. Faith in Jesus Christ makes people right with God.

Falling Short (Romans 3:21-26) p. 30
Having the law and trying to obey it was not the way to achieve the righteousness of God. Good works do not result in salvation. Everyone sins, and sin earns judgment from a just God. Law-keeping does not result in salvation. The law is good. It reveals the will of God and can guide human behavior. No one keeps the law perfectly. The solution for sin is not human effort. The law showed the problem of sin, but it did not provide a way to fix it. Even those who possess and try to follow the law are condemned by it. Paul quotes from the Old Testament: **Romans 3:10-12** *"As it is written: There is none righteous, no, not one; there is none who understands; there is none who seeks after God. They have all turned aside; they have together become unprofitable; there is none who does good, no, not one" (vs. 23).* Most of us know verse 23: "For all have sinned and fall short of the glory of God." Keeping the law can refer to obeying God's specific commandments or abiding by the word and will of God in general. Such obedience is a work achieved imperfectly by sinful people. The law convicts everyone of sin. Apart from Christ, we all are equally lost and without hope. The righteousness of God has been revealed in Jesus. The gospel provides greater clarity regarding the plan of God previously attested by the Law and the Prophets. The gospel of Jesus has been God's plan to deal with the sin of humanity from the beginning. God justified us. He declares us no longer guilty of sin, and righteous (placed in good standing with God). The Greek term translated

"*believe"* is the verbal form of the noun "*faith*." Both can refer to believing a fact. Put it this way: one who believes (or has faith) that Jesus is God's Messiah should also submit to Him and follow Him. However, knowing who Jesus is does not always lead to trusting or committing to Him. It is more than simply believing the facts about Jesus. Right standing with God requires faith in trusting the facts to be true about Jesus, and committing to a lifestyle that shows what is believed. The one who truly has faith in Jesus believes that He is the Holy One of God, and must follow Him no matter how difficult because no one else has the words of eternal life. **John 6:68-69** *"But Simon Peter answered Him [Jesus], Lord, to whom shall we go? You have the words of eternal life, also we have come to believe and know that You are the Christ, the son of the living God."* When the world calls us, we need to answer like Peter: "You, Jesus have the words of eternal life. I will follow You." Through faith in Jesus, all who believe receive the righteousness of God since there is no distinction. God has established no criteria for righteousness except for faith in Jesus. Neither ethnicity, gender, social status, nor any other human distinction matters in terms of receiving access to righteousness through Jesus.

Vs. 24 God has made righteousness (being right with God) available through faith in Jesus. Sinners are justified freely by His grace. Grace is done even though the recipient of the favor does not deserve it. An act of grace is an act of generosity extended as a gift, not something the recipient deserves. Mercy is not giving the punishment that is justly deserved. Grace: receiving something undeserved. Mercy: not getting the punishment. Grace: I give you ten dollars. Mercy: I forgive your ten dollar debt. In a legal context the person justified by grace is declared not guilty or acquitted even though the charge brought against them is accurate. We are justified through the redemption that is in Christ Jesus. Redemption pictures the release of a person from a condition of harsh captivity. People enslaved by sin cannot free themselves. Christ paid the price for our sin and enabled God to declare those who believe in Christ justified and no longer subject to the penalty of their sin.

Vs. 25 It is interesting that today begins the Jewish holiest and most solemn day of the year, Yom Kippur. It is also known as the Day of Atonement. During the time of Jesus on this day, the high Priest himself slaughtered the sacrificial offerings of the bull and goat, and a scapegoat was sent into the wilderness—it was a public and symbolic way for the community to acknowledge their own sins and have the sins removed. **Leviticus 16:15-16** *"Then he shall kill the goat of the sin offering, which is for the people, bring its blood inside the veil, do with that blood as he did with the blood of the bull, and sprinkle it on the mercy seat and before the mercy seat. So he shall make atonement for the Holy Place, because of the uncleanness of the children of Israel, and because of their transgressions, for all their sins; and so he shall do for the tabernacle of meeting which remains among them in the midst of their uncleanness."* The mercy seat was located on

top of the Arc of the Covenant and was the place where the animal blood was sprinkled on the Day of Atonement by the high priest as an annual atoning for the sins of the Israelites. The cross became the mercy seat of the new covenant. The blood of Jesus atoned for our sins. **Matthew 26:27-28** *"Then He [Jesus] took the cup, and gave thanks, and gave it to them, saying, drink from it, all of you. For this is My blood of the new covenant, which is shed for many for the remission of sins."* Jesus is our atonement! We are forgiven. With His blood, Jesus covered us with His righteousness. Faith in Jesus makes people right with God. God's restraint is ultimately explained because He had a way for dealing with the sin problem. He was justified in withholding His wrath as He passed over the sins previously committed. As the death angel passed over the wooden door frames that were painted with blood and spared the first born of the Israelites, so God passes His judgment over us by the blood of His Son who hung on the cross.
Vs. 26 The work of Christ not only provides for the atonement of human sins but, at the same time, provides proof that God was not unjust in overlooking past sins. For He had a solution awaiting revelation at its proper time. The work of Christ, accomplished and revealed in God's timing, demonstrates that God is just [righteous] and at the same time able to justify [declare righteous] the one who has faith in Jesus.

Finding Hope (Romans 3:27-31) p. 32
Spiritual arrogance is never justified. When compared to God's nature and God's expectations for humanity, we all fall short. Even comparing ourselves to others does not justify boasting before God. God's grace always renders grateful humility. Because salvation is by faith alone and not by works, boasting is excluded. Boasting means to express pride or to glory in something. Paul had pointed out that the Jews commonly would boast in their superiority to those who were in need of education, especially concerning the Old Testament which the pagan converts would not have a clue about. Such unjustified boasting is excluded. If good deeds can justify (make right with God) a person, then no person has the right to boast. Works are a result of salvation, not a cause of salvation. **Ephesians 2:8-9** *"For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast."*
Vs. 29 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. There is one God. God would not create a system that would only benefit one group of people. He cares about all people and desires to solve the problem of sin for them all. He could not do this with a system of law only possessed by a single, small group of people, but by grace through faith in Jesus available to all.

Vs. 31 Paul anticipated the objections some Jews would raise. If God intended to offer salvation through faith from the beginning, why was the law needed? Doesn't the system of faith nullify the law? Rather than faith invalidating the law, through faith we uphold the law. Paul was not asserting that people saved by faith would become keepers of the law to maintain their relationship with God. Through Christ, believers come to understand the law more fully, both its blessings and its limitations. **Matthew 5:17** *"Do not think that I came to destroy the Law or the Prophets. I did not come to destroy but to fulfill."* What God did through Christ upheld the law. The penalty of the law still had to be paid—and Jesus paid it on the cross. We need the law. It is the road map that leads us to be more like Jesus.

Following Faith (Romans 4:1-5) p. 33
No one can keep the law perfectly, so the law cannot lead to righteousness. Abraham was declared righteous by faith. What has Abraham found? Abraham believed the Lord. **Genesis 15:6** *"And he [Abraham] believed in the Lord, and He [God] accounted it to him [Abraham] for righteousness."* Abraham was made right with God because of his faith—not his works. Abraham became a righteous person when he believed God. Abraham placed his trust in God and took action based on that trust. Works revealed the genuineness of Abraham's faith. As one declared righteous by faith, Abraham became the father of all who believe, not just the father of the circumcised.
Vs. 3 Abraham's faith was credited (deposited) to him for righteousness. This credit was freely given by God's grace. God did not pay Abraham for his good works by declaring him to be a righteous person. When Abraham took a simple step of faith, God presented him with the most priceless gift of all, a relationship with Him. God will give the same gift to anyone—even the most ungodly person who turns to Him in faith.

Ponder this:
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.