



Relentless Grace: How the Gospel Changes Everything

Paul's Letter to the Romans

Session 5 – Credit on Christ's Account | Romans Chapter 4

Sometimes the truth is hiding in plain sight. We miss it because we think it has to be more complicated. Sometimes the truth gets buried in tradition; opinions passed down for so long they're accepted without question and defended to death. No one knew this better than Paul, a former Pharisee.

In the first three chapters, Paul dismantled secular and religious beliefs about life that pass for truth but never deliver. If Paul was giving a TED talk just to prove we're all sinners in the same sinking boat, this is where he would drop the mic. No one is good enough to earn God's approval.

OK Paul, you have our attention. Where's the hope? How is that good news? *I'm glad you asked. Let's talk about faith.*

Icebreaker

If you could start a new tradition, what would it be?

If you could do away with an old tradition, what would it be?

Goals for this Session:

- Discover how Abraham came to be known as the father of faith.
- Consider what it means to be justified by grace through faith.
- Pray for ways and opportunity to live out the gospel.

Dues and Don'ts

Romans 4:1–12

Paul takes this conversation about faith all the way back to Abraham.

1. Paul already established that salvation is offered to everyone, whether Jew or Gentile. Now he devotes an entire chapter to reinforce the necessity of faith.

a. Why is faith necessary for salvation? Review Paul's statement in Romans 3:28–30 for help with your answer.

b. "If Abraham was justified by works . . ." (verses 2–3) Paul raised the question because this *opinion* was deeply embedded in Jewish tradition. The rabbis claimed that Abraham earned righteous status by instinctively keeping the Law before it was given.* What was Paul's response? Explain how Abraham was justified.

#wordstoknow

Greek words/terms at a glance.

account/impute (logizomai)
God credits the righteousness of Christ to our account.

justified/righteous (dikaios)
Declared in good standing with God by grace, through faith in Jesus.

faith/believe (pisteos) A firm conviction and trust in God, knowing He is always true.

How are we justified? Note what the following verses say.

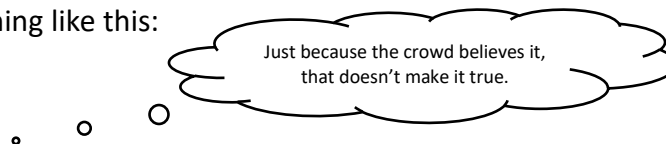
John 1:12–13

Ephesians 2:8–9

Titus 3:5–7

c. Have you noticed how frequently Paul goes to Scripture for answers? He kept his faith and beliefs tethered to God's Word. It's where he went to filter the voices—and *be* a voice—in the world he inhabited.

Look at verse 3. If the original manuscript included thought bubbles, we're pretty sure it would look something like this:



"What does the Scripture say?" Paul anticipated pushback for his comments about Abraham's faith versus the Jewish mainstream of works-based tradition. We'll look at that in a minute. But first, give thought to what fuels your own beliefs. Where do you find truth?

2 Timothy 3:16–17

Romans 12:2

* The Law was given 430 years after Abraham (Galatians 3:17). In Paul's day, Abraham was considered a model of perfect obedience to God. For example, Jubilees 23:10 says, "Abraham was perfect in all his deeds with the Lord, and well-pleasing in righteousness all the days of his life."

2. **Dues and Don'ts.** For centuries, every good Jew spent their life trying to achieve righteous status by obeying the Law and observing rituals. The Jewish Christians in Rome were still trying to wrap their minds around this “new” teaching that righteousness is a gift of God.

a. **Dues.** Nothing we do can earn righteousness. It's credited to us. How does that work? Christ took on the debt of our sin and He gave us His righteousness (2 Corinthians 5:21).

Paul's explanation is clear and simple to grasp. We see our sin as a pile of unpaid bills, past due accounts, accumulating debt, dwindling resources. Christ pays off our debt and gives us free access to His unlimited righteousness—in spite of our lousy credit score. It's a great picture of justification for us to hold in our mind.

The Bible gives another picture of Christ taking our debt to give us His righteousness. This one is more graphic and behind-the-scenes personal. You'll find it in Isaiah 53. As you look at it, write what you see and record your thoughts.

Isaiah 53:3–9 | Read this vivid description of what Christ took on for you. Don't rush.

Isaiah 53:11 | Why did Jesus endure this? What came out of it? Let that sink in.

b. **Don'ts.** What's in your wallet? Working *for* righteous status carries an impossible to-do list. But working *from* a righteous status comes with its own to-*don't* list. Here are just a few (in no particular order) but there are many more! Finish the thought for each one.

Colossians 2:13–14 – Don't forget . . .

2 Corinthians 5:17 – Don't remember . . .

Psalms 103:10–12 – Don't forget . . .

Romans 6:12–14 – Don't let . . .

Romans 12:2 – Don't be . . .

Philippians 1:6 – Don't forget . . .

Memory Verse

As you memorize this verse, let it sink in and make it part of your prayers. Ask the Holy Spirit to examine your heart and increase your understanding.

“Blessed are those whose lawless deeds are forgiven, and whose sins are covered;
blessed is the man to whom the Lord shall not impute sin.”

Romans 4:7–8 NKJV

Think About It . . .

What three things does David tell us God has done with our sins?

The Promise

Romans 4:13–25

Paul shows that what God promises to give by grace must be received by faith.

1. Paul traces the details and sequence of events in Abraham's story.
 - a. When was Abraham credited righteous? Was it before, at the same time, or after he was circumcised? What does that indicate about who is eligible to be Abraham's descendants and heirs to the promise?
 - b. *Was Abraham obediently living by the Law when God credited him? Why or why not?
 - c. What do you find most compelling about Abraham's story? Share one or two insights or inspiration you can take from his example.
2. *How the gospel changes everything.* Paul's description of Abraham in his closing statement is amazing. When we consider the testimony of God's life-giving promise to Abraham, the power of the gospel is good news all over again.

- a. The gospel is incentive to view circumstances through eyes of faith. That's what truly pleases God and enables us to benefit from what He allows and uses in our life (see Hebrews 11:6).

Identify one situation that seems *impossible* to you right now. How will you respond to God in faith about it? Be specific.

- b. The gospel is incentive to live in resurrection power. This is no small thing, is it? This is God saying to Abraham *you will be My canvas* to illustrate faith and new life through the resurrection of Christ.

For believers, when it comes time to leave this life, we will (literally) be eternally grateful to live in resurrection power. But is that kind of power only for Heaven or can we access it now? Paul certainly thought so. How does he describe this in Philippians 3:7–14?

"If you ask someone in heaven why they're there, you're going to get the same answer every time—Jesus.

No one gets to heaven by amassing an awesome reputation.

No one gets to God by being good enough.

We get there by grace and God gets the glory."

J.D. Greear

* Trick question!



Gospel at a Glance: Justification | “Justification means that in our standing before God, we are righteous in His sight. We obviously are not righteous in our daily experience any more than Christ was sinful in His daily experience. But when by faith we trust in Him, God regards us as righteous because He has credited to us the righteousness of Christ. There is an old play on the word *justified*, that it means ‘just as if I’d never sinned.’ The penalty has been paid. God’s justice is satisfied. His judicial wrath has been fully exhausted on His Son. Truly we stand before Him just as if we’d never sinned! But there is another play on the word *justification*, that it also means ‘just as if I’d always obeyed.’ That is also a glorious truth that is based on the perfect obedience of Christ—the obedience that, as we have already seen, was lived out over thirty-three years of real human life in a real world.” —Jerry Bridges¹

Adoration **C**onfession **T**hankfulness **S**upplication

“Pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the Lord’s people.” Ephesians 6:18 NIV

In each session, we will pray—for ourselves, for others, for our church, and for our nation. As a focus for prayer, use the memory verse, another scripture, or what the Lord has impressed on you from the chapter. No need to be profound or elaborate, just authentic.

Write a simple prayer, including each element here.

A _____

C _____

T _____

S _____

¹ Jerry Bridges, *The Transforming Power of the Gospel*, (Colorado Springs, Colorado: NAVPRESS, 2012), p.50.

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