

What Is Saving Faith?

What Is Saving Faith?: Part 1 of 2

ROMANS 4:1-5 | SUPPORTING TEXTS

The phrase 'saving faith' does not appear in Scripture. Yet Scripture distinguishes living faith from belief that remains barren. This study asks what separates genuine trust in Christ from the mere statement, 'I believe.'

CENTRAL QUESTION

What distinguishes genuine trust in Christ from the mere statement, 'I believe'?

1 Why Qualify Faith?

The phrase 'saving faith' does not appear in Scripture. Why, then, use it? Because Scripture distinguishes living faith from kinds of belief that do not save. A person may know Christian claims, agree that they are true, or make a profession of belief while remaining unchanged and never personally resting upon Christ.

The church developed terms such as 'true faith' and 'saving faith' to summarize this biblical distinction. The terms do not add to Scripture; they help us ask whether the faith we profess is the faith Scripture describes.

- ? When you hear the phrase 'saving faith,' what do you think it means?
- ? Can a person sincerely say 'I believe' and still lack saving faith? Why or why not?

2 The Question at the Heart of the Reformation

The Reformers asked a question with eternal consequences: How is a sinner made right with God? They concluded that justification is God's gracious declaration that a sinner is righteous because of Jesus Christ - not because of anything the sinner has accomplished. We are justified by grace alone, through faith alone, in Christ alone.

That conclusion raised another question: If sinners are justified through faith alone, can anyone simply say, 'I believe,' and then be on his way? The answer required the church to explain what faith is - and what it is not.

IMPORTANT DISTINCTION

Faith does not need works added to it before Christ can save. Rather, the faith that receives Christ is living and therefore does not remain barren.

3 Abraham: One Faith, Two Moments

READ ROMANS 4:1-5

Paul returns to Genesis 15:6: 'Abraham believed God, and it was counted to him as righteousness.' Abraham was counted righteous through faith, apart from works and before he received circumcision.

READ JAMES 2:14-26

James points to a much later event in Genesis 22, when Abraham offered Isaac. His obedience did not complete something lacking in Christ's work or purchase a righteous standing before God. It revealed and brought to maturity the faith through which Abraham had already been counted righteous.

PAUL AND JAMES

Paul explains the means of justification: faith apart from works. James explains the evidence of living faith: obedience. Abraham was justified through faith, and his faith was shown to be genuine through works.

- ? What appears contradictory when Romans 4 and James 2 are first read side by side?
- ? What changes when we notice that Genesis 15 and Genesis 22 are separated by many years?
- ? How can works be evidence of faith without becoming the basis of justification?

4 Let Scripture Define Faith

READ HEBREWS 11:1-6

Hebrews does not describe irrational belief or the power of positive thinking. Faith does not create reality by believing strongly enough. Its assurance and conviction rest upon the character, revelation, and promises of God.

The remainder of Hebrews 11 shows that this conviction acts: Abel offered, Noah built, Abraham went, Sarah considered God faithful, and Moses chose mistreatment with God's people. Their actions did not earn God's favor; their actions expressed reliance upon the God who had spoken.

A movement becomes visible: Faith hears what God has revealed, believes that He is true, and approaches Him in confidence that He keeps His promises.

- ? What gives biblical faith its assurance and conviction?
- ? Which actions in Hebrews 11 reveal that faith is more than intellectual agreement?

5 Personal Response

Saving faith does not look first at the strength of our religious performance. It looks away from self and rests upon the righteousness God provides in Christ.

- ? When you think about being accepted by God, where are you most tempted to look: Christ's completed work, your religious performance, a past experience, or your present feelings?

6 Closing Summary

- Scripture distinguishes living faith from belief that remains barren.
- We are justified through faith apart from works.
- Works do not earn justification; they reveal and mature genuine faith.
- Faith rests upon the character, promises, and completed work of Christ.

CLOSING PRAYER

Lord Jesus, keep us from trusting our performance. Teach us to believe Your promises, rest upon Your completed work, and bear the fruit of living faith. Amen.