

Knowledge, Assent, and Trust

Knowledge, Assent, and Trust: Part 2 of 2

ROMANS 10:9-17 | SUPPORTING TEXTS

Study One showed that living faith is more than a profession or intellectual agreement. Christian theologians have often described saving faith through three inseparable aspects: knowledge, assent, and trust - sometimes identified by the Latin terms *notitia*, *assensus*, and *fiducia*.

These are not three different kinds of faith or three stages everyone consciously experiences. Together they help us see how biblical faith hears the gospel, recognizes it as true, and embraces Christ from the heart.

CENTRAL TRUTH

Saving faith knows the gospel, believes it is true, and personally receives and rests upon Jesus Christ alone.

1 Knowledge - Notitia

READ ROMANS 10:14, 17

Faith must have content. A person cannot believe the gospel without knowing what it declares: we are sinners under God's judgment; Jesus Christ is the Son of God; He died for our sins; God raised Him from the dead; and forgiveness and eternal life are offered through Him. Saving faith is not blind faith. It begins with hearing and understanding the message of Christ.

? What truths must a person know in order to believe the gospel?

2 Assent - Assensus

READ JAMES 2:19

Knowing what the gospel says is not enough. A person must also believe that its claims are true: Jesus truly is the Son of God; He truly died and rose again; and God truly saves sinners through Him. Yet James reminds us that even demons possess knowledge and agreement. They know something true about God and shudder, but they do not love, receive, or rest upon Christ.

? What do the demons know and believe, and what is still absent?

3 Trust - Fiducia

READ ROMANS 10:9-13

Saving faith becomes personal. It does not merely know that Christ saves sinners or agree that the gospel is true. It entrusts the sinner personally to Christ. Trust says more than, 'Jesus is a Savior.' It says, 'Jesus is my only Savior, and I rest upon Him alone.'

Paul speaks of believing 'in your heart.' The biblical heart is the governing center of the inner person, involving the mind, affections, and will. The mind understands the truth, but the heart embraces it. The sinner receives the risen Christ and confesses Him as Lord.

MEMORABLE SUMMARY

Knowledge hears the gospel. Assent recognizes that the gospel is true. Trust embraces Christ from the heart.

? How is trusting Christ different from agreeing that the gospel is true?

? What does confessing 'Jesus is Lord' say about authority and allegiance?

4 Repentance: Trust Turns

READ MARK 1:14-15

Saving faith is always accompanied by repentance. Repentance is not an additional work that earns salvation. Repentance and faith describe the sinner's response to the gospel from two complementary directions: repentance turns away from sin; faith turns toward and rests upon Christ.

Repentance begins when we trust God enough to lay down our arms - to stop defending our sin, submit to Christ's authority, and entrust our lives to Him. It does not mean immediate perfection. It marks a change of allegiance and direction.

SURRENDER

We lay down our arms before the One who laid down His life so that we might have life.

? Why can repentance be described as an expression of trust?

? What is the difference between surrendering to Christ and achieving sinless obedience?

5 How Can We Be Assured?

READ 1 JOHN 5:11-13

Assurance begins where faith began: not with ourselves, but with Jesus Christ. We are not saved because our faith is exceptionally strong, our repentance is perfect, or our works are sufficient. We are saved because Christ is sufficient. A trembling hand can receive a strong Savior.

Scripture also teaches that genuine faith does not remain barren. Works do not make faith saving, but saving faith produces fruit. The evidence is not sinless perfection but a changed direction: continuing reliance upon Christ, growing hatred of sin, willingness to repent, and a developing desire to obey God.

KEEP THE ORDER

The foundation of assurance is Christ's completed work and trustworthy promise. The Spirit's continuing transformation supplies confirming evidence. We look first to Christ and then recognize His fruit within us.

- ? Why does looking inward first make assurance unstable?
- ? How can obedience serve as evidence without becoming the basis of our acceptance with God?
- ? When you become conscious of sin, where do you turn?

6 Personal Response

- ? Complete this sentence: I am trusting Christ to save me because _____.
- ? Name one area in which repentance requires you to stop defending yourself and entrust the outcome to Christ.
- ? What promise of Christ will you return to when doubt or self-reliance arises this week?

7 Closing Summary

- Knowledge understands the gospel's content.
- Assent recognizes that the gospel is true.
- Trust personally receives and rests upon Christ alone.
- Repentance turns from rebellion as faith turns toward Christ.
- Assurance rests upon Christ and is confirmed by the Spirit's transforming work.

CLOSING PRAYER

Lord Jesus, You alone are sufficient to save. Teach us to lay down our arms and entrust ourselves to You. Strengthen weak faith, produce repentance and obedience within us, and ground our assurance in Your completed work and promises. Amen.