

2) What is Faith?

Acts 16:31 “They said, ‘Believe in the Lord Jesus, and you will be saved’”

Rom 10:9-10 “⁹if you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved; ¹⁰for with the heart a person believes, resulting in righteousness, and with the mouth he confesses, resulting in salvation.”

Rom 10:17 “So faith comes from hearing, and hearing by the word of Christ.”

- Definition of Faith—Faith is the **knowledge** of, **assent** to, and unreserved **trust** in the person and work of Jesus Christ as revealed in the Scriptures
- Note the three essential aspects of saving faith
 - (1) **Knowledge** – the intellectual aspect: **Understand** the Truths of the Gospel

Rom 10:17 “faith comes by hearing...the Word of God”

1 Cor 15:3-4 “³For I delivered to you as of first importance what I also received, that Christ died for our sins according to the Scriptures, ⁴and that He was buried, and that He was raised on the third day according to the Scriptures”

Genuine faith *believes* something—there must be a genuine understanding of the truths of the gospel. Faith has content, it is not just “there” or a leap in the dark.

The truths of the gospel that must be known and understood are the knowledge of God, sin, Jesus Christ, and faith and repentance as revealed in the Bible.

This is just *one* aspect of saving faith. One can have knowledge but not have saving faith—

John 3:2 “this man came to Jesus by night and said to Him, ‘Rabbi, we know that You have come from God as a teacher; for no one can do these signs that You do unless God is with him.’”

James 2:19 “You believe that God is one. You do well; the demons also believe, and shudder”

Just having right beliefs about God, Jesus Christ, and sin is not enough. There must also be...

- (2) **Assent** – the emotional aspect: **Affirm** the Truths of the Gospel

To *affirm* is to assent, accept, welcome, agree, *believe*. To assent to the gospel is to be persuaded of its truthfulness.

Heb 11:1 “Now faith is the **assurance** of things hoped for, the **conviction** of things not seen.”

Truth that is understood with the mind must be welcomed or accepted as true in the heart. This is **conviction**, a whole-hearted “yes!” that the person applies to himself: “I *am* a sinner; I *can’t* save myself; only *Jesus* can save me!”

There must be a connection between what is understood and the hearer’s own personal need. Just because one gives right answers does not mean he accepts it as true and applying to *him*.

The truth is whole-heartedly viewed as right and true. The individual is in whole-hearted agreement with the facts of the gospel—he welcomes them.

One can have correct knowledge of the gospel and even apply those truths to oneself, but still not have faith that saves—

James 2:19 “You believe that God is one. You do well; the demons also believe, and shudder”

(3) **Unreserved Trust** – the volitional aspect: **Appropriate** the Truths of the Gospel

To *appropriate* is to take possession of; it involves personally taking something and making it one’s own. To have unreserved trust in Christ is to have full and exclusive confidence in and reliance on Him.

Genuine saving faith *understands* the truth of the gospel, *affirms* its truths, and fully **surrenders** or **relies** on Jesus Christ for salvation. This is the most characteristic aspect of faith; **to fall short of trust is to fail to exercise saving faith.**

Unreserved trust in Christ that appropriates salvation is evident from the phrases “by faith *in* Christ” (John 7:38; Acts 9:42; Acts 16:31; Gal 2:16; 3:26), “take the yoke” (Matt 11:28-30), “receive” (John 1:12), “drink” (John 4:14), “eat” (John 6:53), “take refuge” (Heb 6:18), “come to Christ” (John 6:35), “entrust” (2 Tim 1:12) and “obey.” “Obey” is a synonym for saving faith. The opposite of obedience is unbelief—

John 3:36 “He who **believes** in the Son has eternal life; but he who **does not obey** the Son will not see life, but the wrath of God abides on him”

See also Acts 14:2; Rom 10:21; 15:31; 2 Thess 1:8; Heb 3:18-19

Acts 6:7 “The word of God kept on spreading; and the number of the disciples continued to increase greatly in Jerusalem, and a great many of the priests were becoming **obedient** to the faith.”

Rom 1:5 “through whom we have received grace and apostleship to bring about the **obedience of faith** among all the Gentiles for His name’s sake”

Rom 6:17 “thanks be to God that though you were slaves of sin, you became **obedient from the heart** to that form of teaching to which you were **committed**”

2 Thess 1:8 “dealing out retribution to those who do not know God and to those who do not **obey** the gospel of our Lord Jesus”

Heb 5:9 “He became to all those who **obey** Him the source of eternal salvation”

See also Rom 10:16; 11:23, 30, 31; 15:18; 16:19; Gal 5:7; 1 Pet 1:22; 4:17

The demons in James 2:19 had a right understanding of God and affirmed the truthfulness of Him, but they would never surrender their will to Him nor express exclusive reliance on Him because of love for Him.

- The “object” of saving faith is the **person** (pp. 26-27) and **work** (pp. 27-33) of Jesus Christ

John 20:31 ³⁰“Therefore many other signs Jesus also performed in the presence of the disciples, which are not written in this book; ³¹but these have been written so that you may believe that Jesus is the Christ, the Son of God; and that believing you may have life in His name.”

1 Thess 4:14 “we believe that Jesus died and rose again”

- The Bible makes clear that in order to receive salvation in Christ, there must be faith **alone** (exclusively) in Christ **alone** apart from any works

Acts 13:39 “through Him everyone who believes is freed from all things, from which you **could not** be freed through the Law of Moses”

Rom 3:28 “a man is justified by faith **apart from** works of the Law”

Rom 4:5 “to the one who **does not work**, but believes in Him who justifies the ungodly, his faith is credited as righteousness”

Gal 2:16 “a man is **not** justified by the works of the Law but through faith in Christ Jesus”

Eph 2:8-9 “⁸For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; ⁹**not as a result** of works, so that no one may boast.”

How can one receive salvation made available by Jesus Christ?

Statement: Sinners can be saved from the power and penalty of sin if they **repent** of their sin and wholly **trust** in the person and work of Jesus Christ.

This means that the unbeliever must know and understand biblical truths of God, sin, Jesus Christ and that you must be able to correctly teach such to him!

7. Universalism and the Fate of Those who Never Hear the Gospel

This is an important issue to cover, as many—if not most—of the people you meet and know will believe that “all paths lead to the same place.”

- 1) Universalism is the belief that everyone, regardless of religious beliefs, will have eternal life
- 2) A somewhat different yet related issue to universalism is whether hearing and believing the gospel is essential for eternal life. The thought goes, “as long as people genuinely worship and serve ‘God’ to the best of their understanding, God will accept that and save them.”
- 3) What does the Bible say?

John 3:18 “He who believes in Him is not judged; he who does not believe has been judged already, because he has not believed in the name of the only begotten Son of God”

Acts 4:12 “And there is salvation in no one else; for there is no other name under heaven that has been given among men by which we must be saved.”

Rom 10:9-17 “⁹that if you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved; ¹⁰for with the heart a person believes, resulting in righteousness, and with the mouth he confesses, resulting in salvation. ¹¹For the Scripture says, “whoever believes in Him will not be disappointed.” ¹²For there is no distinction between Jew and Greek; for the same Lord is Lord of all, abounding in riches for all who call on Him; ¹³for “whoever will call on the name of the Lord will be saved.” ¹⁴How then will they call on Him in whom they have not believed? How will they believe in Him whom they have not heard? And how will they hear without a preacher? ¹⁵How will they preach unless they are sent? Just as it is written, “how beautiful are the feet of those who bring good news of good things!” ¹⁶However, they did not all heed the good news; for Isaiah says, “Lord, who has believed our report?” ¹⁷So faith comes from hearing, and hearing by the word of Christ.”

What controls universalism is not biblical truth but feelings and human rationalism (“how could a loving God punish people forever?” See pp. 18-19 for the answer to this).

- 4) These positions ignore these basic truths—
 - God is the creator and sustainer of all human life—therefore, every person is responsible to him
 - Every person is born a sinner and is sinful in actions, nature, thoughts, and omissions
 - Every person deserves the three-fold sentence of death (spiritual, physical, and eternal)
 - God is not obligated to either provide a way of salvation or to save anyone. The fact that God *has* provided salvation through Jesus Christ and *does* save some should not be interpreted as being “unfair” to the lost or if they don’t hear the gospel. God doesn’t have to save anyone! Rather, the fact that God does save some is amazingly gracious.

Statement: Only those who **hear** and **believe** the gospel of Jesus Christ will be saved.

8. Can You Know if You are Truly Saved?

1) Definitions

- Eternal Security: the believer's *salvation* can never be lost—the *fact* of your deliverance from sin's power and penalty rests with God. God secures and guarantees the final salvation of all true believers. This looks at salvation from God's viewpoint.

John 10:27-30 "I give eternal life to them, and they shall never perish; and no one will snatch them out of My hand"

See also John 6:39; 10:27-30; Rom 8:31-39; 1 Cor 1:8-9; Eph 4:30; Phil 1:6; 1 Thess 5:23-24; Heb 7:23-25; 1 Pet 1:5; Jude 1;

- Assurance of Salvation: the believer's **certainty** of salvation—*your knowledge* of deliverance from sin. This looks at salvation from the believer's viewpoint.

2) Can you know for certain if you have eternal life?

- Yes, as a believer in the Lord Jesus Christ, you can know for certain that you have eternal life—you can be assured of salvation:

Rom 8:38-39 "I **am convinced** that neither death, nor life...will be able to separate us from the love of God"

2 Tim 1:12 "I **am convinced** that He is able to guard what I have entrusted to Him until that day"

1 John 2:3 "By this **we know** that we have come to know Him, if we keep His commandments"

1 John 5:13 "These things I have written unto you who believe in the name of the Son of God, so that **you may know that you have eternal life**"

- The main reason why some believe you can't truly know you're saved is because they understand the basis of salvation—eternal life—to be dependent in some way on themselves.

3) Should you know for certain if you have eternal life?

Yes, you should!

- The Bible Instructs Believers to Seek and Gain Such Assurance

2 Cor 13:5 "test yourselves to see if you are in the faith; examine yourselves!"

2 Pet 1:10 "Therefore, brethren, be all the more diligent to make certain about His calling and choosing you"

Heb 6:11-12 "we desire that each one of you show the same diligence so as to realize the full assurance of hope until the end, so that you will not be sluggish, but imitators of those who through faith and patience inherit the promises"

1 John 5:13 John tells his readers that he wrote his epistle so they *would* know they have eternal life. This implies the necessity of reading the letter with a view to gaining such assurance

- Assurance of Salvation Is The **Result** of Living a Christ-Like Life. If you just “assume” you’re saved, that can quickly and easily lead to complacency, sinful habits, disobedience, unfaithfulness, and self-deception

4) How can you gain this certainty of eternal life?

In order to know where you’re headed on a journey, you need to be going in the right direction. You will know you’re going in the right direction when the “signs” and “landscape” around you matches the “map” you’re following.

- Have a firm grasp of what the Bible teaches about salvation
 - (1) Salvation is received by faith in Christ, John 3:16
 - (2) Salvation is all of God, John 3:35-44
 - (3) Salvation is guaranteed by God, who does not change or lie, John 10:26-30
 - (4) Nothing can separate the believer from Christ, Rom 8:33-39
 - (5) Salvation results in a changed life, 2 Cor 5:17
- Examine your life (2 Pet 1:10-11; 2 Cor 13:5), looking for evidences of salvation—
 - (1) Faith in Christ (are you relying entirely on Christ, or yourself?), 2 Pet 1:1
 - (2) A love for holiness, 2 Pet 1:4; 1 John 1:6-7
 - (3) Growth in Christian virtue, 2 Pet 1:4-9
 - (4) Obedience to Christ’s commands, 1 John 2:3
 - (5) Love for other believers and a desire to worship with them, Heb 10:25; 1 John 2:19; 4:7-12
 - (6) A real, genuine knowledge/conviction deep down that you are a child of God (the witness of the Holy Spirit), Rom 8:15-16; Gal 4:6

The point here is that as you see the evidences of Christ in your life, you can know that you have eternal life because what your life is like is the result of who controls your life (Rom 6:6-23; 2 Pet 1:4).

When people take salvation for granted they neglect continually examining their lives to make sure they are headed in the right direction. The result is people who profess to be Christians (they have the form of godliness) but their lives are contrary to true Christianity (they deny its power).