

Introduction: The Big Question

“How do I know I’m saved? Do I have to be baptized to be saved?”

Those are questions people have been asking for centuries. Today, we’re going to answer them from God’s Word. Here’s the truth we’re going to see over and over:

Salvation is by grace alone, through faith alone, in Christ alone.

Baptism is important—but it is **not what saves us**. It’s a response to salvation, not the cause of it.

I. Salvation Is a Gift, Not Something We Earn

Let’s start with our key verse.

Ephesians 2:8–10 (ESV)

“For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.”

Explanation

- Grace means God gives us what we don’t deserve.
- Faith is trusting Jesus to do what we can’t do for ourselves.
- Salvation isn’t earned. It’s a gift.

Illustration: Imagine it’s your birthday, and someone hands you a gift. You don’t pull out your wallet to pay for it. You just take it and say thank you. That’s what salvation is like—it’s something you receive, not something you earn.

II. Saved Before Baptism – The Example of Cornelius

In **Acts 10**, we meet Cornelius and his household.

They heard the gospel, believed, and received the Holy Spirit **before** they were baptized.

Proof from Scripture

- **Romans 8:9 (ESV)**

“Anyone who does not have the Spirit of Christ does not belong to him.”

- **Ephesians 1:13 (ESV)**

“In him you also, when you heard the word of truth, the gospel of your salvation, and believed in him, were sealed with the promised Holy Spirit.”

- **1 John 3:24 (ESV)**

“Whoever keeps his commandments abides in God, and God in him. And by this we know that he abides in us, by the Spirit whom he has given us.”

Cornelius had the Spirit first, then was baptized. That’s the pattern: **faith first, baptism after**.

III. Faith Alone in Christ Alone

This truth is taught all through Scripture:

- **John 1:12 (ESV)** – “But to all who did receive him, who believed in his name, he gave the right to become children of God.”
- **John 3:16 (ESV)** – “For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.”
- **Acts 16:31 (ESV)** – “Believe in the Lord Jesus, and you will be saved, you and your household.”
- **Romans 3:23–24 (ESV)** – “For all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus.”
- **Romans 4:5 (ESV)** – “And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness.”
- **Romans 10:9–10 (ESV)** – “If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved.”
- **Philippians 3:9 (ESV)** – “Not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith.”
- **Galatians 2:16 (ESV)** – “Yet we know that a person is not justified by works of the law but through faith in Jesus Christ, so we also have believed in Christ Jesus, in order to be justified by faith in Christ and not by works of the law, because by works of the law no one will be justified.”

Over and over, Scripture says: **Believe, and you will be saved.**

IV. What About “Confusing” Verses?

Some verses seem to say you need baptism to be saved. Let’s look at them and see what they really mean.

A. 1 Peter 3:21 – “Baptism Now Saves You”

1 Peter 3:21 (ESV)

“Baptism, which corresponds to this, now saves you, **not as a removal of dirt from the body but as an appeal to God for a good conscience**, through the resurrection of Jesus Christ.”

Peter clears it up—it’s **not the water** that saves, but what baptism represents: your faith and appeal to God.

What saves us is not the “removal of dirt from the body” (the physical action of immersion in water), but the “appeal to God for a good conscience” which is faith and repentance as we appeal to God to forgive us for our sins and give us a clean conscience. Peter is saying that the instrument of our salvation is faith and repentance, not the physical action of washing in water. A person does not need to have access to water in order to turn from their sins and place their faith in Christ.

Illustration: A wedding ring doesn’t make you married—it shows you already are. Baptism shows you belong to Jesus.

B. Acts 2:38 – “Repent and Be Baptized”

Acts 2:38 (ESV)

“And Peter said to them, ‘Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins, and you will receive the gift of the Holy Spirit.’”

The Greek word translated “for” can also mean “because of.” So Peter is saying, “Repent for the forgiveness of your sins, and then be baptized” **because** your sins have already been forgiven.

If those Peter was preaching to had refused to be baptized, it would have demonstrated that their repentance was not genuine because publicly professing their faith in Jesus would have meant being excommunicated from the synagogue (John 9:22). Baptism was costly in the first century

because it was a public confession of faith in Christ and this costliness helped to reduce the number of false converts in the church.

verse that is parallel to Acts 2:38 is Acts 3:19: “Repent therefore, and turn again, that your sins may be blotted out.” To repent and turn is not describing two different actions, but repentance and turning are synonyms with each other. “Repent and turn” is a hendiadys that expresses one action with two different words. So likewise, “repent and be baptized” is similar in that it communicates one activity through a baptism that is characterized by repentance.

If baptism is essential for salvation, it seems strange that Peter said nothing about baptism in his other sermons (Acts 3:12–26; 5:29–32; 10:34–43)

Paul himself [14](#)I thank God that I baptized none of you except Crispus and Gaius, [15](#)so that no one may say that you were baptized in my name. [16](#)(I did baptize also the household of Stephanas. Beyond that, I do not know whether I baptized anyone else.) [17](#)For Christ did not send me to baptize but to preach the gospel, and not with words of eloquent wisdom, lest the cross of Christ be emptied of its power. 1 coithnians 1:14-17

C. Mark 16:16 – “Believe and Be Baptized”

Mark 16:16 (ESV)

“Whoever believes and is baptized will be saved, but whoever does not believe will be condemned.”

Notice: Condemnation is tied to **unbelief**, not to the lack of baptism. Faith saves; baptism identifies.

Not saying it saves you but if you are saved why would you not if able participate in the first act of obedience

D. John 3:5 – “Born of Water and Spirit”

John 3:5 (ESV)

“Jesus answered, ‘Truly, truly, I say to you, unless one is born of water and the Spirit, he cannot enter the kingdom of God.’”

Water here symbolizes **spiritual cleansing**—not physical baptism. Other verses support this idea (Ezekiel 36:25–27; Titus 3:5).

Christ loved the church and gave himself up for her, 26 that he might sanctify her, having cleansed her by the washing of water with the word, (Eph 5:25–26). (2016). Crossway Bibles.

24 I will take you from the nations and gather you from all the countries and bring you into your own land. 25 I will sprinkle clean water on you, and you shall be clean from all your uncleannesses, and from all your idols I will cleanse you. 26 And I will give you a new heart, and a new spirit I will put within you. And I will remove the heart of stone from your flesh and give you a heart of flesh. 27 And I will put my Spirit within you, and cause you to walk in my statutes and be careful to obey my rules. (Eze 36:24–27). (2016). Crossway Bibles.

5 he saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of regeneration and renewal of the Holy Spirit, 6 whom he poured out on us richly through Jesus Christ our Savior, 7 so that being justified by his grace we might become heirs according to the hope of eternal life. (Tt 3:5–7). (2016). Crossway Bibles.

E. Acts 22:16 – Paul’s Baptism

Acts 22:16 (ESV)

“And now why do you wait? Rise and be baptized and wash away your sins, calling on his name.”

Paul had already called on the Lord for salvation (see Galatians 1:11–12). Baptism didn’t save him; it showed what Jesus had already done.

V. So, What Is Baptism Really For?

Baptism is:

1. **An act of obedience** – Jesus commands it (Matthew 28:19–20).
2. **A public declaration** – showing the world that you belong to Christ.
3. **A picture** – of the spiritual cleansing that already happened when you believed.

VI. Applications

1. **Rest in Christ’s finished work** – Stop trying to earn God’s love. He already gave it to you through Jesus.
2. **If you’ve believed but not been baptized, take that next step** – Not to get saved, but to obey and publicly declare your faith.

3. **Share this truth with others** – When someone says, “You have to be baptized to be saved,” gently show them what the Bible really says.
 4. **Examine your heart** – Are you trusting in Christ alone, or are you depending on church attendance, good deeds, or even baptism?
-

Conclusion: The Greatest Gift

Philippians 3:9 (ESV)

“Not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith.”

Salvation is the greatest gift. Receive it by faith. Then, let your life—including your baptism—show that you belong to Jesus.