

September 20, 2026

SAVING FAITH: ROMANS 3:21–4:5

Introductory Activity (adapted from ETB LG, 37)

Object Lesson: “Position an empty chair where adults can see it... Direct attention to the chair. Sit in the chair and explain that there are things we accept by faith, like believing chairs will hold our weight. Lead the group to list other examples of everyday faith.”

Explain: “We put our faith to work every day. When we sit in a chair, we trust it to hold us upright so we won’t fall on the floor. We entrust our lives to a bridge to safely get us across a river. Throughout our daily routines, we put our faith in people around us. We trust that the sun will rise in the morning and set in the evening.”

Summarize and Transition: For the past two weeks, we have looked at the first 2 and a half chapters of the book of Romans. In chapter 1, we saw that the Gentiles need Jesus. In chapter 2 and the first part of chapter 3, we learned that the Jews need Jesus too. Today, we are going to study what some have called “the most theologically important segment of the entire New Testament.” (NAC, 114). It is not only important theologically, it is also important practically because it addresses the existential dilemma presented in the opening chapters of the book—we can’t save ourselves, and we need a Savior. The Gentiles and the Jews need Jesus, and this passage reveals that faith is essential to finding salvation.

TEACHER’S NOTE: We are going to spend the bulk of our time on point one of the lesson because point two is a practical application of point one and point three is an OT example and justification for the argument made in point two.

1. FALLING SHORT (ROM. 3:21-26)

Read (or have someone read) Romans 2:21-26.

Explain: Verse 21 begins with the two marvelous words “but now.” Martin Lloyd-Jones declares, “there are not more wonderful words in the whole of Scripture than just these two words ‘But now.’” (NICNT, 221) They present for us the dawning of a **New Era**. Earlier in the book we learned that the wrath of God was “revealed from heaven against all godlessness and unrighteousness.” (1:18) In 3:20, we read, “no one will be justified in his sight by the works of the law, because the knowledge of sin comes through the law.” We see here a bleak situation for mankind, “but now” God has revealed a solution. That solution is apart from the law, but revealed through the “law and the prophets,” that is, the Old Testament. Paul has made it abundantly clear that the law cannot deliver anyone from the consequences of sin. Now we learn that the solution to our sin problem comes from outside the law. From the human perspective, this is a radical solution, because it defies the legalist nature in all of us. Our

Notes:

This Lesson was created using:

- *Explore the Bible Leader Guide* (ETB LG)
- *Explore the Bible Personal Study Guide* (ETB PSG)
- *Explore the Bible Commentary* (ETBC)
- *New American Commentary: Romans*, Mounce (NAC)
- *The New International Commentary on the New Testament: The Epistle to the Romans*, Moo (NICNT)
- *Exalting Jesus in Romans*, Merida (Exalting)
- *Tyndale New Testament Commentaries: Romans*, Bruce (TNTC)
- *Be Right*, Wiersbe (Be)

“He had proved that all men are sinners; next he was to explain how sinners can be saved.” (Be, 35)

“From a human standpoint—and by nature people are legalists—the plan was radical.” (NAC, 114)

legalist nature is evident in our tendency to work for our salvation. “We want to earn; God will only give.” (NAC, 114) Let’s quickly explore this gift of the New Era.

Reread verse 22 (See Notes Box.) and ask the group to name the means by which the righteousness of God is received. (Through a “Believing Faith”)

Explain: Since the Reformation, scholars have written about “The Five Solas.” “The 5 Solas of the Reformation (‘solas,’ meaning, ‘alones’) are five principles foundational to the doctrine of salvation.”¹ In verse 22 we see one of these principles front and center—*sola fida*, through faith alone. Paul explains that salvation comes only to those who have believing faith. The word translated “believes” in verse 22 is the verbal form of the word translated faith. (see ETBC, 33) So, you might say that salvation comes to those who have “faithing faith” in the work of Jesus Christ.

This verse also reveals a very important aspect of the gospel. Here we see the **Exclusivity of the Gospel**.

Discuss: What are some things that people place their faith in hoping to find salvation?

Paul explains that this believing faith is “in Jesus Christ.” Warren Wiersbe remarks, “Faith is only as good as its object.” (Be, 37) Faith directed towards anything other than Christ is not saving faith because nothing else is up to the task of dealing with humanity’s sin problem. The Gospel is exclusive in that it is available only through Christ. Verse 23 reveals the flip reality—the **Universality of the Gospel**.

Explain: Now, this might sound a little weird. Am I saying that everyone will eventually end up in heaven? No, that is called universalism, and that is not an orthodox understanding of the gospel. Instead, what Paul reveals in verse 23 is a **Universal Need of the Gospel**. Verse 23 is a verse we often use when explaining the gospel to help people understand their sinfulness. It repeats the argument of the first 2.5 chapters of the book and states again that all *have fallen* short of God’s expectations, but it also reveals that all are *continually falling* short of God’s expectations. We were not just born sinful; we are sinful.

Verses 24–26 reveal the **Universal Availability of the Gospel** and the Reformation concept of *sola gratia*. To understand the universal availability of the gospel, we must look back at the “all” in verse 23. Douglas Moo writes, “‘All’ in its connection with ‘being justified’ indicates not universality (‘everybody’) but lack of particularity (‘anybody’).” (NICNT, 231) So, while only those who have faith are justified, “anybody” can express faith and be saved. They are saved not by their work, but through grace alone—*sola*

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Romans 3:22

The righteousness of God is through faith in Jesus Christ: to all who believe, since there is no distinction.

Sola Fida (from Google AI)

Sola: Pronounced **SOH-luh** (or **SOH-lah**), meaning “alone”.

Fide: Pronounced **FEYE-dee** in traditional church use (like *bona fide*), or **FEE-day** in classical Latin, meaning “faith.”

Wiersbe offers a literal translation of the verse: “All have sinned, and are coming short of the glory of God.” (Be, 37)

“All continually fall short of the glory of God.” (ETBC, 33)

The gospel is both exclusive and inclusive. It is exclusively available through Christ, but inclusively available to all who believe. As Moo points out, “Paul’s purpose is probably to highlight the universal availability of God’s righteousness...available only through faith in Christ—but is available to anyone who has faith in Christ.” (NICNT, 226)

¹ <https://www.logos.com/grow/5-solas-reformation/>

gratia. It is God’s free gift (grace) that makes salvation possible—it is outside of the law and any works of the law performed by man.

Discuss: What feelings and actions might arise in a person when they realize that salvation is a free gift and does not depend on our meritorious actions (good deeds)?

Let’s consider our response to the gracious gift of salvation by examining three word pictures given by Paul to describe the act of saving. (Write the words Justified, Redeemed, and Atonement on the board or a large piece of paper as you introduce the topic.)

Justified: Paul says that believers “are justified freely.” Here he employs imagery from the legal system. (Beside Justified, write Acquitted. Ex. Justified—>Acquitted.) It is as if a person has been brought before the judge and is obviously guilty of the crime, but the judge declares him not guilty. Every believer stands before God, the Judge, at the moment of salvation and is guilty of sin and sinfulness (see v. 23), but God graciously declares him or her not guilty based on his or her faith in Christ’s righteousness and Christ’s righteous act at the cross (Rom 5:18-19)

Our Response to this acquittal might be thankfulness, and thankfulness *lived out* in our mercy and grace shown to others because we are reminded that we are not *better* than others. We are simply declared right before God based on Christ’s work.

Redeemed: Paul continues in verse 24 and says, believers “are justified freely by his grace through the redemption that is in Christ Jesus.” Here Paul employs imagery from the Roman slave market. (Beside Redeemed, write Set Free. Ex. Redeemed—>Set Free.) Here Paul has “in mind the context of a marketplace transaction with reference to the purchase of goods or the releasing of slaves.”² Humans are in bondage to sin. Paul uses the word picture to explain that God’s gracious, faith-enabling salvation through Christ sets the believer free from the power of sin.

Our Response to this release might be grace and mercy given to nonbelievers because they are still slaves to sin. Their slave master is giving the orders, and they have not yet experienced the freedom given by Christ. Moreover, it should engender in us the desire to serve our Lord, not our former master, sin. As set-free people, we should live in an upright manner.

Atonement: In verse 25, Paul reveals the price paid to secure our acquittal and release. He writes, “God presented [Jesus] as the mercy seat by his blood.” Other translations use the words propitiation, expiation, sacrifice, or atoning sacrifice, and those words are important for a theological

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Teacher’s Note: Why do you write the word on the board. First, it highlights their importance. It also engages with different learning styles and allows visual learners to differentiate the concepts visually.

"In a legal context the person justified by grace is in effect declared 'not guilty' or 'acquitted' even though the charges brought against them are accurate. God justifies sinners freely and by his grace in spite of our guilt. Yet God does not justify sinners unjustly." (ETBC, 34)

Teacher’s Note: We do not need to dive off into the nuances of Redemption as in to whom was the ransom paid. That is theological quagmire. This is a word-picture used to help us understand the *result*—freedom from the power of sin and its consequences.

Teacher’s Note: Again, we could dive off into a conversation about propitiation and expiation. But again, let’s focus on the result and teach for transformation not information.

Why does the ETB’s version of the CSB translation use “mercy seat.” They are employing the use of a metonym: a figure of speech consisting of the use of the name of one thing for that of another of which it is an attribute or with which it is associated. Therefore mercy seat equates to atoning sacrifice.

² R. David Rightmire, “Redeem, Redemption,” in *Evangelical Dictionary of Biblical Theology*, electronic ed., Baker Reference Library (Grand Rapids: Baker Book House, 1996), 664.

understanding of Christ's death and our salvation. However, the basic point is Christ died as a sacrifice to make possible our salvation. In this verse, Paul employs imagery from the Jewish Temple in which the priests would offer a sacrifice annually to cover over the sins of the people from the previous year. (Beside Atonement, write the word Cleansed. Ex. Atonement—> Cleansed) Jesus, though, as the perfect, sinless Lamb of God, does not cover our sins; He removes them completely from our record. Our sin is placed on Him, and His righteousness is placed on us. Here we have the concept of Penal Substitutionary Atonement. As our substitute, Jesus took the penalty, making possible reconciliatory atonement for our sin.

Our Response to Christ's substitutionary act on the cross to atone for our sins might be an awe-filled realization of His great sacrifice. An awe-filled response is a worshipful response. Our daily and corporate worship should be a response to His great sacrifice. We lived worship-filled lives daily during our private time with Him and our public interactions with others. We experienced awe-filled times of corporate worship as well.

Summarize Transition: "[Martin] Luther called this paragraph 'the chief point... of the whole Bible.'" (NICNT, 242) So, let's see if we can sum it up in a few sentences. Since all humanity cannot do enough good works of the law to address its sin problem, it needs a Solution apart from the Law. That Solution is the Savior, Jesus, who died in our place as a sacrifice resulting in justification and redemption. His sacrifice is applied to our lives by God's grace through faith alone. We can't do enough to achieve salvation, so God did the work through Christ for us. We simply respond in believing faith and receive the gift of Christ's salvation.

Apply this Content in Leading Your Small Group

This passage is theologically rich and filled with a great many deep truths. A person could spend a lifetime on this one paragraph, and while our groups should, at times, be learning environments they cannot become places of deep theological scholarship. Our small group model is to be open spaces of fellowship around the Word for the purpose of life transformation. We should focus on the practical implication of the biblical text and the theology presented there.

There are times for deep theological study, but Sunday morning small groups is not one. If your group members are looking for more scholarly resources, they can utilize a tool like the *Evangelical Dictionary of Biblical Theology* or a commentary series such as the New International Commentary of the New Testament. The NIC volume on Romans is over 1000 pages long and very detailed.

2. FINDING HOPE (ROM. 3:27-31)

Read (or have someone read) Romans 3:27-31

Regarding this passage, Tony Merida remarks, "Like a good preacher, Paul moves from explanation to implication." (Exalting, 56) Whether you are a Jew or Gentile believer in Paul's day, or an extremely moral believer in the 21st century, Paul says you have no reason to boast. He is going to demonstrate this through a series of questions, but before we get to his questions, let's ask a few of our own based on the previous passage.

- If salvation is the gracious gift of God, what do I have to boast about?
- If salvation is the result of faith, not works, what do I have to boast about?
- If God mercifully declared the guilty not guilty, what do I have to boast about?
- If Christ, not I, "paid the price" for my freedom, what do I have to boast about?
- If Christ willingly sacrificed Himself in my place to cleanse me of sin, what do I have to boast about?

As Warren Wiersbe points out, "A swimmer, when he is saved from drowning, does not brag because he trusted the lifeguard. What else could he do? When a believing sinner is justified by faith, he cannot boast of his faith, but he can boast in a wonderful Saviour." (Be, 40)

Discuss: In what ways can the believer boast about his or her salvation in a sinful manner? (We do this when we become haughty about our morality. We look down on the unbeliever because of his or her sinful way of life. We sinfully boast in our salvation when we act as if some are not welcome to attend our church because of their life decisions or their station in the community.)

Let's now look at Paul's question and see how he justifies his command to not boast.

First, he says that **We Are Not to Boast Because of One Law**. In verses 27 and 28, he asks which law justifies his command that we not boast in our salvation. Is it the law of works or the law of faith? He has already demonstrated, and will do so again in chapter 4, that if the law of works were salvific (leading to salvation), then you *could* boast. But the law of works cannot save. Only the law of faith can save. And as we saw in the previous passage, the law of faith saves because of God's grace alone. Therefore, we have nothing to boast about.

Paul continues along these lines but from a different angle and says that **We Are Not to boast Because of One Lord**. He here appears to be addressing the "law-abiding" Jews. They consistently appeal to their special relationship with the Lord. They understand that by means of creation God is the God of the Gentiles. Nevertheless, they do not acknowledge the Gentiles' ability to commune with the God who revealed Himself in a covenantal way to Israel. In a very real way, they were practicing a form of nationalist racism. Paul tells them that they cannot boast about their salvation based on their nationality or their race. God, he says, will judge based not on nationality or race. Instead, He will judge based on faith alone.

Summarize and Transition: Paul concludes this line of teaching by addressing a question that these Jews might ask in response to this and the previous passage: "Do we then nullify the law through faith?" In other words, was the law pointless; did it/does it serve no purpose? Paul responds with a resounding "Absolutely not!" As Moo writes, "faith does not nullify but 'establishes' [KJV] the law--*enables it to be truly fulfilled*." (NICNT, 246, emphasis added) If we take the law as more than the moral precepts outlined by Moses, but to include all that surrounds those precepts—the religious observances and the religious-historical interactions between God and Israel—we see that law was always pointing to something much bigger. The law is fulfilled in Christ. We find hope, not a means of boasting, in this truth. Praise God, salvation is not found in the law. Praise God, the law is not fulfilled in my works. Hope is found in Christ's work at the cross, not my puny attempts to follow the law. If we are to boast, let us boast in Him.

In the next passage, Paul is going to continue to address the Jewish rebuttal to his case. He is going to cite their misguided understanding of the relationship between Abraham and God.

Apply this Content in Leading Your Small Group

Speaking of the unifying force of God's rule over all mankind, Merida writes that "His grace enables us to 'gracists,' not racists." (Exalting, 57) Not many of us would admit to being racist. However, sometimes our jokes or side remarks can reveal the smoldering ember that we thought we dealt with years ago. In our groups, we should strive to guard our words and our hearts. These good, moral Jews to whom Paul is talking were racists. We too can, at times, be similar. Let us ask the Lord to help us guard our tongues and heal our hearts.

3. FOLLOWING FAITH (ROM. 4:1-5)

Read (or have someone read) Romans 4:1-5.

Discuss: Before we dive into this passage, let's discuss the ways tradition or a misunderstanding of Scripture can hamper our ability to grasp salvation or grow as disciples.

Explain: Tradition, or the things Mamaw or Papaw taught us, does not always align with Scripture. We sometimes receive beliefs and stories from others that are not based on Scripture. Instead, they are based on cultural ideas of truth. Everything we hear, whether it be from a beloved family member, a politician, an activist, a book, or social media, should be filtered through the Truth of Scripture. Moreover, we can

sometimes have a misunderstanding of what Scripture teaches because we have failed to study it ourselves. It is incumbent upon us to read and study Scripture to the best of our ability. The Jews to whom Paul is speaking failed to do so. They had some books and teachers that taught wrongly about the relationship between God and Abraham. That is why Paul begins chapter 4 by saying “Let’s see what Abraham discovered about Faith.” (my paraphrase). This is Paul’s **Counter-Question** to their implied question about Abraham. You see, they had been taught in places like the *Book of Jubilees* “that Abraham was perfect in all his dealings with the Lord and gained favor by his righteousness. This overly optimistic view of Abraham failed to see him as a sinner and placed confidence in his works rather than his faith. It fed the Jewish idea that Abraham was justified by works.” (ETB LG, 42) Those listening to Paul’s words were experiencing some serious cognitive dissonance—meaning they were seriously confused. Instead of arguing with sources outside of Scripture, Paul took these Jews to a book they could all agree on: the Book of Genesis. Paul cites Genesis 15:6

Read Genesis 15:6 (Abram believed the Lord, and he credited it to him as righteousness.)

Explain: It was not Abraham’s works but his believing faith that God used to judge him. Moreover, notice that righteousness was “*credited*” to Abraham. He did not earn it. He did not do enough to gain it. When God spoke, Abraham believed, and God acted. Abraham could not boast in his righteousness because it was not his. It was God’s righteousness credited to him!

With that said, Paul gives us some **Gospel Application**. He does so with an analogy anyone from any era of history can understand: the workplace. He says, “Look, when you work all day and receive your paycheck at the end of the day, it is not a gift. You worked for that money. However, if you were out sick and the boss came by your hospital with an envelope of cash collected by your coworkers to help you get through this difficult time, that is a gift.” Paul says that is what the gospel is like, and it is what Abraham experienced. Our salvation is a gift. We did not work it. By faith alone, through God’s grace alone, we are credited with Jesus’ righteousness.

Summarize and Transition: In this passage, Paul uses the example of Abraham because it would connect with his Jewish reader. He also provides an example from the workplace that all people would understand. Like a good teacher is trying to explain the challenging concepts he laid out earlier—salvation by faith through grace.

CONCLUDE

Today’s lesson presents one simple, yet profound, truth—salvation comes through faith. There are implications for both the unbeliever and the believer.

The Unbeliever: If you have not yet placed your faith in Jesus, this passage should be very encouraging. You can stop trying to earn your way into heaven. You don’t have to struggle to tame your sin or “get right.” Salvation comes through belief. Jesus has already done the work necessary to save you. You simply need to believe that.

The Believer: Sometimes, as believers, we fall into a legalistic trap. We forget that Christ has done the work of salvation. This legalistic trap can cause us to be judgmental of others and boastful about ourselves. We should be careful not to do so. This trap can also cause us to question our salvation when we sin. We should remember that we did not do the work of salvation; therefore, our actions cannot undo that work. When we fall into sin, we need to remind ourselves of the gospel, repent, and move forward.