Opening: Read & Reflect

Begin by reading Romans 3:21–26 together. Have someone briefly summarize Sunday's sermon.

Introduction: Paul is moving from *how* people are justified/saved (by grace alone, through faith alone, in Christ alone) to an expansion on *what* redemption is, *what* atonement is, and *what* the cross accomplishes. Ultimately God's glorification in all of history. The center piece is the cross of Christ.

Main Point: God is glorified by the cross of Christ.

1. The Problem Stated: How can a holy God remain just and pass over sin?
2. The Cross Defined: The crucifixion is a propitiatory sacrifice.
3. The Problem Solved: Through the cross, God is vindicated.

Opening question: What stood out to you, challenged you, or encouraged you from Sunday's sermon?

1. The Problem Stated — God's Holiness and Our Sin

1. Why is it important to begin with God's holiness rather than our need for forgiveness when trying to understand the cross?
2. Pastor John explained that we tend to have a low view of sin. What are some ways we minimize or excuse sin, even as Christians?
3. Romans 4:5 describes God as the one who "justifies the ungodly." Why does this present a question about God's justice?
4. The sermon contrasted a man-centered understanding of salvation with a God-centered one. How does starting with God's character change the way we understand the gospel?

Optional Scripture: Isaiah 6:1–7; Psalm 103:10

2. The Cross Defined — Christ Our Substitute

At the heart of the atonement is penal substitutionary atonement: Christ taking the penalty our sins deserved, satisfying God's righteous wrath.

5. What does propitiation mean, and why is understanding this word important to understanding what happened at the cross?
6. How does the Old Testament Day of Atonement (Leviticus 16) help us understand Christ's sacrifice? What did those sacrifices point toward?
7. Why is it important to understand that the Father willingly sent the Son, rather than viewing the Father as wrathful and the Son as loving?

8. The sermon described the “great exchange” in 2 Corinthians 5:21. What did Christ take upon Himself, and what do believers receive through Him?

Optional Scripture: Leviticus 16; Hebrews 9:22; 2 Corinthians 5:21

3. The Problem Solved — God Is Just and the Justifier

Romans 3:26 declares that God is both “just and the justifier of the one who has faith in Jesus.”

9. How does Christ's sacrifice demonstrate that God did not simply overlook or ignore sin?
10. Pastor John said that God's justice and love meet at the cross. How does the cross reveal both attributes without compromising either one?
11. We often think of the cross primarily in terms of what it accomplishes for us. How does understanding that the cross ultimately glorifies God broaden our perspective?
12. How should knowing that Christ's sacrifice was sufficient and final shape our confidence before God?

Optional Scripture: 1 Corinthians 1:24–25

Applications

- How does understanding the seriousness of our sin deepen our gratitude for God's grace?
- How might a clearer understanding of the cross affect the way we worship, pray, or participate in the Lord's Supper?
- What would change in our daily lives if we viewed the cross not only as the means of our salvation but also as the greatest display of God's glory?

Read: Isaiah 53:4–6 and Hebrews 10:11–14.

- Am I resting in Christ's finished work, or am I still trying to establish my own righteousness?
- Does my understanding of the cross lead me to greater worship and gratitude?
- How can I intentionally remember and rejoice in what Christ accomplished for me this week?