



What is a “Saving Faith”?

Recap:

In Romans 4, Paul beautifully explains the heart of the Gospel—that justification comes by faith, not by works. He uses the examples of two beloved figures—Abraham and David—to show that this truth isn’t new but has always been God’s plan. Abraham, the father of faith, wasn’t declared righteous because of his perfect actions but because he trusted God. In fact, Genesis 15:6 says, “Abraham believed God, and it was credited to him as righteousness.” This means that righteousness is a gift received from God, not something we can achieve. If righteousness could be earned, it would depend on our effort, and we’d have reason to boast. But grace—undeserved favor—is what God gives to us freely.

Paul also reminds us that God justifies the ungodly by faith. This is a humbling and freeing truth: our mistakes and failures don’t disqualify us from receiving God’s love. David, a man who knew failure and forgiveness, also celebrated God’s grace. He recognized that we are blessed not because of what we do, but because of what God has done for us. For Paul, the issue of circumcision becomes important here. Abraham was declared righteous before he was circumcised, which shows that outward rituals don’t save us. Faith in God is what justifies us, and that faith is available to all—whether Jew or Gentile. Abraham is the spiritual father of everyone who believes in God’s promise.

Salvation is not about our effort but about trusting in God’s grace. It frees us from the pressure to “perform” for God and invites us into a relationship built on trust. We don’t need to prove ourselves to be loved by God. This should radically change how we live, how we treat others, and how we view our failures. We are justified by faith, and this gift of grace changes everything.

Study: Read Romans 4:1-15 (45 Min)

Icebreaker: If you received a 'gift' of a million dollars today that you haven't earned or worked for how would that change your life?

1. In verses 1-3, Paul references Abraham's story. What does Paul mean when he says that Abraham "believed God, and it was credited to him as righteousness"? (see also Genesis 15:6) How does this confirm that Abraham was saved by faith? How does this apply to us today?
2. In verses 4-5, Paul contrasts works and faith. What does it mean to earn something versus receiving it as a gift? How does this distinction change the way we view salvation?
3. Paul says that faith, not works, is what justifies us before God. Why do we sometimes try to earn God's favor by our actions? How can we shift our focus back to trusting God's grace?
4. Paul uses the example of David in verses 6-8. Why is it significant that David spoke about God forgiving sins, even when someone doesn't deserve it? What does this teach us about God's character? How can this help you when you are doubting your faith?

5. In verses 9-12, Paul speaks about circumcision and faith. How does Paul explain that Abraham's righteousness came before the sign of circumcision? Why is this important for both Jews and Gentiles?

6. What does it mean that Abraham is the "father of all who believe" (v. 11)? How does this expand the scope of the Gospel beyond just the Jewish people?

7. Verses 13-15 mentions the promise to Abraham. How does Paul explain that the promise was not based on the law? What does this show us about the nature of God's promises?

8. In this passage, what is the relationship between faith and righteousness? How does the understanding of justification by faith change the way you view your relationship with God?

9. In your own life, are there areas where you're still trying to "earn" God's approval? What would it look like for you to fully trust in God's grace?

10. The promise of righteousness through faith is extended to all people. In what ways can our church be a place where all people, experience God's grace and find unity in Christ?

11. When we struggle with feelings of inadequacy or guilt, we may feel like we need to "earn" God's favor. How can we remind ourselves and others that we are justified by faith, not by our performance? How can we support one another in living out this truth?

SUPPORT/PRAYER (15 min)

Spend time reflecting on the gift of justification by faith. Thank God for His mercy in providing a way for us to be made right with Him, not by our efforts but by His grace through faith.

Pray that each member of your group would fully embrace the truth that God's promises are sure and that we are justified through faith alone.

Ask God to help you live in a way that reflects this deep understanding of grace, sharing the message of grace with others who may not yet know it.