

Saving Faith

Lesson #8

Memory Verse: Ephesians 2:8-10

For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as 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 so that we would walk in them.

As we have seen in the previous seven lessons, salvation is completely the work of God. However, when God performs a saving work of in the heart of man, He makes it abundantly evident. From a human perspective, faith is the only requirement for man to be saved, yet even faith is a gift of God. This faith, known as “saving faith”, has a precursor and two components.

I. Humility – The Precursor to Saving Faith

True humility is the exact opposite of pride. It’s not an overestimation of self; nor is it an underestimation. It is seeing ourselves the way that God sees us.

A. The genuinely humble person will admit that he is helpless without God.

1. Read Revelation 3:17. What five descriptors are given for the godless individual? Is this how you see your natural self?

- a. _____
- b. _____
- c. _____
- d. _____
- e. _____

2. In Matthew 18:3-4, what type of person did Jesus say we must be like to be saved? To what specific qualities was He referring? _____

B. The genuinely humble person will admit that he is hopeless without God.

1. In Ephesians 2:12, how did Paul describe a life without God in the world?

2. According to James 4:6, why is pride a hopeless condition?

C. The genuinely humble person will cast off all self-effort and selflessly admit his sinfulness and need for the Savior.

1. In Matthew 9:12, Jesus likened sinners who need Him to _____ people who need a _____ .

2. Read Philippians 3:3-11.

a. How much confidence did Paul have in his flesh (v.3)? _____

b. How did Paul view his accomplishments (v.7-8)? _____

c. From where did Paul derive his sense of value (v.9)? _____

d. Were Paul's aspirations self-centered (vv.10-11)? _____

Who can enter into salvation? Those who, like children, are dependent, not independent. Those who are humble, not proud. Those who recognize that they are helpless and empty. Aware that they are nothing, they turn in utter dependency to Christ.¹

John MacArthur

II. Belief and Repentance – The Components of Saving Faith

A. Belief – True belief is much more than mere intellectual assent to a set of facts. Although it encompasses believing the truth about God and the Bible, it also necessitates a heartfelt trust in them.

¹MacArthur, J., F. (1997, c1988). *The Gospel according to Jesus : What does Jesus mean when he says "follow me"*. Grand Rapids, MI: Academic and Professional Books, Zondervan Pub. House.

1. True belief must be rooted in the Bible.
 - a. According to John 20:31, why were the Scriptures written? _____

 - b. Read John 5:24 and answer the following questions.
 - (1) Who/what must one believe to receive eternal life (c.f. Hebrews 11:6)? _____

 - (2) What is the prerequisite to believing (c.f. Romans 10:17)? _____

 - c. How did Paul describe the Scriptures in 2 Timothy 3:15? _____

2. True belief must be rooted in the gospel.²
 - a. According to Romans 1:16, to whom is the gospel the power of God to salvation? _____

3. True belief must contain whole-hearted trust in God.
 - a. In Romans 10:11-13, what did Paul say about the man who trusts God enough to call on His name? _____

B. Repentance – Repentance unto salvation is not an act, but an attitude. More than anything, it is the desire and willingness to submit to the authority of God. It is a commitment to obey Him and live for His glory.

1. Repentant people confess sin, because sin grieves them.
 - a. What was the psalmist's attitude toward sin in Psalm 38:18? _____

 - b. How does God respond to the repentant sinner who does not hide his sin but freely confesses it (Psalm 32:5; 1 John 1:9)? _____

 - c. In 2 Corinthians 7:8-11, what does Paul say makes the difference between the road to repentance and the road to death (v.10)? _____

² One must believe in the person and work of Jesus Christ (i.e. that Jesus is full God and fully man; that He came to the earth and lived a perfect life; that Jesus died as his substitute to pay for his sins; and that He rose from the dead). For more information on the person and work of Christ, see lesson #5.

2. Repentant people have a change of mind and heart which leads them to turn away from sin and turn to Jesus Christ.
 - a. According to 2 Timothy 2:19, everyone who names the name of the Lord must turn _____ wickedness.
 - b. In Acts 26:20, Paul declared that people must repent and turn _____ God.
3. Repentant people are willing to give up everything to follow Jesus.
 - a. Read Matthew 10:37-39.
 - (1) How much must we be willing to love Jesus (v.37)? _____

 - (2) How much devotion to Jesus must one have (v.38)? _____

 - (3) How much ownership of our lives are we permitted to have (v.39)?

 - b. How much did Jesus say one must be willing to give up in order to be saved (Luke 14:33)? _____

When we ask, Is Christ your LORD? we mean, does He in every deed occupy the throne of your heart, does He actually rule over your life?...There are many people who would like to be saved from Hell, but who do not want to be saved from self-will, from having their own way, from a life of some form of worldliness. But God will not save on their terms. To be saved, we must submit to HIS terms.³

A.W. Pink

4. Repentant people bow to Jesus Christ as Lord (i.e. Master). They submit to His authority as Lord and live for His glory.
 - a. What must one confess to be saved (Romans 10:9-10)? _____
 - b. How did Peter say that Christ must be sanctified (set apart, regarded) in the hearts of believers (1 Peter 3:15)? _____
 - c. According to Ephesians 1:21-22, what position does Christ occupy? _____

³ *Is Christ Your Lord?* by A. W. Pink, Free Grace Publications

5. Repentant people (i.e. people who submit to Christ as Lord) bear “fruits of repentance” as God changes their lives.
 - a. In Matthew 3:8, John the Baptist preached that those who have truly repented and are saved will “_____ fruit in keeping with repentance”.
 - b. In Acts 26:20, what did Paul say follows repentance and proves that one truly is repentant? _____
 - c. What did James say about a faith that never produces good deeds (James 2:20, 26)? _____

III. The Gift of Saving Faith

Salvation is clearly a gift from God. In Ephesians 2:8-10, Paul declares that salvation is by grace through faith. He then says, “*it is the gift of God*”. The “it” here refers to salvation itself, which includes both grace and faith. And if grace and faith are both gifts of God, then the components of faith (i.e. faith and repentance) are gifts from God also. Read the following verses and note which component of saving faith is described as a gift: belief, repentance, or both.

- A. Acts 5:31 _____
- B. Acts 11:18 _____
- C. Philippians 1:29 _____
- D. 2 Timothy 2:24-26 _____
- E. 2 Peter 1:1 _____

The Bible portrays faith and repentance as God’s gifts to his elect in order to emphasize that although [the elect person] is the author of these actions, God is the ultimate cause. [The elect person] willed to believe, but only after and because God provided him with the power. Thus, [his] repentance from sin and his faith in Christ are portrayed as gifts because they flow from God’s sovereign grace.⁴

Sam Storms

⁴ <http://www.enjoyinggodministries.com/article/faith-and-repentance/>

IV. Personal Application

A. In what specific ways did God humble you and reveal your need of salvation?

B. How would you describe your belief in the truths of the Bible in general and the gospel in particular? How would you describe your trust in God? _____

C. How have you turned from sin and turned to Jesus Christ? Are you willing to give up everything for Him? What specific thing have you given up? Do you submit to His Lordship over your life? What fruits of repentance are evident in your life? _____

D. How has learning that saving faith is a gift from God affected your attitude toward Him?
