

1. Definition

The term salvation is often misunderstood. *Technically the term means "to be rescued or delivered."* Salvation is a broad term that carries with it *all* that God has done, and is doing, to save sinners from being out of relational fellowship with Him. It is a mistake to limit its use to one being saved from Hell. A proper definition will include all three tenses and parts of the term salvation (see appendix).

1. There is the **past tense** referred to as the **justification part** of salvation. Justification speaks to the past event where one was **declared righteous** and **has been saved** from the **penalty** of sin (eternal separation from God). This is a one time event that happens the moment one believes in Christ for eternal life. (Ro. 3:21-4:12)
2. There is the **present tense** referred to as the **sanctification part** of salvation. Sanctification speaks to the present progression that one is **becoming righteous** and **is being saved** from the **power** of sin. This is a continual process that lasts the entire life of the believer as he cooperates with the Holy Spirit in obedience. (Ro. 6:15-22; 2 Thess. 2:13; 2 Tim. 2:21)
3. There is the **future tense** referred to as the **glorification part** of salvation. Glorification speaks to the future promise that one will be **made righteous** and **will be saved** from the **presence** of sin for eternity. This is a promise that is guaranteed the moment one believes in Christ for eternal life. (Ro. 8:17-18, 30; Phil 3:20-21; 1 Thess. 4:13-18)

When determining an author's use of the term salvation you must determine what tense or part the word salvation or saved is being used by asking a simply question:

1. **Saved from what?** - Eternal damnation (Hell) or physical distress (a harmful time, negative result, bad situation, etc). In order to determine this you must find out the context. To determine the context in which the term "saved" or "salvation" is being used you must ask questions like: Who is the author? Who is the audience? Is the author addressing believers or unbelievers? What is the condition? What is the consequence? Speaking to the past, present or the future? Etc, etc...

Chart showing the full term Salvation:

Part of Salvation	Tense: Aspect	How	Result	Saved from what?	Scripture
Justification (Position)	Past: have been saved	Believe in Christ for eternal life	Declared Righteous	Penalty of Sin	Ro. 3:21-4:12; Gal. 3:11-14
Sanctification (Practice)	Present: am being saved	Cooperate with Holy Spirit in obedience	Becoming Righteous	Power of Sin	Ro. 6:22; 2 Thess. 2:13; 2 Tim. 2:21
Glorification	Future: will be saved	Believe in Christ for eternal life	Made Righteous	Presence of Sin	Ro. 8:17-18, 20; 1 Thess. 4:13-16

Why does man need a Savior?

- Man is in need of a savior because he has been separated from God. The Bible teaches that it is man who separated himself from God at the fall (Gen. 3). As a result everyone born is guilty of sin; practices sin themselves, and are bound for God's punishment of eternal separation from Him.
 - Romans 3:23 – "For all have sinned and fallen short of the glory of God."
 - Romans 6:23 – "For the wages of sin is death..."
 - Also see – John 3:19-20 and 2 Co. 4:3-4

Why is Jesus the only way to salvation?

- In order for God to maintain His holiness He must maintain perfect justice. God's perfect justice and holiness demand a perfect payment for sin. Since man is the cause of his separation from God man must make the payment. However, since man is sinful and lives in rebellion of God (Jn. 3:19-20; 2 Co.

4:3-4) it is impossible for him to offer a payment sufficient to satisfy God's perfect justice and holiness. The only One who could offer a perfect sacrifice was God Himself, for only He is perfect. In order for this to happen God entered time and came into the world in the form of a man (John 1:14; Phil. 2:5-11). The Father sent His only begotten Son into the world to offer His life as the perfect payment for the sins of humanity (Jn. 3:16). In this way, God is able to receive sinful man into His kingdom and still maintain His perfect justice and holiness; for they are washed in the cleansing blood of Jesus Christ. This sacrificial payment of Christ paid the payment for all of humanity. He represented us on the cross. *A human had to make the sacrifice (Jesus) but it had to be God in order for the sacrifice to be accepted (Christ)*. Thus, we have the God-man Jesus Christ (Jn. 14:6).

Why is the study of salvation so important?

It is extremely important that we be as clear and accurate as possible when we make conclusion regarding what we believe one must do to get into the kingdom of heaven. Paul makes this clear in his letter to the church in Galatia.

Galatians 1:6-9 - *⁶I am astonished that you are so quickly deserting the one who called you by the grace of Christ and are turning to a different gospel-- ⁷which is really no gospel at all. Evidently some people are throwing you into confusion and are trying to pervert the gospel of Christ. ⁸But even if we or an angel from heaven should preach a gospel other than the one we preached to you, let him be eternally condemned! ⁹As we have already said, so now I say again: If anybody is preaching to you a gospel other than what you accepted, let him be eternally condemned!* (cf. Gal 3:1-14)

What is the gospel?

- When speaking about salvation the gospel is the primary topic brought to mind. And this is for good reason, because the gospel is the basis of God's offer of eternal life to all who believe in Christ for it. The gospel is the "good news" about Jesus Christ. We find Paul explaining the gospel very clearly in 1 Corinthians 15:3-4: "For what I received I passed on to you as of first importance: that Christ died for our sins according to the Scriptures, that he was buried, that he was raised on the third day according to the Scriptures..."
- **Christ died for our sins, was buried, and rose from the dead.** This is the gospel and good news about Jesus Christ.
- Why is this good news? Without the facts of the gospel being true Jesus would not be able to save us (1 Co. 15:14, 17). It is *by virtue* or *because of* His death, burial, and resurrection that He is able to save man from death and offer eternal life to all those who believe.
- I should point out something here that we will discuss in more detail later - knowing that Jesus died, was buried, and rose from the dead does not deliver you from the penalty of eternal separation from God. Lots of people know this and are not saved. Many times because they do not think what Christ has done on the cross is enough to get them into heaven. However, it is not what we do that saves us; it's believing *the message* of the death, burial and resurrection of Jesus that saves. The message is clear, **God grants eternal life to all those who trust in Christ for it** (Jn. 3:16, 5:24). To be saved from eternal damnation (Hell) you must believe in Jesus Christ for eternal life, this is more than just believing the gospel about Jesus to be true.

Justification Salvation – *by grace, through faith alone, in Christ alone*

Ephesians 2:8-9

1. What have we been saved by?
2. What have we been saved through?
3. From page one of this packet and the chart on page two:
 - a. What *tense* of salvation is it referring to?
 - b. What *aspect* of salvation is this referring to?
 - c. What *part* of salvation is this speaking of?
 - d. How does this part of salvation happen?
 - e. What is the result?
 - f. What are you saved from?

4. Is salvation something of yourself?
5. Is salvation a gift or a work?
6. Can/should man boast about himself because he is saved?
7. Why?
8. Define grace:
9. Define faith:

Romans 4:1-5

1. What did Abraham do in order to be credited with righteousness from God? (v. 3)
 - a. What *tense* of salvation is this referring to?
 - b. What *aspect* of salvation is this referring to?
 - c. What *part* of salvation is this referring to?
 - d. What is the result?
2. What does a man receive for working? (v. 4)
3. Is justification salvation a gift or an obligation?
4. If you work for righteousness what are you earning?
5. Therefore, can one work for righteousness and be justified before God?
6. Who is it that God justified? The man who does _____ but _____ God.(v. 5)
7. Does God justify the really good people who don't sin or the wicked sinners who realize their need for a savior and trust in Christ through faith? (vs.5)
8. Can someone trust in Christ, believing in God's promise of eternal life, as well as be doing works in order to be declared righteous by God receive justification salvation? (vs. 5)
9. Why or why not?

John 3:14-20

1. What must one do to receive eternal life? (vs. 15)
2. Who loved the world? (v. 16)
3. What did He do as a result?
4. Jesus states when a person believes in Him he will not _____ (vs. 16) and will not be _____ (vs. 18). But have _____(v. 16).
5. What did Jesus NOT come to do? (v. 17)
6. But to do what?
7. Who is not condemned? (v. 18)
8. Who does stand condemned?
9. Why does someone stand condemned?
10. How many times does Jesus state the word "believe" in verses 14-18?
11. Why do you think Jesus emphasized the word "believe" rather than turn from sin and commit yourself to following Him?
12. Who is the light that has come into the world? (vs. 19)
13. Why do men love darkness rather than light? (19-20)
14. Those in the dark do not understand what the light is offering. What is it that they do not understand about Christ? (Remember verse 17)

Titus 3:4-7

1. Did you save yourself by working and being a good person or did God save you because of His kindness, love, generosity, grace and mercy? (v. 4)
2. God did NOT save us because of...(vs. 5)
3. He saved us because of His _____.
4. We were saved through the washing of _____ and _____ by the Holy Spirit.
5. This came to us through _____ our _____ (vs. 6).
6. We have been justified by His _____. So that we become _____ giving us the hope of _____ (vs. 7).

Romans 11:6

1. If salvation is by grace what can it not involve or be by?
2. If it were by works, what would it no longer be by?

Romans 3:21-24

1. True or false – One can become righteous by obeying the law?
2. Righteousness from God comes through _____ in _____ to all who _____. (vs. 22)
3. How is one justified? Choose the right answer by circling the correct option on each line. (v. 24)
 - Freely –or– costly?
 - By grace –or– works?
 - By trusting in Jesus –or– believing in a God?

1 John 5:9-13

1. Who is it that has the testimony of God in their heart? (vs. 10)
2. Who does not have this testimony?
3. What is the result of not believing the testimony of God?
4. What is God’s testimony? (vs. 11)
5. Who has life? (vs. 12)
6. Who does not have life?
7. Who did John write this passage to? (v. 13)
8. Why did he write this?
9. Do you have the life John is speaking about in this passage?
10. How do you know?

What does it mean to have faith?

- Objectively the definition of **Faith is: being persuaded or convinced that something is true.** It means to believe in something or someone. It is a “Confident trust in or reliance on.”
 - a. A good example of faith is found in Ro. 4:20-21 (NKJV) – *“He did not waver at the promise of God through unbelief, but was strengthened in faith, giving glory to God, and being fully convinced that what He had promised He was also able to perform.”*
- The closest synonym for biblical faith is belief and they are often used interchangeably as in the example above (unbelief the opposite of faith). The verb form of the word belief (believes) means to have faith. So faith means to believe and “to believe” being a verb means to carry out an action. Some people are confused at this point and want to add works or good deeds as the actions of believing; however, this is incorrect. *The biblical understanding of faith is to carry out the action of believing.* For salvation this is what we are to be obedient to, believing in Christ for eternal life, not a life of commitment to do good things. If we add our works then we are no longer believing in Christ alone, we are placing our faith in Christ plus our good life and this faith is not saving (Ro. 4:5). *The faith that saves is the faith that believes in Christ alone for eternal life.*
- One of the most important things to understand about saving faith is that it is the **object** of your faith that determines if it is saving or not. The object of your faith must be **the person of Jesus Christ alone**. It is not the amount of faith that saves but the object of your faith that saves.

Look up these verses. List the condition and result/promise found in each.

- | | By/Condition | Object | Result/Promise |
|----|---------------------|---------------|-----------------------|
| 1. | John 3:16 | | |
| 2. | John 5:24 | | |
| 3. | John 6:40 | | |
| 4. | John 6:47 | | |
| 5. | John 8:24 | | |
| 6. | Acts 15:6-11 | | |
| 7. | Acts 16:30-31 | | |

- Conclusion: *Justification salvation is by grace, through faith alone, in Christ alone.* If you do not believe in Christ alone for your eternal life you have not expressed the faith that saves. If you have believed in Jesus Christ for eternal life your faith is saving, you have received eternal life and have established a permanent eternal relationship with the Father.

What about obeying the Law or the 10 Commandments

Galatians 3:10-14

1. Why are those people who are relying on their obedience to be received by God under a curse? (vs. 10)
2. How will no one be justified before God? (vs. 11)
3. Who has redeemed us from the curse of the law? (vs. 13)
4. How did He do this?
5. Why did He do it? (vs. 14)
6. How do we receive the promise of the Spirit?

Galatians 3:19-29

1. Why was the law given? (v. 19)
2. Why is this important?
3. How long was the law to be in effect?
4. The promise of God is eternal life to all those who trust in Christ. Is the law against this? (v. 21)
5. Can the Laws of God give eternal life? (v. 21)
6. How is the promise of God given? (v. 22)
7. Who is this promise given to? (v. 22)
8. What is the purpose of the law? (v.24)
9. How does one become of son (Child) of God? (v. 26)
10. As a believer you are in Christ and belong to Christ. What is the result?(v.29)
11. What do you inherit or what is this promise? (see verses 6-9)

Romans 3:21-28

1. What kind of righteousness has now been made known?
2. Who/what testifies to this?
3. How does the righteousness from God come to us? (vs. 22)
4. Who is in need of God's righteousness? (vs.23)
5. These sinners who have fallen short of God's glory are justified _____ by His _____ through the redemption that came by _____.
6. When is Christ sacrifice of atonement credited to you? (vs. 25)
7. Why did God do this through Christ? (vs. 26)
 - The sacrifice of Christ allows God to maintain His justice because the penalty for human sin has been paid for. Now He can receive those who were on trial for sinning.
8. Who is it that God justifies? (vs. 26)
9. What truth does Paul maintain? (vs. 28)

What about Good Works that aren't "the Law"?

Romans 4:1-5

1. If someone is justified by works can they boast before God? (vs. 2)
2. What did Abraham do to be credited with righteousness?
3. When a man works, what is he receiving? (vs. 4)
4. If it's an obligation what is it not?
5. What person's faith does God credit to righteousness? (vs. 5)
6. We learn a very important point in the last verse. Who is it that God justifies? The really good person with lots of good works –or- the wicked?

Works as the expected result of justification salvation

- Good works are the *expected result* of the new life, not the requirement. In fact they cannot be involved at all. If they are, you are not receiving justification salvation by grace (Ro. 11:6).
- Works are NOT measurable in a way that can determine someone's (or your own) faith as genuine or not.
 - Good works could be a sign of someone's justification salvation, however, they can also be an illusion of someone who is trying to earn or maintain salvation by doing good.
 - In John 6:28-29 the Jews asked Jesus, "*What shall we do, that we may work the works of God?*" They wanted to know what works God required them to **do** for eternal life. Jesus answered them: "*This is the work of God, that you believe in Him whom He sent.*" Doing works could not save them. God's only requirement was belief in His Son as they placed their faith in Him alone for eternal life.
- It is the **object** of our faith that determines if it is saving or not. The object of your faith must be **the person of Jesus Christ**. Again, it is not the amount of faith that saves but the object of your faith that saves.
- Therefore, we do not place our assurance (knowing for sure we are going to heaven) in our works, but in the promise of God.
 1. "*Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness.*" - Rom 4:4-5
 2. "*But when the kindness and love of God our Savior appeared, he saved us, not because of righteous things we had done, but because of his mercy. He saved us through the washing of rebirth and renewal by the Holy Spirit, whom he poured out on us generously through Jesus Christ our Savior, so that, having been justified by his grace, we might become heirs having the hope of eternal life.*" – Titus 3:4-7
 3. "*For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life*" – John 3:16
 4. "*This is the promise which He Himself made to us: eternal life.*" – 1 John 3:25

John 5:24

"I tell you the truth, whoever hears my word and believes him who sent me has eternal life and will not be condemned; he has crossed over from death to life."

1. Jesus is telling you the _____ in this passage.
2. Did you "hear" God's word?
3. Did you "believe" God and trust in Christ for eternal life?
4. Does "has eternal life" mean later or right now?
5. Does eternal life mean forever or only a limited time?
6. Does it say, "will not be condemned" or might not?
7. Does it say, "has crossed over from death to life" or shall cross over?

Jesus' promise here is based on the past, present and future tenses of salvation. The one who believes in Jesus is guaranteed that he *has crossed* over from death into life (past), that he *has* eternal life (present), and that he *will not* be condemned regarding his eternal destiny (future).

Eternal life is a promise of God to all those who believe. If you are not sure you have eternal life you are saying you are not sure that God keeps his promises.

What are the results of salvation?

- Eternal Life
 - Referring to never ending life with the Father in Heaven: Jn 5:24, 6:38-40, 47-51, 10:28; Heb 10:1-18.
 - Referring to the quality of life here and now: Ro 6:4; Gal 2:20, Col 3:1
- Justification
 - An permanently established eternal relationship with God

- “To declared a person righteous. God does this for the believer because He has imputed the righteousness of Christ to that person.”¹ (Ro 3:22, 4:5, **5:16, 18**; Acts 13:39)
- This does not **make** the person righteous but **declares** them righteous before God. This is a legal term used to speak of a persons standing.
- Sealed and indwelt by the Holy Spirit²
 - We have been sealed by the power of the Holy Spirit (Eph 4:30; 1 Jn 4:13; 2 Co 1:21-22) – this keeps us secure in our relationship with Christ.
 - Believers and indwelt with the Holy Spirit (Jn 14:6) as a ministry of teaching and guiding (1 Co 2:14-16), equipping for service (1 Co 12:4, 11), help in his prayer life (Ro 8:26) and baptizing him into the body of Christ (1 Co 12:13).
- The sin nature is judged
 - This restores the person’s capacity for good (Ro 6:1-10). Believers now have the power to overcome Satan and live victoriously (2 Pt 1:3)
 - This established the opportunity for sanctification salvation
- Fellowship with God is established
 - As we sin we need continual forgiveness, it is our faith in Christ and justified position before God that allows us to be in continual fellowship as we confess our sins. (1 Jn 1:5-13)
 - This maintains or restores the process of sanctification
- Priesthood of all believers³
 - All believers are Priests. The church makes up a kingdom of priests (1 Pt 2:5, 9; Rev 1:6)
 - The key role of the priest is to offer sacrifices. In the present age of grace that means that every believer is to offer:
 - Their body as a living and holy sacrifice (Ro 12:1)
 - Praise God and do good works (Heb 13:15-16)
- Glorification
 - All believers will be glorified at the rapture as we are changed and given a new glorified body. This promise is given to us at the time we place our faith in Christ. (Ro 8:30; 1 Co 15:40-44)

Can you explain how a person can be saved?

- Information about how to be saved consist of three things:
 1. We have been separated because of sin
 2. Christ died in your place
 3. You can be saved by believing in Christ
- Again:
 1. You are a sinner (Ro. 3:23)
 2. The penalty for sin is death = eternal separation from God (Ro. 6:23, Eph 2:1)
 3. Christ died for your sins paying the penalty you deserve (Ro. 5:8)
 4. You can be saved from death and the penalty of your sin by believing in Jesus Christ (Eph. 2:8-9)

2. Discernment

Major Issues – Justification by faith alone in Christ alone

Minor Issues – The role of the believer in sanctification

¹ Charles C. Ryrie, *So Great Salvation*, 144

² Robert P. Lightner, *Sin, the Savior, and Salvation*, 260-61 and Charles Stanley, *Eternal Security*, 51-

³ *Ibid.*, 225

3. Summary

As believers, we have been saved (justified) by grace through faith in Christ alone. Likewise, we are being saved (sanctified) from the power of sin through our cooperation with the Holy Spirit. In addition, we will be saved (glorified) from the power of sin for all eternity.

4. Application

1. The clarity of the gospel message is of utmost importance. We are communicating how sinners are justified before God. This not only has an effect on unbelievers, but it also affects the Christian life of believers. We must be clear so that they will understand the saving message and have an opportunity to put their faith in Christ for eternal life. If we confuse the gospel by adding works to the front (i.e. works must accompany faith) or by adding works to the end (i.e. works prove that one is saved) we lose the simplicity and freeness of the gospel—we are adding works to the saving message. Also, if a believer becomes confused about the gospel, their doubt will lead to introspection and possibly hinder their Christian growth (sanctification). *How can individuals grow closer to a God that they are not sure they belong to, if they constantly worry about whether they are indeed a child of God?* When we doubt and do not believe the promise of eternal life to all who believe in Christ, we are in fact calling God a liar (1 John 5:10).
2. Sanctification does not happen instantaneously. All Christians struggle with sin. The role of the Christian is to continually cooperate with the Holy Spirit by resisting sin (obedience) and praying for power over sin.
3. Glorification should give us hope for tomorrow. Only then will we have glorified bodies and be delivered eternally from the power of sin.

Appendix 1: Chafer's 150+ Verses Proving Justification by Faith Alone

There are approximately 160 verses in the NT that clearly state that salvation is solely based upon a person's faith, trust, or belief in Jesus Christ as Savior.

Luke 7:48-50; 8:12; 18:42;

John 1:7, 12; 2:23; 3:15, 16, 18, 36; 4:39; 4:41, 42; 5:24, 45-47; 6:29, 35, 40, 47; 7:38, 39; 8:24, 29, 30; 9:35-38; 10:24-26; 11:15, 25, 26, 41, 42; 12:36, 46; 13:19; 14:1-6, 17:20, 21; 19:35; 20:29, 31;

Acts 3:16; 4:4, 32; 8:12, 37; 9:42; 10:43, 45; 11:17, 21; 13:21, 39; 14:1, 23, 27; 15:7, 9; 16:31; 17:4, 5, 11, 12; 18:8, 27; 19:4; 20:21; 21:25; 26:18

Romans 1:16, 17; 3:22, 25, 26, 27, 28, 30; 4:3, 5, 9, 11, 13, 16, 23, 24; 5:1, 2; 9:30, 32, 33; 10:4, 6, 9, 10; 11:20, 30-32; 15:13;

1 Corinthians 1:21;

2 Corinthians 4:4;

Galatians 2:16, 20; 3:2, 5, 6, 7, 8, 9, 11, 14, 22, 24, 26; 5:5;

Ephesians 1:13, 19; 2:8; 3:17;

Philippians 1:29; 3:9;

1 Thessalonians 1:7; 2:10; 4:14;

2 Thessalonians 1:10; 2:12, 13; 3:2;

1 Timothy 1:16; 3:16; 4:3, 10;

2 Timothy 1:12; 3:15;

Hebrews 4:2, 3; 6:12; 10:39; 11:6, 7, 31;

James 2:23;

1 Peter 1:21; 2:6, 7;

1 John 5:1, 5, 10, 13;

Jude 5.

Appendix 2: The Connotative Meaning of “Salvation” (*swzw/swtēria*)

1. **Rescued from enemies** – Judges 13:5; Pss. 7:9-11; 33:16.
2. **Rescue from imminent death** – Matt 8:25; Acts 27:20, 31, 34; Phil. 1:19; Heb 11:7; Jas 5:20.
3. **Delivered from Disease** – Mark 3:1-5; Jas 5:15.
4. **Saved from Sins** – Mt 1:21; Lk 7:48-50; John 3:17.

Appendix 3: Problem Passages

1. John 15:1-6 – the word translated “cuts off” should be translated “lifts up.” The only two things that vine growers would do in the Springtime is lift up the branches that didn’t bear fruit so that they would bear more the next year and “cleanse” the fruit bearing branches so that they would bear more. The burning does not speak of losing eternal life. (See 1 Cor 3:10-15 for another use of a passage about refining fire). See Gary W. Derickson, “Viticulture and John 15:1-6,” *BibSac* (Jan 93).
2. Heb 6:1-12 – “once been enlightened, who have tasted the heavenly gift, who have shared in the Holy Spirit, who have tasted the goodness of the word of God and the powers of the coming age... to be brought back to repentance.” This clearly speaks of regenerate individuals that have left the faith for Judaism due to pressure under Nero’s persecution. The word “tasted” is the same word used of Christ when he “tasted death.” If we are being consistent, those that say they just “sampled the heavenly gift” would have to use that same logic with Christ’s death. The passage is not talking about loss of salvation, but the fact that only God through the obedience of the individual, can bring someone back to the faith (repent) after they have left.
3. Matt 7:15-23 – the fruit of a false prophet is false teaching not bad deeds. Thus, they do not believe the saving message. That is why Jesus says that He does not know them.
4. Phil 2:13 – the deliverance is from the power of sin not from eternal damnation. The context talks about Christ humbling himself. We should do likewise. This act of submission, cooperating with the Holy Spirit, leads to salvation from the power of sin (sanctification).
5. John 13:18-19 – the word “chosen/elect” does not refer to the same thing as being elect unto justification. Judas was chosen to perform an evil deed.
6. There are many more passages that have come up while teaching this doctrine, but Appendix 2 should help with many of them.

Note: Some of the material in these notes was originally used by Brian Stone.