

Romans (Strengthened by the Gospel) (Week 6/18) Faith Not Works

Small Group Discussion Questions

Connect *How will your understanding of God's grace shape your interactions with others this week?*

Warm-Up

1. Have you had to 'fact check' anything recently? Where do most people go to 'fact check' things?
2. As Christians, what is the standard and ultimate measure of what we are to believe and discern?
3. What helps you discern God's will and ways as you go to God's Word?

Read Romans 4:1-15

4. What is Paul hoping to achieve by referring to Abraham as an example of 'justification by faith'?
5. What part of Scripture is Paul quoting in verse 3? What was the context?
6. What does it mean by 'it was credited to him as righteousness'? How is that true for us?
7. What is the difference between a gift and a wage? How is salvation a gift? *Why might we resist it?*
8. What are the three possible sources of justification that Paul rules out? Can you rule each one out?
9. What is faith? *How would you define what faith is — and what it isn't — to someone who is not a Christian?*
10. In what way does believing in God involve a transfer of trust away from ourselves and to God? Are there any areas in your life, or times, in which you have found this particularly challenging?

Read Romans 4:16-25

11. Why do you think it is often in the most trying of times that we grow in our faith? *When is a time you've had to trust in God's character and promises even amidst circumstances that could cause you to doubt?*
12. What are the dangers of thinking that we can contribute to our own salvation even in the smallest of ways? How can we be on guard against this as individuals and as a church?
13. Did the quality of Abraham's trust in God ever waver? Why was Abraham's (and our) justification not dependent on the quality of our trust but the one in whom we trust?
14. In what way was Abraham 'fully persuaded' that God could and would do all that he promised? How can we share the same assurance of God's promises?
15. What are the rhythms of our life that can help us to be reminded and grow in our confidence in God?
16. Who can be made righteous by faith? How is our faith like Abraham's? How is it different?
17. How does resting in justification by faith free you from needing to justify yourself before others?
18. How would a growing trust in Jesus be reflected practically in different aspects of your life?
19. When it comes to justification, how does it matter that Jesus was raised from the dead?

Apply *When is a time in your life in which you've had to trust in God's character and promises even amidst circumstances that could have caused you to doubt? Pray for an opportunity to share that story with someone.*

Pray *Gracious Father, thank you that it is by your grace that we are saved! Please help us to hold onto the one who was delivered over to death for our sin, and rose from the dead in order that we might be justified. Amen.*

GOING DEEPER

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Small Group Discussion Questions

On Your Front Line this Week

How are you going responding in love to those who you find frustrating? What small change could you make this week to grow in love?






For Families

- *Download:* some of the family resources to use at home: stbartskids.org

Listen, Watch, and Read

- *Listen (sermon):* “How can I be right with God?” by Vaughan Roberts: <https://stebbes.org/sermons/how-can-i-be-right-with-god/#sermons>
- *Listen (sermon):* “The Staggering Promises of God” by Scott Sauls: <https://gospelinlife.com/sermon/the-staggering-promise-of-god/>
- *Listen (Sermon):* “Abraham Believed God” by Paul Blakham: https://www.allsouls.org/Media/AllMedia.aspx?show_media=50725&show_file=56554
- *Listen (Sermon):* “The Consistent Promise of God” by William Taylor: <https://www.st-helens.org.uk/resources/talk/57573/>

Series Resources

- *Read:* “‘Strengthened by the Gospel’” by Brian Rosner. 
- *Read:* “The Story of God Bible Commentary: Romans” by Michael Bird.
- *Read:* “Into the Heart of Romans” by N. T. Wright. 
- *Read:* “Epistle of Paul to the Romans” by F. F. Bruce. 
- *Read:* “The Message of Romans” by John Stott. 
- *Read:* “The Epistle to the Romans” by Leon Morris. 
- *Watch:* “Romans” by the Bible Project: <https://bibleproject.com/guides/book-of-romans/>

 Available to borrow from the St Bart’s Library (Toowoomba): stbarts.com.au/library

ROMANS (STRENGTHENED BY THE GOSPEL)

*Week 06/18 “Faith Not Works”
by the Rev’d Adam Lowe (31/05/2026)*

믿음으로 (행위가 아닌) | Gëëm ää cïi Luöi | 凭信心, 不靠行为 | விசுவாசம், கிரியை அல்ல

Bible Passage: Romans 4

*Heart of Sermon: Anyone can be set right with God by mercy not merit
through faith in the crucified and resurrected Son.*

Gracious Father, thank you that it is by your grace that we are saved! Please help us to hold onto the one who was delivered over to death for our sin, and rose from the dead in order that we might be justified. In Jesus’ Name, Amen.

When I was a researcher, part of my work involved looking at large datasets in order to try and make sense of what was happening within an organisation. *Sometimes, after countless hours—even weeks—of statistical analysis, we would discover a pattern that we didn’t really anticipate or expect. It came as a surprise. Sometimes it seemed outlandish! Even unbelievable.*

We’d go back to check if the data was right.

We’d make sure we hadn’t made any mistakes.

We’d have other people scrutinise our work.

But we’d also pull out some individual cases —

some TEST CASES — to see if it made any sense, if our findings stacked up and were consistent with reality.

That’s *kind of* what’s happening in Romans 4.

- At the tailend of chapter 3, Paul has just made the most extraordinary claim: that the *only way* that *anyone* — *be they Jew or Gentile* — can be set right with God: that is *be justified, is not by belonging to a specific people group; is not by perfect obedience to the Law; BUT through faith.* / Being set right with God is based on *mercy* rather than *merit*. / That’s the headline.
- But as the news drops, you can almost imagine people saying: *are you sure, Paul? It seems quite the plot twist! Isn’t this a departure from what we’ve been taught and have known? In fact, Paul you had formerly made it your life’s works to uphold the Law, teach others to do likewise, and punish anyone who suggested otherwise.*
- Is this Plan B? Or has God changed his mind?

In recent weeks there's been considerable discussion and debate about the federal budget that has been handed down. *But whether you think it is good, bad, or indifferent*, just about everyone agrees that whatever it is, it does involve some significant pivots to the original plan that was promised. // Is that what's happening here?

Has God come to a different view about how we can be set right with him?

- The short answer! No! / The longer answer: verse 3: *what does Scripture say? //*
- *Before we get to working through the answer we must not miss the significance of that question. "What does Scripture say?". That should be our first response whenever we're wrestling with whatever. Yes — we need to REASON things through, for God gave us brains. Yes — we can consider TRADITION to see what God's people have thought through the ages. But the default and ultimate measure to which we should run, that ought to have the first and final say on any matter, is God's Word.*
- *But Paul isn't just theoretically modelling the methodology: he's working through a live issue, to see if this whole justification by faith proposal stacks up and is consistent with what we know about God. And to do so he goes to the ultimate test case: Abraham!*
- *If anyone could appeal to a righteousness of their own — surely it would be Abraham! The hero and father of the faith. If EVEN Abraham was set right by faith — that would be something.*

So let's work it through. We see three things about being set right with God. It is:

- **A Gift; By Faith; For All.**

A GIFT (NOT WAGES) | ROMANS 4:1-8

선물로 주어지는 (값이 아닌) | A Miöc ää cïin Ariöþ | 是礼物(不是工价) | ஒரு வெகுமதி(கூலி அல்ல)

First, *being set right with God is a gift not a wage*. Chapter 4, verse 1...

1 What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? 2 If, in fact, Abraham was justified by works, he had something to boast about—but not before God. 3 What does Scripture say? *"Abraham believed God, and it was credited to him as righteousness."*

4 Now to the one who works, wages are not **credited** as a gift but as an obligation. 5 However, to the one who does not work but trusts God who justifies the ungodly, their faith is **credited** as righteousness.

When Paul says, "Abraham believed God, and it was credited to him as righteousness", he's not *paraphrasing* or using *poetic license*, he's quoting *directly* from Genesis 15 (verse 6).

- God has spoken to Abraham, *taken him outside, and told him to look up and count the stars*, (if he could,) and *promised* him that's how numerous his descendents would be.
- That wasn't only a BIG promise but it would have seemed like an impossible one to fulfil. Abraham and Sarah were not only childless, *but they were both pushing a 100 years old*.
- They would have carried significant shame. They probably have given up any parental aspirations. It was against all odds. It made no human sense. *No wonder Abarham and Sarah laughed when they heard the news. You can understand a reluctance to even entertain the possibility and get their hopes up.*

- YET: Abraham **believed** the Lord, and the LORD CREDITED to him as righteousness.
- This isn't an obscure part of the Scriptures.
This is a pivotal moment in the genesis story of God's people. / This is THE event you relay to your children, grandchildren, and great-grandchildren over-and-over again.
- It's the **only** time Abraham is described as righteous. *A righteousness credited to him by faith.*

Credited is the one of the key words here — it appears over a dozen times in chapter 4 alone!

- It's a term that was most often used in the commercial world. Like waking up one day and finding some money has been *credited* to your account. *You know, occasionally that happens!*
- If you do some work, you get paid — that's a wage. *The person was obligated to pay it to you.*
If they didn't pay it, you'd have good cause to challenge them because it's owed to you.
- But if you haven't done any work, and money is deposited, then that is a gift!
- We can be rightly suspicious or cynical of that!
We get a credit for a flight but you can never really use it.
Someone offers a gift but there are many strings attached.
You are given something but you're expected to eventually pay for it.

I remember many times travelling with Bettrys, and people trying to put a rose in my hand, offering it as a gift, when it's really a trick, a ploy to try and extract money out of you.

- But that's not the kind of bookwork that God is doing here.

- Instead of tallying up how much Abraham has earned and paid what he's owed, which on balance would only reveal a debt, *he's seen Abraham's faith and made a deposit.*
- *Note the significance of verse 5: God justifies the ungodly — not the perfect.*
- In fact when God comes to seal the promise in a covenant-making ceremony, God makes sure that Abraham is not even awake to participate.
- He doesn't need to be awake — because this is all the Lord's doing.

The idea of God's grace is such extraordinary news, but it can be difficult to accept.

- Not only because we're cynical or suspicious.
Not only because our culture kind of celebrates earning our own way.
But also because it can offend us a bit.
- It can offend us because if this gift *needs* to be given to us, that means we can't possibly earn it. *No amount of work can earn our way to God.*
- Abraham was far from perfect, but Paul couldn't make that any clearer than with the example of David.
David was Israel's *great* and *greatly* flawed king.
David knew that he couldn't earn a right standing with God.
But he knew what it was to have a right standing credited to him.
- David was blessed not because of the good he had done, *it wasn't a reward or a payment, that somewhere in his life he must have done something good...*

BY FAITH (NOT LAW) | ROMANS 4:9-15

믿음으로 (율법이 아닌) | Nē Gām aciī Lōṅ | 凭信心 (不靠律法) | விசுவாசத்தால் (சட்டத்தினால் அல்ல)

- ...but he's blessed because he's utterly undeserving, yet has been forgiven and with his sins no longer counting against him.
- We don't come to God as workers, but as recipients of a gift.

*Being set right with God is **by faith**.* That's the second point. Chapter 4, verse 9...

9 Is this blessedness only for the circumcised, or also for the uncircumcised? We have been saying that Abraham's faith was credited to him as righteousness. 10 Under what circumstances was it credited? Was it after he was circumcised, or before? It was not after, but before! 11 And he received circumcision as a sign, a seal of the righteousness that he had by faith while he was still uncircumcised.

As Paul drums home that our justification is a gift received by faith, he systematically works to *exclude other potential options*.

- The three main contenders at the time were works, circumcision, and the Law.
- Are these the ways to be justified, made right with God?

With regards to works, Paul says 'no'.

- If Abraham was justified works, not only would he have had something to boast in — *which he didn't*, but righteousness would have been credited as a wage rather than a gift.

With regards to *circumcision*, the second potential exclusion, Paul also says 'no'.

- Circumcision is not the way that we're justified.
- Some people suggested that it's through circumcision that they're set right with God.
- But Paul basically says, if you want to know the answer to that question, all that you need to do is apply a very simple *historical test*. Back to verse 10:

Under what circumstances was it credited? Was it after he was circumcised, or before?

- If Abraham was *credited with righteousness after circumcision*, then perhaps you would have cause to say, a-ha, that then is the means of being set right, but Abraham was set right before he was circumcised, in fact *some 13 years before!*
- So that can't be the case!
- *Circumcision was not a condition or the cause for Abraham's justification*, but simply a seal or a sign that he had been.
- A bit like a wedding ring doesn't make you married, *but it is a symbol and sign that you are*.

Which just leaves *observing the law*, to which Paul also says 'no', that's not the road to be justified.

[Verse 13] 13 It was not through the law that Abraham and his offspring received the promise that he would be heir of the world, but through the righteousness that comes by faith.

- For not only was the purpose of the Law to convict of sin not to save us from sin, but if it was dependent on our perfect observation of the Law, then it would have been impossible for God to keep his promises because no one is capable of perfectly fulfilling it. //
- Was Abraham's justification by **works**? No!
If so, he would have boasted and it would have been a reward.
- Was Abraham's justification by **circumcision**? No
If so, then he would have been circumcised before not after.
- Was Abraham's justification by the **Law**? No!
If so, God would be unable to fulfil his promise to save because it would be dependent on us.
- The means through which Abraham's justification was received, was by faith. Their scriptures do not provide grounds for contradiction but consistency. Their scriptures have always pointed towards faith being the way we're set right.
- And note that the place in which Abraham's faith finds its focus, *is not in himself or the things that he did, is not in his identity or the people to whom he belongs, is not in his capacity or success in fulfilling the Law, but through his trust in God, and God alone.*

That's what faith is.

- Abraham *trusted* yet didn't know how God would ultimately work out his promises.
- But we do. / Look how this entire section is bookended:
Ch.3, v.22: *This righteousness is given through faith IN Jesus Christ.* / [The one who:]
Ch.4, v.24: *...was delivered over to death for our sins and was raised to life for our justification.*
- Hear what Paul is saying:
Faith isn't a general strength or a vague optimism.
Faith isn't just an intellectual assent, *or* simply agreeing to a theological proposition.
Faith is a trust that finds its focus in Jesus Christ who was crucified and raised for us.
- There's nothing that I contribute to being set right with God.
You don't have to be born Jewish or become Jewish.
It's not conditional on perfectly fulfilling the Law.
It's not dependent on being baptised, participating in the Lord's Supper, or coming to church.
It's simply about depending upon the crucified and risen Jesus Christ.
- That's why I want to trust in him. That's why I need to trust in him.
That's why I want to make Jesus the centre of my all.
- We're not left *wondering*: *because God is the object of our faith.*
We're not left *waiting* for a performance review: *because the verdict is in.*
We're not left *worrying* if we've done enough or are good enough
because it's all dependent on the one who has already been crucified and raised.

FOR ALL WHO BELIEVE | ROMANS 4:16-25

모든 믿는 자들을 위하여 | Tëë nāj du Gëëm kē dhiäë | 给一切相信的人 | விசுவாசிக்கிற யாவருக்கும்

And the amazing news doesn't stop there, because it is for **all who believe**. Verse 16...

16 Therefore, the promise comes by faith, so that it may be by grace and may be guaranteed **to all Abraham's offspring—not only to those who are of the law but also to those who have the faith of Abraham**. He is the father of us all. 17 As it is written: "I have made you a father of many nations." He is our father in the sight of God, in whom he believed—the God who gives life to the dead and calls into being things that were not.

...the promise comes *by faith guaranteed to all Abraham's offspring*.

- Who are those offspring? Paul makes it crystal clear:
not only those who are of the law but those who have the FAITH of Abraham.
 - When we believe in the God *who gives life to the dead and calls into being things that were not*. God sees Abraham — the father of many nations — as our father.
We share in the same time of righteousness that was credited to him.
 - Verses 23 and 24 are some of the most remarkable words in all of human history.
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The words "it was credited to him" [describing an event that happened thousands of years ago] were written not for him alone, 24 but also for us [even us here living in QLD, Australia], to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead.

- It's amazing to think that if you want a little slice of evidence that God fulfilled his promise to Abraham — with descendents as numerous as the stars — you can just look around.
 - But if you want to take hold of that promise, you still need to believe.
You can insert your name into what was true for Abraham.
Abraham believed and he was set right with God.
Adam believed and he was set right with God. / *Have you believed and been set right with God?*
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Every few years I'm always a bit shocked when I hear how much unclaimed superannuation there is in Australia. Not only the total amount — last I heard it was over \$20 billion — but the sheer quantity of individual accounts — about 7 million of them! So much super just waiting to be claimed.

There's lots of reasons of course why it's not all claimed.

Some people have died. Many people just don't know.

- Yet there's an inheritance *infinitely* more valuable than that, ready and waiting to be credited to your account.
You don't have to do a search to find out if you're eligible.
Because it has been made available to every single person who believes.
- Some don't yet know: that's why those who do know have a role.
Some are resistant: it seems too good to be true or because they've been hurt.
Some are too proud: they simply don't want to accept God's gift.
Some are not fully convinced. *Maybe that's you?* /

- Note that when Abraham is described as being fully persuaded, that doesn't mean he was perfectly faithful. Of course he wasn't.
 - It wasn't that he was of the strength of his faith.
But he was convinced that God had the intention and power to keep his promises.
 - Abraham chose to let the promises of God shape his reality, rather than the circumstances with which he was surrounded.
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When Bettrys and I were living in the UK I was in and out of the country a lot for work. I was on a student visa so I couldn't work in the UK, but I was allowed to work elsewhere. Each and every time I came back into the country through customs, I was always a bit nervous that I wouldn't be let in even though I knew my rights. One time, it felt like the 100th time, I arrived at customs and started rattling off the answers to the questions even before the customs officer asked them. She paused for a moment, looked up, and said, how about you let me ask the questions *first*? She asked for my VISA, stamped my passport, and let me in.

I didn't need to prove myself.

- I didn't need to be nervous.
I could enter, not on the basis of what I was doing or how rightful I thought it was.
I could enter, because I had a VISA in the name of the ruler of the country.
- All I needed to do was trust in what had already been granted to me. //
- The way that we can be set right with God, *and be counted as citizens of his Kingdom forever*, is not by striving, but simply by trusting in the King who has made us his own.

Gracious God, thank you for the good news that we are saved not by trusting in ourselves but by trusting in you. Please help us to have faith in Jesus — delighting in what he has done and trusting that your promises are good. In Jesus' Name, Amen.