**Romans**

**Lesson 7: Abraham—Saved by Faith! Romans 4:1-25**

As we begin chapter 4, keep in mind that Paul’s letter was originally written with his Jewish brothers in mind and was not divided into chapters. Paul realizes they have lingering questions because what he has declared to them in the first three chapters is entirely new. Paul contends that “righteousness from God,” apart from the law, “comes through faith in Jesus Christ to all who believe” (3:21-22). Furthermore, he declares that both the Law and the Prophets testify to the same. In other words, these truths are not new; they are in the Old Testament, but they were challenging to understand before the incarnation of Jesus Christ. Sometimes theologians use the phrase, “Old Testament concealed; New Testament revealed” to convey this idea. The Jews knew their history, so, at this juncture, Paul points to their most renowned ancestors as witnesses. He begins with their illustrious patriarch Abraham, father of the Jewish nation, followed by David, the most revered king in all of Jewish history. Undoubtedly, the Jewish people must have wondered, “What about them? Were they included in God’s family because of faith or their obedience to the law and God’s covenant of circumcision?”

Moreover, they must have wondered, “Aren’t we God’s chosen people?” Paul answers these anticipated questions by asking them to consider with whom Abraham and David would agree—Paul or the Jewish rabbis? The rabbis believed and taught that Jews belonged to God because of their obedience to the law, and that circumcision was the sign, or mark, that identified Abraham and his descendants as God’s covenant people. Paul knew otherwise.

Paul turns first to Abraham. What would Abraham have to say in this matter? What had he discovered about his relationship with God? Did it come by works or by faith alone? Furthermore, what does the Old Testament say about this matter? Paul reminds his Jewish readers of Genesis 15:6: “Abraham believed God, and it was credited to him as righteousness.” Here Paul introduces a significant word—the word “credited.” Credited or counted (v. 8) comes from the Greek word logizomai. Paul uses it eleven times in this chapter alone. Logizomai is an accounting term that means “to credit” to someone’s account.

There are two different ways money can be credited to a person’s account. If a man works, his wages (money) are credited to his account as an obligation. On the other hand, if a man does not work but still receives a credit to his account, it comes not as an obligation but as a gift. And this is what Abraham came to realize, as did Paul. A man’s righteousness is credited to his account as a gift he receives by faith, not by works. If righteousness is credited to a man’s account because he earned it, that makes God a debtor, and God can never be put in that position. He owes no one! With this understanding, Paul wrote in his letter to the Ephesians, “For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast” (2:8-9). Abraham believed God, which is why he was justified—credited with righteousness. Keller writes,

Abraham wasn’t saved by just believing in God. **Verse 3** reminds us: “Abraham believed God;” he is the man of **verse 5**, who “trusts God who justifies the wicked.” Saving faith is not believing that God is there. Further, it is not believing in a God who saves. It is believing God when he promises a way of salvation by grace.

You can have lots and lots of strong faith that God exists, that he is loving, that he is holy. You can believe that the Bible is God’s holy word. You can show great reverence for God. Yet all the while, you can be seeking to be your own savior and justifier by trusting in your own performance in religion, in moral character, in vocation, in parenting, etc.

To say saving faith is a “trust transfer” is consciously to see where your trust is, to remove your hopes and trust from those things, and to place them on God as Savior in particular (not only on him as God in general).[[1]](#footnote-1)

Next, Paul points to David to show that he also discovered that righteousness was credited to him by faith and not works (v. 6). David writes, “Blessed are they whose transgressions are forgiven, whose sins are covered. Blessed is the man whose sin the Lord will never count [logizomai] against him” (vv. 7-8; Psalm 32:1-2). What, exactly, was David declaring that Paul wanted his Jewish readers to understand? David had experienced God's grace and knew he had done nothing to deserve it. David was the king of Israel. He had defeated Goliath. He was a great warrior. The kingdom of Israel had expanded tremendously under his leadership. He had established Jerusalem, their beloved city, as its capital. He had many reasons to be proud. Instead, he was humble and contrite because he knew he was a great sinner. He had committed adultery with his neighbor’s wife and then conspired to have her husband murdered. David knew his sin. In Psalm 51:3-4, he writes, “For I know my transgressions, and my sin is always before me. Against you, you only, have I sinned and done what is evil in your sight so that you are proved right when you speak and justified when you judge.” David recognized the extent of his sin, which gave him a great understanding of the blessedness of credited righteousness.

Jewish rabbis did not give up easily; they still had questions. But Paul, like any good lawyer, anticipated them. What about circumcision? Is this blessedness only for the circumcised or also for the uncircumcised (v. 9)? Paul goes back to Abraham, asking, “When was he credited with righteousness? Before circumcision or after?” Was it not before? What do the Scriptures tell us? In Genesis 15, God credited Abraham with righteousness because of his faith. It was years later, in Genesis 17 when the covenant of circumcision was given to him. God always meant for circumcision to be a sign and seal that accompanied what had already happened—faith that received God’s righteousness!

Similarly, baptism in the New Testament always followed what had already happened—faith that received God’s righteousness. In the New Testament, men trusted Christ and were baptized (Acts 8:26-39). Thus, Abraham became the father of those who believe but are not circumcised—believing Gentiles—and of all who have been circumcised but also believe—believing Jews. Ultimately, Abraham is the father of all who genuinely believe and receive Christ into their hearts by faith.

Abraham was neither justified by circumcision nor the law. In Genesis 12-17, God promised Abraham that his offspring would be “like the dust of the earth,” that he would “inherit the land,” and that “all peoples on earth would be blessed through him.” Abraham believed all of these promises, and it was credited to him as righteousness. This is so important: All of these promises were made long before the law was given. The law came through Moses 430 years later (Galatians 3:17)! If salvation came by the law, faith has no value, and the promises are meaningless. But salvation came by grace through faith! And thankfully, it comes with a guarantee based on the promises of God rather than our obedience.

Abraham’s faith is well worth examining because it gives us a picture of genuine biblical faith. Abraham believed God. That is, he took God at His word because he considered Him who had made the promises both powerful and faithful. Biblical faith is not blind faith. Nor is biblical faith devoid of reason (Acts 17:16-17; 18:4, 19). Abraham reasoned that God had created the world; thus, he considered it reasonable to believe God could deliver on His promises. Furthermore, Abraham had a history with God. He had walked with God for many years and had witnessed God’s faithfulness to His promises (Psalm 145:13b). His faith rested on reasonable evidence. Abraham believed that God could give life to the dead and make something out of nothing (v. 17). So, “against all hope, Abraham in hope believed and so became the father of many nations” (v. 18). Hebrews 11:11-12 confirm:

By faith Abraham, even though he was past age—and Sarah herself was barren—was enabled to become a father because he considered him faithful who had made the promise. And so from this one man, and he as good as dead, came descendants as numerous as the stars in the sky and as countless as the sand on the seashore.

Abraham did not waver in his faith. As he trusted each promise of God and, subsequently, witnessed fulfillment, his faith increased. This is how faith works. Faith rests upon evidence and is based on reason. Abraham was *fully persuaded that God had power to do what he had promised. This is why “it was credited to him as righteousness*” (vv. 21-22). According to Keller:

“Believing God” is not simply thinking about God, but trusting his word. Indeed, it is taking God at his word even when there is nothing else to go on—when feelings, popular opinion, and common sense seem to contradict his promise. It is to look at what God has said, and let that define reality for you.”[[2]](#footnote-2)

Do you have this kind of faith? It is essential to understand the words “it was credited to him” were written not only for Abraham but also for us, “to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead” (vv. 23-24). On this side of the cross, we have so much more evidence upon which to rest our faith. There is an empty tomb. We have the whole counsel of God’s completed word—the Bible. We have the history of the church. We can see all that God has done in the world. Taken altogether, the evidence is abundant. Is it reasonable to believe God and his word? What say you? Do you really believe the gospel message that “He was delivered over to death for our sins and was raised to life for our justification” (v. 25)? Yes, the Christian faith is a reasonable faith. Stott writes,

Although, to be sure, faith goes beyond reason, it always has a firmly rational basis. In particular, faith is believing or trusting a person, and its reasonableness depends on the reliability of the person being trusted. It is always reasonable to trust the trustworthy. And there is nobody more trustworthy than God, as Abraham knew, and as we are privileged to know more confidently than Abraham because we live after the death and resurrection of Jesus through which God has fully disclosed himself and his dependability…faith is a reasoning trust. There can be no believing without thinking.[[3]](#footnote-3)

Abraham was saved by faith. What about you? Are you trying to come to God on your terms? Are you trying to reach God, find God, and/or please God through religious striving? Or, have you truly surrendered and come to Him through faith in Jesus Christ and his death on the cross? Are you beginning to understand what it means to be a Christian without being religious?

DAY 1. Read Romans 4:1-8.

1. What does the Scripture say about Abraham (v. 3; Genesis 15:6)?
   1. Explain this verse in your own words.
   2. What does the word “credited” mean?
2. Read Genesis 12:1-4; 13:14-17; 15:1-6.
   1. What was the evidence of Abraham’s faith (Gen. 12:4)?
   2. What were some of the promises God made to Abraham?
   3. Genesis 15:6 is the first reference to “faith” in the Bible. Had the law been given to   
      Israel at this point? Is it significant that the law had not yet been given? Explain.
3. Abraham had kept no law, performed no apparent good deeds, and participated in no religious ritual. What is the only thing he did that God credited to him as righteousness? What do you learn from this? What does this say about our religious ceremonies, rituals,   
   and good works (Isaiah 29:13; 64:6)?

DAY 2. Read Romans 4:4-8.

1. If God required us to earn our way into heaven, eternal life would be credited to us as either a gift or an obligation. Which is it according to verse 4? Explain.
2. Read Matthew 9:9-13 and Luke 18:9-14.
   1. Does God justify the “wicked” or the “righteous?” Explain.
   2. Read Isaiah 64:6. When he declared, “All our righteous acts are like filthy rags, what do you think Isaiah meant?”
3. Read Psalm 103:1-13. In verses 6-8, what blessings from God did David cherish?
   1. (Personal question) What do these verses mean to you?
   2. (Personal question) Read Isaiah 43:25. What does this verse mean to you?

DAY 3. Read Romans 4:9-15.

1. To what “sign” did the Jews point that set them apart as God’s covenant people   
   (Genesis 17:10-12)?
   1. Was Abraham, father of the Jews, circumcised before or after God credited him with righteousness (Genesis 15:6)? Why is this a key point in Paul’s argument?
   2. To what do we as church members similarly point as the “sign” that sets us apart as God’s people?
2. What is the one “sign” that marks an individual as being a descendant of Abraham and part of God’s true family (vv. 11-13; Ephesians 1:13-14; Romans 8:9)? Explain.
3. (Challenge question) Carefully compare Galatians 3:15-18 with Romans 4:13. It is important to note that the word “offspring” is singular in this verse. The KJV translates this verse, “For the promise that he would be the heir of the world was not to Abraham or to his ***seed*** through the law, but through the righteousness of faith.”
   1. Who is the Seed (Matthew 1:1-16)?
   2. What is promised to Abraham and his descendants (v. 13, Matthew 5:5; Romans 8:16-21; Revelation 21:1-3)?
   3. How can you be an heir to this promise (Romans 4:16; 8:16-17)?

DAY 4. Read Romans 4:16-25

1. Verse 16 states, “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 of the law but also to those who are of the faith of Abraham.”
   1. What does “grace” mean to you (Ephesians 2:8-9; Titus 2:11; 3:4-7)?
   2. Jews believed that circumcision guaranteed their status as God’s chosen people. Who is the real guarantor of one’s position in God’s family (Ephesians 1:13-14; 2 Corinthians 1:22; 5:5)?
   3. Read Romans 9:8. Do you belong to Christ? Express how you know.
2. Verse 17 states, “He [Abraham] is our father in the sight of God, in whom he believed—the God who gives life to the dead and calls things that are not as though they were.”
   1. Who was at one time dead (Ephesians 2:1)?
   2. What does Jesus offer us (John 3:16; 4:13-14; 11:25-26)?
3. In Romans 4:18-21, Paul describes Abraham’s great faith. Read Hebrews 11:8-19 to   
   gain more insight into this man’s incredible faith.
   1. Define “faith” (Hebrews 11:1).
   2. How have you demonstrated faith in the promises of God?
4. Verse 25 states, “He was delivered over to death for our sins and was raised to life for our justification.” This verse gives us a very succinct description of the gospel. You must believe this to be justified.
   1. Do you?
   2. Are you sure (1 John 5:13)?
5. What is the most important truth you have learned from this lesson?

Keller writes,

The life of faith is not the perfect life; it is the life which clings on to what God has said   
he will do, and which sees struggles, joys and failures as means of increasing our attachment to the God who makes and keeps his promises. This is what the faith looks like which is, the moment we put our trust in God’s promises, “credited …as righteousness”   
(v. 22)… Abraham’s faith was in the promise of a descendant; our faith is in what God   
says one of his descendants has achieved. This is the promise which is to define our reality and shape our lives.[[4]](#footnote-4)

1. Keller, 98. [↑](#footnote-ref-1)
2. Ibid., 105. [↑](#footnote-ref-2)
3. Stott, 133-136. [↑](#footnote-ref-3)
4. Keller, 106. [↑](#footnote-ref-4)