

# Understanding The Gospel

## Lesson One: *The Romans Road*

Memory Verse: John 3:16

### LESSON OBJECTIVES:

The goal of this lesson is to make sure that students understand and can explain the gospel in a simple manner.

Christianity is the simplest of all religions. If a person can remember three points, that person knows the gospel, or "good news." In this lesson you will learn what these three points are and a simple explanation of what each means.

1. Read Romans 1:16-17. Why is the gospel of Christ important?
  
2. The following verses are often called the "*Romans Road*," because they are all verses from the New Testament book of Romans and they are like a road leading to and explaining salvation. What do each of these verses say?
  - a) Romans 3:23
  
  - b) Romans 5:6-8
  
  - c) Romans 6:23
  
  - d) Romans 10:9-10
  
3. In addition to the Romans Road, please study John 1:11-13 and answer the following questions.
  - a) To whom is salvation available? (v.12)
  
  - b) Salvation is available to those who are *born of God* (v.13). Being *born of God* is contrasted with *NOT* being born of three other things. What do you think each means?
    - (1) "*born of blood*"

(2) "*born of the will of the flesh*"

(3) "*born of the will of man*"

- c) If one must be born of God, what does that say about God's part in your salvation compared to your part? Think of what part a person has in his physical birth.
  
4. We tend to want to have a part in our salvation. What does Isaiah 64:6 say about what even our best efforts can do for us in reaching God?
  - a) What does this say about what you have done compared to what God has done regarding your salvation? Does this matter? How?
  
5. At the beginning of this lesson it was stated that the gospel can be stated in three points. Those three points follow.
  - Memorize them.
  - Explain in your own words what you think each point means.
  - Place each of the verses already looked at in this lesson under whatever point(s) they support.

### POINT #1

All are **RUINED** by sin

**POINT # 2**

Jesus is God's only REMEDY for our sin

**POINT #3**

Each must personally RECEIVE Jesus Christ

**Connect To Life:**

Share the gospel in three points with someone this week. It is okay if the person is already a Christian. Ask them if they have any questions. Try to answer their questions as well as you are able using what you have learned in this lesson. Come next week prepared to share your experience explaining the gospel.

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## Lesson Two: *Ruined by Sin*

Memory Verse: Ephesians 2:4-5

### LESSON OBJECTIVES:

The goal of this lesson is to make sure that students understand the utter hopelessness of man's condition apart from the grace of God. This point is not emphasized in order to beat man down, but rather as means of extolling God's grace toward sinners. The more a person understands the sinfulness of sin and realizes how lost he was before receiving God's grace, the more he will appreciate God's grace and his salvation.

This lesson will draw attention to how lost all men are prior to receiving Christ. Focusing on man's sinfulness is not a put down of man, it is an exaltation of God and God's grace.

1. What was your condition before you received Christ according to Ephesians 2:1-3?
  - a) What does a person in this condition *know* or *care* about his condition? Why?
  - b) What can a person in this condition *do* about his condition? Why?
2. What does Romans 6:17-18 say about your spiritual condition before you were saved? What does that mean?
  - a) Give an example from your own life that validates that fact.
3. According to 1 Corinthians 2:14, how did you view and understand spiritual truth before you were a Christian?
  - a) According to this verse, why is that?
4. Carefully consider Romans 3:10-18. What does Paul say about the natural, or unsaved, man's interest in truly seeking God (v.11), and of his fear of God (v.18)?
5. Read Mark 10:17-22. The *rich young ruler* appears to have been interested in spiritual things. It was not a relationship with God he was after. What was he actually interested in?
  - a) What was he not interested in doing? Why?
  - b) What does that say about the condition of the natural man?
6. What does this whole lesson say about how much you needed the grace of God in your life?
  - a) How does knowing this effect how you feel toward Him for what He has done for you?

7. Realizing your condition before being saved, and what God has done for you, according to Titus 3:1-3, how should you relate to unsaved people? Explain why.

**Connect To Life:**

Pray each day for a greater awareness of the natural man's spiritual hopelessness. Ask God to help you be aware of how much you needed Him. Ask God to help you be more patient with non-Christians around you. Remember that apart from God's saving grace, you were no different. Come prepared to share how your thinking and attitude were challenged during the week.

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## Lesson Three: *Jesus is the Only Remedy*

Memory Verse: John 14:6

### LESSON OBJECTIVES:

The goal of this lesson is to make sure that students understand the following four points:

- 1) Christ is God's *only* provision for forgiveness of man's sin;
- 2) Salvation is by grace *alone* through faith *alone* — not by human effort of any sort;
- 3) Understanding that salvation is by grace alone through faith alone, saved people owe *everything* to God.
- 4) The only reasonable response to God's saving love is loving obedience to Him in every area of life.

When God created man in His own image, He called creation, including mankind, "very good" (Genesis 1:31). Man's sin (Genesis 3) threw mankind into a hopeless situation that was discussed in the previous lesson.

"But God, who is rich in mercy, because of His great love with which He loved us," made provision for man to be restored to a right relationship with Him.

This lesson will explore God's only Provision for man's salvation: Jesus Christ; and how He comes to us.

1. What did Jesus say about Himself in John 14:6? (Cross reference Acts 4:12.)

- a) Why can't Jesus be one of many ways?
- b) If He *is* who He said He is, how should we relate to Him? Why?

2. Read Ephesians 2:4-9. What was God's motive in saving you according to verses 4 & 7?

- a) According to v.8, Salvation is not by *what*? *Why*? (v.9)

3. According to Colossians 2:13, what has God done for us in Christ concerning our sins?

- a) How *completely* has He dealt with them?

- b) What difference does this make in your daily life?

4. What part does Jesus play in our faith according to Hebrews 12:2? What does this mean?

5. Carefully read John 6:44. Jesus says the only ones who *CAN* come to Him are drawn by the Father. What do you suppose is stopping the others?

- a) Jesus says the only ones who can come to Him are *DRAWN* by the Father. To understand what this means, please see how this same Greek word is used elsewhere in the New Testament: John 18:10 and Acts 16:19. Is *drawing* an active or passive act? What does it mean that God *draws* us to Himself?

6. Man is responsible to respond to the gospel. His sin and spiritual deadness keep him from doing so. The only reason anyone responds is because God takes the initiative. Therefore, those who are lost are lost because of their sin (which is not God's fault whatsoever.) Those who are saved are saved because God gave them grace (including the ability and desire to respond to the gospel.) What does your salvation mean to you in light of these facts? What is the proper response to God in light of these facts?

### Connect To Life:

Read APPENDIX ONE "God's Sovereignty and Our Salvation." Make notes and jot down questions. You will have an opportunity to discuss them next week.

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## Lesson Four: Receiving God's Gift

Memory Verse: Ephesians 2:8-9

### LESSON OBJECTIVES:

The goal of this lesson is to identify how a person receives, or appropriates, God's gift of forgiveness of sin provided for by Jesus Christ. In addition, this lesson will identify two common errors regarding salvation with the goal of finding the truth that lies between them.

### RECEIVING SALVATION

1. Paul and Silas were asked a simple question in Acts 16:30: "*What must I do to be saved?*" What was the centerpiece of their simple answer in verse 31?

The New Testament word for believe is not a mere mental assent to a set of facts. Saving faith means to rely on, abandoning all other options; believing earnestly enough to follow Jesus Christ.

Ephesians 2:8-9 makes it clear that salvation is graciously given by God, and it is received by faith. According to v.8, the faith to believe is also not from ourselves, but is also a gift from God. So while we cannot take credit for our faith, we must exercise faith—we must believe in Jesus. We only believe because of God's grace, but only those who believe will be saved.

This simple truth confuses people. Some affirm salvation by faith alone and therefore reject any notion that believers are called to holiness. These cast off all instruction regarding repentance, claiming that since we are not saved by keeping God's law, we are free to live any way we please. This error is called antinomianism (*against law*). It is sometimes referred to as "easy-believism," or "cheap grace." The antinomian says, "*I may accept Christ and do as I please. There is no real need for obedience after salvation.*"

Another error in an opposite direction comes from those who insist that believing in Jesus is not enough. Legalism says, "*My salvation is based on my performance. I must obey to receive my salvation. I must obey to keep my salvation.*"

Lets' see what the Bible has to say about both of these errors.

### THE ERROR OF ANTINOMIANISM

2. How might Psalm 19:13 warn against antinomianism?

3. In addition to confessing sin, what does Proverbs 28:13 say is necessary to "*receive mercy?*"
4. In Titus 1:16, Paul says that a statement of belief can be undermined by what? Why is that true? (Use scripture to support your answer.)
5. Some argue that too much emphasis on God's grace will encourage people to think it is okay to be ungodly since we are not saved by good works. How does Titus 2:11-12 counter that incorrect argument? (Remember: Paul was speaking to believers.)
6. James gives a classic argument dashing the Antinomian position in James 2:17-20. Although James does not say good works save, what does v.18 say good works do in relation to faith?

### THE ERROR OF LEGALISM

*PLEASE NOTE:* We must define legalism as scripture does. The legalism the Bible condemns is a matter of adding works to grace *for salvation*. Christians who have stricter convictions are often accused of being legalistic. A higher standard of holiness in Christian living is not legalism—unless it is considered *necessary for salvation*.

7. Read Romans 3:21-28. Verse 24 says we were "freely justified" by His grace. What does "freely" mean? Compare how this word was used in John 15:25 where it is translated "*without cause.*"

a) What is Paul's conclusion about what our deeds add to our salvation in v.28?

8. Some want to be saved by grace through faith, but desire to perfect, or complete, their salvation by their own efforts. What is wrong with this idea according to Galatians 3:1-3?

9. Read Galatians 5:3-4. What happens to the person who is trying to be saved by keeping God's commandments if he breaks any one of them? (Also see James 2:10.)

a) In verse 4, using strong words, Paul says if you trust in keeping the law, you are estranged from Christ and have fallen from grace. What do you suppose that means?

10. What does Titus 3:4-8 say the "*works of righteousness which we have done*" do to save us?

a) Though they do not save us, why should believers be "*careful to maintain good works*?"

11. If we have received Christ, good works and a life-style of obedience is important. What does 1 John 2:3-5 say about this?

**Connect To Life:**

Read APPENDIX TWO entitled "What is Grace?" Be prepared to discuss it next week.

Ask God to make you especially aware of instances in which your thoughts, words and actions demonstrate that you are leaning either toward Antinomianism or Legalism. Why do you suppose you thought, spoke, or acted that way? Be prepared to discuss this next week.

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### Lesson Five: *The Vital Role of Repentance*

**Memory Verse: Proverbs 28:13**

#### LESSON OBJECTIVES:

The goal of this lesson is to make sure that students understand the importance of repentance as an essential part of salvation.

No one is born again *because* of repentance, but those who are born again do repent.

Some would argue that repentance is not a part of salvation. They would say that if repentance is a part of salvation, salvation is by works. While trying to honor God's grace, they reveal a misunderstanding of grace. In this lesson, you will learn how and when repentance and a godly life style are essential components of God's grace.

1. Acts 11:18 reveals the source of biblical repentance. It is not from man. Where *does* it come from?
  
  
  
  
  
  
  
  
  
  
2. How important is repentance? In order not to miss the importance of repentance, note *who* is calling men to repentance in the following verses and what they have in common.
  - a) Matthew 3:1-2
  
  
  
  
  
  - b) Matthew 4:17
  
  
  
  
  
  - c) Mark 6:7-12
  
  
  
  
  
  - d) Acts 2:37-38
  
  
  
  
  
  - e) Acts 17:30
  
  
  
  
  
  - f) Acts 26:19-20
  
  
  
  
  
  - g) Who are these persons? Why should who they are underscore the importance of repentance?

3. The Bible is clear that salvation is not earned by good works. According to the following verses, *when* do good works come into the picture in the Christian life and *why*?
  - a) Ephesians 2:8-10
  
  
  
  
  
  
  
  
  
  
  - b) Titus 2:11-12
  
  
  
  
  
  
  
  
  
  
4. Grace is the gift of God. That gift has several component parts. We received the gift of faith according to Ephesians 2:8. What other gift did we receive by God's grace according to Acts 11:18?
  
  
  
  
  
  
  
  
  
  
5. Read Philippians 2:12-13 The *will* and the *do* are the *desire* and *ability* to live out the salvation He freely gave us. Where did we get the *will* and the *do*?
  
  
  
  
  
  
  
  
  
  
6. If any of the component parts of salvation mentioned in question #4 are missing, what should a person conclude about his salvation?

7. Define and arrange the following in the order that they take place. *Be advised that while some occur simultaneously in time, theologically, they do have a definite order and the order matters.*

*Glorification*

*Regeneration / Spiritual Rebirth*

*Sanctification*

*Justification*

*Repentance*

*Faith / Believe*

*Election*

*Effectual Call*

**Connect To Life:**

Repentance is a matter of the heart before it is a part of our actions. How must we feel about our sin if we are going to repent? Pray each day this week for God to place the correct attitude toward sin in your heart. Be prepared to discuss the results of those prayers next week.



**Understanding The Gospel**  
**Lesson Seven: Having A Daily Quiet Time With God**  
**Memory Verse: Mark 1:35**

**LESSON OBJECTIVES:**

The goal of this lesson is to impress upon students the following principles/guidelines concerning developing a daily devotional life. *This is the most important personal discipline in the lives of believers who want to grow in Christ!*

The following are key points in this lesson:

- 1) Quiet times are not merely for "Super-Saints," but for all who desire intimacy with God.
- 2) The "first fruits" [best part] of one's day is the best time. Morning is not the *only* time, but for *most* people, morning is the *best* time. The best part of the day for those who work odd shifts may not be morning.
- 3) There are key ingredients to having an effective quiet time.
- 4) A challenge to those who are not willing to discipline themselves to have a daily quiet time, that they are not going to progress as disciples.

Throughout scripture, men and women of God took special time out each day to be alone with God. Their example, and the results seen in their lives, speak loudly that this is a discipline for all who wish to walk with God in a close, personal way.

**WHO?**

1. Identify the people in the following passages. Make note of their professions and what they did in their quiet time
  - a) Genesis 19:27
  - b) Exodus 34:2-3
  - c) 1 Samuel 1:19
  - d) Job 1:5
  - e) Psalm 5:1-3
  - f) Daniel 6:10

g) Mark 1:35

- h) Although these people were all very different, they shared in common a personal devotional life with God. What can you learn from that fact?

**WHEN?**

2. When did the following people meet with God? David (Psalm 5:1-3), Job (Job 1:5), Jesus (Mark 1:35)
  - a) List at least three reasons this may be a good time for this type of activity and explain why.
3. Read Exodus 16. What took place in the a.m.?
  - a) What happened if action was not taken in the a.m.? (v.21)
  - b) Trying to get enough for two days in order to avoid gathering the next didn't work. Why? (v.20)
  - c) Do you see any parallels between gathering manna and having a quiet time? List several.

## WHY?

4. According to Proverbs 3:9-10, what does God require of us? Why? How does this relate to your quiet time?
  - a) What can you expect to have happen in your life if you give God the best?
  - b) What are the first fruits or best part of *your* day? What are you doing with it?

## WHAT?

5. What part might the following have in a quality quiet time? Consider what you might do during your quiet time to incorporate the following ingredients.
  - a) **Prayer:** *(What aspects of prayer might you include in your daily prayer time?) (Refer to APPENDIX THREE for more on how to pray systematically.)*
  - b) **Worship:** *(What are some ways you might have a personal worship time in your quiet time?)*
  - c) **Reading:** *(What might you read? How might you read it?)*

- d) **Journaling:** *(Why keep a journal? Many find it helpful to pray using a journal, actually writing their prayers out as though they are letters to God. In what ways might this be helpful?)*

## APPLICATION

6. According to Ephesians 5:15-16, what do you need to make the most of to be wise?
7. Read Proverbs 6:9-11. What (often) keeps us from getting started?
8. Consider the concept of sowing and reaping in Galatians 6:7-9. What are *you* sowing? What are *you* going to reap?
9. Human beings have a natural propensity to automate things. Daily quiet time is no exception. While it is good to have a habit of having a quiet time, what danger is there in seeking to automate this discipline?
  - a) What might you do when you find that you have automated your quiet time?

## Connect To Life:

You should plan to have a quiet time at least four or five days per week, if not every day.

Begin keeping a journal. You will not be asked to share the contents of your journal, since it is personal, but be prepared to talk about how journaling has affected your quiet time next week.

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### ANSWER KEY / DISCUSSION GUIDE

#### Lesson One

1. The gospel is the power of God that brings salvation (forgiveness of sin) for all people who believe.  
Paul was not ashamed of the gospel. Why would anyone be ashamed of the gospel? Because the gospel is offensive and foolish to non-believers (1 Cor. 1:22-24), especially since the gospel points out people's sinfulness.

When we understand the importance and power of the gospel, like Paul, we will not be ashamed of it.

2. a) Romans 3:23 *Two things:*  
ALL PEOPLE ARE RUINED BY SIN. It only takes one drop of poison in a glass of water to make it unfit to drink. Likewise, it only takes one sin to make a person a sinner, and unfit for heaven. No one can measure up to God's standard, which is His own absolute perfection, so *all* are lost. Even "good people" (relative to other people) are sinners.

EVERY ASPECT OF OUR LIVES IS CORRUPTED BY SIN. Although we are not as sinful as we could be, every part of our lives is sinful, or less than perfect.

Because of these two things, all men everywhere are *HOPELESSLY LOST DUE TO SIN.*

2. b) Romans 5:6-8 *Four things:*  
"WE WERE WITHOUT STRENGTH" We were not just weak, we were totally unable to do anything to save ourselves.  
JESUS CHRIST DIED IN OUR PLACE. He paid the penalty for our sins.  
JESUS DID THIS WHEN WE WERE HOPELESS SINNERS. He didn't do it because we were worthy or because we were His friends. (We were His enemies, Romans 5:10.) His love is based on the fact that He is loving, not on our loveliness.  
THIS IS THE GREATEST DEMONSTRATION OF GOD'S LOVE FOR US.

2. c) Romans 6:23 *Two things:*  
"THE WAGES OF SIN IS DEATH." When we work, we *earn* a paycheck. The paycheck we have *earned* by living sinful lives is *death*. Death refers to God's eternal wrath. Note that this is worse than mere "separation from God." It is separation from God's *grace*. Those in hell only wish they could get away from, or be separated from the *wrath* of the God who is everywhere.  
"THE GIFT OF GOD IS ETERNAL LIFE . . ." Wages are *earned*. A gift is *freely given*. We *earn* death, but God *gives* eternal life as a gift — but only through Jesus Christ.

2. d) Romans 10:9-10

When a person places his faith in Jesus Christ, that person receives the righteousness of God in place of his own sinfulness. The result is salvation.

**Caution:** Salvation is not the result of merely saying the words with your mouth. It must come from the heart. Cross-reference with Matthew 12:34 which says the mouth speaks what is in the heart.

3. a) Salvation is available to all who receive Jesus Christ by believing [trusting] in Him alone for salvation.
3. b)
- (1) "*born of blood*" This refers to being born into a Christian family. No one is saved because their blood relatives are saved. Genetics do not convert the soul.
  - (2) "*born of the will of the flesh*" This means that no one is saved because they either determined to be a better person or to become religious. The flesh [sinful nature] cannot convert itself since it has no natural desire for the things of God..
  - (3) "*born of the will of man*" This means no one is saved because another person pressured, argued, or coerced them into it. Human pressure cannot convert the soul.
3. c) Salvation is a work of God. Just as your earthly parents were responsible for your physical birth, your Heavenly Father is responsible for your spiritual birth. Man is dependent on God for salvation.
4. Our best efforts do not help us. Our bad deeds count against us, but according to this passage, our good deeds count against us too!  
Why? Because our very best is still *infinitely* short of the absolute perfection of God. The good we do we do not do perfectly, nor do we do good solely for the glory of God, which is the perfect motive
4. a) Salvation is a sovereign work of God.  
This should cause us to abandon all hope of saving ourselves by any means we might imagine. This should create a sense of utter hopelessness in trusting in anything except Jesus Christ, who *alone* can save us.  
The more we understand this, the more we will appreciate what God has done for us by saving us. The more we appreciate Him and what He has done on our behalf, the more we will live our lives in obedience to His commands. (John 14:23)
5. POINT #1 All are RUINED by sin.
- Because no one but God is absolutely perfect, all are hopelessly lost due to sin. Sin is a serious problem since it ends in spiritual death, or the eternal wrath of God.
  - Romans 3:23; Isaiah 64:6; Romans 5:6-8; Romans 6:23

5. POINT # 2 Jesus is God's only REMEDY for our sin
- Jesus Christ died on the cross to pay the penalty for our sins and to provide His righteousness in place of our sinfulness. This is the only way a person can be saved.
  - Romans 1:16; Romans 5:6-8; Romans 6:23; John 1:12-13; John 3:16
5. POINT #3 Each must personally RECEIVE Jesus Christ
- Knowing *about* Jesus will not save a person. Each person must individually *receive* Jesus Christ, trusting in Him to forgive their sins and grant them His righteousness in place of their sins.
- Example: What will happen to a person who has ingested poison, even if he has the antidote, if he doesn't take the antidote? He will die. Why? He must take the antidote! In the same way each must personally receive Christ as Savior and Lord, not just know that He is the Savior and Lord.
- Has you received Jesus Christ as Savior and as Lord? If you have not, you may do so right now. Confess your need for forgiveness of sin. Ask God to forgive you based on Jesus' death and resurrection in your place. If you are sincere in this, follow Jesus as Savior and Lord of your life.
- Romans 10:9-10; John 1:12-13; John 3:16

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## Lesson Two

- Before receiving Christ, people are: a) spiritually dead; b) walking according to the ways of the world, Satan and of the flesh; c) fulfilling the desires of the flesh; and d) children of wrath.
1. a) Those who are spiritually dead do not *know* or *care* about their spiritual condition because they are spiritually *dead*.
1. b) Those who are spiritually dead cannot *do* anything about their condition because they are spiritually *dead*.
2. Before being saved, people are *slaves to sin*. This means that an unsaved person is not free to stop sinning. He can sin *less*, or *differently*, but as long as one is a slave to sin, they are bound to obey sin.
 

Cross reference John 8:31-34. Jesus tells the Jewish religious leaders that they are slaves to sin. They were resistant to this concept, just as many people are today—including many Christians. The reason for resistance is pride. We want to believe we are in control of our lives.
2. a) Generally, any time a person resolves to stop sinning, and then continues, that person is proving this point.
 

If someone claims that they have overcome a particular sin, thus disproving the statement that men are slaves to sin, affirm the person for overcoming a

*particular* sin. Remind them that it was by the grace of God that they did so. Then ask them if they have been able to stop all sin. The answer will be no, thus proving the fact that men are slaves to sin.

- Before becoming a Christian, spiritual truth was not understandable. Spiritual truth seems foolish to non-believers.
3. a) The reason non-believers do not understand spiritual truth is that spiritual truth must be spiritually discerned, or understood spiritually. Since a non-believer is spiritually dead, it is little wonder that spiritual truth makes little or no sense.
 

Non-believers can understand some aspects of spiritual truth as the Holy Spirit gives understanding. However, until a person is regenerated and spiritually alive, spiritual truth in general will not be understandable.

Non-believers often claim to understand spiritual truth. Their misunderstandings are often at the root of cults and heretical teachings.
4. The natural man has no interest in spiritual truth. He may have interest in many spiritual things, but the truth of the gospel is of no interest.
 

The natural man will either not fear God at all, dismissing Him as a non-issue, or he will fear God incorrectly, believing God to be something He is not.
5. The rich young ruler was not interested in spiritual truth or in a relationship with God. He was interested in having eternal life. Because he believed he already had obtained a full life (wealth and prominence) he was interested only in prolonging his life for eternity.
5. a) He was not interested in doing what was necessary to follow Jesus. He wanted his possessions more than he wanted to be right with God. If he wanted God at all, he wanted God only if he could have God on his own terms. This same problem afflicts many today.
5. b) Even when he appears to be interested in spiritual things, it is for an ulterior motive. He, like people today, want rich eternal lives, but they do not want God. They do not want to forsake anything (much less *everything*) to follow Jesus.
6. Apart from the grace of God I am hopeless, spiritually dead, disinterested in spiritual truth and a relationship with God on His terms.
6. a) Knowing that I was as far from God as I was, I am even more thankful for what God has done to save me. We love Him only because He first loved us (1 John 4:19).
7. We should be patient with them, realizing that apart from the saving grace of God we are no better than the lost.
 

We should be involved in leading people to saving faith in Christ, realizing that apart from Him they are hopelessly lost and destined for eternal damnation.

Because we cannot argue a person into the kingdom, we must pray that God's Holy Spirit would raise the spiritually dead, give sight to spiritually blind eyes, understanding to the spiritually dull and a hunger for spiritual truth to those who are otherwise disinterested.

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### Lesson Three

1. Jesus said that He is the *ONLY* way to the Father. In Acts 4:12, Peter makes it clear that Jesus is the only Savior.
1. a) If Jesus is not the only way to God, then He is a liar. If He were a liar, and an impostor He is not the Messiah. If He is not the Messiah, He has succeeded in defrauding the world on a grander scale than any other person in history. A liar and deceiver should be shunned and those who know of the lies and deception of Christ should do all they can to expose Him as a fraud.
1. b) The good news is that Jesus *is* who He said He is. Because He is who He said He is and because of what He has done for us, we must believe in Him and follow Him as the absolute Lord of our entire lives. We should also be eager to tell others about Jesus.
2. God's motive for saving me, as revealed in this passage, is to demonstrate the exceeding riches of His grace and His great love. Ultimately God's motive in all things is His own eternal glory.
2. a) Salvation is not by works [human effort of any kind]. Why? If salvation were by human merit, there would be room for those who are saved to boast that they contributed to their salvation. The verse says salvation is not by human effort so that no one will be able to boast that they did anything to save themselves. The only Person in heaven taking any bows will be God!
3. Besides raising us up from spiritual deadness, He forgave all of our sins.
3. a) God has forgiven *ALL* our sins! When we are in Christ, *ALL* of our sins have been forgiven: past, present, and future.
3. b) Because God has demonstrated such great love for me by forgiving me so completely, I should be careful not to sin. To sin willfully is to "*trample the Son of God underfoot, counting the blood of the covenant [as] a common thing,*" and "*insult the Spirit of grace.*" (Hebrews 10:29)  
Consider some of the ramifications of God's total forgiveness:
  - This gives us confidence that God's grace is greater than our ability to sin so we cannot lose our salvation by sinning — no matter what the sin is.

- By the same token, we must be careful not to presume on God's grace, sinning without care since we know God will forgive. (Psalm 19:13 warns against presumptuous sin.)
4. Jesus is the Author and Finisher of our faith. By saying that He is the Author and Finisher of our faith, the Bible is saying that He begins it and He ends it. The obvious implication is that He is also everything in between.
  5. God is not stopping people who want to come to faith in Christ from coming to Him. What stops people from coming to Christ is *SIN*.  
**Illustration #1:** There are ten murderers on death row. They are all guilty and are awaiting execution. The governor pardons three of them. The other seven are executed. The three who were spared owe their lives to the governor. The seven who were executed cannot blame the governor. They were executed because of their own crimes.  
**Illustration #2:** A man lowers a bucket on a rope into the well to *draw* water out. What kept the water that was not *drawn* out in the well? Gravity. While the man and the bucket are responsible for the water that was drawn out, neither the man nor the bucket are responsible for the water that remained.  
Sinful people are condemned. God sent Jesus to die on the cross to draw people to Himself. Those who are drawn owe everything to God. Those who perish in their sin perish because of sin, not because of God. They can lay no blame on God for their condition. The people who are *drawn*, realizing that they are no more worthy than those who were not *drawn*, and realizing what God has done for them, are supremely and eternally grateful.  
Sin causes several other problems that keep people from coming to Christ:
    - 1) Spiritual deadness makes people unaware and unconcerned.
    - 2) Spiritual blindness makes people unable to see or understand the gospel.
    - 3) Pride causes people to reject the reality of their need and become "*haters of God.*" (Romans 1:30)
    - 4) Love for the world and the flesh makes people disinterested in the gospel.
  5. a) In both cases, the word *DRAW* is active, rather than passive.  
God's *DRAWING* of us to salvation is not a gentle "*wooing*" aimed at attracting a disinterested sinner to turn to Christ. That would not work since there is nothing in us that seeks the Lord (see Romans 3:11).  
Rather God *DRAWS* us by reaching into our lives and changing our hearts so that we will come to Him willingly.  
The point of this is to demonstrate once again that salvation is of the Lord.

6. The aim of these questions is to get us to understand more of how much God loves us in that He took all the initiative in saving us.

The proper response is to appreciate God's love and to lovingly obey Him in all areas of life.

It is essential that we understand that although salvation is completely of God's grace, man is still responsible. God gives the gift of faith to His people, but each must exercise that gift by believing. God does not believe for us. The doctrine of irresistible grace teaches that all to whom God gives the gift of faith will believe, willingly.

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#### Lesson Four

1. Believe in Jesus Christ. Salvation is by grace alone, received through *faith* alone. See also Romans 3:28, and 10:9.
2. The psalmist prays that he will not fall into *presumptuous* sin.  
Presumptuous sin is choosing to sin even though you know that what you are doing is wrong because you know that God will forgive you. This does not need to be conscious. This happens because we become so used to God's grace, that we begin thinking He owes it to us!  
Presumptuous sin is serious because it reduces God's grace to a mere "charge card for sin," instead of realizing that God's grace not only delivers us from the *penalty* of sin but also from *bondage* of committing sin as well.  
How serious is this kind of sin according to the verse? Do you commit this kind of sin? How?  
The psalmist calls presumptuous sin "great transgression," so it is very serious.  
While all Christians commit presumptuous sin from time to time, that it is common does not minimize its seriousness.  
Few do this consciously, but we are so used to God's grace and being forgiven that we act as if God owes it to us. When we sin without thinking we are committing sinning presumptuously.
3. In addition to confessing sin, you must *forsake* sin if you expect to receive mercy. This does not mean that Christians become *sinless*, but it does mean that we *sin less*.
4. A person may declare with his mouth that he knows God, but by his deeds he can undermine and prove the invalidity of his profession of faith.  
Actions always speak louder than words. We say what we think people want to hear us say. We do what is actually in our hearts to do. James 2:14-20.
5. Those who have received salvation by grace are *taught by grace* that good works must follow salvation.

Good works do not *merit* salvation, but they *validate* one's profession of faith in Christ.

Since grace teaches the importance of good works in the life of a person who has been saved by grace, a life devoid of good works exposes a person's profession of faith as fraudulent.

The key is that a correct understanding of grace teaches godly living; it does not encourage lawlessness.

6. Good works demonstrate the reality of true faith. If a person has no good works, there is no validation that his profession of faith in Christ is true.
7. **PLEASE NOTE:** Some Study Bibles have a footnote for "freely" in Romans 3:24 that says "*without any cost.*" *This is not accurate.* There was tremendous cost associated with our justification. It cost Jesus' life! Freely means without cause.  
In John 15:25 Jesus said that the godless hate HIM *without cause* — that is, without any cause in HIM. The godless hate Jesus with cause that rests solely in THEM, since they are by nature haters of God.  
In Romans 3:24 we are told that we have been justified freely, or *without cause* — that is, God justifies us without any cause in US. God justifies us with cause that rests solely in HIM, since He is by nature, loving.  
The point here is that God loves us, not because we are *lovely*, but because He is *loving*.
7. a) Our deeds add nothing whatsoever to our salvation. When we try to add anything to Christ's sacrifice, we are saying that what He did was not sufficient, and that we can complete what He did not complete. This is a serious error.
8. Two answers:
  - 1) If we had no power to *begin* our salvation, we have none to *perfect* it either.
  - 2) Nothing can be added to salvation since it is complete in Christ.
9. Those who insist on being saved by good works must be absolutely perfect since failure in any one point of the law is the same as failure in every single point of the law. Refer to James 2:10.
9. a) This can mean two things:
  - 1) It can reveal that a person was never saved by grace in the first place.
  - 2) If a true Christian reverts back to trusting in his works, he is not forfeiting salvation (since a true Christian cannot out-sin God's grace) but he is distancing himself from the benefits of grace.
10. We are *NOT* saved by works of righteousness that we have done. They can do nothing but condemn us further since our most righteous works are filthy rags before a holy God.

10. a) We should be careful to maintain good works because they are “good and profitable.” In addition, they glorify God.
11. Obedience is the only way to be sure that we have actually received the Lord. If we say we know Him and yet live in disobedience, we reveal that we are liars and the truth is not in us (1 John 2:3-5). Worse, we reveal that we do not know Him.

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## Lesson Five

1. Repentance is a gift of God — just as faith is a gift of God. Please note that while the passage is pointing out that Gentiles (in addition to Jews) had received the gift of repentance, the point we are looking at in this lesson is that *God grants* repentance. It is a *gift* from God. It is not generated from man.
2. a) John the Baptist called people to repentance.
2. b) Jesus called people to repentance.
2. c) The twelve disciples sent by Jesus called people to repentance.
2. d) The Apostle Peter called people to repentance.
2. e) God calls all men everywhere to repentance.
2. f) The Apostle Paul called people to repentance.
2. g) Each of these persons are important and authoritative. Since *they* emphasized repentance, we would certainly be remiss if *we* did not.
3. a) Good works are important *AFTER* salvation. They are important because God saved us in order that we may do the good works He has prepared for us to do. We are not saved *by* good works, but we are saved *for* good works.
3. b) Once a person has received grace, *grace teaches* him to live a righteous life full of good works. If there are no good works, one has to wonder if grace is present in that person’s life.
4. Repentance is given to us as a gift of God.
5. God has given us BOTH the *will* and the *do*, the *desire* and the *ability* to work out our salvation.  
Understand that we *work out* what God has *worked in*, just as a miner can only pull out of the mine what God has put into it. Therefore, what we work out is in us to be worked out, only because God graciously put it in. And, both the *desire* and *ability* to do so is given as well. It is all about grace!
6. If any one of the component parts of salvation is missing, we may well conclude that salvation is not genuine.  
**Illustration #1:** A dollar bill has several distinguishing marks on it: Washington’s picture, The seal of the United States, the seal of the Federal Reserve, the

seal of the U.S. Treasury, Serial numbers, the pyramid with the eye on top, etc. If I hand you a bill that does not have any one of those marks on it, what good is the bill? It is counterfeit.

**Illustration #2:** A fish has scales, fins, swims, and lives under water. A dolphin has fins, swims, and lives under water. But since it has no scales — it is not a fish.

In the same way, if a person claims to be born again, but has no repentance, he is missing one of the essential components of true conversion and that person cannot claim to be a genuine Christian.

7. The correct order is:

*Election:* God’s sovereign decision, made before time began, to save His people.

*Effectual Call:* The Holy Spirit enables a sinner to hear and understand the gospel.

*Regeneration:* The act of the Holy Spirit in which He gives spiritual life to those who are otherwise spiritually dead in sin. This is also called being *born again*.

*Faith:* Believing in Christ for salvation. One can only believe *after* being regenerated.

*Repentance:* A change of mind about Christ that results in a change in life-style from disobedience to God to obedience to God.

*Justification:* God’s declaration that believers are righteous before Him.

*Sanctification:* The life-long process by which saved sinners grow in holiness.

*Glorification:* The culmination of salvation when believers are made completely holy. This happens at death or when the Lord Jesus returns. All who are elect will eventually be glorified (Romans 8:29-30).

It is important to understand that Regeneration must precede Faith and Repentance since those who are spiritually dead do not, and cannot, believe or repent. It is commonly misunderstood by many that we are regenerated as a result of faith (and repentance), but that would be impossible and the opposite is true.

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## Lesson Six

1. Because the testimony of the Holy Spirit is subjective, non-believers can think the Holy Spirit is telling them that they are saved when it is not Him, but their emotions talking to them. People in cults believe God has spoken to them, when what they claim He said is clearly wrong compared with the objective truth found in the Word of God.

We are thankful for the testimony of the Holy Spirit in the lives of true Christians. We must be careful however, that the *subjective* testimony of the

Holy Spirit is confirmed by the *objective* testimony of the Word of God.

2. a) Whoever has the Son [has Jesus in his life] has [eternal] life. Eternal life belongs to those who are in Christ.
2. b) If a person is not in Christ, he does not have eternal life. Cross reference John 3:18. Jesus is the only way to eternal life.
2. c) If a person is a Christian, meaning that he has received Jesus Christ as his Lord and Savior, he can know for certain that he has eternal life. Look at and discuss 1 John 5:13. "These things I have written so that you may know . . ."
2. d) Consider this logic:
  - How does a person know he has eternal life?
  - If he has the Son, he has eternal life.
  - How does a person know he is in Christ?
  - 1 John 2:3-5 says it is by living a life of obedience.

Obedience to Christ [the Word of God] is the only way we can be sure we know Him. As the text says, there are those who *claim* to know Christ, but if they consistently and habitually disobey Him [the Word of God] they cannot be sure they know Him.

Look at 1 John 3:6-10. In this passage, the word "sin" refers to "*practicing* sin as a life style," not to "*acts of sin*." As Christians, we still commit "*acts of sin*," but according to the Word of God, those who continue to "*practice* sin as a life-style," have no basis for assurance. *They may not even be saved!* (Cross reference Titus 1:16.)

We should not busy ourselves scrutinizing other people's lives, but we must scrutinize our own lives in this regard.

Salvation and assurance are not the same thing. Salvation is by grace alone through faith alone, but assurance is based (to some degree) on works.

Only Christians who are walking with the Lord can truly have assurance. The Puritans rightly taught that assurance was the crown of salvation in this life, reserved only for seasoned, mature saints.

2. e. Salvation and assurance of salvation are not the same thing. There are people who are saved by God's grace but because they are living in unconfessed sin have no room for assurance. A lack of assurance does not undo justification, which is by grace alone through faith alone.

Look at 1 John 2:19. Continuing in the Lord validates faith. No continuance = No assurance.

3. Sample answers:
  - 1) Assurance affords a person joy instead of doubt and fear of damnation. Romans 8:15
  - 2) Assurance affords a person boldness in evangelism and missions, since he knows that the gospel he proclaims is true. 2 Corinthians 5:18-21

- 3) Assurance gives power to prayer since the person knows that he has a relationship with God and that God listens to his prayers. 1 John 5:14-15
  - 4) Assurance promotes worship that springs from a truly grateful heart. Colossians 3:16
  - 5) Assurance encourages holiness and obedient living motivated by gratitude for salvation rather than as a means to earn salvation. 1 John 3:6-10
  - 6) Assurance helps a person face trials, knowing that ultimately God is in charge and he will be saved. Romans 8:17-18, 28.
  - 7) Assurance gives Christians peace when facing death. Revelation 14:13, Isaiah 57:1-2.
- Other reasons and other scriptures could also be cited.

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## Lesson Seven

1. a) Abraham, a sheep farmer, met with God early in the morning. He seems to have favored a place where he had met with God before.
1. b) Moses, a priest and statesman, was directed to come meet with God early in the morning. This is when he received a copy of the Law. He was to come alone.
1. c) Elkanah and Hannah, a simple man and a housewife, parents of the prophet Samuel, met with God early in the morning. They worshiped.
1. d) Job, a wealthy man, met with God early in the morning. He prayed for his children. He offered sacrifices [worship] for sin [confession of sin]. Job did this regularly.
1. e) David, a shepherd, turned king, had a special time with the Lord in the morning. He meditated on the Lord [on the Word]. He prayed.
1. f) Daniel, a statesman and prophet, met with the Lord three times during the day. He knelt, prayed and gave thanks. This was a habit he had cultivated since youth. Children and young people should be trained to have a daily Quiet Time.
1. g) Jesus, the Son of God, rose early for prayer. He went alone to pray, away from distractions. He did this though He had a busy night the night before. No early morning excuses because of late nights! If Jesus needed this time, and He is God, how much more do we need it?
1. h) It doesn't matter if I am a sheep farmer [Abraham], a priest [Moses], a housewife [Hannah], or a prophet [Daniel], everyone who desires intimacy with God and to be used by God, needs time alone with Him on a regular basis. Morning seems to be the most common time.
2. Morning.

2. a) Sample answers:
- 1) The mind is fresh.
  - 2) It is before the distractions of the day set in.
  - 3) Wise to receive daily briefing from the Lord *before* "going into the daily battle."
  - 4) Example from people in scripture.
  - 5) As breakfast is the most important meal, so morning is the most important time to feed on God's Word.
3. The people gathered manna — bread from heaven. They needed to get the bread in the morning.
3. a) If they did not get the manna early in the day, they lost their chance to get it at all.
3. b) They needed to gather their daily bread, trusting God each day for that day's provision. Storing up would also allow for sloth the next day.
3. c) Sample answers:
- 1) If Quiet Time is not had first thing in the morning, but is put off until later, it often doesn't happen at all. The time evaporates.
  - 2) We cannot gather today for tomorrow. We must come daily.
  - 3) It took effort to gather manna. It takes effort to have a quiet time.
4. God wants the first fruits, meaning the first and the best we have. He deserves the best, since all we have is His anyway. He is not honored when we give Him our leftovers.
- God gives us all our time. He wants us to give Him the best portion of our time. When we do this, we are the ones to benefit. God *desires* to spend time with us, but He does not *need* time with us. On the other hand, we *need* time with Him.
- When we give Him the leftovers of our time, we dishonor Him.
4. a) God blesses those who give Him the first fruits of all they have — including their time. (v.10)
4. b) Answers should not vary much. Unless a person works odd shifts, the best part of nearly everyone's day is first thing in the morning.
- Answering objections from those who resist this concept.
- 1) "*I'm more of a night person.*" Consider the example from Scripture and then do what works best for you.
  - 2) "*I pray all day long, I don't need a special time of prayer.*"
    - (a) This is not true. No one prays all day long.
    - (b) The best way to pray more throughout the day is to set the tone of prayer by having a special time first thing.
  - 3) "*It is so hard to get up and do it.*" Try the following:
    - (a) learn to go to bed earlier.
    - (b) get a noisy alarm clock and set it across the room, forcing yourself out of bed.

- (c) get out of bed and into a well lit place
- (d) do something to stimulate waking up, exercise, shower, coffee, etc.
- (e) evaluate your priorities; we all do what we *want* to do!

5. a) **Prayer:**

Pray for understanding before reading.

Pray using the ACTS pattern: Start with Adoration of God, followed by Confession of sin, followed by Thanksgiving for God's blessings, concluding with Supplication (requests for others and lastly for yourself).

Establish prayer patterns using the "**Daily Prayer Bookmark**" on APPENDIX THREE.

5. b) **Worship:**

Read a Psalm or some other devotional material that may inspire personal worship of God.

Meditate on one or more of God's attributes. For help on this read "*The Knowledge of the Holy,*" by A.W. Tozer. This is a devotional classic that acquaints people with some of the attributes of God.

Meditate on God greatness using a hymnal or Christian song book. Even if you do not know the tunes, the words to hymns are inspirational and evoke worship.

5. c) **Reading:**

The most important thing to read is the Bible. It is okay and often helpful to supplement Bible reading with other literature. However we do not want to substitute anything for the Bible. *Read your Bible!*

It is important to have a reading plan rather than randomly reading different passages each day. Many such plans may be found in study bibles, or in devotional guides. *Read the whole Bible, systematically!*

5. d) **Journaling:**

Keeping a journal is one of the most valuable tools for maintaining a consistent Quiet Time. In a journal you may write observations and applications of your daily reading.

In addition, writing out your prayers (either in sentences or phrases) helps guard your mind from wandering.

There are many benefits of journaling. Here are several:

- 1) By dating your entries, your journal helps keep you accountable, letting you know when you may have slacked off from having a consistent Quiet Time.
- 2) The journal is a record of spiritual progress.
- 3) People think in abstract thoughts, rather than sentences. We communicate in sentences. By disciplining one's self to write a line or two about what you learned or were challenged by in one's reading, we are forced to turn abstract thoughts (which are

easily forgotten and not easily acted upon) into sentences that can be communicated to others.

- 4) By asking one's self, and then writing the answer in one's journal, "What would God have me to do as a result of what I have read?" goals and courses of action can be established. This helps us become "doers of the Word, and not hearers only, deceiving ourselves." (James 1:22)
- 5) Experience has proven that over all, those who keep a journal are more consistent with Quiet Time than those who do not.

**Keep a journal for one month if you are not already doing so.** At the end of a month, see how well you are doing with Quiet Time.

6. We need to make the most of our time. Time is the one commodity that everyone has the same amount of — 24 hours in a day. The wise *invest* time (rather than *spending* or *wasting* time) so that it produces the greatest benefit.
7. The most common impediment is laziness — sleep. We need to decide which is more important, excessive sleep or Quiet Time.  
Those who stay up too late at night to rise early to meet with God are saying that the late night activities are more important than time with God. Usually what are these activities? Television, computer games, entertainment, too much work.
8. Answers will vary. Those who sow to the flesh (sleep or late night entertainment) will reap destruction. Those who sow to the spirit (Quiet Time is an excellent way to sow to the spirit) will reap everlasting life.  
Let us evaluate our devotional habits and make any necessary changes.
9. Quiet Time is not a mindless activity we do each day in order to check the box off. Quiet Time is a matter of spending time with God. Do not seek to automate it!
9. a) Change something. Here are some examples:  
*Change your routine.*  
*Read something different.*  
*Change the order of your prayers.*  
*Sit in a different place.*  
*Ask God for a fresh start.*