

# ROMANS: One Verse at a Time

## Romans 3:21 – 4:8

How can a person hope to be in RIGHT STANDING before a holy and perfect God? This is one of the most important questions a person can consider. For the one without a personal relationship with Jesus Christ, this is the question that can lead to \_\_\_\_\_ . For the person who has already been saved, this is the question that will \_\_\_\_\_ them in right standing before God. A word of warning is appropriate. This question is too important to leave to a search on the internet. One would be wise to avoid randomly flipping through the channels on the T.V. or the radio in search of such profound wisdom. I would suggest that our \_\_\_\_\_ knows us best. It is God alone who can answer this question. Indeed, for such an important question, only the Holy Bible, God's Word, speaks sufficiently on the subject. It is to its pages we now turn.

Romans 3:21-31

### ***God's Righteousness through faith***

21 But now the righteousness of God apart from the law is revealed, being witnessed by the Law and the Prophets, 22 even the righteousness of God, through faith in Jesus Christ, to all and on all who believe. For there is no difference; 23 for all have sinned and fall short of the glory of God, 24 being justified freely by His grace through the redemption that is in Christ Jesus, 25 whom God set forth as a propitiation by His blood, through faith, to demonstrate His righteousness, because in His forbearance God had passed over the sins that were previously committed, 26 to demonstrate at the present time His righteousness, that He might be just and the justifier of the one who has faith in Jesus.

27 Where is boasting then? It is excluded. By what law? Of works? No, but by the law of faith. 28 Therefore we conclude that a man is justified by faith apart from the deeds of the law. 29 Or is He the God of the Jews only? Is He not also the God of the Gentiles? Yes, of the Gentiles also, 30 since there is one God who will justify the circumcised by faith and the uncircumcised through faith. 31 Do we then make void the law through faith? Certainly not! On the contrary, we establish the law.

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Earlier in this chapter, Paul documented the absolute and total \_\_\_\_\_ of man. Here, verse 21 transitions to reveal how that very person can be made right before a righteous God. If this verse tells us anything, it clearly states that **righteousness has been revealed apart**, or \_\_\_\_\_, the law. To be clear, the law \_\_\_\_\_ saved anyone. It is important to realize the hopeless futility of trying to keep the law in light of the fact that James 2:10 tells us that if we err in one area of the law, we are guilty of \_\_\_\_\_. So, if the law does not make us right before God, what does? The following verses reveal the answer that is **witnessed by the Law and the Prophets**...a phrase that was a common way of expressing that the \_\_\_\_\_ of Scripture teaches this truth...the law did \_\_\_\_\_ make a person RIGHT before God.

**The righteousness of God** is found not through obeying the law, but through exercising **faith in Jesus Christ**. Faith \_\_\_\_\_ is the prerequisite for salvation. Verse 23 labels everyone a sinner and should compel those who are trying hard to “be good” to give up. No matter how good a person is they will have missed the mark of God’s \_\_\_\_\_.

As we have already seen, no one can adequately follow the law, but it is a glorious truth that faith is available to \_\_\_\_\_. God is no respecter of persons. The call of the gospel is equally available to the rich, the poor, the free, the slave, the prisoner, any nationality, any color, any level of intellect, any occupation. While man may list a multitude of ways in which we are different, God does not. Everyone is in need of \_\_\_\_\_.

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23 for all

have sinned and  
fall short of the glory of God,

24 being justified freely

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through the redemption  
that is in Christ  
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Similarly, John MacArthur points out that just as no one is good enough to be saved, no one is \_\_\_\_\_ enough that he cannot be saved. \_\_\_\_\_ can come to Christ through faith. The prostitute, thief, homosexual, and any other sinner will be saved if they will call on the name of the Lord. God says everyone has a \_\_\_\_\_ to believe or not to believe. Everyone **has sinned and fallen short of the glory of God**. It is critical for a person to realize that this means \_\_\_\_\_...that *they* have sinned and are not \_\_\_\_\_ before God. Once these truths are personalized, the first steps towards salvation will have been made.

Of all those who were sinful, some believed and have been **justified freely** by God's \_\_\_\_\_. Justification is a legal term which means to be made \_\_\_\_\_. Here, God freely declares His terms have been \_\_\_\_\_, and the true believer stands in righteousness before Him. Note also the charge for this justification. It is \_\_\_\_\_! Though everyone can \_\_\_\_\_ it, no one can \_\_\_\_\_ it. This truth comes as little comfort to the person who donates large sums of money to the church but withholds his \_\_\_\_\_. Likewise, the volunteer who is simply "looking for something productive to do" will find no favor from God for their efforts. Free means free. It is a gift, not a \_\_\_\_\_. It is unmerited favor. While there are a number of ways to phrase it, we all need to take the time to understand it.

While justification is free to all who believe, redemption did cost Jesus Christ His \_\_\_\_\_. On Calvary's cross, Jesus paid the ultimate price for our \_\_\_\_\_. When one considers the shed blood of Jesus, all the other good \_\_\_\_\_ that man is known for pale in comparison. There is simply no way for mankind to pay anything for their sins.

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As we see in verse 25, God allowed Jesus to die to \_\_\_\_\_ His divine righteousness. It is His righteousness that takes every sin and, instead of \_\_\_\_\_ humanity, shows forbearance, or patience. God places every sin under the blood of Jesus and, in spite of them, \_\_\_\_\_ salvation to all. Unfortunately, as verse 26 indicates, not everyone \_\_\_\_\_ salvation. A just God will only save those who have placed their **faith** in Jesus. But those who do place their faith in Jesus are made right, or \_\_\_\_\_, before God.

There is simply no room for \_\_\_\_\_ if a person receives this free gift of salvation, because they have done nothing to \_\_\_\_\_ it. We have been justified by \_\_\_\_\_ alone. Can the Jew boast in being a Jew? Verse 29 highlights the fact that, for the purposes of salvation, people group does not matter because God is the God of \_\_\_\_\_. Chapter three concludes by asking, "Does faith nullify the \_\_\_\_\_. Paul says \_\_\_\_\_. Since the law was never designed as the method of salvation, faith alone does not \_\_\_\_\_ it. In fact, just the opposite is true. The law is actually \_\_\_\_\_ as in much of the New Testament, Jesus \_\_\_\_\_ God's standards above even those found in the Old Testament. One only has to read the Sermon on the Mount in Matthew 5-7 to see a whole new depth to the \_\_\_\_\_ Testament Law.

As such, the law is still active. The fact that people are able to get saved means the penalty for the law has been paid, the law continues to serve its \_\_\_\_\_ and drive people to Christ. As such, when you meet a genuine Christian, you are seeing the \_\_\_\_\_ of the law.

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While this ends chapter 3, it is important to revisit the answer to the question posed at the beginning of this lesson. How can a person hope to be in \_\_\_\_\_ standing before a holy and perfect God? Paul has given us the answer:

\_\_\_\_\_.

If faith alone gives a person the ability to be in RIGHT STANDING before a holy and perfect God, it is important to ask some key questions about what this faith looks like.

Consider, for example, what can often be \_\_\_\_\_ as faith:

\_\_\_\_\_

Conviction of sin and going to the altar at the end of the service.

Church \_\_\_\_\_ (teacher, deacon, choir, preacher).

Giving money, volunteering time to the church.

Praying

A past decision to accept Christ.

Bible \_\_\_\_\_

To many, each of these attributes would be seen as \_\_\_\_\_ signs of faith. While they should be signs of the \_\_\_\_\_, far too often they are easily counterfeited.

What inward signs mark \_\_\_\_\_ faith?

A love of God

Repentance and \_\_\_\_\_ for sin.

A \_\_\_\_\_ love for His people.

A selfless love for His church.

\_\_\_\_\_

Spiritual growth.

\_\_\_\_\_ to the Word of God.

A passion to see the lost saved.

While neither list is comprehensive, the goal is to notice the \_\_\_\_\_ between things like:

- being a moral person and living a moral life in \_\_\_\_\_ to the Word of God.
- praying before every meal and praying out of love for \_\_\_\_\_, His people, or the lost.
- a \_\_\_\_\_ decision to accept Christ and a growing \_\_\_\_\_ with Him

These types of differences are important because they reveal the \_\_\_\_\_ of the heart. There is no better time than the present to consider your standing before God. If you realize that your life does not reflect genuine faith, now is the time for you to receive Christ. Here is how:

Pray with sincerity of heart:

Dear Jesus, I know I am a sinner, and I need a Savior.

I believe You are the Son of God.

You died on the cross to pay the penalty for my sins.

I believe You rose from the dead.

Today, I repent of my sins, and I invite you to come into my life,

To be my Lord and my Savior.

Jesus, beginning right now, I desire to follow and obey You the rest of my life.

Romans 4:1-8

### ***Abraham Justified by Faith***

**4** What then shall we say that Abraham our father has found according to the flesh?

<sup>2</sup> For if Abraham was justified by works, he has *something* to boast about, but not before God. <sup>3</sup> For what does the Scripture say? *“Abraham believed God, and it was accounted to him for righteousness.”* <sup>4</sup> Now to him who works, the wages are not counted as grace but as debt.

### ***David Celebrates the Same Truth***

<sup>5</sup> But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness, <sup>6</sup> just as David also describes the blessedness of the man to whom God imputes righteousness apart from works:

<sup>7</sup> *“Blessed are those whose lawless deeds are forgiven,*

*And whose sins are covered;*

<sup>8</sup> *Blessed is the man to whom the LORD shall not impute sin.”*

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Why does Paul have to spend so much time and energy in his letter to the Romans to declare that salvation is by grace through \_\_\_\_\_ and not by \_\_\_\_\_ or the keeping of the law? The answer to that question is “The \_\_\_\_\_ made him do it!” but not in the usual meaning of those words. The fact is that it is Satan himself who wants man to believe in salvation by works. That is why every false religion, pagan or “\_\_\_\_\_” offers a salvation accomplished by what man can do. The devil encourages, even inspires this false \_\_\_\_\_ because he wants as many as possible to accompany him to the Lake of Fire. His purpose is to kill, to steal and to \_\_\_\_\_.

Therefore because the devil works so hard to deceive through lies that salvation is by works, the Holy Spirit through Paul works even harder to declare the truth that salvation is by grace \_\_\_\_\_, through faith \_\_\_\_\_, in Christ \_\_\_\_\_.

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In chapter 3 of Romans Paul gives the \_\_\_\_\_ argument against salvation by works or by the keeping of the law. Paul now moves from the philosophical argument to a more personal one. And the person Paul uses as the basis of his presentation of this critical truth is \_\_\_\_\_.

Why does the Spirit lead Paul to use **Abraham** as an example? There could be many reasons but one is virtually certain: Most Jews considered Abraham to be the \_\_\_\_\_ man who ever lived and whose right standing with God was achieved through his faithful \_\_\_\_\_ to the Almighty.

1. They believed that Abraham was \_\_\_\_\_ by God because he was the most righteous man on the face of the earth.
2. They even rendered Habakkuk 2:4 to read "The just shall live by \_\_\_\_\_." Rather than the more proper "The just shall live by \_\_\_\_\_."
3. The rabbis taught that Abraham was \_\_\_\_\_ by his good works and by his keeping of the law even before it was given to Israel.
4. Some \_\_\_\_\_ apocryphal books even taught that Abraham began to serve God when he was \_\_\_\_\_ years old and that he \_\_\_\_\_ sinned against God.

Paul is literally storming the gates of hell by demonstrating that Abraham was made righteous not by the righteous acts of his own hands, but by \_\_\_\_\_ in God, Who by His grace, \_\_\_\_\_ Abraham's faith as righteousness.

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So Paul says, “Let’s ask Abraham. He is our \_\_\_\_\_ in the flesh. Abraham, what did you find in your life experiences with God about how to be righteous before the Almighty?” He then offers a hypothetical. He says, “**If Abraham was justified by works**, that would give him **something to \_\_\_\_\_ about**, would it not?” Certainly if a man could do sufficient good works and/or refrain from sufficient bad deeds, that he could \_\_\_\_\_ to be considered righteous by a thrice holy God, he would have really \_\_\_\_\_ something magnificent, something he could brag about.” And while this statement is hypothetical for Paul, because he has already demonstrated clearly that “all have sinned,” including Abraham, yet this is exactly what many Jews in New Testament times believed. Abraham deserved salvation because of his \_\_\_\_\_.

But Paul’s point here is that Abraham did \_\_\_\_\_ boast, did not dare to boast before God. Why not? Because Abraham knew his \_\_\_\_\_ and \_\_\_\_\_. He had nothing to boast about, because he was not justified by his works.

<sup>3</sup> For what does the Scripture say?

*“Abraham believed God, and it was accounted to him for righteousness.”*

What Paul asks next, we should all remember to ask whenever we need the answer to an important question, “**For what does the \_\_\_\_\_ say?**” Then he quotes the holy text: *“Abraham believed God, and it was accounted to him for righteousness.”* Paul is quoting Gen. 15:6. This verse is very clear to not only tell us about Abraham’s faith - *Abraham believed God*, but also to plainly declare that it was Abraham’s \_\_\_\_\_ that **was accounted to him for righteousness**.

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The word “accounted” comes from the Greek “logizomai” which was used in both the fields of \_\_\_\_\_ and \_\_\_\_\_. It meant crediting something to a person’s account. Because Abraham believed God, God credited Abraham’s account with \_\_\_\_\_.

In his commentary on Romans, John MacArthur makes an important point. “Faith is never the \_\_\_\_\_ or the reason for justification, but only the \_\_\_\_\_ through which God works His redeeming grace.... It was not the greatness of Abraham’s faith that saved him but the greatness of the gracious Lord in whom he placed his faith.”

The conclusion of both Moses in Genesis and Paul in Romans (not to mention \_\_\_\_\_ and Hebrews) that Abraham was saved through his faith is born out by the details of Abraham’s life. Abraham was a man of great faith. He was raised in a culture of \_\_\_\_\_ (his father being an idolator), yet when the True and Living God spoke to him, Abraham believed and responded. When Abraham was forty years old, the Lord told him to leave his country and his family and go to a land God would show him. Abraham did not even know where he was going to go, but he believed and obeyed. His faith was genuine, but his obedience was far from \_\_\_\_\_. He left immediately, but he took much of his family with him. They stopped in Haran and Abraham remained there, contrary to God’s command for the next \_\_\_\_\_ years. When Abraham’s father died, Abraham set out for the land that God was leading him to, tragically bringing his nephew \_\_\_\_\_ with him.

We note these things not to belittle the testimony of Abraham. Twice he is commended in Hebrews as a \_\_\_\_\_ of the faith. There were also times in his life when Abraham demonstrated great \_\_\_\_\_ as well, such as when he obeyed the Lord to take his only son Isaac, whom he loved, and offer him as a burnt offering to the Lord on Mt. Moriah. Which of us could measure up to such an example? I certainly cannot. Yet it is important for us to see, for the Scripture shows us clearly, that Abraham was still just a man. And in spite of his great faith and sometimes great faithfulness, he was a sinner by \_\_\_\_\_ and action. At times his faith wavered; sometimes he was not so faithful.

We could site many other examples of both from the extensive biblical record of Abraham, but it is hardly necessary to get the point. As good a man as he was in comparison to other men, even Abraham was not good enough to \_\_\_\_\_ by his own good works. He was a \_\_\_\_\_ who needed a \_\_\_\_\_ as much as any of us. And that was the most glorious thing about God’s call and covenant with Abraham.

**Genesis 12:1-3 Now the LORD had said to Abram: “Get out of your country, From your family And from your father’s house, To a land that I will show you. <sup>2</sup>I will make you a great nation; I will bless you And make your name great; And you shall be a blessing. <sup>3</sup> I will bless those who bless you, And I will curse him who curses you; And in you all the families of the earth shall be blessed.”**

Through Abraham’s seed, that Savior would come. And like the \_\_\_\_\_ God substituted for Isaac to die in his place on the peak of Mt. Moriah, the Lord Jesus died in Abraham’s place, paying the price for his sin and ours, there on that same mountain, now called \_\_\_\_\_.

- <sup>4</sup> Now to him who works,  
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- <sup>5</sup> But to him who does not work  
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If Abraham gained his salvation by **works**, then it would not be considered \_\_\_\_\_ but the payment of what is due. But Abraham did not work for his salvation, he simply \_\_\_\_\_ on God who is the One who justifies sinners, the \_\_\_\_\_. Therefore Abraham’s faith was credited as righteousness to his account.

Paul now offers another example of a famous Jew whom every other Jew would agree was saved: \_\_\_\_\_. No Jew would say that David did not end his life in a state of righteousness with God. So Paul quotes what David said about becoming righteous.

Paul refers his readers back to David’s famous psalms of \_\_\_\_\_ (32 and 51) following his sin with Bathsheba and the murder of her husband Uriah. David did not plead his \_\_\_\_\_ but asked God to “be gracious unto me according to thy loving kindness.” David declared how blessed a man is when God forgives his sin and \_\_\_\_\_ righteousness to him that he does not deserve.

Like Abraham, David was such a man. David also was a man of faith and at points a man of great faithfulness, he nevertheless was a sinner and could never earn nor \_\_\_\_\_ God’s salvation. Only when God charged David’s sins to another (\_\_\_\_\_) and gave Christ’s righteousness to David, could David be made righteous. This God did when David \_\_\_\_\_. And so God does for every man and woman, boy and girl who comes to faith in His dear Son, our Lord Jesus Christ.

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