

ROMANS

“WHAT’S IN YOUR ACCOUNT?”

Romans 4:1-8

Eric M. Hine Millersville Bible Church Jan. 14, 2024

But to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness.

Romans 4:5

TWO IMPORTANT TERMS:

★ **Justified** =

★ **Imputed** =

This word (*logizomai*) is used _____ times in this passage, and _____ times in this chapter.

KEY TRUTHS:

1. We _____ need a _____.

“If you were labeled ungodly it would as well describe you as if the sea were to be labeled saltwater.”

~ C.H. Spurgeon ~

2. Faith is not _____. If it were it would be a work (something we could accomplish on our own apart from God).

The Bible never states that people are saved _____ of their faith or even on _____ their faith. They are saved _____ faith or _____ faith (Eph. 2:8; Heb. 11; Acts 15:9, 26:18; Rom. 1:16, 3:28; Gal. 2:20).

3. Romans 4:5 may very well be the clearest passage in all of Scripture demonstrating that _____ is by _____ alone.

4. Double _____ saved my _____ (2 Cor. 5:21).

When God justified Abraham, David, or the Tax Collector, He did two things, one negative and one positive:

1. God did not _____ their sin against them.

2. God imputed the _____ of Christ to them.

★ Nothing has changed. The only way anyone is ever justified is by the imputation of Christ’s righteousness to his or her account. It is by grace through faith alone.

REFLECTION QUESTIONS:

1. How would you answer the two diagnostic questions?

2. What role does perseverance play in the life of the believer (see Colossians 1:21-23)?

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But to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness.

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TWO IMPORTANT TERMS:

★ **Justified** = “Declared righteous”

★ **Imputed** = “to reckon to”; “to credit to one’s account”

This word (*logizomai*) is used five times in this passage, and eleven times in this chapter.

KEY TRUTHS:

1. We desperately need a Savior.

“If you were labeled ungodly it would as well describe you as if the sea were to be labeled saltwater.”
~ C.H. Spurgeon ~

2. Faith is not righteousness. If it were it would be a work (something we could accomplish on our own apart from God).

The Bible never states that people are saved because of their faith or even on the basis of their faith. They are saved by faith or through the channel of faith (Eph. 2:8; Heb. 11; Acts 15:9, 26:18; Rom. 1:16, 3:28; Gal. 2:20).

3. Romans 4:5 may very well be the clearest passage in all of Scripture demonstrating that justification is by faith alone.

4. Double imputation saved my life (2 Cor. 5:21).

When God justified Abraham, David, or the Tax Collector, He did two things, one negative and one positive:

1. God did not impute their sin against them.

2. God imputed the righteousness of Christ to them.

★ Nothing has changed. The only way anyone is ever justified is by the imputation of Christ’s righteousness to his or her account. It is by grace through faith alone.

REFLECTION QUESTIONS:

1. How would you answer the two diagnostic questions?
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