

LESSON 9 — HOW DOES A PERSON RECEIVE SALVATION?

Big Question: If God saves us by grace through Jesus, what does the Bible ask me to do in response to that grace?

Purpose of This Study We have now walked through the gospel response step by step.

We have studied:

Jesus — Who He is.

The Cross — Why He came.

Sin — Why we need Him.

Discipleship — What He asks of us.

Faith — What it means to believe.

Repentance — Turning away from sin and toward God.

Confession — Acknowledging Jesus as Christ and Lord.

Baptism — Being baptized into Christ in response to the gospel.

Now we need to put everything together. Because there is an important question:

Are we saved by grace, faith, repentance, confession, or baptism? The answer cannot simply be one of those words.

The Bible teaches us to see salvation as **God's gracious work through Jesus Christ**, received through **faith that responds obediently to the gospel**.

This study will allow Scripture to put the pieces together.

DISCUSSION STARTER — “THE WHOLE PICTURE”

Imagine putting together a puzzle.

You may have several pieces that are obviously important:

- The corners.
- The edges.
- The center.
- The picture on each piece.

But one piece by itself does not give you the whole picture.

Discuss:

1. Why can we misunderstand something when we focus on only one part?
2. Can two statements both be true even if they initially sound different?
3. Why is it important to look at everything the Bible says about salvation?
4. What problems can occur when we build our understanding around only one verse?
5. What have we learned so far about salvation?

Transition

We have heard several biblical statements:

“By grace you have been saved.”

“Believe in the Lord Jesus.”

“Repent.”

“Confess Jesus as Lord.”

“Be baptized ... for the forgiveness of your sins.”

Instead of choosing one and ignoring the others, let's ask: **How does the Bible put them together?**

1. SALVATION BEGINS WITH GOD'S GRACE

Ephesians 2:1–10

Paul begins by describing humanity's condition: “As for you, you were dead in your transgressions and sins.”

Then he turns to God: “But because of his great love for us, God, who is rich in mercy...”

And then: “It is by grace you have been saved.”

Questions

1. How does Paul describe our condition apart from Christ?
2. Who takes the initiative?
3. What motivates God?
4. What words does Paul use to describe God?
5. What does grace mean in this context?
6. Can a spiritually dead person save himself?
7. What does Paul say about salvation being a gift?
8. Why does Paul say we cannot boast?
9. What does verse 10 say about the life that follows salvation?

Key Thought

Before we ever responded to God: **God acted for us.** He loved. He showed mercy. He sent Christ. He provided redemption. He offers salvation.

Salvation Begins With God.

It does not begin with: **“What can I do to save myself?”**

It begins with: **“What has God done to save me?”**

2. JESUS IS THE SOURCE OF SALVATION

John 3:14–17

Jesus explains that He must be lifted up so that those who believe in Him may have eternal life. Then comes the familiar statement: “For God so loved the world that he gave his one and only Son...”

Questions

1. Who loved?
2. Who was loved?
3. What did God give?

4. Why did He give His Son?
5. What is offered to those who believe?
6. What did God send His Son into the world to do?
7. Does salvation originate with humanity or with God?

Key Thought

We are not saved because we found a way to reach God. **God came looking for us.** That is the message we saw in Lesson 2: “For the Son of Man came to seek and to save the lost.”

3. FAITH IS OUR RESPONSE TO GOD'S GRACE

John 3:16

Notice the words: “Whoever believes in him shall not perish but have eternal life.”

God gives. We believe.

God offers. We receive.

Ephesians 2:8

Paul says: “For it is by grace you have been saved, through faith.”

Questions

1. What is the source of salvation?
2. What is the means by which we receive it?
3. Is faith itself something we boast about?
4. Why is faith essential?
5. What have we learned about biblical faith in Lesson 5?

Remember

We defined biblical faith as: **Trusting Jesus so genuinely that I am willing to believe His Word, rely on Him, and respond to what He asks.**

Therefore, biblical faith is not merely: “**I believe Jesus exists.**”

It is: “**I trust Jesus enough to follow Him.**”

4. FAITH COMES FROM HEARING THE GOSPEL

Romans 10:9–17

Paul connects:

- Believing.
- Confessing.
- Calling on the Lord.
- Hearing.
- Preaching.

Verse 17 says: “Consequently, faith comes from hearing the message, and the message is heard through the word about Christ.”

Questions

1. What must happen before someone can believe?
2. Where does faith come from?
3. Why is preaching important?
4. What is the content of the message?
5. Why can't someone respond to the gospel if he has never heard it?
6. How does this connect with our first five lessons?

The Pattern

GOD SPEAKS

↓

WE HEAR

↓

WE BELIEVE

↓

WE RESPOND

Faith does not begin with human imagination. It responds to God's revelation.

5. GENUINE FAITH LEADS TO REPENTANCE

Acts 2:36–38

Peter preaches Jesus. The people hear. They are cut to the heart. They ask: “What shall we do?” Peter answers: “Repent and be baptized ... for the forgiveness of your sins.”

Questions

1. What caused the people to ask what they should do?
2. What did they believe about Jesus?
3. What did Peter tell them to do?
4. Why does repentance belong in the response to the gospel?
5. What does repentance demonstrate about genuine faith?

Remember Lesson 6

Repentance is: **A genuine change of heart and mind concerning sin and God that results in turning away from sin and turning toward God.**

Faith says: **“Jesus is Lord.”**

Repentance says: **“Therefore, I cannot continue living as though I am lord.”**

6. FAITH CONFESSES JESUS

Romans 10:9–10

Paul says: “If you declare with your mouth, ‘Jesus is Lord,’ and believe in your heart...”

Questions

1. What does the heart believe?
2. What does the mouth confess?
3. Why are belief and confession connected?

4. What does “Jesus is Lord” mean?
5. Why is confession an appropriate response to genuine faith?

Key Thought

Faith is not ashamed of Jesus.

It says:

“I believe He is the Christ.”

“I believe He is the Son of God.”

“I believe He is Lord.”

And then faith asks: **“What does my Lord want me to do?”**

7. FAITH OBEYS JESUS

This is where our understanding of faith becomes extremely important.

James 2:14–26

James asks: “What good is it, my brothers and sisters, if someone claims to have faith but has no deeds?” He gives several examples. Abraham believed God—and acted. Rahab believed—and acted. James concludes: “Faith without deeds is dead.”

Questions

1. What kind of faith does James criticize?
2. Do demons believe that God exists?
3. What is missing from their belief?
4. What did Abraham's faith cause him to do?
5. What did Rahab's faith cause her to do?
6. What does James mean when he says faith is completed by what we do?
7. Is James teaching that we earn God's grace?
8. Or is he teaching that genuine faith cannot remain inactive?

Key Thought

The question isn't: **Faith or works?**

The better question is: **What kind of faith?**

Dead faith says: **“I believe.”**

Living faith says: **“I believe—and therefore I will trust and follow Jesus.”**

8. BAPTISM IS PART OF THE RESPONSE OF FAITH

Acts 2:38 Peter tells those who have heard and believed: “Repent and be baptized ... for the forgiveness of your sins.”

Questions

1. Had these people heard the gospel?
2. Had they come to believe something about Jesus?
3. Were they convicted concerning their sin?
4. Were they willing to repent?

5. What did Peter tell them to do?
6. What did they do?

Verse 41: “Those who accepted his message were baptized.”

Notice the Whole Picture

Peter did not say: **“You save yourselves by baptism.”**

Nor did he say: **“Since you believe, nothing else matters.”**

He called them to a response of faith: **Repent. Be baptized.**

And the promise was: **Forgiveness of sins.**

9. WHAT DOES BAPTISM DO?

Romans 6:3–5

Paul says we are: “baptized into Christ Jesus” and “baptized into his death.”

We are: **buried with Christ and raised to live a new life.**

Questions

1. Into whom are we baptized?
2. What does baptism connect us with?
3. What happens to the old life?
4. What begins after baptism?
5. How does this relate to salvation?
6. Why does this passage make baptism about much more than water?

Key Thought

The question is not: **“Does the water save me?”**

The question is: **“What is God doing through my obedient faith in Christ?”**

Romans 6 points us directly to Christ.

Into Christ.

Into His death.

Buried with Him.

Raised with Him.

A new life.

10. BAPTISM IS NOT A WORK THAT EARNS SALVATION

Because this distinction is so important, let's look again at: **Titus 3:3–7**

Paul describes what we were like before Christ.

Then: “But when the kindness and love of God our Savior appeared, he saved us...”

Notice the reason: “not because of righteous things we had done, but because of his mercy.”

Questions

1. What was our condition before Christ?
2. What changed?
3. What motivated God's action?
4. What does Paul say did **not** save us?
5. What did save us?
6. How does this help us understand baptism?
7. Why is it important not to turn baptism into something we “earn” from God?

Key Thought: We cannot stand before God and say **“I saved myself because I was baptized.”**

The biblical response is: **“God saved me through Jesus Christ, and I trusted Him enough to obey His Word.”**

The glory belongs to God.

11. GRACE DOES NOT MAKE OBEDIENCE UNNECESSARY

Some people hear: **“We are saved by grace.”** and conclude **“Therefore obedience doesn't matter.”**

Paul addresses that idea. **Romans 6:1–4**

Paul asks: “Shall we go on sinning so that grace may increase?”

His answer: “By no means!”

Questions

1. What wrong conclusion could someone draw from grace?
2. Why is that conclusion wrong?
3. What does baptism represent?
4. If we have died to sin, should we continue living in it?
5. How does grace change the way we live?

Key Thought

Grace does not say: **“Sin doesn't matter.”**

Grace says: **“God has done what you could never do for yourself.”**

And because God has shown us such mercy: **We respond with faith, repentance, obedience, and a new life.**

12. OBEDIENCE DOES NOT COMPETE WITH GRACE

Consider a simple illustration. Suppose someone gives you an enormous gift. You did nothing to earn it. It was freely given. The person says: **“This is yours.”** You reach out and receive it. Would you say: **“I earned this gift because I reached out my hand”?**

Of course not! You received a gift. Your action did not make the gift possible.

Apply This to Salvation

God's grace provides salvation. Faith receives God's promise. Repentance turns toward God. Confession acknowledges Jesus. Baptism responds obediently to Jesus' command.

**Do any of things acts of obedience on my part make me my own Savior?
Who is the Savior?**

13. JESUS' BLOOD IS WHAT MAKES FORGIVENESS POSSIBLE

Ephesians 1:7 Paul says: "In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace."

Questions

1. Where do we have redemption?
2. What provides the basis for forgiveness?
3. What does Paul connect with Jesus' blood?
4. What does he say about God's grace?
5. Does baptism replace the cross?
6. Does baptism have meaning apart from Jesus' sacrifice?

Key Thought

Never let our discussion of baptism cause us to lose sight of the cross. **We are not saved by water. We are saved by God through Christ.**

Baptism matters because Jesus commanded it and because Scripture connects it with our response to the saving work of Christ.

14. THE BIBLE'S SALVATION LANGUAGE

The New Testament uses several different expressions when describing salvation. We've look at most of them but let's lay them out and look at them as a group.

We are saved by GRACE. Ephesians 2:8

We are saved through FAITH. Ephesians 2:8

We must BELIEVE. John 3:16

We must REPENT. Acts 2:38

We must CONFESS Jesus. Romans 10:9–10

We must be BAPTIZED. Acts 2:38

We are saved because of JESUS. Acts 4:12

We are saved through His BLOOD. Ephesians 1:7

We are saved by God's MERCY. Titus 3:5

Questions

1. Which of these should we remove? Which one is unnecessary?

2. Why is it dangerous to build salvation around only one of these?
 3. What happens when we let all the passages speak together?
 4. Which of these describes what God does?
 5. Which describe our response to God's work?
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15. PUTTING IT ALL TOGETHER

Here is the picture Scripture gives us.

GOD LOVES John 3:16

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GOD SENDS JESUS John 3:16–17

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JESUS DIES FOR OUR SINS 1 Corinthians 15:3

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JESUS RISES FROM THE DEAD 1 Corinthians 15:4

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THE GOSPEL IS PREACHED Romans 10:14–17

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WE HEAR Romans 10:17

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WE BELIEVE John 3:16

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WE REPENT Acts 2:38

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WE CONFESS JESUS Romans 10:9–10

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WE ARE BAPTIZED INTO CHRIST Romans 6:3–5

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GOD FORGIVES Acts 2:38

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WE BEGIN A NEW LIFE Romans 6:4

This is not a formula for earning salvation. It is the biblical story of **responding to God's saving work in Christ**.

16. WHAT ABOUT “THE THIEF ON THE CROSS”?

Someone may eventually ask: **“What about the thief who was saved without being baptized?”** Luke 23:39–43

One of the criminals crucified beside Jesus recognizes something about Jesus and asks: “Jesus, remember me when you come into your kingdom.” Jesus responds: “Truly I tell you, today you will be with me in paradise.”

Questions

1. What did the thief recognize about Jesus?

2. What did he ask Jesus to do?
3. What did Jesus promise him? Did Jesus promise this to anyone else on that occasion?
4. Maybe you have a will that is to be executed at the time of your death. Maybe you have it in a safe place. What if someone finds that will today and notices they are to inherit your car or bank account. When can they legally claim that car or bank account? When did Jesus covenant and rules of obedience go into effect? Before his death or after his death?
5. Had Jesus yet given the Great Commission in Matthew 28?
6. Had Christian baptism been established in Acts 2?
7. Does this account teach us to ignore Jesus' later command concerning baptism or as with much of the gospels teach us that Jesus had the authority to forgive sins?
8. What about others who lived prior to the New Testament period or time, folks like Noah, Abraham, King David and others who in Hebrews 11 are accounted as faithful. How did God forgive them before the Cross of Jesus?
9. Do you believe the biblical truth that the forgiveness found in the cross of Jesus extended backward to those who lived and faithfully obeyed, as well, as extends forward - even to us and to all to the end of this world?

Important Point

The thief's story demonstrates something wonderful: **Jesus has authority to save.** But the thief lived before Jesus' death, resurrection, Great Commission, and the beginning of the church's gospel preaching in Acts 2. We should not use an exceptional circumstance before the Christian covenant was fully established to overturn clear instructions Jesus later gave His followers.

The thief reminds us: **Jesus saves.** How Jesus saved someone in another age or time does not change his requirements for me as I live under the New Testament gospel. Noah built an ark. Abraham left his home and was ready to offer his son at Mount Moriah. God did not ask them to be baptized. He does not ask us to do what he required of them in faith, but he does ask us to obey him fully in all that he asks and requires.

17. WHAT ABOUT “JUST ASK JESUS INTO YOUR HEART”?

A sincere person may ask: “**Why doesn't the New Testament simply say, ‘Ask Jesus into your heart’?**”

It is certainly true that Jesus wants to live in us and that faith involves the heart. But we should ask: **What did the people in Acts actually do?**

Let's look at the New Testament examples in the book of Acts:

Acts 2 — Hear → believe → repent → be baptized.

Acts 8 — Hear Jesus → believe → baptism.

Acts 16 — Hear the Word → believe → baptism.

Acts 22:16 — Arise, be baptized, wash away your sins.

Key Thought: Rather than creating our own formula, we should follow the biblical pattern.

18. WHAT IF SOMEONE IS SINCERE BUT HAS NEVER UNDERSTOOD BAPTISM?

This is a sensitive question. A person may genuinely love Jesus and sincerely believe in Him but have been taught something different about baptism.

We should not use this study to declare the eternal destiny of every individual whose understanding differs from ours.

Read: Romans 14:10–12 Paul reminds us that: “We will all stand before God's judgment seat.”

Questions

1. Who ultimately judges us?
2. Why should this make us humble?
3. Does humility mean we stop teaching what Scripture says?
4. Can we be confident in Scripture while leaving final judgment to God?

Keeping it balanced we should have: **Conviction without arrogance. Truth without cruelty. Confidence without pretending to know God's final judgment of every person.** Our responsibility is to teach what Scripture says as faithfully and lovingly as we can.

FINAL THOUGHT

Imagine standing at the beginning of a bridge. On the other side is everything God wants to give us: **Forgiveness. Reconciliation. Life. Hope. Eternity with Him.** We cannot build the bridge. We cannot pay for the bridge. We cannot make ourselves worthy of the bridge. **God provides the bridge.** And the bridge is **Jesus Christ.** The gospel tells us what God has done.

Faith says: **“I trust Him.”**

Repentance says: **“I am turning toward Him.”**

Confession says: **“Jesus is Lord.”**

Baptism says: **“I am responding to His command and being united with Him.”**

And the Christian life says: **“I will continue walking with Him.”**

Salvation is not ultimately about a checklist. It is about a Savior. His name is Jesus. And when we understand what He has done for us, the question is no longer merely: **“What must I do to be saved?”** It becomes: **“What kind of life should I now live for the One who saved me?”** That is the question we will answer in our next study.