



Sunday School Study
Systematic Theology:
Hamartiology & Soteriology

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Total Depravity

Introduction: Why Study Total Depravity?

"For all have sinned and fall short of the glory of God."

Romans 3:23 (NASB)

Today we embark upon a study of one of the most sobering yet vital doctrines of the Christian faith — the doctrine of *Total Depravity*.

To many ears, that phrase sounds harsh, even offensive. We live in a culture that is saturated with the idea that man is essentially good — that if we simply educate him enough, nurture him well enough, and remove certain external obstacles, his goodness will naturally shine forth.

But Scripture paints a very different picture. The Word of God testifies that since the Fall of Adam, sin has corrupted every aspect of human nature. This corruption does not mean that every human being is as evil as he could possibly be, nor that the image of God is utterly destroyed. But it does mean that sin has touched the entire fabric of who we are — our mind, our emotions, our will, our spirit, our body, and our relationships.

The heart of Total Depravity is this: **there is not one part of us untouched by sin, and therefore there is nothing in us, naturally, that can commend us to God or enable us to save ourselves.** We are spiritually dead and utterly dependent upon divine grace.

This doctrine matters profoundly for three reasons:

1. It humbles us before God.

We see that we have nothing to boast of, and that salvation is by grace alone, through faith alone, in Christ alone.

2. It magnifies the cross of Christ.

When we grasp the depth of our sin, we better understand the height of God's mercy in sending His Son to redeem us.

3. It shapes how we approach ministry and daily life.

It reminds us that the great need of every human being is not self-improvement, but the new birth.

"You must be born again" (John 3:7).

As we walk through this study today, we will examine how sin has affected the whole person: the mind, emotions, will, spirit, body, and relationships. We will ground our reflections in the unchanging truth of



God's Word — for only the Word can tell us the truth about our condition and about God's provision in Christ.

Let us begin in humility and gratitude, asking that the Spirit would open our eyes both to see the depths of our sin and to rejoice in the riches of His grace.

II. The Corruption of the Mind

"Professing to be wise, they became fools."

Romans 1:22 (NASB)

Introduction to the Section

We begin with the mind because it is through the mind that we think, reason, understand, and interpret the world around us. Scripture teaches that sin has profoundly damaged our capacity for true understanding — not that man has ceased to reason altogether, but that the natural mind cannot rightly know or love God.

Theologians often call this **the noetic effects of sin** (from *nous*, the Greek word for "mind"). Sin darkens our minds, leads us into futility, and renders us incapable of spiritual discernment apart from grace.

A. The Mind Is Darkened and Futile

- **Romans 1:21**

"For even though they knew God, they did not honor Him as God or give thanks, but they became futile in their reasonings, and their senseless hearts were darkened."

- Key point: Fallen humanity knows *about* God through creation, but suppresses that truth in unrighteousness (Rom. 1:18).

The result is **futile reasoning** — the mind turns away from the truth and spirals into falsehood and idolatry.

- **Illustration:** Think of a compass that has been magnetically disrupted. It still points *somewhere*, but not toward true north. The unregenerate mind still reasons — but it reasons along paths that lead away from God.
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B. The Mind Is Alienated from God

- **Ephesians 4:17-18**

“...being darkened in their understanding, excluded from the life of God because of the ignorance that is in them, because of the hardness of their heart.”

- Key point: Paul is describing Gentile unbelievers, but this is true of all apart from grace. The mind is **darkened** and **excluded** from the life of God.
 - Note the connection:
Ignorance is not merely lack of information; it flows from **hardness of heart** — a moral, willful rejection of the truth.
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C. The Mind Cannot Grasp the Things of God

- **1 Corinthians 2:14**

“But a natural person does not accept the things of the Spirit of God, for they are foolishness to him; and he cannot understand them, because they are spiritually discerned.”

- Key point: The natural man is **incapable** of receiving spiritual truth. The problem is not IQ, education, or lack of evidence — it is spiritual deadness.
 - **Important clarification:**
This does not mean unbelievers cannot do logic, science, mathematics, or art.
It means that when it comes to the **truths of God, salvation, holiness, and the gospel**, the mind is **blind and resistant**.
 - **2 Corinthians 4:3-4**
“And even if our gospel is veiled, it is veiled to those who are perishing, in whose case the god of this world has blinded the minds of the unbelieving...”
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D. The Mind Is Hostile to God

- **Romans 8:7-8**

“...the mind set on the flesh is hostile toward God, for it does not subject itself to the law of God, for it is not even able to do so, and those who are in the flesh cannot please God.”

- Key point: This is not neutral ignorance — it is **hostility**.
The fallen mind is opposed to God's rule, God's law, God's truth.
And more than that — **it is unable to change itself**.



- “*Not even able to do so*” — this is why regeneration is necessary.
No amount of human willpower or persuasion alone can change the natural mind.
Only the Spirit, through the new birth, gives us **the mind of Christ** (1 Cor. 2:16).
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Summary for This Section

The doctrine of total depravity teaches us that:

- Sin has corrupted the **mind**, making us:
 - Futile in our reasoning (Rom. 1:21)
 - Darkened in understanding (Eph. 4:18)
 - Incapable of discerning spiritual truth (1 Cor. 2:14)
 - Hostile to God (Rom. 8:7-8)
 - Thus, **grace must first open the mind** — through the Word and the Spirit — for anyone to come to true knowledge of God.
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Reflection Questions for Class Discussion

1. How does this doctrine correct modern views that say “people are basically good and reasonable”?
2. Why is **prayer** essential in evangelism, in light of the mind’s inability to grasp truth on its own?
3. For believers: Even after regeneration, how does indwelling sin still try to corrupt our thinking?
How do we fight this?



III. The Corruption of the Emotions (Affections and Desires)

"The heart is more deceitful than all else and is desperately sick; Who can understand it?"

Jeremiah 17:9 (NASB)

Introduction to the Section

Human beings are not purely intellectual creatures; we are also creatures of **emotion and desire**. In biblical terms, this is often called the *heart* — the seat of our affections, loves, and longings.

One of the most tragic effects of sin is that it disorders our emotions and corrupts our desires.

We no longer love what we ought to love, nor hate what we ought to hate.

Instead, fallen humanity tends to love evil and despise good.

A. We Love Darkness Rather Than Light

- **John 3:19**

"And this is the judgment, that the Light has come into the world, and people loved the darkness rather than the Light; for their deeds were evil."

- Key point: The problem is not **mere ignorance**, but misplaced love.
People **love the darkness** because their deeds are evil — their affections are set upon sin.
 - Illustration: Think of a man who treasures a corrupt fortune — he does not want it exposed, even if it destroys him.
So it is with the human heart toward sin.
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B. God Gives People Over to Degrading Passions

- **Romans 1:26-27**

"For this reason God gave them up to degrading passions; for their women exchanged natural relations for that which is contrary to nature, and likewise the men too..."

- Key point: As judgment, God allows people to pursue the very passions they have chosen.
Their **desires** themselves are corrupted — they long for what dishonors both themselves and God.
 - Note: This applies not only to sexual sin, but to any disordered desire — greed, envy, malice, pride, gluttony, cruelty.
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C. The Flesh Produces Corrupted Desires

- **Galatians 5:19-21**

“Now the deeds of the flesh are evident, which are: sexual immorality, impurity, indecent behavior, idolatry, witchcraft, hostilities, strife, jealousy, outbursts of anger, selfish ambition, dissensions, factions, envy, drunkenness, carousing, and things like these...”

- Key point: The **works of the flesh** arise from the heart’s corrupted affections. Notice that many of these are not external actions only — they are first and foremost **internal desires and emotions**.
 - The unregenerate heart is an idol factory.
Calvin said: *“Man’s nature, so to speak, is a perpetual factory of idols.”*
Whatever the heart loves most, it will worship.
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D. The Heart Is Deceitful and Beyond Cure

- **Jeremiah 17:9**

“The heart is more deceitful than all else and is desperately sick; Who can understand it?”

- Key point: Left to itself, the heart is not a reliable guide — it is desperately sick and deceitful. Popular slogans like *“Follow your heart”* are profoundly unbiblical and dangerous.
 - Only God can diagnose the true state of the heart, and only grace can transform it.
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E. Regeneration Brings New Affections

- **Ezekiel 36:26**

“Moreover, I will give you a new heart and put a new spirit within you...”

- **2 Corinthians 5:17**

“Therefore if anyone is in Christ, this person is a new creation; the old things passed away; behold, new things have come.”

- Key point: Salvation does not merely change our minds or behavior — it gives us a **new heart** with new affections.
The believer now begins to **love God** and **hate sin** — though this battle continues throughout life (Romans 7:15-25).
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Summary for This Section

The doctrine of total depravity teaches us that:

- Sin has corrupted the **emotions and desires**, so that we:
 - Love darkness rather than light (John 3:19)
 - Pursue degrading passions (Romans 1:26-27)
 - Produce sinful desires and deeds (Galatians 5:19-21)
 - Have hearts that are deceitful and sick (Jeremiah 17:9)
 - Only by the work of the Spirit can we receive **new affections** that love God and pursue holiness.
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Reflection Questions for Class Discussion

1. How does understanding the corruption of our desires help us guard against trusting our emotions?
2. In what ways do we still see the battle between old desires and new desires in the Christian life?
3. Why is it important to pray not just for **right thinking**, but for **right loving**?
4. How does the gospel give hope to those struggling with deeply entrenched sinful desires?



IV. The Corruption of the Will

"Everyone who commits sin is a slave of sin."

John 8:34 (NASB)

Introduction to the Section

Modern people love the idea of **free will** — the belief that we are autonomous and able to choose whatever we wish.

But Scripture teaches that though we have a will and do make real choices, that will is **not morally free** in our natural state.

Rather, it is **enslaved to sin**.

In other words, the problem is not that we are prevented from choosing Christ against our own desires. The problem is that in our natural state, we **will never desire** to choose Christ — because the will is in bondage to corrupted loves and affections.

The Reformers often said:

"The will is free to choose what it wants — but it will never want God apart from grace."

A. The Will Is Enslaved to Sin

- **John 8:34**

"Jesus answered them, 'Truly, truly I say to you, everyone who commits sin is a slave of sin.'"

- Key point: Sin is not merely an occasional action — it is a **bondage**.

The will is enslaved to sin, so that people consistently choose what is contrary to God's law and glory.

- Illustration: A lion in a cage of meat will always choose meat, because that is its nature.

So fallen man will always choose sin, because that is his nature.

B. The Will Is Subject to the Flesh

- **Romans 6:16-17**

"...you were slaves of sin..."

- **Romans 6:20**

"For when you were slaves of sin, you were free in relation to righteousness."



- Key point: Paul emphasizes the **enslavement of the will** — outside of Christ, the will is not free toward righteousness.
People do not naturally choose righteousness because their will is bound to sin.
 - Notice the past tense for believers: “*you were slaves of sin*” — conversion brings liberation, but this underscores the former bondage.
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C. The Will Is Not Able to Submit to God

- **Romans 8:7-8**
“...the mind set on the flesh is hostile toward God... it does not subject itself to the law of God, for it is not even able to do so, and those who are in the flesh cannot please God.”
 - Key point: The will cannot submit to God apart from grace.
The words “*not even able to do so*” are strong — there is a moral inability, not a mere lack of opportunity.
 - Fallen man can **choose among sinful options** (what sins to pursue), but cannot **choose righteousness** apart from the Spirit.
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D. The Natural Will Cannot Come to Christ

- **John 6:44**
“No one can come to Me unless the Father who sent Me draws him...”
 - Key point: Jesus says no one **can** (not just “will”) come to Him unless drawn by the Father.
The natural will is powerless to come to Christ.
 - **John 6:65**
“...no one can come to Me unless it has been granted him from the Father.”
 - The necessity of **divine initiative** is clear: salvation begins with God, not man.
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E. Regeneration Liberates the Will

- **Philippians 2:13**
“For it is God who is at work in you, both to desire and to work for His good pleasure.”
- **Psalms 110:3 (KJV)** — *“Thy people shall be willing in the day of Thy power.”* (Older translation that captures the idea well.)



- Key point: In regeneration, God **renews the will**, giving new desires and enabling the will to choose Christ and pursue holiness.
 - The will is truly active in conversion — but it is God who first grants the ability and inclination.
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Summary for This Section

The doctrine of total depravity teaches us that:

- Sin has corrupted the **will**, so that we:
 - Are slaves of sin (John 8:34)
 - Cannot submit to God's law (Romans 8:7-8)
 - Cannot come to Christ apart from divine drawing (John 6:44)
 - Need God to work in us both to desire and to do His good pleasure (Phil. 2:13)
 - Regeneration liberates the will, so that we freely and joyfully come to Christ — but always as a result of grace.
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Reflection Questions for Class Discussion

1. How does the doctrine of the will's bondage correct the idea that anyone can simply "decide for Christ" in their own strength?
2. How should this truth humble us when we consider our own salvation?
3. Why is it important to preach the gospel even though no one can come to Christ apart from the Father's drawing?
4. How should this shape our prayers for unbelievers?



V. The Corruption of the Spirit (Inability to Relate to God Spiritually)

"And you were dead in your offenses and sins."

Ephesians 2:1 (NASB)

Introduction to the Section

Thus far we have seen that sin has corrupted the **mind**, **emotions**, and **will**.

But we must now go even deeper. Scripture teaches that the human being is not merely *morally weak* — he is **spiritually dead**.

This is the heart of total depravity: it is not just that people make bad choices or lack information; it is that in their natural state they are **alienated from God**, **cut off from the life of the Spirit**, and **dead in sin**.

This explains why fallen humanity cannot truly know, love, or serve God without a miraculous work of regeneration.

A. Humanity Is Spiritually Dead

- **Ephesians 2:1-3**

"And you were dead in your offenses and sins, in which you previously walked according to the course of this world... and were by nature children of wrath, just as the rest."

- Key point: The unregenerate person is not spiritually sick or merely in need of improvement — he is **spiritually dead**.
 - Dead people do not respond to stimuli; they cannot revive themselves.
This is why salvation must be entirely a work of God.
 - Note: Paul speaks in the past tense to believers ("*you were dead*") — showing that spiritual death is the natural condition of all.
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B. Spiritual Deadness Means Total Inability

- **Colossians 2:13**

"And when you were dead in your wrongdoings and the uncircumcision of your flesh, He made you alive together with Him..."



- Key point: Deadness in sin means **total inability** to relate to God, to believe in Christ, or to live in righteousness.
 - It is God who **makes us alive** — not our will, effort, or merit.
 - **Titus 3:3-5**
“For we too were once foolish, disobedient, deceived... enslaved to various lusts and pleasures... But when the kindness of God our Savior and His love for mankind appeared, He saved us...”
 - The gospel is not an offer to those who are “basically alive” spiritually — it is the **power of God to raise the dead**.
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C. The Natural Person Cannot Discern Spiritual Truth

- **1 Corinthians 2:14**
“But a natural person does not accept the things of the Spirit of God, for they are foolishness to him; and he cannot understand them, because they are spiritually discerned.”
 - Key point: The **natural person** — the person in the flesh, unregenerate — **cannot** understand spiritual truth.
He may grasp words and concepts intellectually, but not **spiritually** or savingly.
 - This is another expression of spiritual death.
The Spirit must first open the eyes of the heart (Eph. 1:18).
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D. The Unbelieving Spirit Is Blind and Hardened

- **2 Corinthians 4:3-4**
“And even if our gospel is veiled, it is veiled to those who are perishing, in whose case the god of this world has blinded the minds of the unbelieving...”
 - Key point: The spirit of the unbeliever is **blind** — Satan has a role in this blindness, but man is also responsible, because he loves darkness.
 - Spiritual blindness is part of spiritual death.
Only the Spirit of God can **remove the veil** and give sight.
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E. Regeneration Brings Spiritual Life

- **Ezekiel 36:26-27**
“I will give you a new heart and put a new spirit within you...”



- **John 3:5-8**

“...unless someone is born of water and the Spirit, he cannot enter the kingdom of God.”

- Key point: Regeneration is a **spiritual resurrection** — the giving of life to the dead.
 - When God regenerates a person, their spirit is made alive, and they can now know, love, and follow God through the Spirit.
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Summary for This Section

The doctrine of total depravity teaches us that:

- Sin has corrupted the **spirit**, so that we:
 - Are spiritually dead (Eph. 2:1-3)
 - Are unable to respond to God (Col. 2:13)
 - Cannot discern spiritual truth (1 Cor. 2:14)
 - Are blinded by Satan and hardened by sin (2 Cor. 4:3-4)
 - Only **regeneration** — the sovereign work of the Holy Spirit — brings spiritual life and enables true relationship with God.
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Reflection Questions for Class Discussion

1. How does the doctrine of spiritual deadness affect how we understand conversion?
2. Why is **regeneration** essential, not optional, for salvation?
3. What does this teach us about the sufficiency of God’s grace and power in salvation?
4. How should this truth shape our confidence and hope in evangelism?



VI. The Corruption of the Body

"The body is dead because of sin."

Romans 8:10 (NASB)

Introduction to the Section

We have seen that sin corrupts the **mind, emotions, will**, and **spirit**.

But the effects of sin also extend to the **physical body**.

It is important to clarify:

The body is not inherently evil — God created the body “very good” (Gen. 1:31).

Yet because of sin, the body is now subject to **corruption, decay**, and ultimately **death**.

This is a vital part of understanding total depravity:

Sin affects the whole person — not only the immaterial faculties, but also our physical nature.

A. The Body Is Subject to Death Because of Sin

- **Romans 8:10**

“If Christ is in you, though the body is dead because of sin, yet the spirit is alive because of righteousness.”

- Key point: Even in the believer, the body remains **subject to death** as a result of sin.
 - The Fall brought physical death into the world:
“You will surely die” (Gen. 2:17).
Adam’s sin brought death to all men (Rom. 5:12).
 - Every funeral testifies to the corruption of the body under sin.
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B. The Body Is a Battleground of Indwelling Sin

- **Romans 7:23-24**

“...the law of sin which is in my body’s parts. Wretched man that I am! Who will set me free from the body of this death?”

- Key point: Even in the regenerate believer, **sin seeks to operate through the members of the body**.



- The body is not the origin of sin — sin springs from the heart — but it uses the body as an instrument:
“...do not let sin reign in your mortal body, so that you obey its lusts.” (Rom. 6:12)
 - Paul longs for final deliverance from this **body of death** — which will come at resurrection.
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C. The Body Is Subject to Corruption and Dishonor

- **1 Corinthians 15:42-44**
“So also is the resurrection of the dead. It is sown a perishable body, it is raised an imperishable body; it is sown in dishonor, it is raised in glory...”
 - Key point: In this life, the body is **perishable** and **dishonored** because of sin.
We suffer sickness, weakness, aging, and death.
 - The resurrection body will be free from all corruption — but until then, we live in mortal bodies under the effects of the Fall.
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D. The Body Can Be Used Either for Sin or for Righteousness

- **Romans 6:12-13**
“Therefore sin is not to reign in your mortal body... and do not go on presenting the parts of your body to sin as instruments of unrighteousness; but present yourselves to God...”
 - Key point: Though the body is affected by sin, believers are called to present their bodies **to God**, as instruments of righteousness.
 - Our bodies matter to God — they are to be used in service to Him even now, awaiting the redemption to come.
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E. The Body Will Be Redeemed

- **Romans 8:23**
“...we ourselves groan within ourselves, eagerly waiting for our adoption as sons, the redemption of our body.”
- Key point: The hope of believers is not to escape the body, but to have it **redeemed** — raised incorruptible at the last day.
- The resurrection of the body is the final triumph of God’s grace over sin’s effects on the physical creation.



Summary for This Section

The doctrine of total depravity teaches us that:

- Sin has corrupted the **body**, so that we:
 - Are subject to physical death (Rom. 8:10)
 - Experience sin's battle in our bodily members (Rom. 7:23)
 - Live in perishable, dishonored bodies (1 Cor. 15:42-44)
 - Await the full redemption of the body at resurrection (Rom. 8:23)
 - Therefore, we should both:
 - Offer our bodies to God as instruments of righteousness (Rom. 6:13)
 - Long for the coming day when we will be fully redeemed, body and soul.
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Reflection Questions for Class Discussion

1. Why is it important to remember that the body itself is not evil, but is affected by sin?
2. How does this truth shape our understanding of sickness, aging, and death?
3. What does it mean practically to present our bodies as instruments of righteousness?
4. How does the hope of the resurrection encourage us as we live in frail and perishable bodies?



VII. The Corruption of Human Relationships

"What is the source of quarrels and conflicts among you?"

James 4:1 (NASB)

Introduction to the Section

Total depravity not only affects us **inwardly** — in mind, emotions, will, spirit, and body — it also manifests **outwardly** in how we relate to other people.

From the first human conflict (Cain and Abel), sin has spread strife through families, marriages, communities, and nations.

Human relationships, designed to reflect the image of God and the goodness of creation, have been marred by selfishness, envy, violence, and division.

It is essential to see this relational dimension of sin's corruption — it explains the brokenness of the world around us and the constant need for the gospel in our relationships.

A. The Fall Brought Strife into Marriage

- **Genesis 3:16**

"Yet your desire will be for your husband, and he shall rule over you."

- Key point: As a consequence of sin, even the closest human relationship — marriage — became marked by **conflict and power struggles**.
 - "Desire" here implies a **desire to control**, and "rule" implies **domination** — both contrary to God's original design of loving partnership.
 - Every strained or broken marriage testifies to this deep corruption of relationship caused by sin.
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B. The Heart Is the Source of Relational Strife

- **James 4:1-2**

"What is the source of quarrels and conflicts among you? Is the source not your pleasures that wage war in your body's parts? You lust and do not have; so you commit murder. And you are envious and cannot obtain, so you fight and quarrel."

- Key point: **Internal sinful desires** give rise to external conflicts.
Wars, arguments, jealousies, and divisions all flow from the **self-centered heart**.



- Relational strife is not just a matter of poor communication or misunderstanding — it is rooted in **sinful desires and idols of the heart**.
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C. The Works of the Flesh Destroy Community

- **Galatians 5:15**
“But if you bite and devour one another, take care that you are not consumed by one another.”
 - **Galatians 5:19-21**
“Now the deeds of the flesh are evident... hostilities, strife, jealousy, outbursts of anger, selfish ambition, dissensions, factions, envy...”
 - Key point: The **works of the flesh** tear communities apart.
Even among Christians, when the flesh dominates, the result is relational breakdown.
 - Biting, devouring, selfish ambition — these are tragic marks of total depravity at work in relationships.
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D. The Corruption of Society

- **Romans 3:15-17**
“Their feet are swift to shed blood, destruction and misery are in their paths, and they have not known the way of peace.”
 - Key point: Paul quotes OT passages to show that sin’s corruption is **social** as well as personal.
Entire societies are marred by violence, injustice, and lack of peace.
 - From ancient wars to modern oppression and systemic sin, human history reflects this reality.
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E. The Gospel Brings Reconciliation

- **Ephesians 2:14-16**
“For He Himself is our peace, who made both groups into one and broke down the barrier of the dividing wall... so that in Himself He might make the two one new person, in this way establishing peace.”
- **Colossians 3:12-14**
“So, as those who have been chosen of God... put on a heart of compassion, kindness, humility, gentleness, and patience... Beyond all these things put on love, which is the perfect bond of unity.”



- Key point: Only **in Christ** can relationships be truly reconciled and restored. The gospel produces a new community of love, forgiveness, and unity — though the battle against the flesh remains.
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Summary for This Section

The doctrine of total depravity teaches us that:

- Sin corrupts **human relationships**, so that we:
 - Experience strife even in marriage (Gen. 3:16)
 - Have relational conflicts rooted in sinful desires (James 4:1-2)
 - See the works of the flesh tearing communities apart (Gal. 5:15, 19-21)
 - Witness societal violence and injustice (Rom. 3:15-17)
 - The only hope for **true reconciliation** is the peace that Christ brings through the gospel (Eph. 2:14-16).
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Reflection Questions for Class Discussion

1. How does this doctrine help explain the deep relational brokenness we see in families, churches, and societies?
2. What are some ways that sinful desires still produce conflict in your own relationships?
3. How does understanding the relational effects of sin shape how we approach conflict resolution?
4. How can we as a church community better embody the **reconciling power of the gospel** in our relationships?



VIII. Summary and Universal Need for Grace

"But God, being rich in mercy, because of His great love with which He loved us..."

Ephesians 2:4 (NASB)

Introduction to the Conclusion

We have now traced the devastating effects of sin through every aspect of human life:

- The **mind** is darkened and futile.
- The **emotions** are disordered and love what is evil.
- The **will** is enslaved to sin and cannot submit to God.
- The **spirit** is dead and alienated from God.
- The **body** is subject to corruption, decay, and death.
- **Human relationships** are marred by conflict, selfishness, and violence.

This is the full picture of **total depravity** — not that we are as bad as we could possibly be, but that **every part of us is affected by sin**, leaving us utterly unable to save ourselves or please God.

If the lesson ended here, it would be a message of despair.

But praise God — **it does not end here.**

The doctrine of total depravity exists to show us our desperate need for **divine grace**, so that we might magnify the mercy of God in Christ Jesus.

A. Salvation Is Entirely of Grace

- **Romans 5:6-8**
"For while we were still helpless, at the right time Christ died for the ungodly... But God demonstrates His own love toward us, in that while we were still sinners, Christ died for us."
 - Key point: We were not merely weak — we were **helpless** and **ungodly**.
Christ came to save those who could do nothing to save themselves.
 - The gospel is not good advice for good people — it is **good news for the dead and helpless**.
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B. Regeneration Is a Sovereign Work of God

- **Titus 3:3-7**

“For we too were once foolish, disobedient, deceived... But when the kindness of God our Savior and His love for mankind appeared, He saved us, not on the basis of deeds which we did in righteousness, but in accordance with His mercy, by the washing of regeneration and renewing by the Holy Spirit...”

- Key point: Salvation is not based on our deeds or merit — it is entirely a work of **God’s mercy** and the **regenerating power of the Holy Spirit**.
 - Regeneration brings new life, new mind, new heart, new will — **new creation** (2 Cor. 5:17).
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C. We Are Made Alive in Christ

- **Ephesians 2:4-5**

“But God, being rich in mercy... even when we were dead in our wrongdoings, made us alive together with Christ (by grace you have been saved).”

- Key point: Spiritual resurrection is **God’s act**, not ours.
He makes us alive — and then we willingly believe, love, and follow Christ as the fruit of that new life.
 - The grace that saves us is also the grace that keeps us and will one day fully glorify us.
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D. Grace Leads to Humility and Worship

- **Romans 11:36**

“For from Him, and through Him, and to Him are all things. To Him be the glory forever. Amen.”

- Key point: Understanding total depravity leads to **deep humility** — we have no room for pride in ourselves.
 - It leads also to **joyful worship** — we marvel at the riches of God’s grace that sought us, saved us, and holds us fast.
-

Summary for This Section

The doctrine of total depravity teaches us that:

- We are entirely unable to save ourselves — salvation must be by **grace alone**.



- Regeneration is a **sovereign act of God**, bringing new life to the spiritually dead.
 - Christ's death and resurrection provide full salvation for helpless sinners.
 - This leads us to **humility, gratitude, worship, and hope**.
-

Reflection Questions for Class Discussion

1. How does understanding total depravity deepen your gratitude for God's grace?
 2. How can this doctrine help you fight spiritual pride?
 3. In what ways should it shape our approach to evangelism and ministry?
 4. How does the hope of complete redemption encourage you in the fight against sin?
-

Conclusion of the Class

If you remember only one thing from this study, remember this:

"Salvation is of the Lord." (Jonah 2:9)

We contribute nothing but the sin that made salvation necessary.

Yet God, rich in mercy, has lavished His grace upon us in Christ.

Let us live every day humbled, grateful, and eager to proclaim this gospel of grace to a world in desperate need.



Soteriology

Introduction to the Study

“The LORD has bared His holy arm in the sight of all the nations, so that all the ends of the earth may see the salvation of our God.”

—Isaiah 52:10 (NASB)

Why Study Soteriology?

Salvation is the greatest and most glorious theme in all of Scripture. It is not a mere theological topic among many; it is the very heartbeat of the Bible’s story—the divine drama of how a holy and loving God rescues sinners for Himself. From the opening chapters of Genesis, where God promises a Deliverer in the aftermath of humanity’s rebellion (Genesis 3:15), to the climactic vision of a redeemed people worshiping the Lamb who was slain in Revelation (Revelation 5:9–10), salvation forms the golden thread that weaves together the tapestry of redemptive history. It unites every era, covenant, and promise into a single narrative: the glory of God revealed through the redemption of His people. It is the bridge between God’s majestic work of creation, the tragedy of man’s fall into sin, and the triumph of grace through the life, death, and resurrection of Jesus Christ. It is in the doctrine of salvation that we encounter the justice of God satisfied, the mercy of God extended, and the love of God made manifest in the person of His Son.

To study soteriology—from the Greek word *sōtēria* (σωτηρία), meaning “salvation”—is to gaze deeply into the very heart of God’s eternal plan of grace. It is to consider His purpose before time began (2 Timothy 1:9), His covenantal faithfulness through history, and the future hope laid up for believers in glory (Colossians 1:5). Soteriology is not a dry academic pursuit, but a life-giving exploration into the riches of God’s mercy. It brings us face to face with truths that humble the sinner, exalt the Savior, and sanctify the soul. In understanding how God saves—why He saves, whom He saves, and by what means—our hearts are stirred to worship, our lives are transformed in obedience, and our voices are emboldened to proclaim this gospel to the ends of the earth. There is no subject more worthy of our study, no mystery more worthy of our meditation, and no gift more worthy of our gratitude than this: that Christ Jesus came into the world to save sinners (1 Timothy 1:15).

This study is not simply academic. It is pastoral, personal, and eternally significant. To understand salvation is to understand:

- Who God is in His mercy and justice.
- Who we are in our sin and need.
- Who Christ is in His life, death, resurrection, and intercession.



- What the gospel is, and why it is “the power of God for salvation to everyone who believes” (Romans 1:16).

Soteriology equips us to proclaim the gospel more clearly, worship more deeply, and live more confidently in the grace that has saved us.

Salvation: A Work of God from Beginning to End

Salvation is not a cooperative project between God and man. It is the sovereign and gracious work of the Triune God—planned by the Father, accomplished by the Son, and applied by the Holy Spirit. This salvation is:

- Eternal in origin (Ephesians 1:4–5),
- Historical in execution (Galatians 4:4–5),
- Experiential in application (Titus 3:5),
- Future in consummation (Romans 8:30).

From election in eternity past to glorification in eternity future, every stage of salvation magnifies God’s initiative and grace. We contribute nothing but our sin; He provides everything in Christ. It is no wonder that salvation belongs to the Lord (Jonah 2:9)!

A Progressive Unfolding: The Ordo Salutis

This study follows what theologians call the **Ordo Salutis**—the “order of salvation.” While not always strictly sequential in experience, this framework helps us understand how God’s saving grace unfolds:

1. **Election & Predestination** – God’s eternal choice to save.
2. **Effectual Calling** – The inward summons of the gospel by the Spirit.
3. **Regeneration** – The new birth by which the dead heart is made alive.
4. **Faith & Repentance** – The twin graces by which we turn to Christ.
5. **Justification** – The legal declaration of righteousness by faith.
6. **Adoption** – Becoming children of God through union with Christ.
7. **Sanctification** – The ongoing transformation into Christlikeness.
8. **Glorification** – Final, full conformity to the image of Christ.

Each of these stages reveals a distinct facet of God’s redemptive jewel. Together, they form a symphony of grace that declares the glory of the gospel.



What This Study Will Do

This series will equip believers with:

- A robust theological foundation rooted in Scripture (NASB throughout).
- Biblical clarity on terms often misunderstood or misused.
- Spiritual nourishment, grounding assurance and joy in the gospel.
- Practical application, showing how these truths shape life, worship, and mission.
- Discussion and reflection, inviting engagement and community growth.

As we explore each doctrine, we'll go beyond abstract definitions. We will open the Scriptures, exposit the texts, and see Christ at the center—for salvation is not a system; it is a person. And His name is Jesus.

"She will give birth to a Son; and you shall name Him Jesus, for He will save His people from their sins."
—Matthew 1:21 (NASB)

A Word of Worship

Let us begin this journey not merely as students of theology, but as worshipers of the God who saves. Let us marvel that we have been chosen, called, and redeemed. Let us weep with joy that our sins are forgiven, that we have been adopted as sons and daughters, and that the Spirit is now sanctifying us in preparation for glory.

We echo the song of Revelation:

"Salvation belongs to our God who sits on the throne, and to the Lamb."
—Revelation 7:10 (NASB)

May our study culminate not in theological pride, but in humble awe, deeper holiness, and a burning desire to make this salvation known to all the world.



Lesson 1: Election and Predestination

I. Introduction

The doctrines of **Election** and **Predestination** are foundational to understanding salvation. They reveal God's sovereign grace and His eternal purpose in redeeming a people for Himself. These doctrines are not abstract theological concepts but are deeply practical, offering believers assurance, humility, and a deeper love for God.

II. Definitions

- **Election:** God's sovereign and gracious choice, before the foundation of the world, to save certain individuals through union with Christ.
- **Predestination:** God's eternal decree by which He determined to bring the elect to salvation, conforming them to the image of His Son.

III. Biblical Foundations

A. Election in Scripture

1. Ephesians 1:4–5 (NASB)

"just as He chose us in Him before the foundation of the world, that we would be holy and blameless before Him. In love He predestined us to adoption as sons and daughters through Jesus Christ to Himself, according to the good pleasure of His will."

- **Exposition:** Paul emphasizes that God's choice of believers occurred "before the foundation of the world," highlighting the eternal nature of election. This choice was made "in Him," indicating that election is in Christ, not apart from Him. The purpose of this election is holiness and blamelessness, culminating in adoption as God's children.

2. Romans 9:10–16 (NASB)

"And not only that, but there was also Rebekah, when she had conceived twins by one man, our father Isaac; for though the twins were not yet born and had not done anything good or bad, so that God's purpose according to His choice would stand, not because of works, but because of Him who calls, it was said to her, 'The older will serve the younger.' Just as it is written: 'Jacob I have loved, but Esau I have hated.' What shall we say then? There is no injustice with God, is there? Far from it! For He says to Moses, 'I will have mercy on whomever I have mercy, and I will show compassion to whomever I show compassion.' So then, it does not depend on the person who wants it nor the one who runs, but on God who has mercy."



- **Exposition:** Paul illustrates God's sovereign choice using the example of Jacob and Esau. God's election is not based on human actions or decisions but on His own purpose and mercy. This passage underscores that God's election is unconditional and rooted in His sovereign will.

B. Predestination in Scripture

1. Romans 8:29–30 (NASB)

"For those whom He foreknew, He also predestined to become conformed to the image of His Son, so that He would be the firstborn among many brothers and sisters; and these whom He predestined, He also called; and these whom He called, He also justified; and these whom He justified, He also glorified."

- **Exposition:** This passage, often referred to as the "Golden Chain of Salvation," outlines the sequence of God's salvific work. Predestination here is linked to conformity to Christ, indicating that God's purpose is not only to save but to sanctify and glorify the elect.

2. Ephesians 1:11 (NASB)

"In Him we also have obtained an inheritance, having been predestined according to the purpose of Him who works all things in accordance with the plan of His will."

- **Exposition:** Paul reiterates that predestination is according to God's purpose and will. It is comprehensive, encompassing "all things," and assures believers of their inheritance in Christ.

IV. Theological Clarifications

A. Unconditional Election

The Reformed tradition holds to **Unconditional Election**, meaning God's choice is not based on any foreseen merit or action in the individual but solely on His sovereign grace. This is supported by passages like Romans 9:11 and Ephesians 1:4–5. God's election is not a response to human decision but the cause of it.

B. Double Predestination

While Scripture clearly teaches that God elects some to salvation, the concept of **Double Predestination**—that God also actively predestines others to damnation—is more complex. Reformed theology often distinguishes between God's active election to salvation and His passive passing over of the non-elect, leaving them in their sin. This upholds God's justice and mercy without making Him the author of sin.

V. Election and Reprobation

The doctrines of **election** and **reprobation** are central to Reformed theology, highlighting God's sovereignty in salvation. Election refers to God's eternal choice of certain individuals for salvation, not



based on any foreseen merit or action on their part, but solely according to His gracious will (Ephesians 1:4–5; Romans 9:11–13). This choice is rooted in God's purpose and love, ensuring that the elect are called, justified, and ultimately glorified (Romans 8:29–30).

Reprobation, on the other hand, involves God's decision to pass over others, leaving them in their sin and justly condemning them for their unbelief and transgressions (Romans 9:17–22; Jude 4). It's important to note that, in Reformed thought, election and reprobation are not symmetrical. While election is an active choice to bestow mercy, reprobation is a passive act of justice, where God permits individuals to follow their own sinful inclinations without intervention. This distinction upholds God's justice and mercy, emphasizing that He is not the author of sin but the righteous judge of all.

Understanding these doctrines leads to a deeper appreciation of God's grace and a humbling recognition of our dependence on His mercy. For believers, the doctrine of election provides assurance of salvation, knowing that it rests not on human effort but on God's unchangeable purpose. At the same time, the reality of reprobation serves as a sobering reminder of the consequences of sin and the importance of proclaiming the gospel faithfully.

VI. Pastoral Implications

1. **Assurance of Salvation:** Understanding that salvation is rooted in God's eternal choice provides believers with deep assurance. If God has chosen us, He will also sustain and glorify us (Romans 8:30).
2. **Humility and Gratitude:** Recognizing that our salvation is not due to our merit but God's mercy fosters humility and gratitude. We have nothing to boast about except the cross of Christ (Galatians 6:14).
3. **Evangelistic Zeal:** Far from hindering evangelism, the doctrine of election encourages it. We are instruments through which God calls His elect (2 Timothy 2:10).

VI. Discussion Questions

1. How does the doctrine of election affect your view of God's sovereignty and grace?
2. In what ways does understanding predestination provide comfort in your Christian walk?
3. How can we reconcile God's sovereign election with the call to evangelize all people?
4. What are common misconceptions about election and predestination, and how can we address them biblically?

**Lesson 2: Effectual Calling**

“To all that are beloved of God in Rome, called as saints: Grace to you and peace from God our Father and the Lord Jesus Christ.”

—Romans 1:7 (NASB)

I. Introduction

Calling is one of the most beautiful truths in the *ordo salutis*—the order of salvation. It answers the question: *How do those whom God elected come to Christ?* The answer lies in His call. The Scriptures speak of two types of calling: the **general (external) call**, which is the universal proclamation of the gospel, and the **effectual (internal) call**, which is the sovereign work of the Holy Spirit that brings the elect to saving faith in Christ. While many hear the gospel with their ears, only those whom God calls inwardly respond with repentance and faith. In this lesson, we will explore both dimensions of this divine calling.

II. The General Call (External Call)**Definition**

The **general call** is the universal proclamation of the gospel to all people. It is the sincere invitation to repent and believe, extended to all humanity through preaching, evangelism, and the witness of Scripture.

Key Characteristics

1. **Universal in Scope** – The general call is given to all people without distinction (Matthew 22:14; Acts 17:30).
2. **Genuine in Offer** – God sincerely offers Christ to all who will come (Isaiah 55:1; John 3:16).
3. **Often Rejected** – Because of man’s depravity, this call is frequently rejected unless accompanied by the Spirit’s work (Matthew 23:37; John 6:44).

Biblical Texts & Exposition

- **Matthew 22:14** – “Many are called, but few are chosen.”
Jesus describes the invitation to the wedding feast. Many hear the call, but only those chosen respond. This passage distinguishes between the general call and the elect’s response.
- **Acts 17:30** – Paul declares that “God is now proclaiming to mankind that all people everywhere are to repent.”
This reveals the sincerity of God’s command to all people, without partiality, though not all will respond.



- **Isaiah 55:1–3** – “Everyone who thirsts, come to the waters...”

A sweeping, compassionate invitation that echoes the open-handedness of the gospel.

Theological Insight

The general call reveals God’s compassion and righteousness. Though sinners suppress the truth (Romans 1:18), God is just in holding them accountable because He graciously makes Himself known (Romans 1:20). Yet, because of human depravity, this external call is insufficient to save without divine intervention.

III. The Effectual Call (Internal Call)

Definition

The **effectual call** is the inward, sovereign work of the Holy Spirit by which God irresistibly draws His elect to Christ. Unlike the general call, the effectual call always results in salvation.

Key Characteristics

1. **Personal and Particular** – It is issued only to the elect (Romans 8:30).
2. **Irresistible in Power** – It cannot be thwarted because it changes the heart (John 6:37, 44).
3. **Life-Giving in Effect** – It results in regeneration, faith, and repentance (2 Timothy 1:9).

Biblical Texts & Exposition

- **Romans 8:30** – “Those whom He predestined, He also called...”
This “golden chain” guarantees that all whom God calls in this effectual sense will be justified and glorified. It is not a hypothetical or conditional calling but a powerful summons unto life.
- **1 Corinthians 1:23–24** – “...but to those who are the called, both Jews and Greeks, Christ the power of God and the wisdom of God.”
While the general call may seem foolish or offensive to many, those who are “called” perceive the beauty and power of Christ. The difference lies in the Spirit’s work.
- **John 6:37, 44** – “All that the Father gives Me will come to Me... No one can come to Me unless the Father... draws him.”
Jesus clearly teaches that human inability necessitates divine initiative. The drawing of the Father is not mere invitation; it is a divine compulsion that results in coming to Christ.
- **2 Timothy 1:9** – “Who has saved us and called us with a holy calling, not according to our works, but according to His own purpose and grace...”
This calling is rooted in God’s eternal purpose, not in human merit.



Theological Insight

Effectual calling is the **turning point in the experience of salvation**. It is the moment the elect are awakened, convicted, and drawn to Christ by a power greater than their resistance. This call does not override the will but liberates it—granting the sinner a new heart that freely and joyfully embraces Christ (Ezekiel 36:26–27; Psalm 110:3). It is the moment the dead are made alive (Ephesians 2:1–5).

IV. Comparison Chart: General Call vs. Effectual Call

Feature	General Call	Effectual Call
Audience	All people	The elect
Means	Preaching, gospel invitation	Preaching + inward work of the Spirit
Efficacy	Can be rejected	Always results in salvation
Ground	God's compassion	God's sovereign purpose
Outcome	Often resisted	Irresistibly leads to faith

V. Pastoral Application

- **Evangelism:** We proclaim the gospel to all people, knowing that God's effectual call works through our witness (Romans 10:14–17). The general call is the means by which God issues His saving summons to the elect.
- **Assurance:** Believers can rest in the knowledge that their coming to Christ was not a random decision, but the result of God's gracious call. If He has called you, He will also sustain and glorify you (Romans 8:30; Philippians 1:6).
- **Humility and Worship:** Effectual calling highlights God's initiative and mercy. We did not choose Him first—He called us out of darkness into His marvelous light (1 Peter 2:9).

VI. Discussion Questions

1. What are the main differences between the general call and the effectual call?
2. Why do some people hear the gospel and believe, while others do not?
3. How does understanding effectual calling affect your assurance of salvation?
4. How should the doctrine of effectual calling shape our approach to evangelism?
5. What role does the Holy Spirit play in the effectual call?



Lesson 3: Regeneration

“Jesus responded and said to him, ‘Truly, truly, I say to you, unless someone is born again he cannot see the kingdom of God.’”

—John 3:3 (NASB)

I. Introduction

Regeneration is one of the most beautiful and mysterious acts of divine grace. Often referred to as the **new birth** or being **born again**, regeneration is the supernatural transformation of a sinner’s nature by the power of the Holy Spirit. It is not a process, but an instantaneous, sovereign act of God in which He imparts new spiritual life to the soul. Without it, no one can see or enter the kingdom of God (John 3:3, 5).

This doctrine is not merely theoretical; it is deeply **experiential** and **existential**. To be regenerated is to be made alive where there was once spiritual death (Ephesians 2:1–5). It is the root of all true faith, repentance, love, and obedience. In short, regeneration is the **divine spark that brings the soul to life**, enabling it to respond to Christ in saving faith.

II. Definition

Regeneration is the sovereign and instantaneous work of the Holy Spirit by which He imparts spiritual life to the elect, changing their heart, will, and affections, and enabling them to respond to the gospel with faith and repentance.

- It is **monergistic** (God alone acts).
- It is **inward** and **invisible**, though it has outward fruit.
- It is the **beginning** of the Christian life, not the result of it.

III. Biblical Foundations

A. John 3:1–8 – “Born from Above”

Jesus tells Nicodemus that being born again is a necessity, not an option. The Greek word *anōthen* can mean “again” or “from above,” and both senses are theologically true. The new birth is **heavenly in origin** and **spiritually transforming**.

- **John 3:3** – No one can see the kingdom unless born again.
- **John 3:5** – One must be born “of water and the Spirit.”
- **John 3:8** – The Spirit’s work is mysterious and sovereign, like the wind.

This passage reveals that regeneration is **not from human decision** (cf. John 1:13), but from divine initiative.

**B. Ezekiel 36:25–27 – The New Heart**

God promises to cleanse His people and give them a **new heart** and a **new spirit**.

- "I will remove the heart of stone and give you a heart of flesh."
- This points to the **internal transformation** that accompanies the New Covenant (cf. Jeremiah 31:31–34).

The new heart is not merely an improvement but a **replacement**—a radical re-creation of the person's inner being.

C. Titus 3:5 – "Washing of Regeneration"

"He saved us... by the washing of regeneration and renewing by the Holy Spirit."

This verse connects regeneration with **salvation** and emphasizes that it is not by works of righteousness but **by God's mercy**. It's the **washing away of sin** and the **renewing of the person**, brought about by the Spirit.

D. Ephesians 2:1–5 – "Made Alive"

Paul describes sinners as "dead in trespasses and sins," but then says, "**God made us alive together with Christ.**"

- Regeneration is a **resurrection** from spiritual death.
- It is wholly God's doing, "by grace," through His great love.

IV. Theological Clarifications**A. Regeneration Precedes Faith**

In Reformed soteriology, **regeneration is the cause, not the result, of saving faith**. A spiritually dead person cannot believe in Christ unless first made alive by the Spirit (cf. John 6:44; 1 John 5:1). Just as Lazarus did not raise himself, but responded to the voice of Christ *after* being given life, so the sinner responds only after God acts.

B. Regeneration is Instantaneous, Not Gradual

While sanctification is progressive, **regeneration happens in a moment**. It may not always be consciously perceived, especially in those converted in early life, but the change is real and lasting.

C. Regeneration is Sovereign and Effectual

The new birth is not conditioned on man's will (John 1:13), decision, or worthiness. It is a unilateral act of God's grace, and **all whom God regenerates will believe**.



V. Fruit of Regeneration

While regeneration itself is invisible, it always produces visible fruit:

- **Faith** (1 John 5:1)
- **Repentance** (2 Timothy 2:25)
- **Love for God and others** (1 John 4:7)
- **Hatred for sin and a desire for holiness** (1 John 3:9)
- **Perseverance in the faith** (1 John 2:29; Philippians 1:6)

These fruits are not the basis of salvation, but its evidences.

VI. Pastoral Application

- **Assurance:** Believers can take comfort that their faith is not merely an emotional decision, but the result of God's regenerating work.
- **Evangelism:** We preach the gospel to all, knowing that the Spirit alone regenerates hearts. We are sowers; God gives the growth (1 Corinthians 3:6).
- **Humility:** Salvation is *not* the result of man's will or effort. It is all of grace. Regeneration leaves no room for boasting (Ephesians 2:8–9).
- **Worship:** Regeneration is resurrection. Every true believer has experienced a miracle. This should stir us to awe and praise.

VII. Discussion Questions

1. What does it mean to be “born again,” and why is it necessary?
2. Why must regeneration precede faith?
3. How do you distinguish between genuine fruit of regeneration and mere moral behavior?
4. How does understanding regeneration affect the way we present the gospel?
5. Can a person be regenerated without knowing the exact moment it happened?

“He saved us, not on the basis of deeds which we did in righteousness, but in accordance with His mercy, by the washing of regeneration and renewing by the Holy Spirit.”

—Titus 3:5



Lesson 4: Saving Faith

“For by grace you have been saved through faith; and this is not of yourselves, it is the gift of God; not a result of works, so that no one may boast.” —Ephesians 2:8–9 (NASB)

I. Introduction

Saving faith is the means by which the grace of God in Christ is received by the sinner. It is the empty hand that clings to Jesus, trusting in His person and work alone for salvation. Faith is central to the gospel message—from Genesis to Revelation—and it is the distinguishing mark of all who are justified. It is not merely a human act; it is a **gift from God** (Philippians 1:29), born of regeneration and effectual calling.

While faith itself is not meritorious (i.e., it does not earn salvation), it is the **God-ordained instrument** through which we are united to Christ and receive all the benefits of His redemptive work. Thus, understanding what saving faith is—and what it is not—is vital for any serious student of Scripture and disciple of Christ.

II. Definition of Saving Faith

Saving faith is the Spirit-wrought, wholehearted trust in Jesus Christ as Savior and Lord. It includes knowledge of the gospel (notitia), agreement with its truth (assensus), and personal trust in Christ (fiducia).

- It rests **not on self-effort**, but entirely on Christ’s merit.
- It is **rooted in the gospel**, not general religious sentiment.
- It is **alive and active**, producing obedience (Galatians 5:6; James 2:17).

III. The Threefold Reformational Understanding of Faith

The Reformers, especially during the Protestant Reformation, emphasized that saving faith was **not merely intellectual assent or emotional enthusiasm**, but a personal, total trust in Christ. They articulated this through a helpful three-part framework:

1. Notitia (Knowledge)

This refers to the **content** of the faith—the **knowledge of the truths of the gospel**. It includes an understanding of who Christ is, what He has done, and what He offers.

- **Romans 10:14** – “How are they to believe in Him whom they have not heard?”
- **John 17:3** – “This is eternal life, that they may know You, the only true God, and Jesus Christ whom You have sent.”



❖ *No one can believe in what they do not first understand.* Saving faith involves grasping the objective truths about Christ, particularly His life, death, resurrection, and offer of forgiveness.

2. Assensus (Assent)

This is the **conviction that the gospel is true**. One not only knows the facts but also **agrees with them**, affirming them as reliable and trustworthy.

- **Hebrews 11:1** – “Now faith is the certainty of things hoped for, a proof of things not seen.”
- **James 2:19** – Even demons “believe” in a certain sense (intellectually), but saving faith requires more than bare assent.

❖ *This is more than knowing facts—it is the intellectual acceptance of their truth.* But even here, faith is not complete.

3. Fiducia (Trust or Reliance)

This is the **personal appropriation** of the gospel—a **resting of the soul on Christ alone for salvation**. It is here that the heart is engaged, not just the mind.

- **Galatians 2:20** – “The life which I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself up for me.”
- **John 1:12** – “But as many as received Him, to them He gave the right to become children of God.”

❖ *Fiducia is the essence of saving faith—it is a trusting embrace of Christ.* It is not enough to believe He is the Savior; saving faith says, “He is *my* Savior.”

IV. Biblical Foundations

A. Ephesians 2:8–9

Faith is the means through which we are saved, but it is also part of the gift. It is not a work we generate; it is given by God. This keeps all boasting at bay.

B. Romans 3:21–28

Paul contrasts faith with works. Faith justifies because it unites the believer with Christ, who has fulfilled the Law. We are justified *by grace, through faith, in Christ*.

C. Romans 4:1–5

Abraham is the paradigm of saving faith: “Abraham believed God, and it was credited to him as righteousness.” Faith is not a work, but a resting on God's promise.

D. Philippians 1:29



“For to you it has been granted for Christ’s sake... to believe in Him.” Faith is not a human achievement but a divine gift.

V. The Nature and Fruit of Saving Faith

A. Saving Faith Is Active, Not Passive

True faith is never alone. Though **justification is by faith alone**, the faith that justifies is **never alone** (cf. James 2:14–26). It always results in obedience, love, and spiritual fruit (Galatians 5:6).

B. Saving Faith Endures

It is **persevering**. Temporary belief (as in the parable of the soils, Matthew 13:20–21) is not saving faith. True faith endures trials and clings to Christ.

C. Saving Faith Is Christ-Centered

Faith’s object is **not faith itself**, nor even God’s promises in abstraction—but **Jesus Christ crucified and risen**. Faith looks outward to Him, not inward for assurance.

VI. False or Superficial Faith

Not all belief is saving:

- **John 2:23–25** – Many “believed” in Jesus’ name, but He did not entrust Himself to them.
- **James 2:19** – Intellectual agreement alone is demonic in nature.
- **Luke 8:13** – Some receive the word with joy, but fall away in time of testing.

This highlights the danger of false assurance. True saving faith produces a transformed life (2 Corinthians 5:17), ongoing trust, and repentance.

VII. The Parable of the Sower

The **Parable of the Sower** (Matthew 13:1–23; Mark 4:1–20; Luke 8:4–15) offers profound insight into the nature of saving faith and is an indispensable illustration for understanding how people respond to the gospel. In the parable, Jesus describes four types of soil, each representing different heart conditions. The seed—God’s Word—is the same in each case, but only one soil produces lasting fruit. This is not merely about spiritual growth; it is about distinguishing true, saving faith (*fiducia*) from superficial or temporary belief.

Three of the soils receive the word to some degree: the path, the rocky ground, and the thorny soil. The seed on the path is immediately snatched away by the evil one—it never even germinates. The rocky ground represents those who receive the word with joy, but because they have no root, they fall away in times of trial. This represents a kind of **assensus**—emotional assent without depth. The thorny ground represents those whose faith is choked by the cares of the world and deceitfulness of riches. In



both cases, there is initial interest, perhaps even outward enthusiasm, but no enduring trust—no **fiducia**.

Only the **good soil** receives the word, understands it, and bears fruit. This is the heart that has been **regenerated** by the Spirit, where **true saving faith** has taken root. It includes all three components: knowledge of the truth (*notitia*), agreement with its reality (*assensus*), and personal trust that perseveres (*fiducia*). The parable reminds us that hearing the gospel and responding with emotion or intellectual assent is not enough. Saving faith is marked by fruitfulness, endurance, and a heart that clings to Christ through all seasons of life. The parable thus reinforces that faith is not merely a one-time decision, but a Spirit-born reality that produces lasting transformation.

VIII. Pastoral Application

- **Assurance:** Understanding the true nature of faith helps believers discern whether their trust is in Christ, not in a past decision or emotional experience.
- **Evangelism:** When calling others to believe, we must explain the full-orbed nature of faith—not a bare acknowledgment, but a trusting surrender.
- **Discipleship:** Faith must be continually fed and fixed upon Christ. Believers grow in grace as they keep looking to Him (Hebrews 12:2).

IX. Discussion Questions

1. How do the three elements of notitia, assensus, and fiducia deepen your understanding of saving faith?
2. Why is it dangerous to reduce faith to mere intellectual belief or emotional experience?
3. How does the Reformation emphasis on faith alone (*sola fide*) protect the gospel of grace?
4. How would you explain saving faith to someone who grew up in a moralistic or works-based religion?
5. In what ways does saving faith continue to operate after conversion?

“Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ.”
—Romans 5:1



Lesson 5: Repentance

“Repent, for the kingdom of heaven is at hand.”

—Matthew 3:2

“God is now proclaiming to mankind that all people everywhere are to repent.”

—Acts 17:30

I. Introduction

If saving faith is the hand that reaches for Christ, **repentance** is the hand that lets go of sin. Though distinct from faith, repentance is never separate from it. The two are twin graces—**inseparable** in conversion and necessary for salvation. To repent is not simply to feel bad about sin or to make vague promises of improvement; rather, it is a **Spirit-wrought turning**: a turning *from* sin and *toward* God, grounded in sorrow for offending a holy God and motivated by a desire for reconciliation and holiness.

The call to repent is central to the gospel. It was the first command issued by John the Baptist, by Jesus (Matthew 4:17), by Peter at Pentecost (Acts 2:38), and by Paul throughout his missionary work (Acts 20:21). Repentance is not a condition we meet to earn forgiveness—it is the path by which we receive mercy and restoration from the One who forgives.

II. Definition of Repentance

Repentance is a Spirit-enabled, heartfelt sorrow for sin, a turning away from it, and a turning to God in obedience and faith. It includes:

1. **Intellectual recognition** of sin’s offense against God.
2. **Emotional sorrow** over sin—not just its consequences.
3. **Volitional change**—a decisive turning away from sin and toward righteousness.

III. Biblical Foundations

A. Old Testament Roots

- **Psalms 51** – David’s confession reveals the heart of repentance: “Against You, You only, I have sinned” (v. 4). True repentance is **Godward**—not merely an attempt to avoid punishment, but an acknowledgment of offending a holy God.
- **Ezekiel 18:30–32** – “Repent and turn from all your offenses... make yourselves a new heart and a new spirit!”

Repentance in the OT is closely tied to **covenant renewal**, a return to faithfulness to the God who saves.

B. New Testament Teaching



- **Matthew 3:2; 4:17** – “Repent, for the kingdom of heaven is at hand.”
- **Luke 13:3** – “Unless you repent, you will all likewise perish.”
- **Acts 2:38** – “Repent, and each of you be baptized in the name of Jesus Christ for the forgiveness of your sins.”
- **Acts 20:21** – “Solemnly testifying... of repentance toward God and faith in our Lord Jesus Christ.”

These verses show that repentance is not a one-time command for Israel but a universal call to all people. It is both a **decisive break with sin** and an **entrance into the kingdom**.

IV. The Nature of True Repentance

A. A Gift from God

Repentance, like faith, is **not something we generate** in our own strength.

- **Acts 11:18** – “God has granted to the Gentiles also the repentance that leads to life.”
- **2 Timothy 2:25** – “God may grant them repentance leading to the knowledge of the truth.”

It is a **work of grace**, brought about by the Spirit through the Word.

B. Godly Sorrow vs. Worldly Sorrow

- **2 Corinthians 7:9–10** – “Godly sorrow produces a repentance without regret, leading to salvation, but worldly sorrow brings about death.”

True repentance flows from **grief over sin as sin**, not just regret over its painful consequences.

C. Turning from Sin to God

Repentance is not mere avoidance of certain behaviors—it is a **whole-person reorientation** toward God. This includes:

- **Turning from idolatry** (1 Thessalonians 1:9)
- **Turning from dead works** (Hebrews 6:1)
- **Bearing fruits in keeping with repentance** (Matthew 3:8)

V. Faith before Repentance

Theologically and experientially, faith must precede repentance, not in a strict chronological sense, but in terms of logical order. Regeneration enables faith, and faith gives rise to repentance. Why? Because true repentance flows not merely from fear of judgment, but from a *trusting apprehension of God’s mercy in Christ*. Until the heart believes that God is gracious—that He receives sinners through Christ—it will either remain hardened in rebellion or be crushed in despair.. Faith sees Christ crucified and risen



as the all-sufficient Savior, and upon that sight, the heart is melted. Only then does one *truly repent*, not merely out of guilt, but out of love for the God who forgives.

This is why the Westminster Shorter Catechism defines repentance as involving “an apprehension of the mercy of God in Christ.” True, godly repentance is not driven by worldly sorrow—the shame of getting caught, the pain of consequences, or the desire to repair one’s image. That kind of sorrow leads to death (2 Corinthians 7:10). Godly repentance, by contrast, grieves sin because it is an offense against a holy and loving God. It hates sin not merely for what it does to us, but for what it is—cosmic treason against our Creator and Redeemer. It turns from sin not to earn forgiveness, but because forgiveness has already been received by faith. The repentant heart says, with David, “Against You, You only, I have sinned” (Psalm 51:4), and with Peter, “Lord, You know that I love You” (John 21:17). This is not the sorrow of legalism, but the sorrow of love—a sorrow that leads to joy and transformation.

VI. Relationship Between Faith and Repentance

Faith and repentance are **two sides of the same coin**:

- **Faith** is trust in Christ as Savior and Lord.
- **Repentance** is turning from sin to embrace Christ.

They occur simultaneously in true conversion. The Westminster Shorter Catechism defines repentance as “*a saving grace, whereby a sinner, out of a true sense of his sin, and apprehension of the mercy of God in Christ, doth with grief and hatred of his sin turn from it unto God.*”

VII. Fruits of Repentance

True repentance is visible:

- **Changed behavior** – (Luke 19:8) Zacchaeus, upon repenting, gives back what he had stolen.
- **Hatred of sin** – Repentance doesn’t coddle sin; it confesses and forsakes it (Proverbs 28:13).
- **Continual humility** – The believer lives a life of repentance (1 John 1:9), not just a one-time act at conversion.

Repentance is not about sinless perfection, but a **life direction** marked by continual turning to Christ.

VIII. Misconceptions About Repentance

1. **Repentance is not penance** – It is not paying God back.
2. **Repentance is not mere remorse** – Judas felt remorse, but not godly sorrow (Matthew 27:3).
3. **Repentance is not legalism** – It is not earning God's favor through good works; it flows from grace.
4. **Repentance is not optional** – Jesus calls everyone to repent or perish (Luke 13:3).



IX. Pastoral Application

- **For the Unbeliever:** The call to repent is urgent. No one can claim saving faith who is unwilling to forsake sin. Evangelism must include a call to repentance.
- **For the Believer:** Repentance continues throughout the Christian life. The believer mourns over sin and daily turns again to the grace of Christ.
- **For the Church:** A healthy church is a repenting church—marked by confession, humility, and restoration.

X. Discussion Questions

1. How is repentance different from regret or remorse?
2. Why must repentance accompany saving faith?
3. What are some signs of genuine repentance?
4. How can the church help cultivate a culture of ongoing repentance?
5. Have you seen in your own life the difference between worldly sorrow and godly sorrow?

“Therefore repent and return, so that your sins may be wiped away, in order that times of refreshing may come from the presence of the Lord.” —Acts 3:19

**Lesson 6: Justification**

“Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ.”

—Romans 5:1 (NASB)

I. Introduction

Among all the doctrines of salvation, Justification stands as the central pillar upon which the Reformation was built and the believer’s assurance rests. It answers one of the most profound and urgent questions in the human soul: *How can a sinner be made right with a holy God?* The biblical answer is clear and glorious: we are justified by grace alone, through faith alone, in Christ alone (Romans 3:24, 28; Galatians 2:16).

Justification is not about inward transformation—that belongs to sanctification. It is a legal declaration by God, in which He pardons our sins and reckons us righteous in His sight, not because of anything we have done, but solely on the basis of Christ’s perfect righteousness imputed to us (2 Corinthians 5:21). It is both judicial and immediate, and once granted, it can never be revoked. The justified believer is fully accepted in Christ and stands in a new and permanent legal status before God.

II. Definition of Justification

Justification is the forensic, or legal, act of God in which He, as the righteous Judge, declares the believing sinner to be fully righteous in His sight—not because of anything inherently righteous in the sinner, but solely on the basis of the perfect righteousness of Jesus Christ. This righteousness, which consists of Christ’s complete obedience to the Law (His active obedience) and His atoning death on the cross (His passive obedience), is imputed—that is, credited—to the believer’s account. In justification, God does not make the sinner inherently righteous (that belongs to sanctification), but rather He reckons the righteousness of Christ to the sinner, treating them as if they had perfectly obeyed the Law themselves. This declaration is made instantly and irrevocably at the moment of saving faith and is not a process, but a once-for-all verdict. Importantly, this righteousness is received by faith alone (*sola fide*), not as a result of works, merit, or sacramental grace, but through the empty hand of faith that trusts entirely in the sufficiency of Christ. This doctrine not only secures our acceptance before God but is also the unshakeable foundation of Christian assurance and peace.

Key components:

- **Legal/forensic** – It is a courtroom term. God is Judge.
- **Imputation** – Our sin was imputed to Christ; His righteousness is imputed to us (Romans 4:5; 2 Corinthians 5:21).
- **By faith alone** – Not by works, but through trust in Christ's finished work.
- **Once for all** – Justification is not a process; it is a one-time, complete act.



III. Biblical Foundations

A. Paul's Doctrine of Justification

Paul's writings are the most thorough explanation of justification by faith alone. He teaches that righteousness comes *not through law-keeping*, but by *faith in Jesus Christ*.

Romans 3:21–28

“Apart from the Law the righteousness of God has been revealed... justified as a gift by His grace through the redemption which is in Christ Jesus... For we maintain that a person is justified by faith apart from works of the Law.”

- **Exposition:** Righteousness is not something we achieve, but something revealed and received. It is given apart from works, and it is rooted in the redemptive work of Christ.

Romans 4:1–5

“To the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness.”

- **Exposition:** Abraham believed God, and that faith was counted (logizomai) as righteousness. This is the paradigm of justification—not by doing, but by trusting.

Galatians 2:16

“A person is not justified by works of the Law but through faith in Christ Jesus... since by the works of the Law no flesh will be justified.”

- **Exposition:** Paul counters the Judaizers, insisting that justification is not synergistic. Faith alone is the means by which we are justified—not faith plus circumcision, not faith plus effort.

B. James and Justification: Are Paul and James in Conflict?

James 2:24

“You see that a person is justified by works and not by faith alone.”

This verse seems to contradict Paul’s teaching. But context is everything.

- **Paul** is writing about how a person is *declared righteous before God*—that is, the *means* of justification. He opposes works as a ground for righteousness.
- **James**, however, is writing about how a person’s faith is *demonstrated to be genuine*. He addresses a dead, fruitless faith—a mere verbal confession that lacks substance (James 2:14–17).



James is not contradicting Paul but complementing him. His focus is on vindication before men and the *evidence* of justification, not its basis. In other words, we are justified before God by faith alone, but justifying faith is never alone—it is always accompanied by works as its fruit.

James even references Abraham (as Paul does), but whereas Paul highlights the moment Abraham believed (Genesis 15:6), James highlights the *later demonstration* of that faith (Genesis 22). Thus, Paul speaks of root, James of fruit.

IV. The Grounds of Justification: The Righteousness of Christ

We are not justified on the basis of our faith itself—as if faith is a meritorious work—but on the basis of **Christ's righteousness**, which is received through faith. There are two aspects of Christ's work:

1. **His Active Obedience** – Christ lived a perfectly righteous life in our place (Galatians 4:4–5).
2. **His Passive Obedience** – Christ bore our sins and satisfied divine justice through His death (Isaiah 53:5–6; Romans 5:9).

Both are imputed to the believer (2 Corinthians 5:21). God does not merely forgive our sins; He declares us righteous because we are clothed in Christ's righteousness.

V. Reformation Clarity: Sola Fide

The Reformers insisted that justification by faith alone (*sola fide*) is the doctrine by which the church stands or falls (*articulus stantis et cadentis ecclesiae*). Martin Luther wrote:

“Faith alone justifies, but the faith that justifies is never alone.”

This was not new doctrine, but a recovery of Paul's teaching, long obscured by medieval Catholicism's synergism. The Reformation clarified that justification is not infused righteousness, but imputed righteousness. Rome taught that grace was infused through the sacraments and made the believer inherently righteous over time. Scripture teaches that God declares the ungodly righteous through faith—instantly, legally, and completely (Romans 4:5).

The key difference between the Reformed and Roman Catholic views of justification lies in the ground and nature of righteousness. In Reformed theology, justification is a forensic declaration: God declares the sinner righteous by imputing the righteousness of Christ to them, received by faith alone (Romans 4:5). This righteousness is external (alien) to the believer—belonging to Christ, not produced by the believer—and results in full and immediate acceptance before God. In contrast, Roman Catholic theology teaches that justification involves infused righteousness, where God makes the sinner righteous internally through grace, especially via the sacraments, and that justification can increase or be lost based on one's cooperation with grace and good works. Thus, while the Reformed view emphasizes imputed righteousness and assurance, the Catholic view blends justification with sanctification and sees it as a lifelong process dependent on both faith and human merit.



VI. Pastoral Implications

1. **Assurance** – Justification provides unshakable assurance. Since it is based on Christ’s finished work, it does not fluctuate with our performance.
2. **Peace with God** – The justified believer has real peace with God (Romans 5:1), no longer under wrath.
3. **Freedom from Legalism** – We obey not to earn God’s favor, but because we already have it in Christ.
4. **Humility** – Justification humbles the proud, as it leaves no room for boasting (Ephesians 2:9).

VII. Common Errors to Avoid

- **Legalism** – Trying to earn or maintain justification through good works.
- **Antinomianism** – Believing that since we are justified, obedience no longer matters.
- **Confusing justification with sanctification** – Justification is about *status* before God; sanctification is about *growth* in holiness.

VIII. Discussion Questions

1. Why is justification called a “forensic” or “legal” declaration?
2. How would you explain the difference between Paul and James on justification?
3. Why must justification be by faith alone and not by faith plus works?
4. How does justification affect your assurance and relationship with God?
5. What are common misunderstandings of justification in today’s church?

“Yet, with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving glory to God, and being fully assured that what God had promised, He was also able to perform. Therefore it was also credited to him as righteousness.”

—Romans 4:20–22

**Lesson 7: Adoption**

“See how great a love the Father has given us, that we would be called children of God; and in fact we are.” —1 John 3:1

I. Introduction

Among the many blessings of salvation, adoption stands out as one of the most intimate and astonishing. If justification addresses our legal status before God—declaring us righteous—adoption addresses our familial relationship with God, welcoming us as beloved sons and daughters. It is the crown jewel of redemptive grace, in which the Judge not only acquits us, but also brings us home and calls us His own. Adoption is not necessary for God to justify sinners, but in His overflowing love, He goes further and makes us His children, heirs, and co-heirs with Christ (Romans 8:17).

Theologian J.I. Packer once said, “Adoption is the highest privilege that the gospel offers.” It is an act of sheer grace, and one that carries with it profound assurance, comfort, and identity. It transforms how we view God—not as a distant Judge or abstract force, but as our Abba, Father (Galatians 4:6).

II. Definition of Adoption

Adoption is the gracious act of God, grounded in union with Christ, whereby He makes justified sinners members of His family and grants them all the rights, privileges, and inheritance of sons and daughters.

- It is **legal**—a change in status.
- It is **relational**—a change in family and intimacy.
- It is **permanent**—secured by the Spirit and sealed in Christ.

III. Biblical Foundations**A. Romans 8:14–17**

“For all who are being led by the Spirit of God, these are sons and daughters of God... you have received a spirit of adoption as sons by which we cry out, ‘Abba! Father!’ The Spirit Himself testifies with our spirit that we are children of God.”

- **Exposition:** Paul shows that the believer’s identity is fundamentally familial. Through the Spirit, we are not merely declared righteous but welcomed into an intimate relationship with the Father. This adoption brings assurance and inheritance.

B. Galatians 4:4–7

“When the fullness of the time came, God sent His Son... so that He might redeem those who were under the Law, that we might receive the adoption as sons and daughters.”



- **Exposition:** Adoption is a redemptive goal of Christ's mission. His incarnation and atonement were not only to forgive us but to bring us into God's family.

C. John 1:12–13

"But as many as received Him, to them He gave the right to become children of God, to those who believe in His name."

- **Exposition:** Adoption is by faith in Christ, not natural descent. It is a right graciously given, not earned.

D. Ephesians 1:5

"He predestined us to adoption as sons and daughters through Jesus Christ to Himself, according to the good pleasure of His will."

- **Exposition:** Adoption was not an afterthought—it was God's eternal plan of love. His desire was not just to save us, but to bring us near as His own children.

IV. Privileges and Blessings of Adoption

1. New Identity

We are no longer enemies (Romans 5:10), strangers (Ephesians 2:12), or slaves (Galatians 4:7), but **children of God**. This identity is secure, unearned, and unshakeable.

2. Intimacy with the Father

Adoption gives us the privilege of addressing God as "Abba," an Aramaic term of intimate endearment (Romans 8:15). We do not approach Him in fear but in confidence and affection (Hebrews 4:16).

3. Inheritance with Christ

As God's children, we are heirs—not just of heaven, but of God Himself (Romans 8:17; 1 Peter 1:3–4). Everything Christ inherits, we share in by grace.

4. The Indwelling Testimony of the Spirit

The Holy Spirit not only regenerates us but continually assures us of our adoption by crying out in our hearts "Abba, Father" (Romans 8:16).

V. Greater Than Eden: Adoption and Adam

It may seem surprising, but the doctrine of adoption places the believer in a higher relational standing with God than Adam and Eve had in Eden. Why?

A. Adam Was a Creature, Not a Son by Adoption



Though Adam was made in the image of God (Genesis 1:26–27) and enjoyed fellowship with God, he was not adopted in the salvific sense. He was a son by creation (Luke 3:38), but he did not possess the Spirit of adoption, nor was he an heir of grace.

B. Adam's Relationship Was Conditional

Adam's standing before God in the covenant of creation was conditional upon perfect obedience (Genesis 2:17). He stood as a representative of humanity under probation. When he sinned, he lost his standing and was expelled.

C. The Believer's Relationship Is Secured in Christ

The believer, in contrast, is united to Christ—the eternal Son—and brought into the unbreakable bond of adoption. We are loved as Christ is loved (John 17:23), and our inheritance is secure not by our performance, but by Christ's righteousness.

Thus, the believer in Christ enjoys a closer, more secure, and more intimate relationship with God than Adam ever knew in Eden. This is the surpassing greatness of our adoption—not just restored, but exalted.

VI. Adoption and the Trinity

Adoption is a deeply Trinitarian gift, displaying the unified yet distinct work of the Father, Son, and Holy Spirit in the economy of redemption. **The Father** is the source and initiator of our adoption. According to Ephesians 1:5, He predestined us *"to adoption as sons and daughters through Jesus Christ to Himself, according to the good pleasure of His will."* This reveals that adoption was not an afterthought or a plan B after the fall—it was God's eternal purpose, rooted in His sovereign love and delight. **The Son**, our Lord Jesus Christ, secures our adoption through His redemptive mission. As Galatians 4:4–5 declares, *"When the fullness of the time came, God sent His Son... so that He might redeem those who were under the Law, that we might receive the adoption as sons."* Christ did not merely rescue us from sin; He brought us into sonship, making us co-heirs with Him through His obedience, death, and resurrection. **The Spirit**, the Spirit of adoption, completes this glorious work by applying the benefits of Christ's redemption to us personally. Romans 8:15–16 teaches that the Spirit not only indwells believers but stirs within us the cry, *"Abba! Father!"* testifying with our spirit that we are truly God's children. He is the internal witness who assures us of our adoption and enables us to enjoy its privileges.

This triune work of adoption not only guarantees our security in God's family—it also magnifies our gratitude and worship. Our sonship is no mere legal fiction or emotional sentiment; it is the deliberate act of the Father's will, the costly accomplishment of the Son's blood, and the warm confirmation of the Spirit's indwelling. To be adopted is to be embraced by the love of the Triune God, enfolded into the eternal fellowship of the Godhead, and called not merely servant or friend, but child.



Adoption is a **Trinitarian gift**:

- **The Father** plans and initiates adoption (Ephesians 1:5).
- **The Son** secures adoption through His redemptive work (Galatians 4:4–5).
- **The Spirit** applies adoption and testifies to our sonship (Romans 8:15–16).

Every person of the Trinity is actively involved in bringing us into the family of God. This deepens our security and our gratitude.

VII. Pastoral Implications

1. **Assurance and Security** – Adoption is permanent. God does not disown His children. He disciplines, yes (Hebrews 12:6), but never forsakes.
2. **Identity in Christ** – In a world full of identity confusion, adoption anchors us in our true identity: sons and daughters of God.
3. **Unity in the Church** – If we are all adopted into the same family, then we are siblings. The doctrine of adoption fosters love, humility, and mutual care.
4. **Hope in Suffering** – Paul connects our suffering with our adoption (Romans 8:18–23). We groan now, but we wait eagerly for the full unveiling of our sonship in glory.

VIII. Discussion Questions

1. How is adoption different from justification, and why is it important?
2. In what ways does adoption enrich your understanding of God as Father?
3. How is our relationship to God through adoption even greater than Adam's in the garden?
4. How does the doctrine of adoption impact your sense of identity and assurance?
5. What would change in your spiritual life if you more deeply believed you are a beloved child of God?

“The Spirit Himself testifies with our spirit that we are children of God, and if children, heirs also, heirs of God and fellow heirs with Christ.” —Romans 8:16–17

**Lesson 8: Sanctification**

“For this is the will of God, your sanctification.”

—1 Thessalonians 4:3 (NASB)

I. Introduction

If justification declares the sinner righteous, sanctification is the gracious work of God to make the sinner righteous in life and character. It is the process through which believers are conformed to the image of Christ (Romans 8:29), through the power of the Holy Spirit, by the means of God’s Word and grace. Sanctification, unlike justification or adoption, is not instantaneous and complete in this life. It is a lifelong, Spirit-empowered journey of becoming more like our Savior.

Sanctification has two inseparable dimensions: **positional sanctification**, which speaks to our once-for-all consecration to God in Christ, and **progressive sanctification**, which refers to our ongoing growth in holiness. These two must be clearly distinguished but never separated. Both are works of God, and both are essential to salvation—not as conditions for acceptance with God, but as results of union with Christ.

II. Positional Sanctification: Our Standing in Christ**A. Definition**

Positional sanctification refers to the believer’s definitive break with sin and consecration to God at the moment of conversion. It is not a process but a completed act, grounded in union with Christ and applied by the Holy Spirit.

B. Biblical Foundations**1 Corinthians 1:2**

“To the church of God which is in Corinth, to those who have been sanctified in Christ Jesus, saints by calling...”

- Paul speaks of believers as already sanctified. Though the Corinthians struggled with many sins, they were called “sanctified” because of their position in Christ.

Hebrews 10:10

“By this will, we have been sanctified through the offering of the body of Jesus Christ once for all.”

- Our sanctification is tied to the once-for-all sacrifice of Christ. This is not about spiritual growth, but about our legal and covenantal status as holy.



Acts 20:32

“...the word of His grace, which is able to build you up and to give you the inheritance among all those who are sanctified.”

- Again, believers are described as already sanctified—set apart for God and His purposes.

C. Theological Insight

In positional sanctification:

- The believer is set apart from the world and unto God (John 17:17–19).
- This sanctification is objective and complete.
- It is rooted in union with Christ, who is our holiness (1 Corinthians 1:30).
- It is the foundation upon which progressive sanctification builds.

III. Progressive Sanctification: Our Growth in Christlikeness

A. Definition

Progressive sanctification is the ongoing work of God in the life of the believer whereby the Holy Spirit enables and empowers them to die to sin and live to righteousness, growing in conformity to Christ in thoughts, desires, and actions.

B. Biblical Foundations

1 Thessalonians 4:3–4

“For this is the will of God, your sanctification: that is, that you abstain from sexual immorality...”

- Sanctification is God's will—not just our calling, but His ongoing work in us.

Philippians 2:12–13

“Work out your own salvation with fear and trembling; for it is God who is at work in you, both to desire and to work for His good pleasure.”

- Sanctification involves our active obedience and God's internal power. It is synergistic (a cooperative work), but God is the decisive actor.

Romans 6:19–22

“...so now present your bodies as slaves to righteousness, resulting in sanctification.”

- Believers are no longer slaves to sin. Having been made alive in Christ, we are now called to pursue holiness.



C. Key Features of Progressive Sanctification

1. **Ongoing and Incomplete** – Sanctification is a process that continues until death or Christ's return (Philippians 3:12).
2. **Empowered by the Spirit** – The Spirit enables believers to mortify sin and bear spiritual fruit (Galatians 5:16–25).
3. **Fueled by the Word** – Jesus prayed, “Sanctify them in the truth; Your word is truth” (John 17:17).
4. **Involves Struggle and Growth** – It includes fighting sin (Romans 7), persevering in trials (James 1), and pursuing holiness (Hebrews 12:14).
5. **Assures and Confirms** – Growth in holiness brings assurance of salvation and glorifies God (2 Peter 1:5–10; Matthew 5:16).

IV. The Relationship Between the Two

Aspect	Positional Sanctification	Progressive Sanctification
When	At the moment of conversion	Throughout the Christian life
What it is	Set apart in Christ	Growing in Christlike character
Who works it	God alone (monergistic)	God and man (synergistic)
Relation to Justification	Occurs simultaneously	Follows and flows from justification
Final Result	Secure position as a saint	Holiness of life; readiness for glorification

V. Sanctification and Assurance

While justification is the firm and unchanging basis of our assurance—God’s legal declaration that we are righteous in Christ—sanctification serves as the confirming evidence that we truly belong to Him. It is the visible fruit that grows from the root of a justified heart. A life that is being gradually conformed to the image of Christ testifies that the Spirit is indeed at work within. This transformation is not about moral perfection, but about real, observable change over time. The increasing presence of holiness, the deepening hatred of sin, a growing hunger for God's Word, and a sincere love for others, particularly fellow believers, are all marks of the Spirit's sanctifying activity (1 John 3:9–10; Galatians 5:22–23). These are not grounds for boasting, but reasons for gratitude and assurance.

Importantly, the believer’s assurance does not rest in the strength of their sanctification, but in the sufficiency of Christ’s righteousness. Still, where God has truly justified, He will certainly sanctify. Though believers still stumble and sin, they do not do so without conviction or discipline (Hebrews 12:6–11). Their failures grieve them, but they are not abandoned. The direction of their life is upward, even if the path is not linear. Sanctification reminds the believer that they are not who they once were

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—and encourages them that they are not yet who they will be. This trajectory of progressive transformation affirms the inward reality of grace and spurs the believer on to greater dependence upon Christ, who is both the author and perfecter of our faith (Hebrews 12:2).

VI. Pastoral Application

1. **Comfort in the Struggle** – Believers should not despair over slow growth. The very struggle is a sign of life. Sanctification is **not perfection, but direction**.
2. **Call to Holiness** – Grace is never an excuse to sin (Romans 6:1–2). The gospel calls us to a life of holiness fueled by love for Christ.
3. **Pursuit of Christlikeness** – Sanctification is not just avoiding sin—it’s about becoming like Jesus. Love, humility, purity, patience, and prayerfulness are marks of the Spirit’s ongoing work.
4. **Dependence on Means of Grace** – God uses means to sanctify us: Scripture, prayer, fellowship, sacraments, and suffering. These are not meritorious but instrumental.

VII. Discussion Questions

1. What is the difference between positional and progressive sanctification?
2. How does positional sanctification encourage us in the fight for holiness?
3. Why is sanctification necessarily incomplete in this life?
4. What role do the Word of God and the Spirit of God play in progressive sanctification?
5. How should a believer respond when they feel stagnant in their sanctification?

“But now, having been freed from sin and enslaved to God, you derive your benefit, resulting in sanctification, and the outcome, eternal life.” —Romans 6:22

**Lesson 9: Glorification**

“For our citizenship is in heaven, from which we also eagerly wait for a Savior, the Lord Jesus Christ; who will transform the body of our lowly condition into conformity with His glorious body.”

—Philippians 3:20–21

I. Introduction

The doctrine of **glorification** brings the journey of salvation to its final and climactic end. It is the **consummation of God’s saving work** in His people, when all that sin has ruined will be fully and finally restored. In glorification, believers will be **perfected in soul and body, conformed to the image of Christ**, and will dwell in the presence of God forever. This is the believer’s **sure and ultimate hope**, grounded not in human perseverance but in God’s sovereign, unfailing grace (Romans 8:30).

Glorification does not begin a new work—it is the completion of what God began in eternity past and carried out in time through Christ and the Holy Spirit. It involves the resurrection of the body, the eradication of all sin, the renewal of creation, and eternal communion with God in the new heavens and new earth (Revelation 21:1–5).

II. Definition of Glorification

Glorification is the final act of redemption in which God completes the sanctification of believers, giving them resurrection bodies, freeing them completely from sin, and bringing them into eternal, joyous fellowship with Him in the fullness of His glory.

III. Biblical Foundations**A. Romans 8:29–30 – The Golden Chain**

“Those whom He predestined, He also called; and those whom He called, He also justified; and those whom He justified, He also glorified.”

- Paul speaks of glorification in the **past tense**, emphasizing its certainty.
- No link in the chain is broken—those whom God justifies, He inevitably glorifies.

B. Philippians 3:20–21

“...the Lord Jesus Christ... will transform the body of our lowly condition into conformity with His glorious body.”

- Glorification involves **bodily resurrection**—our current bodies, frail and perishable, will be raised incorruptible and glorious (cf. 1 Corinthians 15:42–49).

C. 1 John 3:2

“We know that when He appears, we will be like Him, because we will see Him just as He is.”



- The believer's destiny is **Christlikeness**, not only morally but ontologically in glorified humanity.

D. Revelation 21:1–5

A new heaven and new earth—free from sorrow, sin, and death—is the final home of the glorified saints.

IV. The Nature of Glorification

A. Perfected in Soul

Believers will be **completely freed from the presence and power of sin**. No more struggle, no more temptation, no more indwelling corruption. The moral image of God will be fully restored in His people (Romans 8:18; 1 Peter 5:10).

B. Perfected in Body

Our bodies, now subject to decay and death, will be raised **imperishable, powerful, spiritual, and glorious** (1 Corinthians 15:42–44). They will be **like Christ's resurrected body**—physical, tangible, yet perfected and glorious (Luke 24:39; Philippians 3:21).

C. Everlasting Communion with God

We will **see His face** (Revelation 22:4). Glorification brings **the full vision and presence of God**, which believers now taste only in part (1 Corinthians 13:12).

V. Perseverance and the Certainty of Glorification

Those whom God has justified **will** be glorified. This is not presumption, but biblical confidence rooted in God's faithfulness.

- **John 10:28–29** – No one can snatch believers from Christ's hand.
- **Romans 8:38–39** – Nothing can separate us from the love of God.
- **1 Peter 1:5** – We are “protected by the power of God through faith for a salvation ready to be revealed in the last time.”

The doctrine of **perseverance of the saints** (a Reformed distinctive) teaches that true believers **cannot lose salvation**, not because of their strength, but because of God's preserving grace (Jude 1:24–25).

VI. What About the Warning Passages in Hebrews?

A. The Nature of the Warnings

Some passages in **Hebrews** appear to suggest the possibility of losing salvation:



- **Hebrews 6:4–6** – Speaks of those who were “enlightened,” “tasted the heavenly gift,” and then “fallen away.”
- **Hebrews 10:26–29** – Warns that those who go on sinning deliberately have no sacrifice left for sins.

These are **sobering texts**, and must be interpreted carefully.

B. Reformed Interpretation

The Reformed tradition, grounded in a high view of God's sovereignty and the sufficiency of Christ's atonement, maintains that true believers—those who have been genuinely regenerated, justified, and adopted—can never finally or fully fall away from grace. This is the doctrine of the perseverance of the saints. All whom God has elected, effectually called, and justified will most certainly be glorified (Romans 8:30). But this raises an important pastoral and theological question: *What do we make of the strong warning passages in Hebrews that seem to suggest a real danger of falling away?*

The Reformed interpretation holds that the individuals described in passages like Hebrews 6:4–6 and Hebrews 10:26–29 are not true believers, but professing Christians who have experienced the external benefits and influences of the covenant community, yet never possessed true, saving faith. They are examples of what we might call temporary believers or covenantally attached but spiritually unregenerate individuals—those who have been enlightened, tasted of the heavenly gift, and even partaken of the Spirit's work, but without being inwardly transformed by grace.

Let's examine Hebrews 6:4–6 more closely. The text speaks of people who were “once enlightened,” who “tasted the heavenly gift,” “shared in the Holy Spirit,” and “tasted the good word of God and the powers of the age to come.” These descriptions portray remarkable spiritual experiences, but the Reformed position sees these as non-saving experiences. “Enlightened” could refer to catechetical instruction or baptism; “tasting” implies a partial or superficial experience, not a full participation (contrast with Psalm 34:8, where “tasting” can be a metaphor for testing rather than full reception). Even “shared in the Holy Spirit” could indicate being present among the Spirit's powerful activity in the church (such as witnessing signs, wonders, or the Spirit's convicting power), without being indwelt by the Spirit as a regenerated child of God.

This interpretation is supported by the immediate context of Hebrews 6:9, where the author writes, *“But, beloved, we are convinced of better things regarding you, and things that accompany salvation.”* This suggests that the experiences listed in verses 4–6 do not necessarily accompany salvation, and that the author believes the true believers he is addressing are not among those in danger of falling away.

The same principle applies to Hebrews 10:26–29, where the text warns of terrifying judgment for those who “go on sinning willfully after receiving the knowledge of the truth.” This is best understood not as a reference to occasional sin, which even believers commit, but to deliberate, persistent apostasy—a hardened, high-handed rejection of Christ after publicly professing Him. Such a person may have



identified with the church and confessed Christ externally, but never truly trusted in Him internally. The comparison in verse 29 to someone who has “trampled underfoot the Son of God” and “regarded as unclean the blood of the covenant” indicates not a weak or struggling believer, but a defiant renunciation of the gospel—a sin that demonstrates the absence of saving faith, not the loss of it.

In summary, the Reformed interpretation of the warning passages in Hebrews holds that:

- These texts do not describe true believers losing salvation, but false professors falling away from the faith they outwardly embraced.
- The warnings are real and necessary, intended to awaken, warn, and keep professing believers on the path of faith. They are a means of perseverance, not a denial of it.
- True believers, preserved by the Spirit, heed these warnings, examine themselves, and continue clinging to Christ (Hebrews 3:14).
- False professors, though outwardly associated with the church, ultimately reveal their unregenerate condition by turning away (1 John 2:19).

These sobering warnings call us to humble vigilance, but not to despair. They are one of the very tools the Spirit uses to keep God's elect in the faith. As Augustine said, “God gives perseverance to His saints, and He gives the warnings to keep them persevering.”

C. Purpose of the Warnings

The warning passages in Hebrews—such as Hebrews 2:1–3, 3:12–14, 6:4–6, and 10:26–31—are some of the most sobering texts in the New Testament. But to rightly understand their purpose, we must see them not as undermining the certainty of salvation, but as God-ordained means by which He preserves His people and keeps them pressing on toward final glorification.

In the Reformed understanding, God not only ordains the end of salvation—our glorification—but also the means by which that end is attained. The warnings are one such means. They function like warning signs on the road: they are not intended to declare that every traveler will crash, but to ensure that travelers continue safely to their destination. In other words, the warnings are not evidence that true believers can fall away, but God’s appointed instrument to prevent them from doing so. This harmonizes with texts like Philippians 2:12–13, where believers are told to “work out your own salvation with fear and trembling,” *precisely because* “God is at work in you, both to will and to work for His good pleasure.”

These warnings are written to the visible church, which includes both true believers and those who merely profess faith. In every local church community, there are wheat and tares, sheep and goats, branches that abide in the vine and branches that are eventually cut off (Matthew 13:24–30; John 15:1–6). The warnings in Hebrews function like a divine plow—breaking up the fallow ground of false



assurance, shallow faith, and spiritual laziness. They stir the conscience, provoke self-examination, and urge continued faithfulness in Christ.

For true believers, these warnings are a means of grace. By the Spirit's work, they produce a sober humility and renewed clinging to Christ. A regenerate heart, when confronted with these warnings, responds not with defiance or despair, but with repentance, reverence, and perseverance. As Hebrews 3:14 says, "We have become partakers of Christ, if we hold fast the beginning of our assurance firm until the end." The conditional language here does not imply uncertainty for the elect but describes the evidence of true conversion: perseverance.

For false professors, however, the warnings serve as a gracious alarm bell, exposing the shallowness of a nominal faith and calling them to genuine repentance before final judgment. This is the pastoral tone behind these passages: the author of Hebrews loves his audience and longs for their endurance in faith. Hence the strong exhortations.

Therefore, the purpose of the warning passages is not to induce fear in the regenerate, but to produce spiritual vigilance in all. They call the church to avoid presumption, to press on in faith, and to fix their eyes on Jesus, the author and finisher of faith (Hebrews 12:1–2). They remind us that salvation is not a static possession but a dynamic pilgrimage—one that will certainly end in glory for all who are truly in Christ, and one that must be undertaken with sober watchfulness.

As Calvin wisely observed, "God has ordained the perseverance of the saints, and He sustains them in the way, not apart from warnings, but through them." **The warnings, then, are not contrary to grace—they are grace.**

VIII. Pastoral Application

1. **Hope in Suffering** – Present pain pales in comparison to future glory (Romans 8:18).
2. **Assurance in Struggle** – God will finish what He began (Philippians 1:6).
3. **Motivation for Holiness** – "Everyone who has this hope purifies himself" (1 John 3:3).
4. **Comfort in Death** – For believers, death is gain, because it ushers us into the presence of Christ (Philippians 1:23).

IX. Discussion Questions

1. How does the promise of glorification shape your daily life and priorities?
2. In what ways is glorification greater than even Eden?
3. How do we reconcile the warning passages in Hebrews with the perseverance of the saints?
4. Why is glorification essential to the completeness of salvation?



5. What excites you most about your future glorification?

“Whom He predestined, He also called; and whom He called, He also justified; and whom He justified, He also glorified.” —Romans 8:30



Conclusion & Summary of the Doctrine of Salvation (Soteriology)

“Salvation belongs to the Lord.” —Jonah 2:9

I. Introduction to the Summary

As we come to the conclusion of our nine-lesson journey through the doctrine of salvation—Soteriology—we are invited to look back with wonder at the manifold grace of God. This series has traced the golden thread of redemption from eternity past in God’s sovereign election, to the present transforming work of the Spirit in regeneration and sanctification, and onward to the glorious future that awaits in glorification. The purpose of this study has not been mere theological information, but spiritual transformation—to understand and embrace the saving love of God in Christ with deeper gratitude, greater clarity, and renewed commitment.

What we have seen, through each step, is that salvation is of the Lord. From first to last, it is a divine work—initiated by the Father, accomplished by the Son, and applied by the Holy Spirit. The sinner contributes nothing but the sin that made salvation necessary. Yet in love, God has given us every spiritual blessing in Christ (Ephesians 1:3), making us participants in His redemptive plan.

II. Summary of the Nine Lessons

Lesson 1: Election & Predestination

God’s saving work begins in eternity past, where He sovereignly chose a people in Christ, not based on foreseen merit or faith, but according to the good pleasure of His will (Ephesians 1:4–5; Romans 9). Election humbles the sinner, exalts God’s grace, and assures the believer that salvation rests on God’s unchanging purpose.

Lesson 2: Effectual Calling

Through the proclamation of the gospel, God issues a general call to all. But for the elect, the Spirit issues an effectual call—an inward, irresistible summons to Christ. All whom He calls in this way are drawn to faith, because the same God who commands repentance also grants the power to obey (John 6:44; Romans 8:30).

Lesson 3: Regeneration

Regeneration is the moment of spiritual rebirth, when the Holy Spirit imparts new life to the soul (John 3:3–8; Titus 3:5). It is monergistic—God alone acts. The once-dead heart is made alive, enabling the sinner to respond in faith and repentance. Without regeneration, none would believe.

Lesson 4: Saving Faith



Faith is the instrumental means of receiving justification. It is not merely knowledge (*notitia*) or assent (*assensus*), but personal trust (*fiducia*) in Christ alone (Ephesians 2:8–9; Romans 4:5). Saving faith is a gift of God, not a work of man, and is always accompanied by repentance and a new life.

Lesson 5: Repentance

Repentance is the Spirit-wrought turning from sin to God, involving sorrow over sin, hatred of it, and a pursuit of holiness (2 Corinthians 7:10; Acts 2:38). While not meritorious, repentance is essential. It is not optional but inseparable from saving faith and marks the heart of all true believers.

Lesson 6: Justification

In justification, God declares the sinner righteous on the basis of Christ's perfect righteousness, imputed to them and received by faith alone (Romans 3:24–28; Galatians 2:16). It is a legal act, not a process, and once declared, it can never be undone. Paul and James speak harmoniously—Paul of the root of salvation (faith alone), and James of the fruit of salvation (a faith that works).

Lesson 7: Adoption

Adoption is the familial dimension of salvation. We are not only forgiven and declared righteous but brought into the very family of God (Romans 8:15–17; Galatians 4:4–7). This status gives us identity, inheritance, and intimacy with the Father. It is greater than Adam's relationship with God in Eden—because it is grounded in union with the Son and sealed by the Spirit.

Lesson 8: Sanctification

Sanctification is both positional (our set-apart status in Christ) and progressive (our growing holiness in life). It is the Spirit's ongoing work in the believer, conforming us more and more to the image of Christ (1 Thessalonians 4:3; Philippians 2:12–13). Though imperfect in this life, it is the inevitable fruit of justification and evidence of true faith.

Lesson 9: Glorification

Glorification is the final step in salvation—when we are perfected in soul and body, freed from sin, and ushered into eternal communion with God (Romans 8:30; Philippians 3:21). This hope is sure for all who are in Christ. Though warning passages in Hebrews may seem to threaten this assurance, rightly understood, they function as God's gracious means to keep His people persevering. No true believer will be lost.

III. Conclusion: To God Be the Glory

The doctrine of salvation does not terminate in us—it leads us to worship. As Paul exclaimed:



“Oh, the depth of the riches, both of the wisdom and knowledge of God! How unsearchable are His judgments and unfathomable His ways!”

—Romans 11:33 (NASB)

Salvation is a Trinitarian act: planned by the Father, accomplished by the Son, and applied by the Spirit. It is rooted in grace, achieved through the cross, and secured for eternity. From election to glorification, the believer is never alone, never in control, and never without hope. Every step is grace.

As we conclude this series, may we be driven to:

- **Assurance** in God's unchanging promises.
- **Holiness** as the fruit of salvation.
- **Evangelism** with the gospel of sovereign grace.
- **Worship**, for we were chosen, called, cleansed, adopted, and raised—not because we were worthy, but because He is glorious.

May our response be one of awe, humility, and joy as we sing with the saints of every age:

“Salvation belongs to our God who sits on the throne, and to the Lamb!”

—Revelation 7:10 (NASB)