

# FAITHFUL TO THE WORD

*Systematic Theology Series*

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## CHRISTOLOGY

*The Doctrine of the Person and Work of Christ*

### UNIT 7: THE ATONING WORK OF CHRIST

#### Lesson 21

## Penal Substitutionary Atonement

### The Heart of the Gospel

*Christ in Our Place, Bearing Our Penalty*

*Key Texts: Isaiah 53:4–12; Romans 3:21–26; 2 Corinthians 5:21; Galatians 3:13; 1 Peter 2:22–24; 3:18*

*“He was pierced through for our transgressions — the Lord has caused the iniquity of us all to fall on Him”*

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#### SERIES VERSE

*“For we do not preach ourselves  
but Christ Jesus as Lord,  
and ourselves as your bond-servants  
on account of Jesus.”*

**2 CORINTHIANS 4:5, NASB 1995**

## INTRODUCTION

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If Lesson 20 established the foundations of the atonement, its necessity from the divine justice, its voluntary character from the divine love, and the structural place of substitution within the comprehensive range of atonement images, this lesson descends from the foundations into the specific content of the doctrine those foundations support: penal substitutionary atonement. This is the claim that stands at the very center of the Reformed gospel: that on the cross, Jesus Christ bore the penalty that the sins of His people deserved, in their place, thereby satisfying the demands of divine justice and securing for them the free and permanent forgiveness they could not earn and did not deserve. This is the *articulus stantis et cadentis evangelii*, the article by which the gospel stands or falls.

Penal substitutionary atonement is not a minor theological preference or a culturally conditioned metaphor that can be set aside for a more palatable account of the cross without remainder. It is the theological grammar through which the New Testament most consistently and most comprehensively describes what happened at Calvary. The exegetical case for it is overwhelming: the explicit vocabulary of imputation, the explicit substitutionary language, the explicit penal vocabulary, and the explicit sacrificial framework all converge on the same central claim. Jesus died in the place of those He represents, bearing what they owed, so that they might receive what He earned.

This lesson approaches penal substitutionary atonement through six headings: the double imputation as its formal structure (2 Corinthians 5:21); the Old Testament foundation in Isaiah 53; four key New Testament texts (Romans 3:21–26, 2 Corinthians 5:21, Galatians 3:13, and 1 Peter 2:24); the four benefits the penal substitution produces; the alternative theories that have competed with it and their inadequacies; and the doxological conclusion that this doctrine is the most personally consoling and pastorally transformative reality in the gospel.

## I. THE DOUBLE IMPUTATION: THE FORMAL STRUCTURE OF PENAL SUBSTITUTION

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*Our Sin to Him, His Righteousness to Us, The Great Exchange at the Heart of the Gospel*

### A. 2 Corinthians 5:21: The Great Exchange

The formal structure of penal substitutionary atonement is the double imputation, and no text expresses it more precisely or more beautifully than 2 Corinthians 5:21: “He made Him who knew no sin to be sin on our behalf, so that we might become the righteousness of God in Him” (NASB)

1995). The verse describes a bilateral exchange: the sin of those Christ represents is imputed to Him, and His righteousness is imputed to those He represents. The exchange is simultaneous, complete, and permanent, the formal expression of the entire penal substitutionary reality. What the sinner owed (the penalty for sin) is transferred to the Substitute; what the Substitute earned (the righteousness of perfect obedience) is transferred to the sinner. This is the Great Exchange, the Reformation's name for the bilateral imputation that is the heart of the gospel.

The phrase "made Him to be sin" (ἀμαρτίαν ἐποίησεν) is most naturally read as bearing the guilt and penalty of sin as the appointed sacrifice, a Hebraism in which the sin offering is identified with the sin it addresses. The Substitute does not become morally sinful; He bears the legal status and penal consequences of imputed sin. The corresponding imputation of "the righteousness of God in Him" to those He represents is equally forensic: believers receive the legal standing of those whose account has been credited with the perfect righteousness of Christ, not a moral perfection infused into them.

## **B. The Logic of the Great Exchange**

The Great Exchange has a precise and irrefutable logic. If Christ truly took our sin, if the full weight of the divine judgment against our transgression was genuinely placed on Him and genuinely borne by Him, then the judgment has been executed, the debt has been paid, and the divine justice has been satisfied with respect to our sin. There is no sin left for us to bear because He has borne it all; there is no judgment left for us to face because He has faced and exhausted it all. The conscience that understands this finds in the Great Exchange not merely theoretical comfort but the specific, grounded, permanent assurance that the debt is fully discharged and the righteousness is fully credited, not because of anything the believer has done or will do, but because of what the Substitute has done in their place and on their behalf.

## **II. THE OLD TESTAMENT FOUNDATION: ISAIAH 53**

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*The Most Theologically Concentrated Account of the Penal Substitution in All of Scripture*

### **A. The Structure and Argument of Isaiah 53**

The foundation of the New Testament's penal substitutionary theology is the fourth Servant Song, Isaiah 52:13–53:12, the most theologically concentrated account of the vicarious suffering of the Servant of the Lord in all of the Old Testament. The poem begins with the Servant's exaltation and the extremity of His suffering, then unfolds through explicitly substitutionary statements that accumulate to form the clearest account of the penal substitution in the Hebrew Bible.

The key substitutionary affirmations appear in Isaiah 53:4–6: “Surely our griefs He Himself bore, and our sorrows He carried... But He was pierced through for our transgressions, He was crushed for our iniquities; the chastening for our well-being fell upon Him, and by His scourging we are healed. All of us like sheep have gone astray, each of us has turned to his own way; but the Lord has caused the iniquity of us all to fall on Him” (NASB 1995). The substitutionary structure is unmistakable: first-person plural possessives (‘our’) are consistently contrasted with third-person singular statements about the Servant’s suffering, and the preposition translated ‘for’ (mippēsha’ēnu) indicates causation, our transgressions are the reason for His suffering. The divine initiative of imputation is explicit: the Lord caused the iniquity of us all to fall on Him.

## B. Isaiah 53 in the New Testament

The New Testament’s application of Isaiah 53 to Jesus is extensive, explicit, and consistent. Matthew 8:17 applies Isaiah 53:4 to His healing ministry. Acts 8:32–35 has Philip explain Isaiah 53:7–8 to the Ethiopian eunuch as testimony about Jesus. Romans 4:25 echoes Isaiah 53:12. Most significantly, 1 Peter 2:22–24 provides the most extensive application: “Who committed no sin, nor was any deceit found in His mouth” (Isaiah 53:9); “and He Himself bore our sins in His body on the cross, so that we might die to sin and live to righteousness; for by His wounds you were healed” (Isaiah 53:4–5). The verb ‘bore’ (anēnegken) is the same Septuagint verb as Isaiah 53:12 (‘He Himself bore the sin of many’), a deliberate verbal echo identifying Jesus as the fulfillment of the Servant’s vicarious suffering.

*“He was pierced through for our transgressions, He was crushed for our iniquities; the chastening for our well-being fell upon Him, and by His scourging we are healed.”*

ISAIAH 53:5, NASB 1995

## III. THE NEW TESTAMENT FOUNDATION: FOUR KEY TEXTS

*The Exegetical Case for Penal Substitution from the Pauline and Petrine Letters*

### A. Romans 3:21–26: Just and Justifier

Romans 3:21–26 is Paul’s most systematic atonement statement. God publicly displayed Christ as the hilāstērion (v. 25), in the Septuagint the same word used for the mercy seat of the ark, the locus of divine propitiation where blood was sprinkled on the Day of Atonement. Paul’s use of this word for Christ identifies Him as the true mercy seat: the place and the means by which the divine wrath against sin is turned aside through the shedding of blood. The specific purpose of the public display is twice stated: for the demonstration of His righteousness (v. 25) and so that He would be just and the justifier of the one who has faith in Jesus (v. 26). The penal substitutionary structure is embedded

in the vocabulary: Christ is the propitiation so that the God who declared the guilty to be guilty can now declare the guilty to be justified through faith in the one who bore their guilt.

## B. Galatians 3:13 and 1 Peter 2:24

Galatians 3:13 adds the explicit language of the curse: “Christ redeemed us from the curse of the Law, having become a curse for us, for it is written, ‘Cursed is everyone who hangs on a tree’” (NASB 1995). The citation is from Deuteronomy 21:23. The penal substitutionary logic is explicit: the curse belonged to us through our transgressions; Christ voluntarily placed Himself under the curse by accepting the mode of death associated with it; He became a curse ‘for us’ (hyper hēmōn, in our place); and the result is our redemption from the curse He bore.

1 Peter 2:24 provides the most direct New Testament statement of substitutionary sin-bearing: “And He Himself bore our sins in His body on the cross, so that we might die to sin and live to righteousness; for by His wounds you were healed” (NASB 1995). The verb *anēnegken* deliberately echoes Isaiah 53:12. The phrase ‘in His body on the cross’ makes the bearing of sin a specific historical and physical event. And 1 Peter 2:22 establishes the substitutionary character by explicit contrast: He who committed no sin bore sins that were not His own but ours. 1 Peter 3:18 adds the most compressed substitutionary formula in Peter’s letters: “For Christ also died for sins once for all, the just for the unjust, so that He might bring us to God” (NASB 1995). The ‘just for the unjust’ (*dikaïos hyper adikōn*) is the substitutionary principle in its starkest form: the innocent bearing the penalty owed by the guilty.

## IV. THE FOUR BENEFITS: PROPITIATION, EXPIATION, RECONCILIATION, AND REDEMPTION

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*The Comprehensive Soteriological Achievement of the Penal Substitutionary Cross*

### A. Propitiation and Expiation

The penal substitutionary atonement produces four distinct but inseparable benefits. Propitiation is the turning away of divine wrath: the wrath that the violated divine holiness requires against sin is fully and permanently satisfied in the substitutionary bearing of the penalty. Romans 3:25 identifies Christ as the *hilāstērion*; 1 John 2:2 and 4:10 affirm that He is the propitiation for sins. The propitiation is not the softening of an angry God by an aggrieved Son; it is the provision of the satisfaction of divine justice by the same triune God whose justice required it. The Father who proposes and accepts the propitiation is the same God as the Son who provides it.

Expiation is the removal of the guilt and defilement of sin from those who have sinned, sin-ward where propitiation is God-ward. Hebrews 9:14 describes the cleansing of the conscience from dead

works; 1 John 1:7 declares that “the blood of Jesus His Son cleanses us from all sin” (NASB 1995). The comprehensive scope (“all sin”) ensures the expiation is applicable to every sin that the penitent believer brings to the cross, including sins committed after the new birth.

## **B. Reconciliation and Redemption**

Reconciliation is the restoration of the broken relationship between the holy God and the sinful person, relation-ward in its primary reference. 2 Corinthians 5:18–19: “God was in Christ reconciling the world to Himself, not counting their trespasses against them” (NASB 1995). The logic is penal substitutionary: our sin caused the enmity; the sin was borne by the Substitute; the bearing of sin removes the ground of enmity; the removal of enmity restores fellowship. Reconciliation is the relational consequence of the propitiation.

Redemption is the liberation of the enslaved through the payment of the appropriate price, liberation-ward in its reference. Ephesians 1:7 (“in Him we have redemption through His blood”) and 1 Peter 1:18–19 (“you were not redeemed with perishable things... but with precious blood... the blood of Christ”, NASB 1995) establish the specific currency: the blood of Christ, the life of the one whose death is the price of liberation. The four benefits together constitute the comprehensive soteriological achievement of the penal substitutionary cross: wrath turned away, guilt removed, fellowship restored, and bondage broken.

## **V. ALTERNATIVE ATONEMENT THEORIES AND WHY THEY ARE INSUFFICIENT**

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*What the Other Theories Capture and What They Cannot Replace*

### **A. The Moral Influence Theory (Abelard)**

The Moral Influence Theory, associated with Peter Abelard (1079–1142) and revived in liberal Protestantism, holds that the cross accomplishes its saving effect primarily by demonstrating the love of God in a way that moves sinners to repentance and moral transformation. The theory has genuine insight: the cross is a demonstration of divine love (Romans 5:8), and it does produce moral transformation. But it is inadequate because it addresses only the subjective response of the sinner and not the objective problem of guilt. A cross that only demonstrates love without satisfying justice provides demonstration of divine affection but not the ground of divine forgiveness. It explains why the cross moves sinners to repentance but not why the sins they repent of are actually forgiven.

### **B. The Governmental Theory (Grotius)**

The Governmental Theory, associated with Hugo Grotius (1583–1645), holds that the cross was a governmental demonstration of the seriousness of sin sufficient to uphold the moral order while

allowing God to freely forgive. The theory has insight: the cross does uphold the moral order. But it evacuates the atonement of its specific substitutionary content. On the Governmental account, Christ does not actually bear the penalty sinners owe; He bears something sufficiently serious to allow remission. This is not what the New Testament teaches: “He made Him to be sin on our behalf” (2 Corinthians 5:21) declares an actual bearing of actual sin, not a governmental demonstration. A governmental demonstration cannot provide the specific, legally grounded assurance that the debt is fully discharged.

### **C. The Christus Victor Model Considered More Fully**

The Christus Victor model holds that the cross was primarily the decisive defeat of the powers of sin, death, and the devil. As a biblical image it has genuine grounding (Colossians 2:15; Hebrews 2:14) and genuine pastoral power. But as a complete atonement theory it is insufficient for the same reason as the Governmental: it does not address the problem of guilt. The defeat of the devil does not remove the guilt of the sinner; liberation from demonic bondage does not satisfy divine justice. Sinners need not only to be freed from the power that enslaved them; they need the penalty of their sins to be borne by someone with the authority and worthiness to bear it permanently and sufficiently. The Christus Victor is most fully understood when grounded in the penal substitution: the powers are defeated because the basis of their accusation, the guilt of those they accuse, has been permanently removed by the one who bore the penalty.

## **VI. DOXOLOGICAL CONCLUSION: IN HIM WHO KNEW NO SIN**

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There is no doctrine in all of Christian theology that is more personally consoling, more pastorally transformative, and more doxologically demanding than penal substitutionary atonement. The consolation is specific: not the vague reassurance that God is somehow well-disposed toward us, but the precise, legally and morally grounded assurance that the full penalty of our specific sins was borne by the specific Person of Jesus Christ in our specific place, and that the full righteousness of His law-keeping has been credited to our account. The transformation is specific: the person who genuinely receives this reality is freed from the spiritual performance anxiety that haunts those who are trying to achieve the acceptance the gospel declares freely given, and is liberated into the gratitude, the love, and the obedience that flow naturally from the reception of infinite grace.

Martin Luther’s account of the Great Exchange in *The Freedom of a Christian* remains among the most pastorally powerful expressions of the doctrine in the history of theology. The bridegroom-and-bride metaphor he employs, the bridegroom taking upon himself the things which are his bride’s (sin, death, damnation) and bestowing upon her the things that are his (grace, life, salvation), captures both the theological precision and the relational warmth of the exchange: it is not a cold

legal transaction between distant parties but the self-giving of the Bridegroom for His bride, accomplished in the love that willingly takes the worst of what belongs to her so that she might receive the best of what belongs to Him.

The doxological response that the penal substitutionary doctrine demands is not merely intellectual assent but the full, existential, worshipping acknowledgment of what has been done for us in our place by the one who knew no sin. Every act of Christian worship genuinely informed by this doctrine will be worship at the cross, at the specific place where the specific Person bore the specific penalty for the specific sins of the specific people He came to save. “He was pierced through for our transgressions, He was crushed for our iniquities; the chastening for our well-being fell upon Him, and by His scourging we are healed” (Isaiah 53:5, NASB 1995). This is the gospel. This is the ground. This is the life of the redeemed. To Him who loved us and released us from our sins by His blood, to Him be glory forever and ever. Amen.

**Key Texts:** *Isaiah 53:4–12; Romans 3:21–26; 2 Corinthians 5:21; Galatians 3:13; 1 Peter 2:22–24; 3:18; 1 John 2:2; 4:10; Hebrews 9:14; 2 Corinthians 5:18–19; Ephesians 1:7; 1 Peter 1:18–19*

## THEOLOGICAL TERMS AND DEFINITIONS

Term	Definition
<b>Penal Substitutionary Atonement</b>	The atonement model identifying Christ’s death as the voluntary, substitutionary bearing of the penal consequences of sin in the place of those He represents. ‘Penal’: the penalty prescribed by the violated divine law. ‘Substitutionary’: Christ acts in our place, bearing what we owed. Formal structure: the double imputation, our sin imputed to Christ (He bears its penalty) and His righteousness imputed to us (we receive its benefit). Primary biblical texts: Isaiah 53:4–6; 2 Corinthians 5:21; Galatians 3:13; 1 Peter 2:24; Romans 3:25–26. Considered the organizing center of the atonement that gives the other images (sacrifice, redemption, reconciliation, Christus Victor) their salvific grounding.
<b>Double Imputation</b>	The bilateral exchange at the heart of the penal substitutionary atonement: (1) the sin of those Christ represents is imputed to Him (‘He made Him to be sin on our behalf’, 2 Corinthians 5:21a); (2) the righteousness of Christ is imputed to those He represents (‘so that we might become the righteousness of God in Him’, 5:21b). The Great Exchange, the Reformation’s name for this bilateral imputation. Both imputations are forensic (legal, not ontological): Christ does not become morally sinful; the believer does not become morally perfect. Both are received through faith and grounded in union with Christ.

Term	Definition
<p><b>Hilastērion (Romans 3:25)</b></p>	<p>Greek: ‘propitiation,’ ‘mercy seat.’ Used in Romans 3:25 for Christ: ‘God displayed publicly as a propitiation in His blood.’ In the Septuagint, the same word translates kapporet, the mercy seat of the ark of the covenant, the place where Day of Atonement blood was sprinkled and propitiation effected. Paul’s use of hilastērion for Christ identifies Him as the true mercy seat: the locus of divine propitiation, the means by which the divine wrath against sin is turned aside through the shedding of blood. The word also appears in Hebrews 9:5 for the earthly mercy seat, confirming the typological connection.</p>
<p><b>Katara / Curse (Galatians 3:13)</b></p>	<p>Greek: ‘curse.’ Used in Galatians 3:13 for both the curse of the Mosaic law under which sinners stood, and the curse that Christ became: ‘Christ redeemed us from the curse of the Law, having become a curse for us, for it is written, Cursed is everyone who hangs on a tree.’ Citation from Deuteronomy 21:23. The penal substitutionary logic: the curse belonged to us through our transgressions; Christ voluntarily placed Himself under it by accepting death by hanging; He became a curse hyper hēmōn (substitutionary); the result is our redemption from the curse He bore.</p>
<p><b>Anēnegken / He Bore (1 Peter 2:24)</b></p>	<p>Greek: aorist of anapherein (‘to carry up,’ ‘to offer,’ ‘to bear’). Used in 1 Peter 2:24 (‘He Himself bore our sins in His body on the cross’) and in the Septuagint of Isaiah 53:12 (‘He Himself bore the sin of many’). The deliberate verbal echo identifies Jesus as the Servant of Isaiah 53 and the cross as the fulfillment of the Servant’s vicarious suffering. The verb carries both bearing (the weight of sin) and offering (the priestly act of presenting the sacrifice), both senses present: Christ is simultaneously the Priest who carries the sin and the Lamb whose body bears it.</p>
<p><b>Mippēsha’ēnu / For Our Transgressions</b></p>	<p>Hebrew: ‘for our transgressions,’ ‘because of our transgressions.’ The preposition min + peša’ + first-person plural suffix, used in Isaiah 53:5 (‘He was pierced through for our transgressions’) and 53:8. The preposition indicates causation: our transgressions are the reason for the Servant’s suffering. Not coincidental suffering in the same generation as those who transgressed, but suffering caused by, directed toward, and borne for the specific transgressions of the specific people the Servant represents.</p>
<p><b>Moral Influence Theory</b></p>	<p>Atonement theory associated with Peter Abelard (1079–1142): the cross accomplishes its saving effect primarily by demonstrating the love of God in a way that moves sinners to repentance and moral transformation. Genuine insight: the cross is a demonstration of divine love (Romans 5:8) and produces moral transformation. Inadequate: addresses only the subjective response of the sinner, not the objective problem of guilt. Explains why the cross moves sinners to repentance but not why the sins they repent of are actually forgiven. A cross that only demonstrates love without satisfying justice provides affection but not atonement.</p>

Term	Definition
<b>Governmental Theory</b>	Atonement theory associated with Hugo Grotius (1583–1645): the cross was a governmental demonstration of the seriousness of sin sufficient to uphold the moral order while allowing God to freely forgive. Genuine insight: the cross upholds the moral order. Inadequate: evacuates the atonement of its specific substitutionary content. On this account Christ does not actually bear the penalty sinners owe but something sufficiently serious to allow remission. This contradicts 2 Corinthians 5:21 ('He made Him to be sin' declares an actual bearing of actual sin) and cannot provide the specific assurance that the debt is fully discharged.
<b>The Great Exchange</b>	The Reformation's name for the double imputation of penal substitutionary atonement, grounded in 2 Corinthians 5:21 and popularized by Luther's <i>The Freedom of a Christian</i> (1520). Christ takes what belongs to sinners (sin and its penalty) so sinners may receive what belongs to Christ (righteousness and its reward). Luther expressed it through the bridegroom-and-bride metaphor (from Ephesians 5:25–27): the bridegroom takes the things which are his bride's (sin, death, damnation) and bestows upon her the things that are his (grace, life, salvation). Not a cold legal transaction between distant parties but the self-giving of the Bridegroom for His bride in love.
<b>Articulus Stantis et Cadentis Evangelii</b>	Latin: 'the article by which the gospel stands or falls.' Luther's characterization of justification (and by extension, its ground in penal substitutionary atonement) as the central, irreplaceable article of Christian faith, the one without which the gospel cannot be the gospel. A gospel that replaces or evacuates the penal substitutionary content replaces the gospel with a different message, however superficially Christian its vocabulary. Distinguished from <i>articulus stantis et cadentis ecclesiae</i> ('of the church'): this phrase identifies the gospel's salvific core, not merely the church's institutional integrity.

## PRACTICAL APPLICATION

### A. For the Mind: What Must We Believe?

We must believe that penal substitutionary atonement is not a culturally conditioned metaphor or a theologically optional model but the specific, biblically grounded, exegetically demonstrated account of what the cross actually accomplished. The exegetical case, from Isaiah 53's explicit substitutionary vocabulary, through Paul's propitiation language and double imputation, through Peter's explicit 'He bore our sins in His body', is not a case resting on theological tradition's preferences but on the natural, grammatical, contextual meaning of the texts themselves.

We must also believe that the alternative theories are not wrong to identify the dimensions they emphasize but wrong to offer those dimensions as replacements for the penal substitutionary center. The cross is a demonstration of love (Moral Influence is right); it upholds the moral order (Governmental is right); it defeats the powers (Christus Victor is right). But none of these dimensions accomplishes what only the penal substitution does: the actual, objective, legal and moral removal of the guilt of those for whom Christ died.

## **B. For the Heart: What Must We Feel and Desire?**

Let the double imputation become the most personally inhabited theological reality in your devotional life. Every morning when you come before God in prayer, you come not on the basis of your spiritual performance of the previous day but on the basis of the Great Exchange: your sin has been imputed to Christ and borne by Him, and His righteousness has been imputed to you and credited to your account. The acceptance you receive is proportional not to the quality of your recent spiritual performance but to the quality of His righteousness, which is perfect, permanent, and credited to your account by the divine decree of justification.

Desire to preach the penal substitution in the register of Luther's Great Exchange rather than a systematic theology lecture. The people weighed down by guilt need to hear not merely the doctrine of penal substitution but the Person of the Substitute: the one who knew no sin, who bore in His body what they owe, who exhausted the judgment their sins deserved, and who did it voluntarily, lovingly, and finally. The theology in the service of the Person is the theology that transforms.

## **C. For the Hands: What Must We Do?**

- Preach through Isaiah 53 as a standalone sermon series of at least four to six messages. Many evangelical congregations have never heard an extended, exegetically careful, verse-by-verse treatment of it. The sermon series would follow the poem's structure: the Servant's exaltation and suffering (52:13–53:3), the substitutionary bearing of griefs and sorrows (53:4–6), the silence of the willing victim (53:7–9), and the divine satisfaction and Servant's vindication (53:10–12). The congregation that has sat with Isaiah 53 at this depth will hear the New Testament's atonement vocabulary with new ears.
- Address the Moral Influence and Governmental alternatives not polemically but instructively. Acknowledge the genuine pastoral impulses that drive people toward these theories before showing why they fail to satisfy them. The congregation will receive the case for penal substitution more readily when they see that you understand what is genuinely attractive about the alternatives and are engaging them charitably rather than dismissively.
- Teach 2 Corinthians 5:21 as the definitive atonement text and use it consistently in pastoral care of those who struggle with assurance. The double imputation of 2 Corinthians 5:21 is the most precisely formulated statement of the Great Exchange in all of Scripture. To the person who asks 'Does God really accept me despite my sin?' the answer is not 'God overlooks your

sin' but: 'Your sin was placed on Christ and He bore its penalty; His righteousness was placed on you and you stand in it before God.' The specificity and completeness of the exchange is the pastoral ground of the assurance.

- Integrate the four benefits of the penal substitutionary atonement, propitiation, expiation, reconciliation, and redemption, into the regular liturgical and doxological life of the congregation. The prayers of confession and assurance of pardon should reflect the full range: not merely 'we are forgiven' but 'the wrath is turned away, the guilt is removed, the fellowship is restored, and the bondage is broken.' The Lord's Supper should be preceded by a brief proclamation of the specific benefits being commemorated.
- Read and recommend J.I. Packer's essay 'What Did the Cross Achieve? The Logic of Penal Substitution' (1973) and Steve Jeffery, Mike Ovey, and Andrew Sach's *Pierced for Our Transgressions* (2007). Packer's essay is a compact, philosophically sophisticated, and pastorally warm defense of the logic; Jeffery, Ovey, and Sach provide the most comprehensive exegetical, historical, and pastoral defense available in a single volume.

## STUDY AND DISCUSSION QUESTIONS

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### OPENING QUESTION

1. Has the doctrine of penal substitutionary atonement ever been challenged in your ministry context, either directly (by critics who call it 'divine child abuse' or 'primitive') or indirectly (by a preaching emphasis on the cross as demonstration of love without language of sin-bearing, penalty-bearing, or propitiation)? How did you respond, or how would you respond now? And on the positive side: when have you seen the penal substitution doctrine produce the most powerful pastoral effect in someone's life, the most specific, grounded, personally transforming assurance?

### OBSERVATION QUESTIONS (WHAT DO THE TEXTS SAY?)

2. Read Isaiah 53:4–12 carefully. Identify every instance in which the Servant's suffering is described as borne in the place of others or caused by others' sins. What is the relationship between the 'our' of the people and the 'he/him' of the Servant in verses 4–6? What does verse 10 ('the Lord was pleased to crush Him' and 'if He would render Himself as a guilt offering') establish about the divine initiative and the willing character of the Servant's self-offering? What does verses 11–12 establish about the soteriological effect of the Servant's suffering?

3. Read Romans 3:21–26. Identify the Greek word translated 'propitiation' in verse 25 and its Old Testament background. What specifically did God publicly display in Christ, and what was the stated purpose of this public display (vv. 25–26)? What problem was the propitiation designed to address?

How does verse 26 express the dual achievement of the cross: the demonstration of divine justice and the justification of the ungodly?

4. Read 2 Corinthians 5:14–21 and Galatians 3:10–14. In 2 Corinthians 5:21, identify the two movements of the double imputation. What does ‘made Him to be sin’ mean, did Christ become morally sinful, or is something else being described? In Galatians 3:13–14, what is the specific curse that Christ became, and how does the Deuteronomy 21:23 citation support the claim? What is the result (the ‘so that’, *hina*) of the curse Christ bore?

5. Read 1 Peter 2:18–25 and 3:18. In 2:24, what is the specific verb used for Christ’s bearing of sin and its Septuagint background? How does the contrast between verse 22 (‘Who committed no sin’) and verse 24 (‘He Himself bore our sins’) establish the substitutionary character of the sin-bearing? In 3:18, what is the substitutionary formula (‘the just for the unjust’), and what is the stated purpose of the substitution?

### INTERPRETATION QUESTIONS (WHAT DOES IT MEAN?)

6. The lesson argues that *hilāstērion* in Romans 3:25 means ‘propitiation’ (turning away divine wrath) rather than merely ‘expiation’ (removing sin), responding to C.H. Dodd’s alternative interpretation. What is Dodd’s argument, and what is the exegetical case for the propitiation reading (particularly the Old Testament mercy seat background)? Why does the propitiation/expiation distinction matter theologically and pastorally, what is lost if the wrath-turning dimension is removed from the definition?

7. The lesson presents the Moral Influence Theory as inadequate because it addresses the subjective response of the sinner but not the objective problem of guilt. How would you respond to a pastor who says: ‘I find the Moral Influence Theory more compelling because it avoids the problematic imagery of an angry God who needs to be appeased by the death of His Son’? What would you say about the character of divine wrath and about the Trinitarian structure of the propitiation?

8. The lesson argues that *Christus Victor*, while biblically grounded and pastorally valuable, is insufficient as a replacement for penal substitution because it does not address the problem of guilt. How does penal substitution ground the *Christus Victor*, why is the defeat of the powers made possible by and dependent on the penal substitutionary bearing of the penalty? What does *Christus Victor* add to penal substitution that penal substitution does not fully express by itself?

9. The lesson describes Luther’s Great Exchange through the bridegroom-and-bride metaphor: the bridegroom takes the worst of what belongs to the bride (sin, death, damnation) and gives her the best of what belongs to him (grace, life, salvation). How does this metaphor illuminate the double imputation in a way that is theologically precise and personally warm? What are the limits of the metaphor? What other biblical metaphors or images most effectively communicate the personal, relational character of the Great Exchange to a contemporary congregation?

**10.** The lesson identifies penal substitutionary atonement as the *articulus stantis et cadentis evangelii*. What would a gospel without the penal substitutionary center look like pastorally, what would it have to offer to the guilty conscience, the enslaved will, and the estranged heart? Where would the specific grounding of forgiveness, the specific removal of guilt, and the specific ground of assurance come from in a gospel that replaced the penal substitution with one of the alternative theories?

### APPLICATION QUESTIONS (WHAT DOES IT DEMAND OF US?)

**11.** Design the outline of an Isaiah 53 sermon series: how many messages, what is the title and main point of each, and what is the pastoral aim of the series as a whole? Identify the specific dimensions of the penal substitutionary doctrine each message would develop and the specific pastoral needs in your congregation for which each message is most directly relevant.

**12.** Write out the pastoral conversation you would have with a believer who says: 'I know the gospel in my head, but when I sin I feel like I've forfeited my standing with God and need to earn my way back into His favor.' What would you say, what texts would you use, and how would you help this person move from head-knowledge of the double imputation to heart-experience of resting in it?

**13.** The lesson describes penal substitution as generating 'freedom from spiritual performance anxiety.' What does spiritual performance anxiety look like in the congregation you serve, what are its specific manifestations in prayer, in approaching the Lord's Table, in relating to God after sin? What specific pastoral practices, in preaching, counseling, the liturgy of corporate worship, would most directly address the specific forms most prevalent in your context?

**14.** This lesson marks the midpoint of Unit 7. Looking ahead to Lessons 22–24 (the extent of the atonement, the cry of dereliction, and the seven last words), what questions from this lesson on penal substitution do you most want those subsequent lessons to address? In particular: how does the penal substitutionary nature of the atonement (Lesson 21) shape the question of its extent (Lesson 22), for whom was the penalty specifically borne?

### PRAYER FOCUS

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Open this lesson's prayer time with a slow, meditative reading of Isaiah 53 in its entirety, from 52:13 through 53:12, read without commentary, letting the substitutionary vocabulary accumulate and press upon the group with its full weight. 'Our griefs', 'our sorrows', 'our transgressions', 'our iniquities', 'the iniquity of us all', 'the transgression of my people.' Let the first-person plural possessives accumulate until they land with their full weight on the word 'Him', the Servant who

bears what is 'ours' in our place. Then let verse 5 settle on the group as the summary: this is what the cross was, and this is what it was for us.

Spend extended time in worship at the cross, not the cross as a general symbol of divine love but the specific cross at which the specific Person bore the specific sins of the specific people He came to save. Let each person in the group name before God, silently and personally, at least one specific sin for which Christ bore the penalty in their place. The generic confession 'I am a sinner' is true and important; the specific confession 'He was pierced through for this particular transgression' is the personal inhabiting of the penal substitution that transforms it from a doctrine into a doxological reality.

Then move from the sin-bearing to the righteousness-crediting: let the group receive, with the same specificity, the other half of the double imputation. The same Christ who bore your specific sin has credited to your account His specific righteousness. You stand before God not merely as one whose guilt has been cancelled but as one whose account has been credited with the perfect law-keeping, the perfect obedience, the perfect love of the Son of God. Pray through the implications of the second half for the specific areas where spiritual performance anxiety most persistently distorts the relationship with God.

Close with 2 Corinthians 5:21, spoken together as the corporate confession of the Great Exchange, the most precisely formulated statement of the gospel in all of Scripture:

*"He made Him who knew no sin to be sin on our behalf, so that we might become the righteousness of God in Him."*

2 CORINTHIANS 5:21, NASB 1995

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*Soli Deo Gloria*

*To God Alone Be the Glory*

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**FAITHFUL TO THE WORD**

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