

FAITHFUL TO THE WORD

Systematic Theology Series

SOTERIOLOGY

The Doctrine of Salvation

By Grace Alone, Through Faith Alone, In Christ Alone, To the Glory of God Alone

UNIT 5: CONVERSION — REPENTANCE AND FAITH

The Soul's First Conscious Response to Sovereign Grace

Lesson 14

Saving Faith

The Alone Instrument of Justification

Trusting Christ Alone for Salvation

“For by grace you have been saved through faith; and that not of yourselves, it is the gift of God”

Key Texts: Ephesians 2:8–9; Romans 3:28; 4:4–5; 10:9–10; Galatians 2:16; Hebrews 11:1, 6; John 3:16, 36;

James 2:14–26

“For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast. For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them.”

Ephesians 2:8–10, NASB 1995

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Introduction

Lesson 13 established that repentance is the turning from, the soul's Spirit-wrought, whole-person movement away from sin and toward God. This lesson establishes that faith is the turning to, the soul's whole-person trust in Jesus Christ as He is offered in the gospel, resting upon Him alone for everything that salvation requires. Repentance and faith are the two sides of the single coin of conversion, and they are treated in adjacent lessons not because they occur sequentially in the experience of the converting sinner but because each deserves the full theological attention that a single lesson can give. The person who has received Lesson 13 with the personal seriousness it demands has already begun the movement that Lesson 14 names: turning from sin is turning toward Christ, and the turn toward Christ is what this lesson calls saving faith.

Faith is simultaneously the simplest and the most profound word in the Christian vocabulary. It is simple in the sense that it requires no theological sophistication to exercise it: the most theologically illiterate person who has ever simply trusted Jesus Christ for salvation has exercised saving faith in its full and complete form. It is profound in the sense that its content, character, and implications reach into the deepest dimensions of the believer's relationship with God and can occupy the theologian's most careful attention for a lifetime without exhausting the riches of what faith means. This lesson will navigate the simplicity and the profundity together, grounding the theological analysis in the pastoral reality: saving faith is always, ultimately, the whole person's personal trust in a personal Savior, and no amount of theological analysis is a substitute for that trust, however useful it is for understanding what the trust involves.

The doctrine of saving faith has been among the most contested in the history of Christian theology, precisely because it is so central to the gospel. The Protestant Reformation's great slogan, *sola fide*, by faith alone, was the battle cry of the article by which the church stands or falls (Luther's characterization of justification by faith). The Roman Catholic tradition's counter-claim, that faith alone is insufficient, that love and works must be added to faith for justification, was not merely a different formulation of the same gospel but, from the Reformers' perspective, a different gospel altogether: one that directed the sinner to her own moral performance rather than to Christ's perfect righteousness as the sole and sufficient ground of acceptance before God. The stakes of the doctrine of saving faith are therefore not merely theological; they are the stakes of the gospel itself.

This lesson will proceed through seven major sections: saving faith defined; the three traditional elements of faith (*notitia*, *assensus*, *fiducia*); *fiducia* as the essence; faith as the gift of God; the object of faith and why the object is everything; faith as the alone instrument of justification (and the critical Reformation distinction between "by faith" and "on account of faith"); and faith and works in their proper relationship. The governing conviction throughout is that of the Reformation itself: faith saves not because of any virtue in faith itself but because of the virtue of the One in whom faith is placed, and therefore that weak faith in the strong Savior saves, while strong faith in a false savior does not. The simplicity of the gospel is the simplicity of the Object, not the quality of the receiving.

A note on the relationship between this lesson and the next. Lesson 14 addresses saving faith as the instrument by which justification is received. Lesson 15 will address the relationship between faith and works, specifically, the apparent tension between Paul's declaration that justification is by faith apart from works (Romans 3:28) and James's declaration that justification is by works and not by faith alone (James 2:24). The two lessons belong

together, and the doctrine of saving faith established in this lesson provides the foundation for the resolution of the James/Paul tension that Lesson 15 will develop.

I. Saving Faith Defined

Whole-Souled Trust in Christ Alone

A. *Definition and Essential Character*

Saving faith may be defined as the whole-souled, Spirit-given trust in Jesus Christ as He is offered in the gospel, resting upon Him alone, His person and His work, as the sole sufficient ground of the soul's acceptance before God, and receiving from Him all the saving benefits that His accomplished redemption has secured. The definition contains several elements that deserve careful attention. "Whole-souled": saving faith is not a compartmentalized religious decision made by one dimension of the person while the rest remains uninvolved; it is the engagement of the whole person, mind, affections, and will, in the act of trusting. "Spirit-given": saving faith is a gift, not an achievement, as Ephesians 2:8–9 explicitly states and as the logic of the *ordo salutis* demands. "His person and His work": the object of saving faith is Christ in His full identity, not merely the benefits of His work applied to the recipient's account, but the person of Christ Himself.

"Alone": the exclusivity of faith in Christ as the ground of acceptance is the distinguishing mark of the Reformation's gospel. The sinner who rests upon Christ and also upon her own moral record, her religious observances, her baptism, or her church membership is not resting upon Christ alone, and the "also" of any addition to Christ as the ground of acceptance is the precise error that the Reformation's *sola fide* was formulated to exclude. The Westminster Larger Catechism's description of saving faith captures this exclusivity: "The grace of faith, whereby the elect are enabled to believe to the saving of their souls, is the work of the Spirit of Christ in their hearts, and is ordinarily wrought by the ministry of the Word: by which also, and by the administration of the sacraments, and prayer, it is increased and strengthened. This faith is different in degrees, weak or strong; may be often and many ways assailed and weakened, but gets the victory: growing up in many to the attainment of a full assurance through Christ, who is both the author and finisher of our faith" (WLC Q.72–73).

The simplest and most moving definition of saving faith in the entire Reformation tradition is the Heidelberg Catechism's response to Question 21: "What is true faith? True faith is not only a sure knowledge by which I hold as true all that God has revealed to us in His Word, but also a wholehearted trust which the Holy Spirit creates in me by the gospel, that, not only to others, but to me also God has given the forgiveness of sins, everlasting righteousness and salvation, out of sheer grace solely for the sake of Christ's merits." Two elements are present in this definition: the sure knowledge and the wholehearted trust. But the personal pronoun "me also" is what makes the definition pastorally transformative: saving faith is not the acknowledgment that God forgives sinners in general; it is the personal reception of the specific truth that "to me also" God has given forgiveness, righteousness, and salvation. The personalization of the gospel in the act of trusting is the essence of the Heidelberg Catechism's vision of faith, and it is among the most pastorally important dimensions of the whole doctrine.

B. *What Saving Faith Is Not*

As with repentance, a clear understanding of saving faith requires attention to its counterfeits. The New Testament itself provides the most important negative definitions. First, saving faith is not mere intellectual

knowledge of the gospel. The demons know the truth about Jesus with a precision that many nominal Christians do not: “You believe that God is one. You do well; the demons also believe, and shudder” (James 2:19, NASB 1995). The demon’s “belief” is accurate, comprehensive, and accompanied by an appropriate emotional response (shuddering at the holiness of the One they have rebelled against), and it does not save. Knowledge is indispensable for saving faith, but knowledge alone, however accurate, is not saving faith.

Second, saving faith is not mere assent to the propositions of the gospel without personal trust in the gospel’s Protagonist. A person can assent to the truth of the historical claims of the gospel, that Jesus was a real historical figure, that He was crucified, that the tomb was empty on the third day, that the resurrection appearances were genuine, without ever personally trusting Jesus Christ as her own Savior. Historical assent and personal trust are distinguishable: the former is about events, the latter is about persons. Saving faith is always personal in its character: it is the soul’s own reception of a specific Savior as the ground of her own specific standing before God. Third, saving faith is not a temporary psychological state of religious confidence that may come and go with the fluctuations of the believer’s emotional life. Hebrews 11’s roll call of the faithful describes men and women whose faith was the ground of sustained, costly, life-shaping commitment over decades and lifetimes, not a momentary religious experience but a settled orientation of the whole person toward the God in whom all hope resides.

II. The Three Elements of Saving Faith

Notitia, Assensus, and Fiducia

A. *Notitia: The Knowledge That Faith Requires*

The traditional Reformed analysis of saving faith identifies three essential elements that together constitute the full reality of genuine believing. These three elements are not three sequential stages through which saving faith passes but three inseparable dimensions of the single act of trusting, analytically distinguishable for the purposes of theological precision and pastoral diagnosis, but experientially unified in the single whole-person act of faith. The first element is *notitia*, from the Latin for knowledge, the cognitive dimension of faith by which the content of the gospel is received and understood.

Notitia establishes that saving faith is not a blind leap into the dark, not a willingness to trust without regard to the content of what is trusted, not the religious equivalent of wishing very hard that something is true. Paul’s statement in Romans 10:17, “faith comes from hearing, and hearing by the word of Christ”, establishes that faith is produced by the proclamation of specific content: the word of Christ, the gospel of Christ’s person and work. The person who has never heard the gospel cannot have saving faith, because the object of saving faith, the Christ revealed in the gospel, has not yet been presented to her. Faith requires knowledge of its object, and the knowledge is conveyed through the proclamation of the Word.

The specific content that *notitia* must include, for faith to be genuinely saving, is the apostolic gospel: that Jesus Christ is the Son of God who became incarnate for our salvation; that He lived a perfectly obedient life in our place; that He died as the substitute for sinners, bearing the penalty that our sins deserved; that He rose bodily from the dead on the third day, vindicating His atoning work and conquering death; and that He now reigns as Lord from the Father’s right hand, exercising His authority over all things for the sake of His people. This is the content that Romans 10:9–10 identifies as the knowledge required for saving confession: “if you confess with your

mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved.” The confessing and the believing are directed at specific content: the Lordship of Jesus and the historical fact of His resurrection. Notitia without assensus and fiducia is insufficient for salvation; but assensus and fiducia without notitia are impossible, because one cannot assent to or trust what one has never received as content.

B. Assensus: The Assent That Recognizes Truth

The second element is assensus, the intellectual, moral, and spiritual assent by which the content received in notitia is affirmed as true. Assensus is not the mere entertainment of the gospel as a possible hypothesis; it is the acknowledgment of it as the genuine and reliable account of reality, as the truth about God, about sin, about Christ, and about salvation. The difference between notitia and assensus is the difference between receiving information and agreeing with it: notitia hears the gospel, assensus acknowledges it as true.

Assensus is more than mere intellectual agreement; in the biblical usage, it involves the moral and spiritual dimension of the whole person’s recognition of the truth’s claims on her. When Paul writes in Romans 1:16 that the gospel is “the power of God for salvation to everyone who believes” (NASB 1995), the believing is not the detached assent of a disinterested observer but the engaged, morally implicated assent of a person who recognizes that the gospel is making claims on her own specific life. The person who truly assents to the gospel recognizes that she is the sinner for whom Christ died, that the Savior who is being offered is the Savior she needs, and that the righteousness she lacks is precisely what His atoning work provides. This engaged, implicated assent is what distinguishes saving assensus from the detached intellectual acknowledgment that the gospel is a historically significant religious document.

The demons’ belief of James 2:19 demonstrates that assensus without fiducia is possible and insufficient. The demons genuinely assent to the truth that God is one and that Jesus is the Son of God; they are not in intellectual error about these propositions. But their assent does not save, because it does not issue in personal trust. They know who Jesus is; they do not receive Him. This establishes that the cognitive and intellectual dimensions of faith (notitia and assensus), however accurate and thorough, are insufficient for salvation unless they are accompanied by the third and most essential element: the personal, whole-person trust that is fiducia.

C. Fiducia: The Trust That Is the Essence of Saving Faith

The third element, and the one that distinguishes genuine saving faith from its most sophisticated counterfeits, is fiducia: the personal, whole-person trust in Jesus Christ as the sole sufficient ground of the soul’s acceptance before God. If notitia is the knowledge of the gospel and assensus is the agreement that the gospel is true, fiducia is the personal reception of the gospel as the specific truth about oneself and the specific resource for one’s own specific condition. It is the difference between knowing that there is a lifeboat and being willing to step into it; between knowing that the surgeon is competent and surrendering oneself to the knife; between knowing that Christ is a sufficient Savior and actually trusting Him as one’s own.

Fiducia is the element of faith that corresponds to the Heidelberg Catechism’s “to me also”: the personal application of the gospel’s general truth to the specific, individual, named sinner. John 3:16 states the saving condition in exactly these terms: “that whoever believes in Him shall not perish, but have eternal life.” The “believes in” (Greek: *pisteuōn eis*) is not mere agreement with propositions about Him; it is personal entrustment to His person, a movement of the whole self toward Christ, a resting of the whole soul upon Him as the One who

is both able and willing to save. This is the fiducia that the devil himself cannot exercise: he knows who Jesus is; he does not trust Him. He knows the gospel's content; he does not receive its offer.

The Westminster Shorter Catechism describes fiducia with characteristic precision: "Faith in Jesus Christ is a saving grace, whereby we receive and rest upon Him alone for salvation, as He is offered to us in the gospel" (WSC Q.86). The "receive and rest upon" is the language of fiducia: an active reception (reaching out to take what is offered) and a passive resting (the weight of the whole soul placed entirely upon Him). The "in Him alone" is the language of sola fide: no other ground, no supplementary merit, no additional basis for acceptance. And "as He is offered to us in the gospel" establishes that the Christ who is the object of fiducia is the Christ of the Word, the historically specific, theologically precise, doctrinally defined Christ of the apostolic proclamation, not a Christ of the person's own imaginative construction.

III. Faith as the Gift of God

Not the Sinner's Contribution but the Spirit's Bestowal

A. Ephesians 2:8–9 and the Gift of Faith

The most directly relevant text for the gift character of saving faith is Ephesians 2:8–9: "For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast" (NASB 1995). The passage has been extensively debated, particularly with respect to the grammatical reference of "that not of yourselves, it is the gift of God", does "that" refer specifically to faith, or to the whole salvation, or to the grace-through-faith structure as a whole? The grammatical debate is technical, but its resolution is clear enough for the present purpose: at minimum, the passage excludes the entire structure of salvation from being of human origin or achievement, and at most (if "that" refers specifically to faith), it explicitly identifies faith as God's gift.

Philippians 1:29 provides the most direct statement of the gift character of faith without any grammatical ambiguity: "For to you it has been granted for Christ's sake, not only to believe in Him, but also to suffer for His sake" (NASB 1995). The verb "has been granted" (*echaristhē*, from *charizomai*, to give as a gift of grace) applies equally to believing and to suffering: both are given as gifts of grace for Christ's sake. The believing, the faith in Christ, has been granted to the Philippians as graciously and as sovereignly as any other gift of grace. This makes explicit what Ephesians 2:8–9 implies: faith is a gift of God, bestowed by the Spirit in connection with the effectual calling and the new birth, not a contribution that the sinner makes from within the resources of her own regenerate or pre-regenerate will.

Acts 13:48 provides the narrative confirmation: "as many as had been appointed to eternal life believed." The believing follows from and is produced by the prior divine appointment, the sovereign granting of faith to those who have been appointed to eternal life. John 6:65 provides the dominical confirmation: "No one can come to Me unless it has been granted him from the Father." The coming to Christ, the act of faith by which the sinner receives Him, has been "granted from the Father." The same prior divine granting that the lesson on repentance identified as the source of repentance is equally the source of faith.

B. Why the Gift Character of Faith Matters

The gift character of saving faith has the same implications for faith that the gift character of repentance had for repentance: it removes every basis for human boasting in the act of believing, grounds the certainty of salvation in the sovereign faithfulness of the God who gave the faith rather than in the quality of the faith itself, and establishes the fundamental difference between the Reformed and Arminian accounts of salvation as a difference about where the decisive causal act resides.

Ephesians 2:9 makes the anti-boasting purpose of the gift of faith explicit: “not as a result of works, so that no one may boast.” The logic is clear: if faith were the sinner’s own contribution to a cooperative salvation, the one thing she does that makes the difference between being saved and not saved, then she would have something to boast about, however small. But the passage explicitly excludes every ground of boasting from the structure of salvation. The faith through which salvation is received is not the sinner’s independent contribution; it is the gift through which the sinner receives what God has graciously provided. The “so that no one may boast” is the anti-boasting purpose built into the structure of grace-through-gift-of-faith: the boasting that remains after one has received everything as grace is not boasting in oneself but in the Lord (1 Corinthians 1:31).

The practical pastoral implication of the gift character of faith is that the Christian’s assurance should rest not on the quality or quantity of her faith but on the faithfulness of the God who gave her the faith. Faith is often weak, uncertain, intermittent, and assaulted by doubt, and the believer who measures her assurance by the quality of her faith will find assurance as variable as the faith itself. But the believer who has understood that her faith is the sovereign gift of the God who “never changes or casts shifting shadow” (James 1:17, NASB 1995) can find assurance in the unchanged character of the Giver rather than in the fluctuating quality of the given. The assurance of the believer with weak faith is not determined by the weakness of the faith; it is determined by the strength of the Savior in whom even weak faith is placed.

IV. The Object of Faith

Faith Saves Because of the Savior, Not Because of the Believing

A. Why the Object Is Everything

One of the most pastorally liberating and most theologically important claims in the entire doctrine of saving faith is the claim about the locus of faith’s saving power: faith does not save because of any virtue in the faith itself but because of the virtue of the Object to which the faith is directed. This means, with full pastoral force, that weak faith in the strong Savior saves, while strong faith in a false savior does not. The strength of the faith is irrelevant to its saving efficacy; the identity of the One in whom the faith is placed is everything.

This principle is among the most comforting in the whole of Christian theology for the person who struggles with weak, tentative, doubt-ridden faith. The person whose trust in Christ is genuine but fragile, whose confidence is real but frequently assaulted, whose assurance comes and goes with the fluctuations of her spiritual experience, that person needs to understand that the saving power is not in the quality of her trust but in the reliability and the sufficiency of the One she trusts. The most wobbling, uncertain, trembling hand that reaches for the bread receives the bread as fully as the steadiest and most confident hand; what matters is the bread, not the steadiness of the hand.

Conversely, vigorous, confident, emotionally intense “faith” directed at a false object, at a Christ of one’s own imaginative construction who does not correspond to the Christ of the apostolic gospel, at a different Christ who saves differently than the biblical Christ, at a religious system that adds human merit to Christ’s righteousness as the ground of acceptance, does not save, however sincere and emotionally intense the “believing” may be. This is Paul’s warning in Galatians 1:6–9: a “different gospel” that adds to or changes the gospel of Christ is not an inferior version of the same gospel; it is no gospel at all. The object of faith determines its saving power, not the quality of the faith’s felt intensity.

The New Testament’s consistent insistence on the identity of Jesus Christ as the specific, uniquely sufficient, historically defined Object of saving faith is the theological foundation of this principle. John 3:16, “the only begotten Son,” given by God, establishes that there is a specific, unique, non-interchangeable Person who is the Object of saving faith; not “a spiritual figure,” not “the principle of sacrificial love,” not “the example of moral selflessness,” but the eternal Son of God who became incarnate, lived, died, and rose. John 14:6, “I am the way, and the truth, and the life; no one comes to the Father but through Me” (NASB 1995), establishes the exclusivity of Christ as the Object of saving faith: not one among several equally valid religious options, but the unique, universal, sufficient mediator between God and humanity.

B. Hebrews 11:6 and the Character of the Object’s Claims

Hebrews 11:6 establishes the specific character that faith in God must have in order to be saving: “And without faith it is impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him” (NASB 1995). The two necessary objects of this faith, that God is (His existence and reality) and that He rewards those who seek Him (His character as the good, responsive, relational God who genuinely engages with those who approach Him), establish the minimal character of the faith that pleases God. The faith that pleases God is not the abstract acknowledgment of a philosophical ultimate; it is the personal, relational trust in the God who exists and who is good to those who seek Him. This is the character of saving faith: a trust grounded in the specific, personal, relational character of the God who has revealed Himself in Jesus Christ.

Hebrews 11’s great roll call of the faithful provides the extended illustration of what faith in this specific, relational God looks like across the sweep of redemptive history. Abel, Noah, Abraham, Sarah, Moses, Rahab, and the cloud of witnesses who follow them, all are described as acting on the basis of confidence in the promises of the God who had revealed Himself and who could be trusted to deliver what He had promised. The faith of Hebrews 11 is always specific (directed at specific divine promises), always costly (producing real action in the face of real risk), and always future-oriented (the heroes of faith “died in faith, without receiving the promises, but having seen them and having welcomed them from a distance,” v. 13, NASB 1995). This is saving faith in its fullest expression: not a momentary religious experience but a life-shaping, cost-bearing, promise-trusting orientation of the whole person toward the God who has revealed Himself and can be trusted to keep His word.

V. Faith as the Alone Instrument of Justification

The Critical Reformation Distinction

A. Justified by Faith, Not on Account of Faith

The Reformation's doctrine of justification by faith alone (*sola fide*) is not simply the claim that faith is necessary for justification but that faith is the exclusive instrument through which justification is received. This is the significance of Romans 3:28: "For we maintain that a man is justified by faith apart from works of the Law" (NASB 1995). The "apart from works" is the *sola* of *sola fide*: no work of any kind, whether ceremonial, moral, or spiritual, contributes to or completes the justification that faith receives. And the "by faith" is the instrumental statement: faith is the means by which justification is received.

The most theologically precise formulation of faith's role in justification is the Reformation's insistence that the believer is justified by faith, not on account of faith. The distinction is critical and carries the whole weight of the Reformation's gospel. "By faith" means that faith is the instrument, the means, the channel, through which the righteousness of Christ is received and applied to the sinner's account. The righteousness that justifies is Christ's righteousness, not the believer's faith; faith is the hand that receives the righteousness, not the righteousness itself. "On account of faith" would mean that faith itself is the meritorious ground of justification, that the sinner is declared righteous because the act of believing is itself counted as righteousness in place of law-keeping. This would make faith a work, the one work that, done correctly, earns the divine verdict of righteousness.

Romans 4:4–5 makes the distinction between faith as instrument and faith as merit the explicit center of Paul's argument: "Now to the one who works, his wage is not credited as a favor but as what is due. But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness" (NASB 1995). The contrast between working and believing establishes that believing is not a form of working, it is the opposite of working as the basis of standing before God. The one who believes has nothing to offer as payment; she is the "ungodly" who is justified not because of any qualifying act but because of the God who justifies the ungodly. And the "crediting of faith as righteousness" (Genesis 15:6 applied to Abraham) is not the crediting of faith as a meritorious act but the crediting, through faith's reception, of the righteousness that faith lays hold of in Christ.

Galatians 2:16 states the *sola* of *sola fide* with the double negative that marks genuine exclusivity: "knowing that a man is not justified by the works of the Law but through faith in Jesus Christ, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified" (NASB 1995). The repetition of "not by the works of the Law", twice in the same verse, surrounding the positive affirmation of faith as the instrument of justification, is not rhetorical redundancy but theological emphasis: the exclusion of works is stated twice so that no one can miss it. The justification that the believer receives is by faith in Christ, and not by works, in the most explicit and unambiguous apostolic statement available.

B. The Imputation Mechanism

The mechanism by which faith functions as the instrument of justification is the doctrine of imputation, the divine crediting of Christ's righteousness to the believer's account through the instrument of faith. This is what Paul means when he says that Abraham's faith "was credited to him as righteousness" (Romans 4:3, citing Genesis 15:6): not that Abraham's act of believing was itself a righteousness sufficient for his justification, but that through his faith he was credited with the righteousness of the One whom his faith anticipated, the One who would be the fulfillment of the promise of the Seed in whom all nations would be blessed. The imputation is not a divine fiction; it is the actual, legal, judicial crediting of an alien righteousness to the account of the believer on the ground that the believer has been united to the One whose righteousness it is.

The “not as a result of works” of Ephesians 2:9 and the “apart from works of the Law” of Romans 3:28 establish the same principle from the negative side: if the righteousness that justifies were produced by the believer’s own moral performance, it would be a righteousness of achievement rather than a righteousness of grace, and the sinner whose performance was less than perfect (which is every sinner) would remain unjustified. The only righteousness sufficient to satisfy the divine demand is the righteousness of the perfectly obedient Son, and the only way that righteousness reaches the sinner who did not produce it is through the imputation that faith’s reception makes possible. Faith is the instrument not because it creates the righteousness but because it receives it, the empty hand that takes the gift rather than the laboring hand that earns it.

VI. Faith and Works: The Inseparable Companions

Sola Fide but Never Solitary Faith

A. The Reformation Formula and Its Two Sides

The most precise formulation of the Reformation’s position on the relationship between faith and works is the formula that has been associated with Calvin but that captures the consensus of the whole magisterial Reformation tradition: “It is therefore faith alone which justifies, and yet the faith which justifies is not alone.” The first clause, “faith alone which justifies”, is the *sola fide* of the Reformation’s anti-Roman polemic: justification is by faith, not by faith supplemented by works of merit, love, or religious observance. The second clause, “the faith which justifies is not alone”, is the Reformation’s anti-antinomian polemic: genuine justifying faith is never the only spiritual reality present in the justified person; it is always accompanied by love, repentance, and the works that flow from the new nature that regeneration has implanted.

The two clauses are not in tension; they operate at different logical levels. The first clause is about the ground of justification (faith alone, not faith plus works, is the instrument by which justification is received). The second clause is about the character of justifying faith (it is a living faith, not a dead one, and living faith always produces the life that flows from it). The distinction between the ground of justification and the evidence of the faith that receives justification is the key to holding the two clauses together without collapsing either into the other. Works are not the ground of justification; they are the evidence of the living faith that is the instrument of justification. The two things cannot be confused without producing either the Roman Catholic error (works contribute to justification) or the antinomian error (justifying faith can exist without producing works).

Galatians 5:6 provides the Pauline formulation: “For in Christ Jesus neither circumcision nor uncircumcision means anything, but faith working through love” (NASB 1995). The faith that Paul has been defending in the previous chapters of Galatians as the sole instrument of justification is described here as “faith working through love”, a living, active, love-producing faith, not a static intellectual assent. The faith that justifies is the faith that works through love; but the love that the faith produces is not what the faith contributes to justification. The love is the evidence of the faith’s genuineness; the faith’s reception of Christ’s righteousness is what justifies.

B. James 2 and the Faith That Saves

James 2:14–26 has been misread as a contradiction of Paul’s *sola fide*, but its precise exegetical content is fully consistent with the Reformation’s formula. James’s question in verse 14, “What use is it, my brethren, if someone

says he has faith but he has no works? Can that faith save him?” (NASB 1995), is directed at a specific claim: “someone says he has faith.” James is not questioning whether faith justifies; he is questioning whether a faith that produces no works is genuine faith. The faith that James says “cannot save” is the dead faith of verse 17, the faith that exists only as verbal claim without vital expression in works.

The climax of James’s argument in verse 26, “just as the body without the spirit is dead, so also faith without works is dead” (NASB 1995), makes the point with a devastating analogy. A body without the spirit is a corpse; it has the form of a body but lacks the animating reality of life. Faith without works is a spiritual corpse: it has the verbal claim of faith but lacks the animating reality of the living faith that regeneration produces. James is not saying that works contribute to justification; he is saying that works demonstrate the genuineness of the faith that justifies. The tree that produces no fruit is not a fruitless tree; it is a dead tree. So the “faith” that produces no works is not faith without fruit; it is not faith at all, not the kind of faith that the gospel produces in those who have genuinely been regenerated by the Spirit.

Ephesians 2:8–10, the most important single passage for the relationship between faith and works in the New Testament, holds both truths in their proper relation in the span of three verses. Verse 8: “For by grace you have been saved through faith.” Verse 9: “not as a result of works, so that no one may boast.” Verse 10: “For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them.” The grace-through-faith of verses 8–9 is the ground of justification, excluding all works as contributing to it. The good works of verse 10 are the God-prepared purpose for which the justified sinner has been created in Christ Jesus, the divinely ordained expression of the new creation whose receiving of justification verses 8–9 describe. Works do not precede or contribute to justification; they follow from and express the new creation that justification marks. The “so that we would walk in them” of verse 10 is the purposive expression of the saved person’s new life, not an additional condition for maintaining the salvation verses 8–9 describe.

“For we maintain that a man is justified by faith apart from works of the Law.”

Romans 3:28, NASB 1995

VII. The Pastoral Significance of Saving Faith

Assurance, Diagnosis, and the Anchor of the Believing Soul

A. Assurance and the Quality of Faith

The doctrinal analysis of saving faith in the preceding sections has direct and practical pastoral significance, and none more directly than the implication for assurance. The person who understands that faith saves not because of any virtue in the faith itself but because of the virtue of the Object, Christ crucified and risen, has a ground of assurance that does not fluctuate with the quality of the faith. On her best days of confident, clear, untroubled belief, and on her worst days of struggling, doubting, barely-holding-on faith, the Object of her faith remains constant: the same Jesus Christ, the same atoning death, the same risen Savior, the same imputed righteousness. The assurance of the justified sinner does not stand or fall with the quality of the believing; it stands or falls with the identity and sufficiency of the One believed in.

The great Reformation insight on this point was the insistence that assurance is the normal experience of the justified believer and that it is grounded in the objective reality of Christ's work rather than in the subjective quality of the believer's experience. The Roman Catholic tradition had consistently withheld assurance from the faithful, on the grounds that certainty about one's own justification was presumptuous (since justification depended in part on one's own love and works, whose adequacy could never be fully known this side of the final judgment). The Reformers replied: if justification depends solely on the imputed righteousness of Christ, received by faith alone, then the assurance of the justified person depends not on the uncertain quality of her own performance but on the certain sufficiency of His. "I know whom I have believed and I am convinced that He is able to guard what I have entrusted to Him" (2 Timothy 1:12, NASB 1995): the confidence is in the One believed, not in the believing.

The Heidelberg Catechism's Question 1, the answer to "What is your only comfort in life and death?", is the most luminous expression of this assurance: "That I am not my own, but belong, body and soul, in life and in death, to my faithful Savior Jesus Christ, who at the cost of his own blood has fully paid for all my sins and has completely freed me from the dominion of the devil; that He also watches over me in such a way that not a hair can fall from my head without the will of my Father in heaven; in short, that everything must work together for my salvation. Because I belong to Him, Christ by His Holy Spirit, also assures me of eternal life, and makes me wholeheartedly willing and ready from now on to live for Him." The comfort is not "I have believed well enough" but "I belong to Him", and the belonging is secured not by the quality of the faith but by the price He paid and the faithfulness with which He keeps what has been entrusted to Him.

B. Diagnosing False Faith and Caring for the Doubter

The three-element analysis of saving faith (*notitia*, *assensus*, *fiducia*) also provides the pastoral diagnostic for distinguishing genuine saving faith from its counterfeits, and for identifying precisely where the deficit lies when faith appears genuine but may not be. The person who has *notitia* without *fiducia* knows the gospel accurately but has never personally entrusted herself to the Christ the gospel presents, she may be the most theologically sophisticated person in the room, but her faith is the faith of the demons if it has never moved from accurate knowledge to personal trust. The pastor's task with such a person is not to instruct her in more doctrine but to press the personal claim of the gospel: this Christ you know so well, have you entrusted yourself to Him as your own Savior, to rest your entire standing before God upon Him alone?

The person who has *assensus* without *fiducia* has gone further, she acknowledges the gospel as true, she would affirm the basic doctrinal content of the Christian faith, she may even be emotionally moved by the story of Christ's passion. But she has never made the personal transfer of the whole soul's weight to Christ alone, there is always an additional ground on which she is leaning, some residual confidence in her own moral performance, her family heritage, her religious participation. The pastor's task is to show her the precariousness of every other ground and the sufficiency and the freeness of the one Ground that will hold: the Christ who says "Come to Me, all who are weary and heavy-laden, and I will give you rest" (Matthew 11:28, NASB 1995).

For the person with genuine *fiducia* who is assailed by doubt, who is genuinely trusting Christ but whose trust is intermittently weak, uncertain, and assaulted, the pastoral word is the one that the whole doctrine of faith provides: run to the Object, not to the quality of the trusting. The weakness of your faith is not the issue; the sufficiency of the One in whom you trust is. The most wobbling hand that reaches for Christ receives Him no less fully than the steadiest; the most uncertain believer who is genuinely resting on Christ alone is justified no less

completely than the most confident. Look not to the quality of your looking; look to the One you are looking at. And when the faith is so small that it barely seems like faith at all, hear the word of Christ Himself in Matthew 17:20: “if you have faith the size of a mustard seed, you will say to this mountain, ‘Move from here to there,’ and it will move; and nothing will be impossible to you” (NASB 1995). The faith that seems too small to save is being measured against the wrong standard; the right standard is not the quantity of the faith but the power of the Savior.

Theological Terms and Definitions

Saving Faith	The whole-souled, Spirit-given trust in Jesus Christ as He is offered in the gospel, resting upon Him alone, His person and His work, as the sole and sufficient ground of the soul's acceptance before God. Saving faith comprises three inseparable elements: notitia (knowledge of the gospel's content), assensus (assent to the gospel as true), and fiducia (personal, whole-person trust in Christ as one's own Savior). It is a gift of God (Ephesians 2:8–9; Philippians 1:29), not a contribution the sinner makes to cooperative salvation. It saves not because of any virtue in the faith itself but because of the virtue of its Object, Jesus Christ crucified and risen.
Notitia	Latin: "knowledge." The first and cognitive element of saving faith: the reception and understanding of the content of the gospel, who Jesus is, what He accomplished, and what the gospel offers. Notitia is indispensable for saving faith (Romans 10:17: "faith comes from hearing, and hearing by the word of Christ"), because the faith that saves is directed at a specific Object, and the Object must be known for the faith to be directed at Him. Notitia alone is insufficient (it can exist without assensus and fiducia, as in the case of the demons who know who Jesus is), but it is necessary.
Assensus	Latin: "assent." The second element of saving faith: the intellectual, moral, and spiritual affirmation that the content received in notitia is genuinely true, not merely entertained as a possibility but acknowledged as the reliable account of reality. Assensus is more than detached intellectual agreement; it is the engaged, morally implicated acknowledgment of the gospel's specific claims on the person's own life. Like notitia, assensus is necessary but insufficient for saving faith; the demons assent to truths about God and Christ (James 2:19) without the fiducia that saving faith requires.
Fiducia	Latin: "trust" or "confidence." The third and most essential element of saving faith: the personal, whole-person entrustment of the soul to Jesus Christ as the specific, unique, and solely sufficient Savior for one's own specific condition. Fiducia is the element that distinguishes genuine saving faith from demonic belief (the demons know and assent but do not trust) and from all forms of notitia-plus-assensus without personal reception. The Heidelberg Catechism's "to me also" captures the personal appropriation at the heart of fiducia: not merely acknowledging that God saves sinners but receiving Him as one's own Savior for one's own specific sin and unworthiness.
Sola Fide	Latin: "faith alone." The Reformation's foundational soteriological principle: that the sinner is justified before God by faith alone, not by faith supplemented by works, love, merit, or religious observance of any kind. Sola fide does not mean that the justified person lives in isolation from works; it means that works do not contribute to or complete the justification that faith receives. Grounded in Romans 3:28, 4:4–5; Galatians 2:16; Ephesians 2:8–9. Luther called justification by faith alone "the article by which the church stands or falls." The Reformation formula: we are justified by faith alone, but the faith that justifies is not alone, it always produces the fruit of love and works.
Imputation	The divine legal act of crediting something to a person's account that was not produced by that person. In justification, imputation operates in two directions: (1) the believer's sin is imputed to Christ (He bears its penalty), and (2) Christ's righteousness is imputed to the believer (she is credited with His perfect record of obedience). Faith is the instrument through which the imputation of Christ's righteousness is received, the empty hand that accepts the gift of an alien righteousness rather than the laboring hand that earns its own. Grounded in Romans 4:3–5 (Abraham's faith credited as righteousness), 2 Corinthians 5:21, and Philippians 3:9.

Justification	The legal act of God by which He declares the believing sinner to be righteous in His sight, on the basis of Christ's imputed righteousness, received through faith alone. Justification is forensic (it is a declaration, a verdict, not a process of moral transformation, that is sanctification); instantaneous (not progressive); complete (not requiring supplementation by future works or love); and irreversible (the verdict once pronounced stands forever). Grounded in Romans 3:21–28; 4:5; 5:1; Galatians 2:16. The article by which the church stands or falls, because it determines whether the sinner's acceptance before God rests on her own performance or on the sufficiency of Christ's.
Dead Faith	The spurious "faith" described in James 2:17, 26, a claim to believe that produces no works, love, or obedience. Dead faith has the verbal form of faith (the claim: "I have faith") without the vital reality of the living faith that regeneration produces. James's analogy: as a body without the spirit is a corpse, faith without works is a spiritual corpse. Dead faith is not genuine faith that happens to be fruitless; it is not genuine faith at all. The Reformed account: the absence of works does not demonstrate that faith is weak; it demonstrates that the claimed faith is not the kind of faith that the Spirit produces through regeneration.
Heidelberg Catechism Q.21	The Heidelberg Catechism's definition of saving faith (1563): "True faith is not only a sure knowledge by which I hold as true all that God has revealed to us in His Word, but also a wholehearted trust which the Holy Spirit creates in me by the gospel, that, not only to others, but to me also God has given the forgiveness of sins, everlasting righteousness and salvation, out of sheer grace solely for the sake of Christ's merits." The definition's personal "to me also" captures the fiducia dimension: saving faith is not the acknowledgment that God forgives sinners in general but the personal reception of forgiveness, righteousness, and salvation as specifically one's own.
Assurance of Salvation	The believer's confident, Spirit-grounded certainty that she belongs to Christ and will be saved. In the Reformed account, assurance is the normal experience of the justified believer and is grounded in the objective reality of Christ's work (not in the subjective quality of the believer's experience). Full assurance comes from the testimony of the Spirit (Romans 8:16), the evidences of regeneration in one's life (1 John 5:13), and the reliable promise of God directed at all who believe. Faith saves not because of any virtue in the faith itself but because of the virtue of its Object; therefore assurance rests on the faithfulness and sufficiency of Christ, not on the quality or consistency of the believing.

Practical Application

A. For the Mind: What Must We Believe?

We must believe that saving faith is defined by its Object, not by its quality. This is the single most practically important theological claim in the whole doctrine of faith, and its pastoral implications are total. The person who measures the genuineness of her faith by its felt intensity, its emotional clarity, or its subjective consistency will find her assurance fluctuating with every variation in her religious experience. The person who measures the genuineness of her faith by the sufficiency of its Object, the risen Christ who is the same yesterday, today, and forever, has a ground of assurance that is as stable as He is. We must believe this not merely as a consoling theological principle but as the actual account of how saving faith works: the power is in the Savior, and the weakest faith that genuinely rests on Him is as complete a reception of His righteousness as the strongest.

We must believe that sola fide, justification by faith alone, is not a Protestant theological preference but the apostolic gospel itself. When Paul writes in Galatians 1:8–9 that anyone who preaches a different gospel than the one he has preached is accursed, the gospel in view is precisely the gospel of justification by grace through faith alone, apart from works of the law. Adding anything to faith as the ground of justification, whether works of law, moral performance, religious observance, love, or any other human contribution, is not a less complete version of the same gospel; it is a different gospel, one that directs the sinner to her own performance rather than to Christ's. We must believe this clearly enough to recognize when it is being violated in the popular religiosity that surrounds us and in the hidden legalism that sometimes operates within our own hearts.

We must also believe that the faith that justifies is never alone, that genuine saving faith always produces, from the vital union with Christ that it receives and expresses, the works that flow from the new nature. The person who claims to have faith but shows none of the fruits of the new life, no love for God, no love for the brethren, no grief over sin, no turning from specific patterns of transgression, no genuine desire for holiness, has reason to question whether the faith she claims is the living faith that the Spirit produces in regeneration or the dead faith of James 2:17 that saves no one. This is not a counsel to seek assurance in works rather than in Christ; it is a counsel to examine whether the faith being claimed is the kind of faith that the gospel produces in those who have been genuinely born again.

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

The emotional register that the doctrine of saving faith should produce is the specific, personal, intimate relief and joy of a soul that has understood where the saving power actually resides. The person who has been carrying the burden of maintaining her own acceptance before God through the quality of her believing, her level of devotion, her consistency in the disciplines of the Christian life, and who has now understood that the acceptance was never grounded in those things but in the imputed righteousness of Christ received through even the most faltering faith, should feel something like what Luther described after his tower experience: the gates of paradise had opened to him. The object is not the quality of the trust; the object is Christ. And Christ is always the same: always sufficient, always willing, always the same “yesterday and today and forever” (Hebrews 13:8, NASB 1995).

Desire the fiducia that the doctrinal analysis has defined but that the definition itself cannot produce. The three-element analysis of faith, notitia, assensus, fiducia, can be understood with perfect theological precision by a person who has never exercised the fiducia that saving faith requires. The Heidelberg Catechism's “to me also” is

not a theological formula; it is the personal, existential act of the whole soul reaching for the Christ who has been described and received that description as the description of her own Savior for her own sin. Desire to move from the third-person analysis (“Faith is the personal trust of a sinner in Christ as Savior”) to the first-person reality (“I trust Christ as my Savior, for my sins, as my only ground before God”). The distance between those two sentences is the distance between theology and faith, and it must be crossed not by more theology but by the soul’s direct, personal, Spirit-assisted reception of the Christ who is offered.

Desire, for those in your pastoral care, the assurance that the doctrine of saving faith is designed to produce. The anxious believer who is always questioning whether her faith is strong enough, genuine enough, consistent enough, who never rests in the assurance that the doctrine of Christ’s sufficiency and sola fide should produce, needs not more exhortations to believe better but the clear, pastoral, theologically precise direction to look away from the faith and toward the Savior. The assurance she needs is not the assurance that her faith is of sufficiently high quality; it is the assurance that the Christ in whom she believes is of sufficiently high adequacy. And of that there is no question.

C. For the Hands: What Must We Do?

- Read Hebrews 11:1–40 as a meditation on faith in practice across the sweep of redemptive history. Note the specific actions that faith produced in each case (Abel’s offering, Noah’s ark, Abraham’s departure and Isaac’s near-sacrifice, Moses’ choice). What was the common denominator in each act of faith? Was it the emotional intensity of the believing? The theological sophistication of the believer? Or was it the specific character of the divine promise that the faith was directed at, and the costly action that trust in that promise produced? Ask: what would the “action” of your faith look like if Hebrews 11 were extended to include your own chapter of the story?
- Read Romans 4:1–25 as the extended Pauline exegesis of Abraham’s justifying faith. Note what Paul says about the basis of justification (v. 4–5: believing vs. working), the scope of justification (v. 9–12: before circumcision, not because of it), the ground of the promise (v. 16: “of faith, in order that it may be in accordance with grace”), and the character of Abraham’s faith (v. 18–22: against hope, fully assured, not weakened by his body’s deadness). What specific aspects of Abraham’s faith does Paul hold up as paradigmatic? And how does the parallel between Abraham’s faith and the faith of those who trust in the One “who raised Jesus our Lord from the dead” (v. 24) establish the continuity of the justifying faith across the two Testaments?
- Read James 2:14–26 with the specific analytical question: what kind of “faith” is James saying cannot save? Is it genuine faith that happens to produce no works (faith that is real but unproductive), or is it a claimed faith whose absence of works demonstrates that it was never the genuine article in the first place? Trace James’s argument through the examples of Abraham and Rahab. What does the faith of Abraham and Rahab have in common, and how does it differ from the “faith” of the person who says “Depart in peace, be warmed and be filled” to a shivering neighbor while providing nothing practical? Then articulate, in your own words, how James’s argument is not a contradiction of Paul’s but the complementary half of the whole truth.
- Evaluate the character of your own faith using the three-element analysis. For each element, ask: Is notitia genuinely present, do you actually know the content of the gospel, the specific person and work of Christ that is the Object of saving faith? Is assensus genuinely present, do you genuinely affirm this content as true, as the actual account of reality, with the moral and spiritual engagement that genuine assent requires? Is fiducia genuinely present, have you genuinely entrusted your entire standing before God to Christ alone,

without any residual leaning on your own moral performance, religious participation, or personal goodness? If any element is found to be absent or deficient, bring the specific deficit to God in prayer, asking the Spirit who gives faith to deepen and complete what He has begun.

- Write or speak aloud, in your own words, a personal statement of saving faith, not a recitation of the Apostles' Creed (though that is valuable) but a direct, first-person, personally specific declaration of fiducia: "I trust Jesus Christ as my Savior, for my specific sins, as the only sufficient ground of my acceptance before God, resting upon His righteousness alone and not upon my own." Use the Heidelberg Catechism's "to me also" as the model: not "God forgives sinners" (which any skeptic might acknowledge as a religious claim) but "God has forgiven me, for my sins, through the blood of Christ, on the basis of His righteousness, received by my faith, as a gift of His grace alone." Then bring that statement to a pastor or trusted spiritual friend and ask: does this sound like the living faith of a genuinely regenerate person, or does something in it suggest a deficit that needs addressing?

Key Texts: *Ephesians 2:8–10; Romans 3:28; 4:4–5; 10:9–10; Galatians 2:16; 5:6; Hebrews 11:1, 6; John 3:16, 36; 14:6; James 2:14–26; Philippians 1:29; 2 Timothy 1:12*

Study and Discussion Questions

Opening Question

- Before studying this lesson, how would you have defined “saving faith” if someone had asked you on the street? What is the relationship between the definition you would have given and the definition the lesson provides? What elements of the lesson’s definition, the three-element analysis, the gift character of faith, the centrality of the Object, were present in your prior understanding? And what was most significantly absent? The goal of identifying the deficit in your prior understanding is not self-criticism but the calibration of faith against the apostolic standard, so that what you trust in is what the gospel offers rather than what popular Christianity describes.

Observation Questions (What Do the Texts Say?)

- Read Ephesians 2:1–10 as a complete argument. What is the condition described in verses 1–3 (the “were” of the unregenerate)? What is the action God takes in verses 4–6 (the “but God” that changes everything), and what specifically does He do? In verses 8–9, what are the three elements named in the description of salvation (grace, faith, gift), and what is specifically excluded (not as a result of...)? In verse 10, what is the stated purpose for which the new creation was created in Christ Jesus? How does the movement of the entire passage, from the condition of death (vv. 1–3) through the divine act of making alive (vv. 4–6) to the description of salvation’s ground (vv. 8–9) to the purpose of the new life (v. 10), map onto the *ordo salutis* studied in this series?
- Read Romans 4:1–5. What is the question Paul asks in verse 1, and why is Abraham specifically relevant to the answer? In verse 2, what hypothetical situation would have given Abraham grounds for boasting? In verse 3, what does Paul cite from Genesis 15:6, and what is the significance of the word “credited” (Greek: *elogisthē*)? In verse 4, what is the economic analogy Paul uses, and what does it establish about the relationship between working and having a wage credited? In verse 5, how does Paul apply the analogy to the person who “does not work, but believes”, what is believed, and what does the believing produce? And what does the description of the God who justifies the “ungodly” add to the argument?
- Read James 2:14–26. In verse 14, what specific claim is being made by the hypothetical person James describes, and what is the precise question James asks (not “can faith save him” in general, but with what implied qualifier)? In verses 15–17, what specific illustration does James use, and what does he conclude about faith without works? In verses 19–20, what example of knowledge-without-saving-effect does James cite (the demons), and what does this establish about *notitia* and *assensus* without *fiducia*? In verse 26, what is the analogy James uses for the relationship between faith and works, and what specifically does the analogy establish about the character of “faith” that lacks works?
- Read Hebrews 11:1, 6. In verse 1, what is the description of faith (not a strict definition but a phenomenological description), what two qualities does it attribute to faith (“the assurance of...” and “the conviction of...”) ? What is the relationship between these two qualities and the three-element analysis of faith (*notitia*, *assensus*, *fiducia*)? In verse 6, what two specific things must the person who “comes to God” believe? What is the significance of the specifically relational and personal character of the second belief (“He is a rewarder of those who seek Him”, not merely that God exists, but that He engages personally with those who approach Him)? How does this two-fold description of the faith that pleases God illuminate the distinction between saving faith and mere intellectual theism?

- Read Galatians 2:15^{TEL} and 5:6. In Galatians 2:16, how many times does Paul state that justification is not by the works of the law, and how many times does he affirm that it is by faith? What rhetorical effect does the repetition create? In Galatians 2:20, what is the source of the life Paul describes (“I live by faith in...”)? In Galatians 5:6, what specific description does Paul give of the faith that matters in Christ Jesus, and what does the phrase “working through love” establish about the relationship between the justifying faith and the love that faith produces?

Interpretation Questions (What Does It Mean?)

- The lesson makes the claim that faith saves “not because of any virtue in faith itself but because of the virtue of the Object to which the faith is directed,” and derives from this the pastoral conclusion that “weak faith in a strong Savior saves, while strong faith in a false savior does not.” Evaluate this claim. Is it exegetically grounded, does the New Testament actually teach that the efficacy of saving faith resides in its Object rather than in its quality? What specific texts support the claim? And what are the practical pastoral implications of the claim for the person with weak, doubting, intermittent faith?
- The lesson presents the three-element analysis of saving faith (notitia, assensus, fiducia) as tools for both theological precision and pastoral diagnosis. Evaluate the adequacy of the three-element model. Does it capture the full complexity of the New Testament’s account of saving faith? Are there dimensions of faith that the model does not adequately capture (for example, the forward-looking hope of Hebrews 11, the relational surrender of self that fiducia implies)? And how does the model guard against both the intellectualist reduction (notitia and assensus alone are sufficient) and the anti-intellectual reduction (knowledge is irrelevant; what matters is the emotional experience of trusting)?
- The lesson argues that justification is by faith, not on account of faith, that faith is the instrument through which Christ’s righteousness is received, not the meritorious ground of justification itself. Evaluate the importance of this distinction. What is the specific error that the “on account of faith” formulation would commit? How does Romans 4:4–5 establish the distinction between faith-as-instrument and faith-as-merit? And how does the distinction guard against the subtle but significant error of making faith a work, the one thing the sinner does to earn the divine verdict of righteousness?
- The lesson presents the Reformation formula, “faith alone justifies, but the faith that justifies is not alone”, as the resolution of the apparent James/Paul tension. Evaluate this resolution. Does the formula accurately capture what both Paul and James are teaching? Specifically: is Paul’s “apart from works of the law” (Romans 3:28) addressing the same question as James’s “justified by works and not by faith alone” (James 2:24)? If not, what is each apostle’s specific question, and how do the different questions produce different emphases without creating a genuine doctrinal contradiction?
- The lesson argues that assurance of salvation in the Reformed account is grounded in the objective reality of Christ’s work rather than in the subjective quality of the believer’s experience. Evaluate this claim in relation to the role of the Spirit’s testimony (Romans 8:16) and the evidences of regeneration (1 John 5:13) as grounds of assurance. Is the Spirit’s testimony a subjective experience, and if so, does it undermine the lesson’s claim that assurance should rest on the objective reality of Christ’s work? Or does the Spirit’s testimony operate differently from the believer’s own subjective assessment of her faith’s quality? How do the objective and subjective dimensions of assurance relate to each other in the full Reformed account?

Application Questions (What Does It Demand of Us?)

- The lesson’s pastoral section describes three types of persons: the person with notitia without fiducia (knows the gospel but has never personally trusted), the person with assensus without fiducia (assents to

the truth but has not transferred the whole soul's weight to Christ alone), and the person with genuine fiducia who is assailed by doubt. Which of these three describes your own current spiritual situation most accurately? And what specific pastoral word does the lesson address to the type you most resemble, the call to personal trust for the first type, the call to abandon every other ground for the second, or the call to look to the Object rather than the quality of the trusting for the third?

- The lesson argues that the church's most common pastoral failure with anxious believers is to direct them to improve the quality of their faith rather than to the sufficiency of the Object of their faith. Have you experienced this pastoral failure, either as the recipient of unhelpful counsel that told you to believe harder or more consistently, or as the giver of counsel that inadvertently communicated the same message? What specific pastoral language would more faithfully direct an anxious believer away from the quality of her faith and toward the sufficient Christ who is its Object?
- The lesson closes the main body with the claim that "weak faith in a strong Savior saves." Is there a genuine pastoral risk in emphasizing this truth, the risk that it will be received as a license for complacency about the quality of faith, or as an encouragement to remain in a state of weak, intermittent, half-hearted trust rather than pressing toward the full assurance that the Hebrews warns its readers about losing? How do you hold the truth that weak faith saves (the sufficiency of the Object) together with the truth that genuine faith grows (the character of living faith) and the truth that the examined life is the Christian life (the diagnostic function of the evidences of regeneration)?
- The Reformation's sola fide has been described as the article by which the church stands or falls. Survey the popular religious environment in which you minister or bear witness. What are the most common functional alternatives to sola fide that you encounter, the most common ways in which people ground their acceptance before God in something other than or in addition to faith in Christ's righteousness alone? How would you articulate the difference between sola fide and those alternatives in a way that is both theologically precise and pastorally warm, that clearly names the error without contempt for the person holding it?

Prayer Focus

Open this lesson's prayer time by reading Hebrews 11:1–16 aloud, slowly, the first and most concentrated section of the great roll call of the faithful, as a meditation on what the life of faith looks like from Abel to Abraham and Sarah. Note the common thread across every example: not emotional intensity of religious experience, not theological sophistication, not consistent spiritual performance, but the orientation of the whole life toward the God who had made specific promises and who could be trusted to keep them. These men and women “died in faith, without receiving the promises, but having seen them and having welcomed them from a distance” (v. 13). This is the character of saving faith: the whole life shaped and sustained by the confidence that the God who has spoken will do what He has said.

Pray with explicit, personal, first-person fiducia, using the Heidelberg Catechism's model of the “to me also” as the template. Not “God is gracious to sinners” (third person, theological proposition) but “You have been gracious to me, for my sins, in Christ, through His blood, crediting His righteousness to my account, receiving me as fully accepted as He is accepted, and holding me in that acceptance by the same faithfulness that brought me into it.” Let the first-person directness of genuine fiducia replace the third-person distance of doctrinal recitation. This is not a new prayer; it is the old prayer of the whole Christian tradition, from Paul's “I have been crucified with Christ” to Luther's “For me, for me!” when he grasped that the righteousness of God in Romans 1:17 was the righteousness given to the believer, not demanded from her.

Pray for those in your congregation or sphere of ministry whose faith appears to be notitia and assensus without fiducia, who know the gospel accurately and assent to it intellectually but have never made the personal transfer of the whole soul's weight to Christ. Ask the Spirit to do in them what only the Spirit can do: to convert the third-person knowledge of a sufficient Savior into the first-person reception of Him as one's own. Ask for the specific pastoral wisdom and the specific personal courage to have the conversation that presses the personal claim, to ask, gently and lovingly and with full pastoral seriousness, whether the person has personally entrusted herself to Christ as the specific ground of her specific standing before God.

Pray for those who are assailed by doubt, in your congregation, in your family, in your own life, with the specific theological orientation that this lesson provides: not “May their faith be strengthened” (which can inadvertently direct the prayer toward the quality of the faith) but “May the eyes of their faith be directed to the sufficiency and the faithfulness of the Savior in whom even weak faith is placed.” Ask the Spirit to do the work that only He can do, to bear witness with the spirit of the doubting believer that she is a child of God (Romans 8:16), to produce in her the quiet, settled, rest-based assurance that comes not from measuring the quality of her believing but from receiving the incomparable sufficiency of the One believed in.

Close with a reading of 2 Timothy 1:12 as the corporate declaration of the justified believer's assurance: “I know whom I have believed and I am convinced that He is able to guard what I have entrusted to Him until that day.” Speak it as the statement of those who know that the assurance of their salvation depends not on the consistency of their faith but on the ability of the One to whom the faith has been entrusted. The faith has been exercised; the Savior has been received; and the guarding of what has been entrusted to Him until that day, the final, full, glorious consummation of the salvation that faith received, rests not on the strength of the entrusting but on the faithfulness and the power of the One who has accepted the entrustment. This is the peace of God that passes understanding. This is sola fide in its pastoral expression. This is the gospel.

“I know whom I have believed and I am convinced that He is able to guard what I have entrusted to Him until that day.”

2 Timothy 1:12, NASB 1995

Key Texts: Ephesians 2:8–10; Romans 3:28; 4:1–25; Galatians 2:16; 5:6; Hebrews 11:1–16; John 3:16; 14:6; James 2:14–26; Philippians 1:29; 2 Timothy 1:12; Heidelberg Catechism Q.1, Q.21

Soli Deo Gloria

To God Alone Be the Glory

FAITHFUL TO THE WORD

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