

Week One: Romans 4:1–17

Key Verses

“Now to the one who works, pay is not credited as a gift, but as something owed. But to the one who does not work, but believes on him who declares the ungodly to be righteous, his faith is credited for righteousness.” - Romans 4:4–5 (CSB)

Key Principles

- Justification is a gift by faith, not a wage earned by works.
- Justification involves both forgiveness of sin and being credited righteousness.
- From Genesis and Psalms, Paul clearly shows that God justifies sinners by faith, not by works.

Read

Let's review Romans 1–3 before jumping into Chapter 4. Romans 1–3 proclaims that our God is righteous and never at fault in how he relates to unrighteous sinners. This has been Paul's argument all through Romans 1–3: God is righteous in condemning sinners (1:18–3:20), and he is also righteous in how he saves sinners who trust in Christ (3:21–3:30). Every person, both Jew and Greek, has turned away from God (3:9–3:18), and no one can make themselves righteous by performing good works (3:20). The only hope for unrighteous people like us is the sacrificial death of Jesus Christ (3:25). But the good news is that Jesus takes on the wrath of God for those who trust in him. On the cross, Jesus takes their punishment, which satisfies God's righteous demand for judgment. As a result, none of us earn righteousness through our own works, but we are gifted righteousness through Christ! This gift-righteousness that God grants to those who trust in him is what we call "justification by faith," literally "righteousification by faith."

During the original reading and writing of the book of Romans, the New Testament didn't yet exist. So, when the Christians in Rome received this letter, many of them would have wondered, "Is Paul's teaching in line with my Bible, the Old Testament?" So, another natural question they might ask after reading Romans 1–3 is, "This sounds good, but is this justification by faith what God teaches in his Word?"

In Romans 4, Paul answers this by referring to Genesis 15 and Psalm 32. He tells us that justification involves two aspects:

1. God forgives our sins. Meaning, our sins **are not credited** against us (Psalm 32:1–2).

2. God credits us righteousness we did not earn. We **are credited** as righteous, while we are still sinners (Genesis 15:6).

Paul shows that the Old Testament teaches both of these truths, but he does so in reverse order. In Genesis 15, God comes to Abraham (who is childless) and promises him that his descendents will be more numerous than the stars in the sky. Genesis 15:6 says "Abram believed God and it was credited to him as righteousness" (emphasis added). The word "credited" is one you'll want to take note of, as it is used multiple times this chapter (see verses 3–11; 22–24).

Genesis 15:6 puts the emphasis on Abraham's faith, not his works. In other words, Abraham did not earn righteousness by his works, it was credited to him by faith.

When we get paid for working, our wage is not a gift, but what we are owed (4:4). But when we trust God instead of working for our righteousness, righteousness is a gracious gift, not something we earn (4:5). Abraham believed God, and his faith was credited to him as righteousness. That is just one part of justification. God counting us righteous when we trust in him.

But justification also involves God not counting our sins against us. Paul goes to Psalm 32 to show this aspect of justification. Paul says that David speaks of the "blessing of the person to whom God credits righteousness apart from works" (4:6, emphasis added). He quotes Psalm 32 which says that the blessed person is the one whose "lawless acts are forgiven" and "whose sins are covered" (4:7). This is the person whose sin the Lord does not "credit" or

“account” to him. (In 4:8, “charge” is the exact same word as “credited” or “counted.”) This is why Paul refers to Psalm 32: It helps to clarify the other side of justification.

From Genesis and Psalms, Paul clearly shows that God justifies sinners by faith, not by works. In justification, God does not count our sin against us (Psalm 32), but counts us righteous when we trust in Him (Genesis 15). Justification by faith eliminates all boasting (Romans 3:27), so none of us can boast in God’s sight, not even Abraham (4:2). We do not work to earn our salvation from God. Instead, we trust him, acknowledging our helplessness, fully relying on his grace to provide what he demands. And trusting God for forgiveness produces in us what it produced in David: a joyful song from the heart, praising God for not counting our wrongs against us.

Abraham was justified, not by circumcision, but by faith. Paul teaches this by using rhetorical questions as objections. In Romans 4:9–13, Paul tackles yet another objection: Wasn’t Abraham circumcised? So, isn’t justification limited to those who are circumcised and keep the law? And he responds by asking another question: Was righteousness credited to Abraham while he was circumcised or uncircumcised? Paul then tells the Christians in Rome that it was while Abraham was uncircumcised (4:10), showing that circumcision could not have been a condition for justification. Circumcision was only a sign and a seal (4:11), a tangible way for God’s people to identify as different, just as physical acts like baptism and the Lord’s Supper mark New Testament Christians as different. To be Abraham’s children, we don’t have to be circumcised, but we do have to have the same kind of faith he had in God (4:11–12). This makes Abraham the father of any Jew or Gentile that trusts God

like Abraham did, no matter if they are circumcised or not.

Paul goes on to say in Romans 4:13–17 that Abraham and his descendants did not receive the promise because of his keeping the commandments of the law but because of the righteousness given to him on account of his faith (4:13). Abraham did not even have the commandments from the law! Remember, the law is given in Exodus 19, which historically came at least hundreds of years after God's promise to Abraham in Genesis 12. Moreover, the promise said that God would make Abraham a father of many nations, not just the Jewish nation (4:17, quoting Genesis 17:5). If God's promise to Abraham is to rest on grace (4:16) and not be made void (4:14), it must depend on faith and not law-keeping (4:16).

Paul shows in Romans 1:18–3:20 that both Jews and Gentiles are unrighteous and under God's wrath. Similarly in Chapter 4, he shows that the righteousness based on faith is available to both Jews and Gentiles. That God justifies the ungodly by faith is not a new teaching. In Chapter 4, Paul helps his readers see that the same truths in the Old Testament are still important today. Spend some time this week reflecting on what God has forgiven you from and the righteousness he's given you.

Study Guide

The following study questions are meant to help us wrestle with the text of Romans. Set aside some time this week to meet with God and answer these questions for yourself. Complete each question before your weekly small group meeting. Then, when you gather with your small group, be prepared to discuss your answers together.



Read Romans 1:16–17 to remain focused on Paul’s major points. Then, read Romans 4:1–17 in preparation for this week’s study.

Highlight

1. Circle the number of times “credited” occurs in Romans 4:1–17. Who is crediting? What is being credited?
2. Highlight the parts in Romans 4:1–17 that are quotes from the Old Testament.
3. Underline the words that are the opposite of “work” and “wage” in Romans 4:1–17.

9. How would you explain what saving faith is and is not from Romans 4:1–17?

Apply

10. How do you usually think of your works before God? What works hinder your ability to live by faith? How does Romans 4:1–17 challenge you in how you think of works? How can you help others trust God instead of working for righteousness?

11. What are some instances where you are tempted to boast in yourself? When do you feel like you have earned God's favor? How does Romans 4:1–17 challenge you?

12. How could Romans 4:1–17 help you share your faith with your One? How would you go about explaining forgiveness and gift-righteousness to your One?

Respond in Prayer

Each week of this study guide will include a recommended Scripture passage that helps us focus on the faithfulness of our great God. Set aside some time this week to read through the selected passage and use the prayer prompts below as your guide. We recommend praying through this passage on your own at home and together with your small group.

This Week's Prayer Passage: Psalm 32

Read Psalm 32.

Pray through the following prompts, according to the A.C.T.S. method.

- Adoration: "Be glad in the Lord and rejoice" (Psalm 32:11). Reflect on the kindness of God in forgiving your transgressions (32:1) and praise his glorious grace.
- Confession: "Then I acknowledged my sin to you and did not conceal my iniquity. I said, 'I will confess my transgressions to the Lord,' and you forgave the guilt of my sin" (Psalm 32:5). Do as the psalmist did: Run to the Lord and confess all your heart to him. Acknowledge how you have loved created things more than the Creator (Romans 1:25).
- Thanksgiving: Thank God for not crediting your sin against you (Psalm 32:2). And thank him for crediting Christ's righteousness to you, apart from works (Romans 4:6).
- Supplication: Ask God to be your hiding place (Psalm 32:7). Ask him

to protect you from trouble and surround you with joyful shouts of deliverance (32:7). Ask him to instruct you and show you the way you should go (32:9).

who's your **1**ONE?

Who's Your One? is about each of us leading one non-Christian to faith in Christ this year. Read back through your notes from this week's study on Romans 4:1–17. How would you share the truths of Romans 4:1–17 with someone who is not a Christian? What words and phrases would you use?

This week, pray for your One. Keep a prayer journal with people from your small group. Write out specific prayer points and look for opportunities to build friendships, initiate to the spiritual, share the gospel, and help them make a decision.