

Sermon Series: Book of Romans  
Sermon title: "Justified by Faith Alone"  
Scripture Reading: Romans 3:27  
Clearwater Bay International Baptist Church  
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S.C. Brown, Pastor

### **Opening illustration:**

Well, student loans has been the topic of conversation in the news lately.

American colleges have become so expensive that student load debt is a big problem. Families just can't afford the tuition payments.

Enter the deliverer.

Back in August, US president Joe Biden announced that the The US Department of Education will provide up to \$20,000 in debt cancellation to Pell Grant recipients with loans held by the Department of Education, and up to \$10,000 in debt cancellation to non-Pell Grant recipients.

Borrowers are eligible for this relief if their individual income is less than \$125,000.

Wow.

What an amazing thing?

If you have college debt the US government will just pay it for you.

What do you have to do? Nothing it seems.  
It's a FREE gift. A gracious thing.  
Of course, someone has to pay for them in the end.  
How they will get paid is not yet known.  
Future generations? Taxes?  
But who cares, as long as I don't have to pay.

I once had student loan debts myself.  
I wish that I could boast and tell you that all these years  
that I worked really hard and with my blood, sweat and  
tears that I paid them off.  
That would be something to boast about for sure.  
Well, I can boast..... but not in my own efforts but in the  
gracious men from my home church who paid off my  
debts as a gift.

I will be forever grateful to them.  
Their money was credited to my account.  
The paperwork says that Shannon Brown paid his  
student loans. This is true, but only because someone  
else credited it to my account.

In Romans 3 and 4, Paul speaks like this to show that  
our debt before God is paid for; our sin debt.  
But he emphasizes that it is not our hard work that pays  
off the debts but a free gift that we receive.

## **Let's pray and ask for God's help.**

### **Romans 3:27-4:8**

27 Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. 28 For we hold that one is justified by faith apart from works of the law. 29 Or is God the God of Jews only? Is he not the God of Gentiles also? Yes, of Gentiles also, 30 since God is one—who will justify the circumcised by faith and the uncircumcised through faith. 31 Do we then overthrow the law by this faith? By no means! On the contrary, we uphold the law.

4 What then shall we say was gained by Abraham, our forefather according to the flesh? 2 For if Abraham was justified by works, he has something to boast about, but not before God. 3 For what does the Scripture say? "Abraham believed God, and it was counted to him as righteousness." 4 Now to the one who works, his wages are not counted as a gift but as his due. 5 And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness, 6 just as David also speaks of the blessing of the one to whom God counts righteousness apart from works:

7 "Blessed are those whose lawless deeds are forgiven, and whose sins are covered;

8 blessed is the man against whom the Lord will not count his sin."

This passage that we are looking at today goes all the way from Romans 3:27 to 4:25. So you will want to have your Bible open because I can't read the whole thing but will reference certain texts.

The main idea:

**Everyone in the church should live in harmony- because all are made right with God through Jesus Christ by the same gift of faith.**

I want us to see 2 things in this text.

**I. There's no boasting in our works. (Before God)**

**II. There's no boasting in our faith.**

And I'll show us 2 examples that Paul uses to show this.

Now, why do I say the main point is for everyone in the church to live in harmony because of this text?

Well, we have to read these verses in the context of the whole letter to the Romans.

The church consisted of Jewish Christians and Christians from the Greco-Roman world living together.

They come from very different backgrounds and have a lot of different cultural ways. The Jews, who he is specifically addressing in this text are struggling to know how much of their old Jewish religious ways to

hold onto. And many of them look down on their brothers and sisters in the faith from pagan backgrounds.

They tend to think, "We are pretty good people because we have God's Law and are very moral people." They boast in their works.

Paul is writing to help them out with the proper understanding.

### **I. There's no boasting in our works. (Before God)**

Verse 27, "then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith.

Paul has already shown us in chapter 3:9-20 that every single person is under sin and has no good works.

"No one is righteous, no, not one; no one understands; no one seeks for God....No one does good, not even one." Verses 10 and 12

3:20 he said, "by works of the law (good works of any kind) no human being will be justified in his sight."

In another letter to the Ephesians 2:8-9, which we will look at more, says this, "For by grace you have been saved through faith. And this is not your own doing; it

is the gift of God, not a result of works, so that no one may boast.”

That’s just about the same thing that he says here in Romans 3:27, then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith.

Is there any boasting in our works before God?  
No. That’s pretty clear.

But he says something interesting here if we break it down.

He says that boasting is excluded.....by faith.

That’s a strange thing to say...at least according to how most of us think of faith.

We would expect him to say that our boasting is excluded because of grace.

3:27 Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. 28 For we hold that one is justified by faith apart from works of the law. 29 Or is God the God of Jews only? Is he not the God of Gentiles also? Yes, of Gentiles also, 30 since God is one—who will justify the circumcised by faith and the uncircumcised through faith. 31 Do we then overthrow

the law by this faith? By no means! On the contrary, we uphold the law.

See what he's doing here? He says that there's only one God and he's the God of all people, Jews (called the circumcised) and Gentiles (everyone else, the uncircumcised).

All are justified (made right with God), not by works but by faith. Everyone the same way...that makes everyone on a level playing field and that should bring harmony.

Faith is something that we must have.

If we are to be made right with God...go to heaven... have eternal life....we need faith in Jesus Christ.

We must believe in Jesus.

But if faith is something that we must do, how is that not a work in and of itself?

I have faith in Jesus....and I am made right with God.

I believe and God saves me.

Paul is actually showing here is that faith is a must but we cannot boast in it.

## **II. There's no boasting in our faith.**

He gives 2 examples to illustrate this in chapter 4.

- Abraham, their patriarch, the father of the ethnic group.

- David, their most revered King.

Now both of these the Jews hold in high regard for their righteousness before God and good works.

Let's look at Abraham.

4 What then shall we say was gained by Abraham, our forefather according to the flesh? 2 For if Abraham was justified by works, he has something to boast about, but not before God. 3 For what does the Scripture say? "Abraham believed God, and it was counted to him as righteousness." 4 Now to the one who works, his wages are not counted as a gift but as his due. 5 And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness,

He makes it clear that Abraham has no good works to boast about before God. He even calls Abraham 'ungodly' in verse 5.

This is radical. Jews thought Abraham was right before God because of his works.

Let's follow the flow of his argument here.



- Abraham has no good works to boast about before God.
- Abraham the ungodly man was justified by God in some other way from good works.
- Abraham believed God...he had faith in God.
- Abraham was counted righteous before God.
- How?

Paul uses an illustration from work.

He says that Abraham had righteousness credited to his moral bank account.

How did it get there in Abraham's account?

If Abraham earned it, he could boast about working to put it there. God would owe it to him.

But Paul says that's not how it happened.

How did Abraham get righteousness?

4 Now to the one who works, his wages are not counted as a gift but as his due.

**He got it as a gift. (Also 3:24, Ephesians 2:8-9)**

God 'counted' or 'credited' righteousness to Abraham's account. Abraham's account was empty. God put it there.

Now, we need to state a problem about faith.  
Because it looks like here that Abraham and God made a trade, a swap.  
Abraham gave God faith/belief and so God gave him righteousness.

**But that is exactly what Paul is refuting!!!**

That no one can boast before God.  
If Abraham worked up the faith to believe and so God was obligated to give him righteousness...ie...save him.. then he has something to boast about.

But what part did Abraham's faith play?  
Abraham's faith was a direct result of God justifying him by his grace. Faith was the evidence of God's imputing righteousness to Abraham...not the cause of it.

Faith and righteousness are a gift from God when he justifies us....when we are born again.

Let me show you this in Ephesians 2:8-9  
"For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast."

In the original Greek, the word "grace" and "faith" are both in the feminine tense. "This" and "gift" are both in the neuter tense.

This means that the whole work of God....'grace you have been saved through faith' is not of our own doing and is a gift from God. Not just the 'grace'.

His second example illustrates it as well....

David-

6 just as David also speaks of the blessing of the one to whom God counts righteousness apart from works:

7 "Blessed are those whose lawless deeds are forgiven, and whose sins are covered;

8 blessed is the man against whom the Lord will not count his sin."

This is clear to emphasize that no one brings good works of any kind to God but that God gets all the glory for forgiving and covering sin and not counting it against us.

We are dead spiritually when Jesus finds us floating in the sea of sin.

He drags us to shore, performs chest compressions.

We aren't breathing.

He does mouth to mouth resuscitation. He breaths life into us. Our heart starts beating.

We breath in a large gulp of air and breath out.

We are now alive.

We've been resurrected from the dead.

We are breathing. We are doing it. That's faith.

But we are only breathing because he breathed into us.

Our faith is the result of Jesus graciously giving us life.

And there is nothing to boast about.