3A. HOW IS A PERSON SAVED?

1B. Not by trying to keep the law.

How many men and women, according to Romans 3:20, are justified (declared righteous) in God’s sight by keeping the law? _________ Are men justified by the works of the law (see Galatians 2:16)? ______ If men could be saved by keeping the law, then would it have been necessary for Christ to die on the cross (Galatians 2:21)? _______ What are the three words in Romans 7:12 that describe the law? 1) _________ 2) _________ 3) _________ Do you think it is possible for a sinful man to keep God’s holy law (read Romans 7:7-14)? ______ Is it possible for sinful men to keep the 10 commandments perfectly (see Exodus 20:1-17)? _______ Read James 2:10. Imagine a person who perfectly obeys all of God’s commandments except for one. Is he still a lawbreaker? _______ Is he guilty of breaking the law? _______

Consider some of the Ten Commandments:

- Have you always put God first in your life above all else?
- Have you ever taken God’s Name in vain?
- Have you ever stolen anything that did not belong to you?
- Have you ever committed adultery of the heart (Matt. 5:28)?
- Have you ever coveted or desired what someone else had?
- Have you ever lied? Have you ever lied in court?
- Have you ever disobeyed or dishonored your parents, even once?

If you have a chain with just one of the links broken, is it still a broken chain? _______ Consider a person who has committed murder, but who has never committed adultery. Has that person broken God’s law (James 2:11)? _____ Galatians 3:10 tells us what a person must do if he hopes to be saved by keeping the law. He must continue in ______ things which are written in the book of the _______, to _____ them. Do you think that a sinful person could ever do this? ____ Who do you think was the only Person who ever kept the law perfectly? __________________

The purpose of God’s holy law is to show men and women how sinful they really are “for by the ______ is the knowledge of ______” (Romans 3:20). The law could never save, it could only show man his need for the Saviour. Think of a mirror. The purpose of a mirror is to show us that we have a dirty face, but we certainly would not use the mirror to wash our face. The mirror should drive us to the soap and water. So God gave the LAW that it might drive us to the LAMB, the Lord Jesus who taketh away the sins of the world. The law could never give ________ (Galatians 3:21), it could only condemn. As the sinner stands before God’s holy and righteous law, all he can say is, “I’M GUILTY!” (Rom. 3:19). God did what the law could never do by the sending of His own ________ (Romans 8:3)! Praise God for the LAMB!
2B. Not by good works.

In Isaiah 64:6 we learn that because we are all unclean sinners, all of our righteousnesses are as _________ _______ in the sight of God. Read Ephesians 2:1-10 and find the two verses that teach us that a person is not saved by doing good works. What are these verses? _______ In this same passage, what verse teaches us that once a person is saved his life should be filled with good works? _______ In Titus 3:1-8, what verse teaches that a person is not saved by good works? _______ In this same passage, what verse teaches that those who are saved ought to be performing good works? _______ If salvation were by works, then men would be able to boast about the many things they have done to earn their salvation. And yet God’s Word clearly teaches that men are not saved by doing good works, and thus for the person who is truly saved, there can be no ____________ (see Ephesians 2:9 and Romans 3:27 and Romans 4:1-5).

Did the Pharisee in Luke 18:9-14 boast concerning his good works? _______ In what verse do you find this boasting? _______ Was the Pharisee saved (see verses 13-14)? ________ Imagine yourself standing before the Lord in heaven and put a check (√) before the sentence that best describes what you would say to Him:

1. _________ “Lord, the reason I’m here in heaven is because I have been faithful to you and I have tried my best to live a good life and to do those things that are pleasing in Your sight.”

2. _________ “Lord, the reason I am here in heaven is only because Christ loved me and died on the cross for my sins. I’m able to stand here today only because of Christ and what He has done for me.”

Who is it that works in the believer enabling him to do those good works that please the Lord? (see Philippians 2:13 and Hebrews 13:20-21) _______ Read Paul’s prayer for the Colossian believers in Colossians 1:9-10. Did Paul want these believers to please the Lord by living lives that were filled with good works? _______ How many good works can the believer accomplish without the Lord’s help (John 15:5)? _______ We know that the unsaved man does not have Christ (1 John 5:12). Do you think the unsaved man is able to do good works that are pleasing to the Lord (compare Romans 8:8-9)? _______ According to the words of Jesus in John 6:28-29, what is the first “work” a man must do in order to please the Lord? _______

___________________________ In fact, without _____________ (Hebrews 11:6) it is ________________ to please God!
How Is A Person Saved?

The following two statements are false and would be spoken only by those people who do not understand God’s truth:

1) "I know I’m a sinner and in order for me to be saved I must stop drinking and smoking and living in an immoral way and I must go to a good church and read my Bible every day."

According to Acts 16:31, what is God’s simple and clear command for the sinner?

Therefore, what is the first thing God wants the unsaved person to do?

2) “When I become saved I’ll be able to live any way that I please because a person is not saved by good works but by faith.”

According to 2 Timothy 2:19, what is God’s command for the person who claims to be a believer?

If a person is truly saved and realizes what Christ did for him on the cross, do you think he will desire to live a life that is pleasing to the Lord?

When a person is saved, does he want to live for himself or for Christ (2 Corinthians 5:15)?

True or False Questions:

1. _____ The first thing an unsaved person needs to do is to give up all his bad habits and sinful practices.

2. _____ A man is not saved by good works.

3. _____ Once a person is saved it doesn’t really matter how he lives.

4. _____ As saved people we should be fruitful unto every good work.

5. _____ The believer is able to do good works because it is God who works in him.

3B. Not by our own effort.

We have learned that men are sinful, wicked, lost, dead and blind. Therefore it is impossible for man to save himself! In Ephesians 2:8 the Word of God clearly says that salvation is not of ______________, it is the ___________ of God. Read Titus 3:5. Is a man saved by his own effort and good deeds? _____ God saves a person according to His M____________ and not according to anything that we have done. If our salvation depended upon our own human efforts, none of us would make it! SALVATION IS OF THE LORD!
4B. Not by water baptism.

The following verses are written incorrectly. Please correct them by putting a line through the incorrect parts:

**John 3:16**—"That whosoever believeth in him and is baptized should not perish, but have everlasting life."  
**John 3:36**—"He that believeth on the Son and is baptized hath everlasting life: and he that believeth not the Son and is not baptized shall not see life; but the wrath of God abideth on him."  
**John 6:47**—"He that believeth on me and is baptized, hath everlasting life."  
**John 5:24**—"He that heareth my word, and believeth on him that sent me, and is baptized, hath everlasting life."  
**1 John 5:12**—"He that hath the Son and has been baptized hath life."  
**Mark 16:16**—"He that believeth and is baptized shall be saved; but he that believeth not and is not baptized shall be damned."  
**Acts 16:31**—"Believe on the Lord Jesus Christ and be baptized and thou shalt be saved."

**True or False:**

1. ______ Water baptism is necessary for salvation (Ephesians 2:8-9; Titus 3:5).
2. ______ Water baptism is necessary for obedience once a person is saved (Acts 10:48; Matthew 28:19-20; Acts 2:38).
3. ______ In Mark 16:16 we learn that a person is damned because he was not baptized.
4. ______ According to Acts 2:41 and Acts 8:36-37, those who were baptized in the early church were already believers and thus they were already saved! In other words, they first believed and then they were baptized.
5. ______ Baptism is something that a person does to be saved.
6. ______ Baptism is something that a saved person does.
7. ______ Water baptism cleanses us from all sin (Ephesians 1:7; 1 John 1:7).
8. ______ In Mark 16:16 we learn that the UNBELIEVER is damned (condemned) whether or not he has been baptized in water.
9. ______ In Matthew 1:21 we learn that it is water baptism that saves a person from his sins.
10. _____ Titus 3:5 teaches us that a person is saved only by the mercy of God and not by anything that we ourselves DO.

Read Acts 16:31. Is a person saved the moment he believes or is he saved the moment he is baptized in water? ____________________________

So far we have learned that a person is **not** saved by trying to keep the law or by good works or by his own effort or by water baptism. Now we are ready to learn how a person is saved: **BY GRACE THROUGH FAITH** (see page 22)!
5B. By grace through faith.

Ephesians 2:8--"For by __________ are ye __________ through __________." **Grace** is God's kindness and favor towards me even though I don't deserve it! According to Titus 3:4 we could say that grace is “the ______________ and ____________ of God our ______________ toward ________” (that undeserving sinful creature, deserving nothing but God's wrath! See how “man” is described in Titus 3:3). “Amazing GRACE! How sweet the sound that saved A WRETCH LIKE ME!”

God is able to be gracious and merciful to lost sinners BECAUSE OF WHAT CHRIST DID FOR US ON THE CROSS! Romans 3:24: “Being ______________ (declared righteous) freely by his ____________ through the ______________ that is in ____________ _________."

**Faith** is simply taking God at His Word and acting upon what HE HAS SAID! God said it! I believe it! That settles it!

**Tis so sweet to trust in Jesus!**

**Just to TAKE HIM AT HIS WORD!**
**Just to REST UPON HIS PROMISE!**
**Just to know, “THUS SAITH THE LORD”**

**Faith** is believing that what God says is true. Before we can believe and live God's Word, we must hear it (or read it). Thus we learn in Romans 10:17 that __________ comes by__________ and ____________ by the _______ _______ ________. True faith must rest upon solid facts and our faith rests upon the written Word of God. Abraham was a man of faith (see Genesis 15:6; Romans 4:3-5 and Galatians 3:6-9). Abraham was strong in faith because he believed that whatever God had promised would surely come to pass. Read Romans 4:19-21. In this passage we learn that Abraham staggered not at the ______________ of God through ______________, but was strong in ______________, giving glory to God, and being fully persuaded that, what He (God) had ______________ He (God) was also to ______________. Is God able to keep His promises? ______ Is God able to DO what He says? ______ Will God always do exactly what He says? ______ Will everything God says always come to pass (see Genesis 1:3)? ______ Has a promise of God ever failed? ______ Are we able to say “YES” and “AMEN” after reading every one of God’s promises (see 2 Corinthians 1:20)? ______

According to Titus 1:2, what is one thing that God cannot do? ______ We know from Hebrews 6:18 that it is impossible for God to do what?__________ Therefore, whatever God says must be true and we should believe it, rest upon it, obey it and live it! When we do not believe the Word of God, what terrible sin are we guilty of (see 1 John 5:10)? ____________________________ **Faith** is responding properly, rightly and correctly to what God has said! The man of faith responds properly to the Word of God! When God gives a command, the man of faith responds by ______________ the command (Hebrews 11:8). When God gives a promise, the man of faith believes it, is persuaded of it, sees it, looks for it, waits for it, rests upon it, clings to it and embraces it (see Hebrews 11:11,13)!
FIVE FACTS THAT A SAVED PERSON MOST CERTAINLY BELIEVES

1. FACT NUMBER 1 — *Jesus Christ is the only Saviour (Acts 4:12).*

   According to John 14:6, how many ways are there to the Father? ________
   Therefore, how many ways of salvation are there? ________ Who is the only door that we can go through to be saved (John 10:9)? _____________________________. What is the only Name under heaven given among men whereby we might be saved (Read Acts 4:10-12)? ____________________________

2. FACT NUMBER 2 — *Jesus Christ died and rose again for our salvation (Romans 4:25 and 2 Corinthians 5:15).*

   Romans 4:25: The Lord Jesus was _________________ for _______ offences, and was ____________ __________ for (on account of) our justification! We have already studied the death of Christ (pages 12-17). Read 1 Thessalonians 4:14. A true Christian is one who believes that Jesus __________ and _______. _________. According to Romans 10:9, what must we believe in our hearts in order to be saved? ____________________________

3. FACT NUMBER 3 — *Jesus Christ is able to save (Hebrews 7:25).*

   Hebrews 7:25: “Wherefore he is __________ also to __________ them to the_________________________ that come unto God by him.” Matthew 1:21: “And thou shalt call his name ___________; for he shall ______________ his people from their sins.” Thus, the name “JESUS” means (circle the correct one): a. Messiah b. Son of God c. Saviour d. Lord. Read Matthew 19:25-26. Is it possible for sinful men to be saved? ________ Read 1 Timothy 1:15-16. If Christ could save Paul (AND HE DID!), is He able to save other sinners also? ________

4. FACT NUMBER 4 — *Jesus Christ is willing to save (John 6:37).*

   Will Jesus ever refuse a sinner who comes to Him for salvation (John 6:37)? ________ What is God’s will (desire) for all men? (see 1 Timothy 2:3-4) ____________________________

5. FACT NUMBER 5 — *Jesus Christ will save all those who trust Him and Him alone as their Saviour and Lord (John 3:16).*

   In order to understand FACT NUMBER 5, we will study 15 salvation promises that are found in the New Testament. These are conditional promises which mean that IF the sinner does something, then God promises to do something. In other words, before God will fulfill the promise, the sinner must fulfill the condition. As soon as the sinner does what he is supposed to do, then God will surely keep His promise. Don’t forget that these are promises given to us by the God who cannot lie (Titus 1:2).
As we study these 15 salvation promises we want to be looking for two things: a) **First we want to see what the sinner's responsibility is.** This is exactly what the jailer wanted to know in Acts 16:30 when he cried out, "What must I do to be saved?" b) **Second, we want to see what God promises to do for the sinner when the sinner responds in the right way.** The first three verses will be done for you so that you will understand what to look for. Then look up the other verses that are listed and do the same for them.

1) Matthew 11:28
   a) The sinner must **come unto Christ**
   b) God promises the sinner **rest**

2) John 1:12
   a) The sinner must **receive Christ and believe on His Name**
   b) God promises the sinner **that he will become a son (child) of God**

3) John 3:16
   a) The sinner must **believe in Christ**
   b) God promises the sinner **that he will not perish but will have everlasting life**

4) John 3:18
   a) The sinner must ____________________________
   b) God promises the sinner ____________________________

5) John 3:36
   a) The sinner must ____________________________
   b) God promises the sinner ____________________________

6) John 5:24
   a) The sinner must ____________________________
   b) God promises the sinner ____________________________

7) John 6:35
   a) The sinner must ____________________________
   b) God promises the sinner ____________________________

8) John 6:37
   a) The sinner must ____________________________
   b) God promises the sinner ____________________________
How Is A Person Saved?

Name ________________________________

9) John 6:47
   a) The sinner must ________________________________
   b) God promises the sinner ________________________________

10) John 10:9
    a) The sinner must ________________________________
    b) God promises the sinner ________________________________

11) John 11:25
    a) The sinner must ________________________________
    b) God promises the sinner ________________________________

12) Acts 10:43
    a) The sinner must ________________________________
    b) God promises the sinner ________________________________

13) Acts 16:31
    a) The sinner must ________________________________
    b) God promises the sinner ________________________________

14) Romans 10:9
    a) The sinner must ________________________________
    b) God promises the sinner ________________________________

15) Romans 10:13
    a) The sinner must ________________________________
    b) God promises the sinner ________________________________

4A. How Easy Is Salvation?

1B. Being saved is as easy as receiving a gift (John 1:12).

   In Ephesians 2:8 we learn that salvation is the __________ __________. If someone were to give you a gift, would you have to pay for it? ________ Therefore, do we need to pay for our salvation? _____ Who did pay for our salvation (read 1 Corinthians 6:20 and 1 Peter 1:18-19)? ___________________________ What is the gift of God according to Romans 6:23? ___________________________

   [Note: the word “through” should be translated “in” as in 1 John 5:11]. Salvation is as easy as receiving a gift! We can’t work for it! We can’t pay for it (compare Acts 8:18-20)! We can’t earn it by our own efforts! All we can do is receive it! God’s free gift of eternal life is to be found only in H_____ S_______ (1 John 5:11).
According to 1 John 5:11-12, in order to have God's gift of eternal life, you must also have God's ________. Thus, to be saved the sinner must receive a Person! According to John 3:16, what is God's love-gift to the world? ____________________________ (Note: the words "only begotten" mean "one of a kind, unique"--Jesus is God's unique Son). In John 1:12 we learn that to become sons or children of God we must R_____________ the Lord Jesus Christ as our personal Saviour! Although we could never pay God back for the precious gift of His Son, what is one thing that we can say to God in appreciation for what He has done (see 2 Corinthians 9:15)? ____________________________________________

"Thank you Lord for saving my soul.
Thank you Lord for making me whole.
Thank you Lord for GIVING to me
Thy great salvation so rich and FREE!"

2B. Being saved is as easy as eating and drinking (John 6:35).

Read John 6:35. Who is the bread of life? ________________ The person who comes to Jesus by faith will never _______________ and the person who ______________ on Him will never _______________. Do you think that the Lord was talking about physical or spiritual hunger? ____________________________ Compare John 6:54 with John 6:40, 47. According to these verses, what does it mean to eat Christ's flesh and drink His blood (circle the correct answer):

1) It means that we should become cannibals.
2) It means that when we take communion we are really eating Christ.
3) It means that we should believe that the sinless Christ gave His body and shed His precious blood for our sins when He died on the cross.

Read John 4:9-14. The water that we drink daily can satisfy our physical needs for a time, but who is the only Person who can give us living water that will satisfy our deepest spiritual needs? ____________________________ As simply as a person can take a glass of water and drink, that's how simple it is to trust Christ and Him alone as our Saviour!

3B. Being saved is as easy as going through a door (John 10:9).

To be saved, a person must enter through what door (John 10:9)? ____________________________ Trusting Christ is no more difficult than going through a door! And yet, as we read Matthew 7:13-14 we discover that only a F_______ pass through that door! Remember, there is no other door and no other way (John 14:6; Acts 4:12).
4B. Being saved is as easy as opening a door (Rev. 3:20).

Read Revelation 3:20. As the Lord Jesus stands at the door, what is He doing?

________________ Do you think that He wants to come in? _______

According to this verse what are the two things the sinner must do? 1) ____________________________ 2) ____________________________

If he does these two things, what does Christ promise to do? ____________________________ [Note: the word “sup” means “to dine, to have supper with” and it speaks of the believer’s close fellowship with the Lord Jesus.] The Lord Jesus is always ready and willing and able to save all those who call upon Him for salvation (Romans 10:13).

5B. Being saved is as easy as looking (John 3:14-15).

Read Numbers 21:4-9. According to verses 4-5, were the children of Israel trusting the LORD and being thankful to Him or were they complaining over their problems?

______________________________ In verse 6, how did the LORD judge the people for their lack of faith? ____________________________

In verse 8, what did the LORD tell Moses to make? ____________________________ After this was made it was to be lifted up upon a _______________. What did the people have to do in order to be cured of their snake bites? ____________________________

In verse 9 we learn that whoever beheld the serpent of bronze ________________________.

Read John 3:14-15. All those who beheld the bronze serpent lived! All those who look upon the Son of man lifted up on the cross shall also live! When a man truly gazes upon Calvary’s cross with the eyes of faith, he will not ____________________________ but will have ____________________________. See also Isaiah 45:21-22. The living God says, “__________________ unto ____, and be ye ____________________________.” (Note: the word “look” in verse 22 comes from a verb which means “to turn, to face someone” and thus the LORD is saying in Isaiah 45:22, “Face Me, turn your face towards Me”).

<table>
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<tr>
<th>Life is offered unto you, Hallelujah! Eternal life thy soul shall have, If you’ll only look to Him, Hallelujah! Look to Jesus who alone can save!</th>
<th>Look and live, O sinner live! Look to Jesus now and live! Tis recorded in His Word, Hallelujah! It is only that you “look and live.”</th>
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<td>- William Ogden</td>
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Clarification: While God’s plan of salvation is in itself simple and clear, a number of “difficulties” arise on man’s side which are impossible for him to overcome of himself. Sadly, in many cases sinful man does not want help, but is content to wallow in his sins. The stubborn and wicked refusal of men to believe on Christ and receive God’s free gift flows from their condition of total depravity—which was true of all of us (compare John 5:40). Hence, there is the necessity for God to do a work in our hearts which only He can do by His Spirit. There are many reasons why it is very difficult for sin-enslaved men to be saved, including the following: 1) It is very difficult for a person to humble himself and acknowledge his utter sinfulness and spiritual bankruptcy (Luke 18:9-14). 2) Proud man believes that he must do something to earn his salvation, and it is very difficult for him to understand that it is all of grace based on what Christ has done (Eph. 2:8-9; Tit. 3:5). 3) Christ taught that it was extremely difficult, yea, impossible, for a rich man to be saved, due to the fact that no one can be saved while trusting anything or anyone other than Christ (Matthew 19:23-26). But what is impossible with men is possible with God (Matt. 19:26). 4) Being saved is difficult because it requires nothing short of a miracle of God. The dead must be given life (Eph. 2:1-7), the blind must be given sight (1 Cor. 2:14; 2 Cor. 4:3-4), and those who are incurably sick must be healed (Jer. 17:10; 1 Pet. 2:24). 5) Being saved is difficult because depraved men love their sins and do not want to change their ways (John 3:18-20). But all of these difficulties can be overcome because the gospel is “the power of God unto salvation to all who believe” (Rom. 1:16). God is able to do a mighty work in the hearts of sin-blinded and depraved men. Has God opened your eyes to the truth of the gospel (see Matt. 16:13-17; Acts 16:14)?