

Do You Have Good Credit? (Part 1)

Scripture: Romans 4:1-12

Introduction

When I was younger, I became enamored with these little plastic cards. I found I could use them at various places to get things that I wanted. I used to like loud music and remember one time purchasing this expensive sound system for my car, because I just had to have it. I got home and my dad said, “Son, how did you pay for all of that.” I said, “I used my credit card.” He wasn’t impressed. I probably did not think about the bill that would come next month, but my father reminded me of it. People can get into trouble with credit cards and loans. Others are very debt averse and do not want to be indebted to anyone. The truth is, though, we are all in debt. We have racked up an incredible debt to God that there is no way we can repay it — yet God gives us credit.

In chapter four of the letter to the Romans, Paul used the word “counted” or “credited” eleven times — eight times in just the first twelve verses. This word here meant to credit something to one’s account that was not earned. Paul was saying that there are things people receive, credited, that they did not earn. They did not work for it. To receive something on credit means you are not able to purchase it with your own money or assets, therefore, you must borrow money to get it. For many of us, we borrow money to purchase a house or a car. But that is not what Paul meant here. In God’s economy, He credits to our account righteousness because there is no way we could ever earn it. We are debtors to God’s grace. The righteousness we receive from Jesus Christ by trusting in His work on the cross is a gift. It is imputed from Christ to us.

Justified by Faith

So, is your credit good? Do you have enough credit with God to have a right relationship with Him? Put another way, are you trusting in yourself for a place in God’s kingdom? Do you look to yourself, to the things you do, to a status or a title or recognition among others to serve as your measure of rightness? Do you think that is going to get you into heaven? Well, according to Scripture, you need a lot more than those things. None of that will matter when you face God in judgement. The question is, “What will make you right with God?” What is sufficient to put you in a right relationship with Him where you can enjoy the benefits of being in God’s family? At the end of chapter three, Paul mention the concept of *justification* — whereby God declares a person right with Him. Because all have sinned and fall short of God’s glory and we could never attain God’s righteousness on our own, there had to be something other than what we can do to put us in a right relationship with Him.

Romans 3:24 [All] are justified by his grace as a gift, through the redemption that is in Christ Jesus...

Paul did not say everyone is declared right with God. He was saying that those who are declared right with God, are by the grace of God. Paul then wrote the following:

Romans 3:28 *For we hold that one is justified by faith **apart from works** of the law.*

What Paul made clear is that God declares us right with Him by His grace through faith in Jesus Christ. Our standing with God is not based upon anything we do (works), but entirely upon God's grace and our response in faith to it. Because salvation is God's work and we can claim no part in it other than to receive it, we have absolutely nothing to boast about. We cannot go to God and say to Him, "Look at how righteous I am. Look at how good I am." If you did, He may tell you, "Depart from me, I never knew you."

The Example of Abraham and David

Now we come to chapter four of the letter. Remember, Paul wrote this letter to the Christians in the city of Rome. There were no chapter and verse divisions. Paul would not have followed up to the church and said, "Remember what I said in Romans chapter three verse twenty-eight?" Chapter and verses came later. Paul wrote a letter and like a lawyer, he wrote in such a way that he developed a case for the gospel. Remember: the theme of this letter is the *Gospel of Jesus Christ*. Paul presented evidence of our sin condition, how that condition can be resolved, and the results of a right relationship with God. In chapter four, Paul pointed to two examples of being declared right with God by faith in Him. Both Abraham (long before Moses and the Law) and David (centuries after Moses) were justified by faith. Concerning Abraham, Paul wrote the following:

Romans 4:3 *For what does the Scripture say? "Abraham believed God, and it was counted to him as righteousness."*

The Scripture Paul quoted here was Genesis 15:5 where God promised that Abraham's offspring would be as numerous as the stars in the heavens. Paul used Abraham here as a test case for stating that God justifies us by faith alone. Abraham was the father of the Jewish people, and his example was crucial to Paul's argument. Abraham, who was well beyond the age of having children, believed God's promise of having children and God "counted it to him as righteousness." This passage from Genesis is quoted several times in the New Testament to demonstrate how important faith is in our relationship with God. Without faith, it is impossible to please God. (Hebrews 11:6) Faith is complete trust in God based on the truthfulness of His words, and it will lead to obeying His commands. Before Abraham proved himself righteous by his deeds, he was regarded as righteous because of his faith. I would like to focus on one verse in this passage:

Romans 4:5 *And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness...*

There are four things from this one verse that I would like to explain.

We Must Not Rely on Ourselves

Abraham could not boast in anything, before God or man, for Abraham stood in the right before God by believing, not by doing. God considers us righteous not on the basis of

works, but on the basis of faith. Despite the fact that “Amazing Grace” is our favorite hymn, most people still think that if you do your best you will somehow make it into Heaven. As Americans, we probably have a sense of working for our due. Unless you are the government, you believe you should earn your way. But that is not God’s way. If we are to receive forgiveness and eternal life, we have to first give up any sense of accomplishment or earning our way. We have to rely solely on Jesus Christ.

We Must Trust in God

The circumstances of life frequently tempt us to doubt God’s goodness. Like Abraham in his childlessness, our lives often seem to be spinning out of control. Relationships, work, sickness, anxiety—there is much that threatens to overwhelm us. Above all, our own sin burdens us and weighs us down. Through it all, the Gospel is a message of hope founded on our faith in what God alone can provide: righteousness is found only by faith in Christ’s atoning work. We are invited into God’s favor if we will bring nothing to Him but our need, with trust in His divine care. It is sinners trusting in Christ not the righteous trusting in themselves who are the children of Abraham and are entitled to the promises God made to Abraham. The hymn “On Christ the Solid Rock” declares:

*My hope is built on nothing less
Than Jesus’ blood and righteousness.
I dare not trust the sweetest frame,
But wholly trust in Jesus’ Name.*

God Justifies the Ungodly

Justification came through God granting both Abraham and David righteousness, *despite their sin*. Paul quoted David as a second example of righteousness by faith. He cited Psalm 32:1–2 to demonstrate that David’s righteousness (blessedness) was not based on his works. David had broken three of the Ten Commandments when he coveted Bathsheba, committed adultery with her, and had her husband, Uriah, murdered. David’s case was hopeless. All he could do was cast himself before God and beg for mercy. Thanks be to God that He is merciful and He justifies the ungodly. David’s lawless deeds were forgiven and his sins were covered. In the very next chapter of this letter, Paul affirmed again that God justifies the ungodly, because Jesus did not die for the righteous, but for the ungodly — you and me! (Romans 5:6) Jesus’ sacrifice “covers” our sin (Romans 4:7) and rescues us from God’s wrath.

The Believer’s Faith is Credited as Righteousness

Here is the point Paul was making to his Jewish brothers and sister: Abraham was considered righteous before he did any of the great works for which he is so famous. God considered Abraham righteous (Genesis 15) before he received the covenant of circumcision (Genesis 17); therefore, circumcision was unnecessary in order to belong to God. Jews had used it as a means to exclude Gentiles from belonging to God. God’s requirement for belonging to Him is faith in Him. Circumcision was the sign and seal of

the righteousness Abraham already had by faith. In other words, circumcision documented and ratified the righteousness by faith that Abraham enjoyed before his circumcision. We have a similar sign and seal today — *baptism*. Baptism does not save anyone or make one belong to God. It merely documents the faith one has in Jesus Christ. Those who trust in the saving work of Jesus are credited with righteousness.

Conclusion

Abraham became the father of all who believe, not just the Jewish people. All who have faith in Jesus Christ are justified by that faith. By trusting in Jesus we receive forgiveness and reconciliation with God. This is not based on anything we have done, but purely on the grace of God. Think of it this way: we owe God an infinite debt on account of our sin and have no ability to pay it. Christ's death on our behalf, however, is the basis of our debt being canceled and His righteousness being credited to us. All we must do is trust in Him and receive God's grace. It is the Great Exchange: Our sin was placed on Jesus who died on our behalf, and those who trust in Jesus receive His righteousness and a right relationship with God. So, how is your credit with God? Are you trusting in yourself? Do you believe you need to just pray harder, read more Scripture, come to church more often for God to accept you? That is a false gospel. You must trust in Jesus Christ. He alone paid your debt, and to Him you owe everything.

*Jesus paid it all
All to Him I owe
Sin had left a crimson stain
He washed it white as snow*