



# Are We Saved By Faith Only?

DISCOVERING GOD'S WORD BIBLE STUDY SERIES

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In response to the question, “What does God require me to do in order to be saved?,” a majority of (so-called) “Christian” churches and preachers will instruct you that you must only believe in Jesus. For instance, the United Methodist Church (as part of their “Articles Of Religion,” which state the foundational doctrines of that church), states the following under the heading “Article IX – Of The Justification Of Man”: “We are accounted righteous before God only for the merit of our Lord and Saviour Jesus Christ, by faith, and not for our own works or deservings. Wherefore, that we are justified by faith, only, is a most wholesome doctrine, and very full of comfort” (The Articles of Religion of the Methodist Church - The United Methodist Church. (n.d.). Retrieved January 20, 2015, from <http://www.umc.org/what-we-believe/the-articles-of-religion-of-the-methodist-church>).

While this is only one example, this is representative of many “church doctrines” on the subject of salvation. But, what does the Bible say about this question? Are we saved by faith only? Let’s investigate.

## **We Are Saved By Faith**

As you study through this lesson, please do not mistake what I am saying. I *do* believe that faith (belief) is absolutely necessary for salvation! The question is concerning faith *only*. Let’s quickly establish the fact that the Bible teaches faith as being necessary for salvation. And, we will also see that we are *not* saved by any meritorious works (that is, we cannot earn our own salvations by our works).

1. **John 3:16.** “For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.”
2. **Romans 4:1-4:** “What then shall we say that Abraham our father has found according to the flesh? For if Abraham was justified by works, he has something to boast about, but not before God. For what does the Scripture say? ‘Abraham believed God, and it was

accounted to him for righteousness.’ Now to him who works, the wages are not counted as grace but as debt.”

3. **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 of works, lest anyone should boast.”
4. **Hebrews 11:6:** “But 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 diligently seek Him.”

Clearly, God’s word teaches that faith is necessary for salvation. However, remember that the “entirety” of God’s word is truth (Psalm 119:160). So, everything that God teaches about salvation is significant!

### **True Bible Faith**

We must be diligent to accurately interpret the Bible (2 Timothy 2:15), lest we be found guilty of perverting its teachings! This is just as true about the matter of faith as it is about any Bible subject. Just as our English words can have slightly different meanings in different contexts, the words in the Greek language also have different meanings in different contexts. So, we must be diligent to properly understand how the Bible uses the word “faith” (or “belief”).

1. **Mental assent.** Sometimes, the word is used in the sense of a mental assent (mentally agreeing that something is true). For instance, the Bible teaches the necessity of mentally assenting to the fact that Jesus is the Christ, the Son of the living God. In John 8:24, Jesus said, “Therefore I said to you that you will die in your sins; for if you do not believe that I am He, you will die in your sins.”
2. **Full trust in God that is coupled with the appropriate actions.** Hebrews 11:1 says that “faith is the assurance of things hoped for; the conviction of things not seen” (ESV). Then, Hebrews 11 goes on to describe what this complete confidence in God *looks* like. It describes how that *by faith* Abel offered an acceptable sacrifice to God (vs. 4), Noah built an ark (vs. 7), Abraham left his homeland (vs. 8-10), Abraham offered his son on the altar (vs. 17-19), Joseph made mention of his bones (vs. 22), Moses refused to be the son of Pharaoh’s daughter (vs. 24-26), etc. Throughout this chapter, it describes how full trust in God *involves* actions and works that are obedient to God. Consider: Would any of the individuals who are mentioned in Hebrews 11 be there if they would *not* have been obedient to God? For example, would Noah be mentioned as a great example of faith in Hebrews 11 if he had only mentally assented to the fact that God would send a flood and that God could save him and his family from the flood – but did not build the ark? The same thing is true today! True Bible faith is *coupled* with obedient works – and cannot be true faith without them! This is how the word is used in each of the four passages we discussed earlier (John 3:16; Romans 4:1-4; Ephesians 2:8-9; Hebrews 11:6).
3. **A system of acceptable religious belief, teaching, and practice.** The word “faith” can also have reference to the God-approved *system* of Christian belief (including all of the beliefs, teachings, and practices of the New Testament). The word is used in this way in Ephesians 4:5 when Paul writes that there is only “one faith.” Similarly, Acts 6:7 says that “a great many of the priests were obedient to the faith.” Philippians 1:27 commands unity and says

that “the faith” is “of the gospel.” Romans 1:5 refers to the “obedience to the faith” (as does Romans 16:26). So, the God-given system of religious belief, teaching, and practice is something that must be believed and obeyed in order to be acceptable to God!

### “Not By Faith Only”

As we seek the answer to the question, “Are we saved by faith only?,” please recognize that God’s word is in full harmony with itself. That is, it does not contradict itself. Therefore, if any passage of Scripture appears to conflict, recognize that your interpretation must be wrong! Let’s now consider some passages which plainly demonstrate that we are not saved by “faith only” (i.e. we are not saved by mentally accepting Jesus Christ).

1. **James 2:14-26.** The space allotted for this study does not permit me to quote this entire passage. However, every verse in this passage directly contradicts the teachings of “faith only.” In verse 17, it says that faith without works is dead. Verse 19 says that the “demons believe – and tremble”; yet, we know that they are not saved. Verse 20 says that “faith without works is dead.” Verses 21-23 demonstrate that Abraham was justified by works and not by faith only. Verse 25 shows a similar example with Rahab. Verse 26, again, says that “faith without works is dead.” However, I want you to especially notice verse 24 (as this is the only time you will find the phrase “faith only” in the Bible): “You see then that a man is justified by works, and not by faith only.” Clearly, this entire passage proves that we are **not** saved by mentally accepting Jesus Christ; but, that we must have works of obedience also (note that works of obedience are different from the meritorious works I mentioned earlier in the lesson)!
2. **Matthew 7:21-23.** Jesus said, “Not everyone who says to Me, ‘Lord, Lord,’ shall enter the kingdom of heaven, but he who does the will of My Father in heaven. Many will say to Me in that day, ‘Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name?’ And then I will declare to them, ‘I never knew you; depart from Me, you who practice lawlessness!’” Notice carefully that Jesus said there will be some individuals who mentally acknowledge and accept Him as Lord; but, who will still be lost because they had not been obedient to His Father’s will! Therefore, Jesus requires more than “faith only” in order to be saved.
3. **2 Thessalonians 1:7-9.** In this passage, Paul warns that those who “do not know God, and...those who do not obey the gospel” of Jesus Christ will “be punished with everlasting destruction from the presence of the Lord and from the glory of His power.” Clearly, God requires obedience in order for an individual to be saved from this terrible punishment!
4. **Hebrews 5:9.** Hebrews 5:9 states: “And having been perfected, He became the author of eternal salvation to all who obey Him.” Jesus Christ is referred to as “the author of eternal salvation” in this text. But, notice that Jesus will save “all who obey Him.”

### Other Requirements For Salvation

Since the entirety of God’s word is truth (Psalm 119:160) and God’s word must harmonize, we must look at everything God commands for salvation. We have already seen that God

commands faith as a requirement for salvation. Now, let's quickly observe what else God requires for salvation. Consider the fact that if God's word requires *anything* else from us, salvation cannot be by "faith only."

1. **Hear God's word.** Does God require you to hear His word in order to be saved? How do you even develop faith in God and in Christ? Romans 10:17 says, "So then faith comes by hearing, and hearing by the word of God." You cannot have acceptable faith without hearing God's word. And, if you must hear God's word to be saved, your salvation cannot be by "faith only"!
2. **Repentance.** Does God require you to repent of your sins (turn away from your sins) in order to be saved? Or, does He permit you to continue living in sinful ways? Acts 17:30 says that God "now commands all men everywhere to repent." In Luke 13:3, Jesus said, "unless you repent you will all likewise perish." Yet, if you must repent of your sins to be saved, your salvation cannot be by "faith only"!
3. **Confession.** Does God require you to confess your faith in Christ Jesus in order to be saved? Romans 10:9-10 says, "that if you confess with your mouth the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation." Yet, if you must confess your faith in Jesus to be saved, your salvation cannot be by "faith only"!
4. **Baptism.** Does God require you to be baptized in order to be saved? Jesus said, "He who believes and is baptized will be saved; but he who does not believe will be condemned" (Mark 16:16). Peter wrote that baptism "now saves us" (1 Peter 3:20-21). In addition, baptism is necessary to be forgiven of our sins (Acts 2:38; Acts 22:16) and to be "in Christ" (Galatians 3:26-27). Yet, if you must be baptized to be saved, your salvation cannot be by "faith only"!
5. **Live faithfully.** Does God require you to live faithfully in order to be saved? That is, after you have obeyed His commandments (hear His word, believe, repent, confess Christ, and be baptized) in order to become a Christian, does He then require you to remain faithful throughout your life by keeping His commandments? Revelation 2:10 instructs, "Be faithful until death," promising the "crown of life" if you do! Yet, if you must remain faithful to be saved, your salvation cannot be by "faith only"!

## Conclusion

The Bible simply does *not* teach salvation by "faith only." Though this is a popular doctrine of man, it is *not* a doctrine of God! Instead, God says, "You see then that a man is justified by works, and not by faith only" (James 2:24).

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