

Cash or Credit?

ROMANS 4:1-12

Sunday, October 19, 2025 | Wawasee Bible | Milford, Indiana | Pastor Josh Weiland

If we work for our salvation, then God **OWES US**;

we get exactly what we earn v. 4

perfection earns eternal life Matt. 5:48; 19:16-22 *sin earns eternal death* Romans 6:23; James 2:10

but in reality **WE OWE GOD** for our sin!

1 Corinthians 6:19-20; Colossians 2:13-14; Galatians 3:10-11; Leviticus 19:2

Thankfully—in Jesus—everything is credited as **GIFT!**

just ask Abraham.... v. 1-5 Genesis 12:1-4; 15:5-6

just ask David.... v. 6-8 2 Samuel 11:12; Psalm 32:1-2

Faithful Abe's example.... v. 9-12 Genesis 15 ➔ *13 years of silence from God* ➔ Genesis 17:10-14; Galatians 3:29

We are sent to love people and invite them to follow Jesus with us.



SAVING FAITH

When some people learn that they are saved by God through faith, they start to worry. *Do I have enough faith? they wonder, Is my faith strong enough to save me?*

These people miss the point. It is Jesus Christ who saves us, not our feelings or actions, and he is strong enough to save us no matter how weak our faith is. Jesus offers salvation as a **gift** because he loves us, not because we have earned it through our powerful faith.

What, then, is the role of faith? Faith is believing and trusting in Jesus Christ and reaching out to accept his wonderful **gift** of salvation.

REMEMBER...

Rituals did not earn any reward for Abraham; he had been blessed long before the circumcision ceremony was introduced. **Abraham found favor with God by faith alone**, before he was circumcised. Genesis 12:1-4 tells of God's call to Abraham when he was seventy-five years old; the circumcision ceremony was introduced when he was ninety-nine (Genesis 17:1-14).

Ceremonies and rituals serve as reminders of our faith, and they instruct new and younger believers. But we should not think that they give us any special merit before God. They are outward signs and seals that demonstrate inward belief and trust. The focus of our faith should be on Christ and his saving actions, not on our own actions.

Barton, Bruce B., David Veerman, and Neil S. Wilson. 1992. Romans. Life Application Bible Commentary. Wheaton, IL: Tyndale House Publishers.



Study Guide

Questions & Scripture for Further Study

What is this? – Each week people from Wawasee Bible meet in small groups in various homes to learn about Jesus, pray, eat, laugh, & live life together. **We call them Life Groups.** The questions here are based on the sermon each week (often a related part of Scripture), and guide each group's study. If you're interested in connecting with a Life Group, let us know on a Connect Card or at the Connect Desk!

Welcome to Life Group!

Getting to Know You

Part of our goal at Life Group is just learning more about each other. Toward that end, take some time to catch up with each other as you gather.

If it helps, here's a question to discuss and get you going. Have everyone answer:

This week we heard we have all been offered a free gift from God worth more than any of us could imagine and that none of us deserve. — Have you ever been given a gift that was difficult to receive? What was it? Why was it hard to receive?

Digging Deeper – A Bible Study

Use this guide for further personal and group study this week. For the most impact in your life and in your group, *work through it on your own before you gather with your Life Group.* If your Life Group isn't gathering this week, use this guide for further study personally.

- Looking back at your notes from this week's message, was there anything you heard for the first time or anything that caught your attention, challenged, or confused you?
- Salvation can't be earned, but true faith leads to action. What happens when someone leans too much on grace and neglects works—or vice versa?
 - Can you think of any examples in your life when you focused too much on one, while excluding the other?
- This week we learned that Israel's hero, Abraham, was saved by faith—not by works—just as we are today. Yet for 13 years (**Genesis 11–17**), Abraham heard nothing from God. That kind of patience and faithfulness isn't easy. How do the following verses encourage us to stay faithful when God seems silent?

Psalms 37:7-9

James 5:7-11

Lamentations 3:25-26

- Which passage above encourages you the most when it comes to being patient and faithful?

(Study Guide continues on back panel...)

At Wawasee, each of us is growing to increasingly live out these four roles as we follow Jesus together.



Secure Son/Daughter

I live each day increasingly confident in being a loved child of God—resting in grace, not striving to achieve approval.



Courageous Connector

I cultivate honest relationships that cross barriers and create belonging—even before belief.



Ready Storyteller

I live each day with a sense of sentness, ready to reveal my story and God's story.



Legacy Builder

Because of Jesus, I multiply what has been given to me by spiritually investing in others for kingdom impact.

Word Find in the **Word**

Find the words from a passage related to this week's message.

Word Find: Romans 10:9-13 (NIV)

Find the words **bolded** below.

9 If you **declare** with your **mouth**, "Jesus is **Lord**," and **believe** in your **heart** that God **raised** him from the **dead**, you will be **saved**. 10 For it is with your **heart** that you **believe**

and are **justified**, and it is with your **mouth** that you **profess** your **faith** and are **saved**. 11

As **Scripture** says, "Anyone who **believes** in him will **never** be put to shame." 12 For there is no **difference** between Jew and **Gentile**—the **same** **Lord** is **Lord** of all and **richly blesses** all who **call** on him, 13 for, "Everyone who **calls** on the **name** of the **Lord** will be **saved**."

M S A Y S B Y N I J F I
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H E T J E S U S A V E D

4. The Pharisees were known for their strict religious devotion, yet their faith was built on performance rather than grace. How does Jesus's response in **Matt. 23** reveal the danger of trying to earn salvation instead of receiving it by faith?

Matthew 23:1-7 23: 15 23: 23 23: 25-26

5. What great news—it's not our effort that saves us, but God's free gift! Yet real faith doesn't stay dormant or hidden. In **Matt. 5:1-11**, Jesus gives nine beatitudes that show what true faith in action looks like. As you read them, write down each beatitude and consider the questions below.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____

- How can you explain each beatitude to someone who asks what it looks like for a follower of Jesus to put into action? (Note – you may find it helpful to refer to "The Message" Bible to add further explanation of each beatitude.)
- Which beatitude catches your attention the most or is more challenging for you to live out in your own life?
- How might the beatitudes relate to being "salt and light" in Matthew 5:13-16?

Taking it Home

6. Looking back over this week's sermon and homework, what's the most important thing for you to remember?

As you close, take time to pray with and for one another.

This week's Study Guide is adapted in part from a study by North Coast Church in Vista, CA. North Coast is a sister church of Wawasee Bible and part of the EFCA.



Wawasee Bible is part of the Evangelical Free Church of America. View our Statement of Faith online at wawaseebible.com/beliefs. Learn more about the EFCA at efca.org.

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Sunday, October 19, 2025

PART 6

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We're Glad You're Here Today!

Scan QR code for our **App** with **Bulletin, Connect Card, & more.**

<https://wawasee.today>