

**The Village Church – Rancho Santa Fe
Adult Bible Study – Week #6– 2026 & 2027**

Romans 3:31- 4:22 Faith Credited as Righteousness October 20 & 21 202

Big idea: We are made right with God by trusting Him, not by earning His approval. Good works result from salvation, not the price of it.

Three contrasts to listen for:

- Earning versus trusting
- Paycheck versus gift
- Rules versus promise

1. Faith and God's Law — Romans 3:31

- God's law shows us what is right and reveals where we have gone wrong.
- The law can identify sin, but it cannot remove our guilt.
- Grace comes first, faith receives, and obedience follows.

Modern analogy: A medical scan can show a broken bone, but it cannot heal it. We still need a doctor. God's law shows our need; Jesus saves.

My note: _____

2. Abraham: Gift, Not Wages — Romans 4:1–8

- Abraham believed God, and God counted his faith as righteousness.
- A paycheck is earned; a gift is freely given.
- Salvation is God's gift, not God's paycheck for good behavior.
- Faith is the open hand that receives what God gives.

Modern analogy: We do not have enough goodness in our spiritual bank account. God credits righteousness to us because of Christ.

Grace frees us from: Pride—"I am better"—and shame—"I can never be accepted."

My note: _____

3. Abraham Before Circumcision — Romans 4:9–12

- Abraham trusted God before he received the covenant sign of circumcision.
- The sign showed belonging, but it did not cause God to accept him.
- Church attendance, baptism, family background, and service cannot replace personal faith.

Modern analogy: A membership card shows that you belong, but the card did not create the agreement.

My note: _____

4. Promise, Law, and Grace — Romans 4:13–17

- God's promise did not depend on Abraham keeping every rule perfectly.
- The law shows where we fail; grace gives what we cannot earn.
- The promise is secure because it rests on God's faithfulness.
- Faith is confidence in God, not simply positive thinking.

Modern analogy: A dependable parent's promise to pay tuition rests on the parent's resources and character, not on the child earning the money.

My note: _____

5. Hope Against Hope — Romans 4:18–22

- Abraham honestly faced an impossible-looking situation.
- He did not pretend the problem was small; he trusted that God was greater.
- Mature faith listens to God, faces the facts, refuses to let fear have the last word, and trusts before the answer is visible.

Modern analogy: A road closure does not mean the journey is over. A reliable GPS may know another route. Faith trusts the One who sees farther than we do.

My note: _____

Three Truths to Remember

1. **Salvation is a gift.** God makes us right with Him when we trust Him.
2. **God's family is open to all who believe.** No religious background gives anyone a reason to boast.
3. **Real faith trusts the Promise-Giver.** God remains able and faithful when circumstances seem impossible.

REFLECTION

Paul is exposing our deep-seated need to prove we are enough. Let's be honest about how hard it is to let that go.

Theme 1: The Human Struggle with "Earned Worth"

Paul contrasts a paycheck (wages earned) with a gift (grace given) in Romans 4:4-5. He argues that trying to earn our way with God actually cancels out grace.

1. **The "Paycheck" Mindset:** In adulthood, almost every area of life operates on performance: our careers, parenting metrics, and social status. How does this constant societal conditioning make it difficult for us to truly accept a "credited" (gifted) righteousness from God? Where does the "paycheck mindset" secretly creep into your spiritual life?

2. **The Illusion of Control:** Earning a paycheck gives us a sense of control and independence—we get what we deserve. Accepting a pure gift requires humility and vulnerability. Why do adults often find it harder to receive a free gift from God than to try and work for it?
3. **The Death of Boasting:** Paul says that faith eliminates boasting (Romans 3:27). If our standing with God is entirely a gift, how should that radically alter how we view people outside the faith, or Christians who are struggling or living messy lives?

Theme 2: The Relationship Between Faith and Action

Paul asks in Romans 3:31 if faith overthrows the Law, and answers, "By no means! On the contrary, we uphold the law."

4. **Motivation vs. Obligation:** Think about a relationship in your life driven by obligation versus one driven by deep love and gratitude. How does shifting from "I must obey God so He will accept me" to "I am accepted, therefore I want to obey God" completely change the flavor of Christian discipline (like prayer, service, and generosity)?
5. **Upholding the Law:** How does a life lived by faith actually "uphold" or fulfill the true intent of God's moral law better than rigid, rule-following legalism ever could?

Theme 3: Believing Against All Hope (The Abraham Paradigm)

In Romans 4:18-21, Paul describes Abraham looking at his own dead body (he recognized that his body was "as good as dead" when it came to making babies) and Sarah's barren womb, yet he "did not waver through unbelief" because he knew God could do the impossible.

6. **Facing the "Dead" Places:** Abraham didn't practice toxic positivity; he looked squarely at reality—his body was as good as dead (v. 19)—yet he trusted God's promise anyway. What is a "dead place" or a "barren womb" situation in your life right now (a fractured relationship, a professional failure, a chronic struggle) where it feels impossible for God to bring life? What does faith look like in that specific space?
7. **The Definition of Faith:** Romans 4:21 says Abraham was "fully persuaded that God had power to do what he had promised." Notice it doesn't say Abraham was persuaded of *his* own strength, but of *God's* power. How does shifting our focus from the size of our own faith to the reliability of the Promise-Giver change how we handle seasons of doubt?

Notes by The Rev. Janice Cook, Executive Associate Pastor at The Village Church, RSF
Primary Source: Romans, Interpretation Commentary, Paul Achtemeier

Other Sources: The Anchor Yale Bible Commentary: Fitzmyer, The New Interpreter's Bible Commentary, Hermenia: A Critical and Historical Commentary on the Bible