

- 1) Paul picks the best man in Jewish history on purpose — if even Abraham couldn't earn right standing with God, no one's résumé is _____ enough.

Romans 4:1-3 ¹ What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? ² If, in fact, Abraham was justified by works, he had something to boast about—but not before God. ³ What does Scripture say? 'Abraham believed God, and it was credited to him as righteousness.' NIV

- a. If Abraham was justified by works, he would have something to boast about — but not before _____.
- 2) Grace stops making sense the moment you treat God like an employer — you're not owed wages, you're handed something you never _____.

Romans 4:4-5 ⁴ Now to the one who works, wages are not credited as a gift but as an obligation. ⁵ However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness. NIV

- a. God doesn't justify the good — He justifies the _____.
- 3) Abraham never had the Law; David broke it badly — both were credited the same way. Grace has never _____.

Romans 4:6-8 ⁶ David says the same thing when he speaks of the blessedness of the one to whom God credits righteousness apart from works: ⁷ 'Blessed are those whose transgressions are forgiven, whose sins are covered.' ⁸ Blessed is the one whose sin the Lord will never count against them.' NIV

- 4) Circumcision didn't make Abraham right with God — it only _____ what his faith had already made true, like a notary stamping a deal that's already signed.

Romans 4:9-12 ⁹ Is this blessedness only for the circumcised, or also for the uncircumcised? We have been saying that Abraham's faith was credited to him as righteousness. ¹⁰ Under what circumstances was it credited? Was it after he was circumcised, or before? It was not after, but before! ¹¹ And he received circumcision as a sign, a seal of the righteousness that he had by faith while he was still uncircumcised. So then, he is the father of all who believe but have not been circumcised, in order that righteousness might be credited to them. ¹² And he is then also the father of the circumcised who not only are circumcised but who also follow in the footsteps of the faith that our father Abraham had before he was circumcised. NIV

- a. That makes Abraham the father of everyone who walks in the same _____ of faith — circumcised or not.
- 5) A promise resting on our own law-keeping could never be guaranteed — only a promise resting on _____ can be certain for every one of Abraham's children.

Romans 4:13-17 ¹³ It was not through the law that Abraham and his offspring received the promise that he would be heir of the world, but through the righteousness that comes by faith. ¹⁴ For if those who depend on the law are heirs, faith means nothing and the promise is worthless, ¹⁵ because the law brings wrath. And where there is no law there is no transgression. ¹⁶ Therefore, the promise comes by faith, so that it may be by grace and may be guaranteed to all Abraham's offspring—not only to those who are of the law but also to those who have the faith of Abraham. He is the father of us all. ¹⁷ 'I have made you a father of many nations.' He is our father in the sight of God, in whom he believed—the God who gives life to the dead and calls into being things that were not. NIV

6) Real faith doesn't pretend a situation isn't impossible — it just refuses to let impossible have the _____ word.

Romans 4:18-21 ¹⁸ Against all hope, Abraham in hope believed and so became the father of many nations, just as it had been said to him, 'So shall your offspring be.' ¹⁹ Without weakening in his faith, he faced the fact that his body was as good as dead—since he was about a hundred years old—and that Sarah's womb was also dead. ²⁰ Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, ²¹ being fully persuaded that God had power to do what he had promised. NIV

7) The resurrection isn't just proof Jesus is alive — it's God's receipt that your sin's payment was already _____.

Romans 4:22-25 ²² This is why 'it was credited to him as righteousness.' ²³ The words 'it was credited to him' were written not for him alone, ²⁴ but also for us, to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead. ²⁵ He was delivered over to death for our sins and was raised to life for our justification. NIV

8) The resurrection is God's declaration that justification is _____.

PRACTICAL APPLICATION QUESTIONS

- 1.** Where do you see people treating God's approval like something to be earned rather than a gift they're given?
- 2.** What keeps people carrying guilt for something God says is already covered?
- 3.** Why do you think it matters that God declared Abraham righteous (vs 9-12) before he'd done anything to earn it?
- 4.** What kinds of circumstances tend to make a man's faith grow instead of waver?



A STUDY OF THE BOOK OF ROMANS

Chapter 4:1-25

Salvation is by Faith

September 30 and October 1, 2026

