

SPIRITUAL ACCOUNTING

ROMANS 4:1-8

BEAN COUNTING JESUS STYLE! HOW IS IT MAN IS SAVED?

- If there is any doctrine that Satan—the chief enemy of man and of God—desires to undercut and distort, it is the doctrine of salvation, a.k.a. **SOTERIOLOGY**.
- **ROMANS CHAPTER 4** is devoted entirely to Abraham as an illustration of the central biblical truth that man can become right with God **ONLY BY FAITH, THROUGH GOD'S GRACE, AND NEVER BY WORKS OF ANY KIND.**

WHY ABRAHAM AS AN EXAMPLE OF FAITH?

- **FIRST**, Abraham lived about 2,000 years before Paul wrote this letter; faith was before Judaism and the law.
- **SECOND**, Paul used Abraham as an example of salvation by faith simply because he was a human being.
- **THE THIRD**, and doubtless most important, reason Paul used Abraham as the example of justification by faith was actually what the law itself points to and Scripture actually teaches.

SO HOW DO WE HAVE OUR SPIRITUAL BOOKS BALANCED?

1. ABRAHAM WAS NOT JUSTIFIED BY HIS WORKS v. 1-2

- Abraham was just a man; a good man, but just a man.

2. ABRAHAM WAS JUSTIFIED BY HIS FAITH ALONE v. 3-5

- The word *accounted* or *reckoned* in **ROMANS 4:3** is a Greek word that means “to put to one’s account.”
- **IT IS A BANKING TERM.** This same word is used eleven times in this chapter, translated “*reckoned*” and “*imputed*” as well as “*counted*” and “*accounted*.”

ABRAHAM, SERIOUSLY? GEN. 11-23

Abraham's life should be an encouragement to us.

- Abraham had no guarantee but God's word.
- Abraham wasted fifteen years in Haran, but God still used him.
- Abraham's faith was far from perfect.
- That disobedience put him in a compromising situation with Pharaoh.
- He committed adultery with Hagar.
- He also brought future misery to his own descendants, and on and on and on . . . seriously?

ALL OF THIS “*WAS ACCOUNTED TO HIM AS RIGHTEOUSNESS*”

Was accounted is from *logizomai*, which carried the economic and legal meaning of crediting something to another person’s account.

- The only thing God received from Abraham was his imperfect, flawed, messy, weak faith.
- But God *accounted* it to Abraham’s spiritual account *as righteousness*.
- Faith is only the **channel through which God works His redeeming grace—it’s a gift.**

WHY CAN'T WE SAVE OURSELVES?

- First, because of our sin, we are incapable of the divine standard of righteousness, which is absolute perfection.
- Second, no matter how generous, sacrificial, and beneficent our works might be, they could not atone for our sins.
- Third, if men were able to save themselves, Christ's atoning death would be useless.
- Fourth, if man could save himself, God's glory would be eclipsed by man's.

F.A.I.T.H. IS THE ONLY WAY!

- The letter “F” could represent the *facts*.
- The letter “A” could represent an *agreement*.
- The letter “I” could represent we must *internalize*.
- The letter “T” could represent our *trust*.
- The letter “H” could represent our *hope*.

Factual, Agreement, Internalize, Trust, and Hope: Faith.

Or better yet, “*Now faith is the substance of things hoped for, the evidence of things not seen.*” **HEB. 11:1**

ACCOUNTING GOD'S WAY v. 6-8

Not cash, cars, houses, or diamond rings, something far better, justification and its result: **ETERNAL LIFE**—joy and peace with God!

- Abraham was justified only by faith.
- David was justified only by faith.
- Every believer before and after them has been justified only by faith.

SPIRITUAL ACCOUNTING 101—God exchanges our sin outright, without merit on our part, for Christ's righteousness. Our garbage for His glory!