

## **THE NATURE OF SAVING FAITH**

**2 Peter 1:5-7**

**By Andy Manning**

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### **INTRODUCTION**

The title of this sermon is “The Nature of Saving Faith.”

Where I work you cannot enter the building without an ID badge. And often as I’m walking from my car to the security gate, I think that I have my badge, only to find out when I get there that I don’t have it, and I can’t get in.

The Bible says that you cannot enter heaven without saving faith. And there are many people who travel through life, assuming that they have saving faith, but when they die they are going to be shocked to find out that they don’t have it, and they can’t get into heaven.

In **2 Peter 1:5-7**, we find a list of eight virtues, and we’ve been studying these virtues for the past several weeks. Let’s read it again.

“5 For this very reason, make every effort to supplement your faith with goodness, goodness with knowledge, 6 knowledge with self-control, self-control with endurance, endurance with godliness, 7 godliness with brotherly affection, and brotherly affection with love.”

The very first virtue is faith.

And there are **two kinds of faith**. There is living faith, or faith for victorious Christian living. This is confidence in God, that He is who He says He is, and that He will do what He says He will do.

And there is saving faith – the kind of faith that is required for salvation.

Saving faith is all-important. It is the starting point of the Christian life. It is the difference between a Christian and a non-Christian; heaven and hell.

Being a very moral person, with all of the virtues – charity, honesty, purity, courage, love – is pointless without saving faith. You will simply be a very moral resident of hell.

And there are many people who call themselves Christians but do not have saving faith, and therefore they are not saved; they are not true Christians. They are not going to heaven. But they don't even realize it.

**2 Corinthians 13:5** “Test yourselves to see if you are in the faith. Examine yourselves. Or do you yourselves not recognize that Jesus Christ is in you?— unless you fail the test.”

Today I want us to learn the true nature of saving faith so that we can test ourselves to see if we are in the faith; to see if our faith is genuine. Because if it is not, then we will know it, and we can change.

## **WHAT IS SALVATION?**

The first thing that needs to be said about saving faith is that salvation is by faith.

Faith is the key that unlocks the door of salvation.

**Ephesians 2:8** “For you are saved by grace through faith, and this is not from yourselves; it is God's gift.”

Before we can speak of the nature of saving faith, we need to define salvation.

When we speak of “salvation,” what do we mean?

Salvation includes many things, and I want you to notice that the way to receive these things is faith.

Here are **eight aspects of salvation**, or eight blessings of salvation.

**First, it includes regeneration**, or being born again, when God gives you a new heart with the desire and power to please God. **1 John 5:1** “Everyone who believes that Jesus is the Christ has been born of God, and everyone who loves the Father also loves the one born of him.”

**Second it includes the baptism of the Holy Spirit**, when the Holy Spirit comes to live inside of permanently from the moment of salvation. **Ephesians 1:13** “In him you also were sealed with the promised Holy Spirit when you heard the word of truth, the gospel of your salvation, and when you believed.”

**Third, it includes justification.** When you are saved, God declares you legally righteous in His sight. Not only will God not pour out His wrath on you, but He will reward according to the righteousness of Christ. **Romans 5:1** “Therefore, since we have been declared righteous by faith, we have peace with God through our Lord Jesus Christ.”

**Fourth, salvation includes the forgiveness of sins.** When you get saved, God no longer treats you as your sins deserve, but He treats you with love, and mercy, and grace. **Acts 10:43** “All the prophets testify about him that through his name everyone who believes in him receives forgiveness of sins.”

**Fifth, salvation includes reconciliation, or peace with God.** Before salvation we are God’s enemies, but after salvation we have peace with God. **Romans 5:1** “Therefore, since we have been declared righteous by faith, we have peace with God through our Lord Jesus Christ.”

**Sixth, salvation includes adoption** – when God saves us, He adopts us into His family as His sons and daughters. **John 1:12** “But to all who did receive him, he gave them the right to be children of God, to those who believe in his name.”

**Seventh, salvation includes eternal life.** When you die, you will immediately wake up in heaven and spend eternity with God. **John 3:15** “so that everyone who believes in him may have eternal life.”

**Eighth, salvation includes sanctification.** When God saves you He begins the lifelong process of growing you less and less sinful, and more and more like Jesus Christ. **John 12:46** “I have come as light into the world, so that everyone who believes in me would not remain in darkness.”

**Pastor John Piper** wrote that “salvation refers to our future deliverance from the wrath of God at the judgment and our entrance into eternal life.” Eternal life, by the way, does not begin with you die; it begins the moment you get saved.

So salvation includes many different aspects, and many different blessings, and they are all received by faith.

**Faith is the key that unlocks the door of salvation. Faith is the admission fee to heaven. Faith is the condition that must be met in order to receive the blessings of salvation.**

So what is saving faith? **Saving faith is relying on Jesus Christ alone for salvation.**

But let’s get more specific. There is a kind of faith that saves, and there is a kind of faith – false faith – that condemns.

#### **WHAT SAVING FAITH IS NOT?**

**First, saving faith is not mere mental assent, or agreeing with a set of propositions about Jesus Christ.**

If you believe in Jesus – that he exists, that He is the Son of God, that He died on the cross for the sins of the world, that He is God’s only provision for sin, that He rose from the grave, that He is the Messiah – are you saved? Not necessarily. Satan and his demons believe all of those things, and they are not saved. James 2:19 “You believe that God is one. Good! Even the demons believe—and they shudder.”

You can believe all of those things and hate Jesus.

**Second saving faith is not mere strong belief.** Saving faith has to have the right object. It is not enough to believe – you must also believe in the right thing.

You can believe in something with all your heart, but that doesn't necessarily benefit you. You can believe with all of your heart that two packs of cigarettes a day will keep the doctor away, but the cigarettes are still going to hurt you.

You can believe something with all of your heart, but that doesn't make it true. You can believe with all of your heart that the earth is flat, but it is still going to be round.

King Saul believed with all of his heart that David was out to get him, but he was wrong.

Samson had faith that Delilah was loyal, but he was wrong.

For faith to be saving faith, it must have the right object.

**Third, saving faith is not without repentance. Mark 1:15** “The time is fulfilled, and the kingdom of God has come near. Repent and believe the good news!”

The true believer doesn't remain in sin. True faith is not just mental, it is physical. It is not just a way of thinking, it is a way of living. Faith without repentance is not saving faith. The person who believes in Jesus but doesn't turn from sin simply believes in Jesus so that he can keep sinning and get away with it. So he can continue in rebellion against God without facing the consequences. Faith is two-sided coin. On side is faith, and on the other is repentance. You cannot cling to Jesus if you are holding on to sin. You cannot reach for the saving hand of God if your hand is gripping sin. You cannot run to God for salvation if you have “feet eager to run to evil” (Proverbs 6:18). You cannot have faith in the blood of Jesus and have “hands that shed innocent blood” (Proverbs 6:17). When Paul put his faith in Jesus, he stopped living as Saul the persecutor. When Zacchaeus put his faith in Jesus, he gave up his life of greed and extortion. When Peter and Andrew

put their faith in Jesus, they immediately left their nets. When the true believer puts his faith in Jesus, he immediately leaves his sins.

#### **Fourth, saving faith is not relying upon good works.**

**Ephesians 2:8-9** “8 For you are saved by grace through faith, and this is not from yourselves; it is God’s gift— 9 not from works, so that no one can boast.”

Salvation is not by faith and works. It is by faith, not works. The true believer does not try to earn his way to heaven with good works. He does not believe it is possible to earn his way to heaven with good works. He understands that if God treated him according to his works, his wages would be death and destruction (Romans 6:23).

**Galatians 3:10-11** “10 For all who rely on the works of the law are under a curse, because it is written, Everyone who does not do everything written in the book of the law is cursed. 11 Now it is clear that no one is justified before God by the law, because the righteous will live by faith.”

In order to be saved by good works, you must “do everything written in the book of the law.” You must be perfect. The true believer recognizes his sinfulness, and instead of relying on good works, relies on Christ’s work on the cross.

#### **Fifth, saving faith is not boastful.**

**Ephesians 2:8-9** “8 For you are saved by grace through faith, and this is not from yourselves; it is God’s gift— 9 not from works, so that no one can boast.”

The person with true faith doesn’t see anything in himself that is deserving of salvation. He doesn’t see himself as a good person; or a good Christian; or good enough to go to heaven. The true believer is not proud of himself, but boasts in nothing but the cross (Galatians 6:14). The true believer does not believe in himself, but boasts only in the Lord (1 Corinthians 1:31). The true believer is poor in spirit, recognizing his sinfulness and need for a savior (Matthew 5:3). True

believers are humble – they see how sinful they are, and put no faith in themselves (James 4:10).

**Luke 18:9** “He also told this parable to some who trusted in themselves that they were righteous and looked down on everyone else.”

The person with false faith believes in Jesus, but he also believes himself to be righteous, and so he trusts in and relies upon himself.

The person with true faith believes himself to be the worst of sinners, and so he puts no faith in himself and relies only on Christ.

**Sixth, saving faith is not relying upon religious rituals.**

**Galatians 5:6** “For in Christ Jesus neither circumcision nor uncircumcision accomplishes anything; what matters is faith working through love.”

Circumcision was the most important of all Jewish rituals. Yet in Christ – now that Christ has come – circumcision accomplishes nothing.

And neither does baptism, or the communion, or penance, or confession, or any religious ritual.

There are some rituals that must be practiced out of obedience, but not to merit salvation. The ordinances of baptism and the Lord’s Supper are to be practiced by people after they get saved, not in order to get saved.

Baptism cannot cleanse you of your sins any more than taking a shower can cleanse you of cancer.

The Lord’s Supper cannot save you from sin any more than wearing a pair of Jordan’s can make you into a professional basketball player.

Going to church doesn’t save you any more than going to McDonald’s makes you a hamburger.

Reading the Bible can't save your soul any more than reading a diet book can shrink your waist.

And praying doesn't save you any more than talking to the judge set's a prisoner free.

Religious rituals have their place, but they have no power to place you in heaven.

## **WHAT IS SAVING FAITH?**

So what is saving faith? **Saving faith is relying upon Christ alone for salvation.** But again, let's get more specific.

**First, saving faith is *relying* upon Jesus Christ.**

Remember. Saving faith is not mere mental assent. It is not merely agreeing with certain propositions about Jesus. It is relying upon Jesus Christ.

Faith is not merely believing that Jesus is who He says He is; it is trusting in Him, depending on Him, and relying upon Him for salvation.

It is believing that you are a sinner (Romans 3:23). It is believing that you deserve to go to hell (1 Corinthians 6:9-11). It is believing that the cross of Jesus Christ is the only way you can be saved (Acts 4:12). And it is calling on Jesus to save you.

**Romans 10:13** "For everyone who calls on the name of the Lord will be saved."

It is one thing to believe that your car can get you to church. It is another thing to get in your car and rely on it to get you to church. That is saving faith.

It is not just believing that Jesus died for your sins; it is relying upon Him for salvation.

It is believing that He can save you, and that He will save you, and asking Him to save you.

**Second, saving faith is relying upon *Jesus Christ*.**

Saving faith is not mere strong belief. It is essential that your faith is centered on the right object. Just believing something doesn't make it true. Just believing something doesn't necessarily mean it will benefit. You must believe in the right thing.

Saving faith relies on Jesus Christ. It believes in Jesus Christ.

What does it mean to have faith in Jesus Christ? What about Jesus Christ must we believe?

Certainly we must believe all that the Bible teaches about Jesus Christ – He is the eternal Son of God, co-equal with the Father; He is the Messiah promised by the Old Testament; He died for the sins of the world and rose again.

But specifically, we must have faith in the gospel of Jesus Christ. **Mark 1:15** “The time is fulfilled, and the kingdom of God has come near. Repent and believe the good news!”

What is the good news, or the gospel of Jesus Christ? It can be summarized in four words: **God, Sin, Jesus, and You.**

**God** loves you and created you for a relationship with Him.

You have **sinned**, and sin separates you from God.

God sent His Son, **Jesus**, to die in our place for our sins.

If **you** will repent of your sins and have faith in Jesus Christ, then God will save you from sin and give you eternal life.

To be even more specific, to have faith in Jesus Christ is to have faith in His blood, or in His death for our sins. Romans 3:25 (HCSB) “God presented Him as a propitiation through faith in His blood....”

Propitiation means to satisfy. It means that God’s wrath is ready to be poured out on sinners for all eternity, but the blood of Jesus Christ satisfies or appeases God’s wrath, for those who have faith in Jesus.

The CSB uses the word “atonement” instead of “propitiation.” To atone for sins means to pay for them. Faith is relying upon the blood of Jesus Christ to atone, or to pay for your sins.

**Third, saving faith is relying upon Christ *alone*.**

This is very important. Saving faith doesn’t just rely upon Christ, but Christ alone. It relies on Christ, and it does not rely upon anything else. It trusts in the blood of Jesus, and not in anything else. It depends on the blood of Jesus, and not anything else. It hopes in the cross of Christ, and not anything else.

To rely on your car to get you to church doesn’t mean to believe that your car can get you to church, but then catch a ride with a friend. It means that you rely on your car and not on anything else to get you to church. That is saving faith. Saving faith relies on Christ alone.

The true believer doesn’t believe in Jesus and also work hard to be good enough for heaven.

The true believer doesn’t believe in Jesus and hope that his religious devotion will be enough to earn him a place in heaven.

When you ask a true believer why God would let him into heaven, He doesn’t talk about his performance, his effort, his virtue, or his devotion. He speaks of only one thing – His faith in the gospel of Jesus Christ.

The true believer puts no faith in what he can do for Jesus, but only in what Christ has done for Him.

**Proverbs 3:5-6** “Trust in the Lord with all your heart, and do not rely on your own understanding.” To trust in the Lord is to not rely on your own understanding. You cannot do both. In the same way, to trust in Jesus is not to trust in good works, or in religious rituals. It is to put all faith, trust, hope, confidence, boasting in Christ alone.

**Romans 4:5** “But to the one who does not work, but believes on him who declares the ungodly to be righteous, his faith is credited for righteousness.”

True faith does not work for salvation; it believes in the work of Christ.

**Fourth, saving faith is obedient.**

Remember. Saving faith is not without repentance. Saving faith is obedient. Not perfect, but obedient. Not perfection, but direction. Not perfection, but desire. The desire to obey God; to please God.

**John 8:31** “Then Jesus said to the Jews who had believed him, “If you continue in my word, you really are my disciples.””

There is a difference between those who believe, and those who are disciples. Disciples are those who have saving faith; real faith. What is the difference? True disciples continue in His word; they strive for obedience.

The true believer sees how sinful he is; and he sees that he deserves eternal punishment; and he sees the unconditional love of God displayed in Christ; and he sees the excruciating sacrifice that Christ endured on his behalf; and he sees all of the blessings that are promised simply by faith; and out of unspeakable gratitude, he seeks to please the Lord. True faith is obedient.

**Acts 19:18-19** “18 And many who had become believers came confessing and disclosing their practices, 19 while many of those who had practiced magic

collected their books and burned them in front of everyone. So they calculated their value and found it to be fifty thousand pieces of silver.”

When the people of Ephesus put their faith in Jesus, they immediately turned from their sin. They took very expensive magic books and burned them. Saving faith throws his book of sins into the fire of repentance.

**Titus 3:8** “This saying is trustworthy. I want you to insist on these things, so that those who have believed God might be careful to devote themselves to good works. These are good and profitable for everyone.”

Believers are careful to devote themselves to good works, which means that they are careful to give up bad works.

**John 9:38** “‘I believe, Lord!’ he said, and he worshiped him.”

After Jesus healed the blind man, he put his faith in Jesus. And his faith wasn’t just believing; it was worshiping, and all true worship is obedient.

**Romans 10:9** “If you confess with your mouth, ‘Jesus is Lord,’ and believe in your heart that God raised Him from the dead, you will be saved.”

To confess is to agree; to acknowledge that something is true.

Saving faith doesn’t just trust in the Savior Jesus, but also the Lord Jesus. True faith doesn’t just trust Jesus to get him into heaven, but to lead him on earth. True faith doesn’t just trust Jesus to rescue him from hell, but to rescue him from a life of sin on earth.

Saving faith is both confidence in the truth about Jesus, and also commitment to the Lordship of Jesus.

If you believe in Jesus but you have not made a commitment to live for him in obedience and worship, then your faith is not saving faith.

**Warren Wiersbe** wrote, “Dynamic faith involves the whole person. Dead faith touches only the intellect; demonic faith involves both the mind and the emotions; but dynamic faith involves the will. The whole person plays a part in true, saving faith. The mind understands the truth, the heart desires the truth, and the will acts upon the truth. Faith is not believing in spite of evidence; faith is obeying in spite of consequence. True saving faith leads to action. Dynamic faith is not intellectual contemplation or emotional consternation; it leads to obedience on the part of the will. And this obedience is not an isolated event; it continues throughout the whole life – it leads to works. Where we find dynamic faith – saving faith – we will always find good works.”<sup>1</sup>

### **Fifth, saving faith is a relationship with Christ.**

Saving faith is more than just believing things about Jesus. It is establishing a relationship with Jesus. It is not just the desire for heaven; it is the desire for Jesus. It is not merely the desire to escape hell, but to be reconciled to Jesus Christ.

**John 1:12** “But to all who did receive him, he gave them the right to be children of God, to those who believe in his name.”

Saving faith doesn't just believe, it receives. It opens up the heart and invites Jesus to come in and live and take over.

**Revelation 3:20** “Listen! I stand at the door and knock. If anyone hears My voice and opens the door, I will come in to him and have dinner with him, and he with Me.”

Jesus doesn't just want to save you from hell; and He doesn't just want to clean up your behavior. He wants to come into your life and have dinner with you. He desires fellowship and friendship. And saving faith is receiving that relationship.

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<sup>1</sup> Warren Wiersbe, *Transformation Study Bible*, p. 2103.

**John 6:35** “‘I am the bread of life,’ Jesus told them. ‘No one who comes to me will ever be hungry, and no one who believes in me will ever be thirsty again.’”

Saving faith isn't just believing something about Jesus, it is coming to Jesus. It is drawing near to him. It is seeking closeness to Jesus. It loves Jesus. It longs for Jesus. It can't live without Jesus.

**Romans 10:13** “For everyone who calls on the name of the Lord will be saved.”

Saving faith is not just believing that an idea is true; it is believing that a person, Jesus Christ, is real. It is believing that Jesus is listening. And it is calling on Jesus for salvation. “Save me, Jesus! Save me!”

## **CONCLUSION**

**The Reformation Study Bible** has a good explanation of saving faith. “Faith is the means or instrument by which a person is saved... It is usual to analyze faith as involving three steps: knowledge, agreement, and trust. First is knowledge, or acquaintance with the content of the gospel; second is agreement, or recognition that the gospel is true; and third is trust, the essential step of committing the self to God.”

I wonder if your faith is saving faith.

There are **two groups of people who most need this message.**

**First, those who believe in Jesus, but have not repented; they have not committed to a life of obedience; they have not forsaken their sin; they have not denied themselves, taken up their cross, and followed Jesus. They have accepted Savior Jesus, but have rejected the Lord Jesus.**

When you look at their life, you don't see devotion to Jesus; you don't see the character of Jesus; you see a life that is still in love with sin and self.

If that is you, then I beg you to put your faith in Jesus today, not just to get you to heaven, but to lead you through this life. To surrender your life to Him.

**Second, those who believe in Jesus, but are relying upon good works.** They believe Jesus is real; He died and rose again. But they are relying upon their good works and religious rituals for salvation.

Ask them, “Why should God let you into heaven?” and they will answer, “Because I try my best to follow God’s commands. I do my best to keep up with the sacraments and the rituals. I go to church ever week, and confession, and take communions, and I have been baptized, etc.” So you see their reliance is not upon Christ, but upon their own performance.

If that is you, then you are headed for eternal destruction. You must not only repent of sin, but repent of striving. Repent of the idea that you can work your way to heaven; that you can be good enough to earn heaven. Only then will your faith save you.