



masterwork[®]

FALL 2025

HOW TO BECOME A CHRISTIAN

In your opinion, what does it take for a person to get to heaven and have eternal life?

The Bible answers this question in one word—**FAITH**.

F is for FORGIVENESS

- Everyone has sinned and needs God's forgiveness: *"All have sinned and fall short of the glory of God"* (Romans 3:23).
- God's forgiveness is in Jesus only: *"In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace"* (Ephesians 1:7).

A is for AVAILABLE

- God's forgiveness is available for all: *"God loved the world in this way: He gave his one and only Son, so that everyone who believes in him will not perish but have eternal life"* (John 3:16).
- God's forgiveness is available but not automatic: *"Not everyone who says to me, 'Lord, Lord' will enter the kingdom of heaven"* (Matthew 7:21).

I is for IMPOSSIBLE

- It is impossible to get to heaven on our own: *"You are saved by grace through faith, and this is not from yourselves; it is God's gift—not from works, so that no one can boast"* (Ephesians 2:8-9).

T is for TURN

- Turn means repent. Turn away from sin and self and turn to Jesus alone as your Savior and Lord: *"I am the way, the truth, and the life. No one comes to the Father except through me"* (John 14:6); *"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. One believes with the heart, resulting in righteousness, and one confesses with the mouth, resulting in salvation"* (Romans 10:9-10).

H is for HEAVEN

- Here . . . Eternal life begins now with Jesus: *"I have come so that they may have life and have it in abundance"* (John 10:10).
- Hereafter . . . Heaven is a place where we will live with God forever: *"If I go away and prepare a place for you, I will come again and take you to myself, so that where I am you may be also"* (John 14:3).
- How . . . How can a person have God's forgiveness, eternal life, and heaven? By trusting Jesus as your Savior and Lord. You can do this right now by praying and asking Jesus to forgive you of your sins and inviting Jesus into your heart.

Accepting Christ is just the beginning of a wonderful adventure with God! Follow Christ's command in baptism. Join a church where you can worship God and grow in your faith. Get involved in Sunday School and Bible study. Begin a daily personal worship time in which you study the Bible and pray.

Table of Contents

How to Use	4
------------------	---

TRANSFORMING GRACE

SUGGESTED FOR THE WEEK OF	Introduction	6
SEPTEMBER 7, 2025	Session 1: The Performance Treadmill.....	7
SEPTEMBER 14, 2025	Session 2: Grace Against the Darkness.....	21
SEPTEMBER 21, 2025	Session 3: Grace Beyond Our Efforts.....	35
SEPTEMBER 28, 2025	Session 4: Living by Grace.....	49
OCTOBER 5, 2025	Session 5: Loving God Through Obedience.....	63
OCTOBER 12, 2025	Session 6: Called to Be Free.....	77
OCTOBER 19, 2025	Session 7: Sufficient Grace.....	91
OCTOBER 26, 2025	Session 8: Garments of Grace.....	105

ONE AT A TIME

	Introduction	119
NOVEMBER 2, 2025	Session 9: The Jesus Way.....	120
NOVEMBER 9, 2025	Session 10: The Proximity Principle.....	134
NOVEMBER 16, 2025	Session 11: Extra Mile Mentality.....	149
NOVEMBER 23, 2025	Session 12: One Party at a Time.....	163
NOVEMBER 30, 2025	Session 13: Overcoming Excuses and Loving Like Jesus.....	178
	Coming Next Quarter.....	193

MasterWork: Essential Messages from God's Servants

Fall 2025

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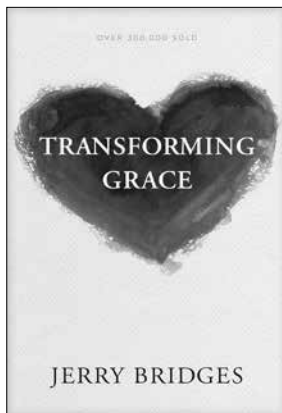
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Transforming Grace

Jerry Bridges

NavPress
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One at a Time

Kyle Idleman

Baker Books
ISBN: 9780801094910

How to Use

Here are a few suggestions to help you get the most out of this resource:

Group Members

1. Read Day One through Day Five prior to attending the group time. Complete the personal learning activities in bold type. Record your notes and questions.
2. Review your notes and questions a few moments prior to the group time as a means of preparing to be an active part of the group.
3. In the margins of this book, record insights gained during the group time.

Group Leader

1. Complete step 1 above.
2. Identify the one main idea and goal for the session. The main point of the session and the goal are printed on the leader guide pages at the end of each session. (See p. 18.) Focus on the session goal as you lead the session.

The main point of this session is: God's grace through Jesus's sacrifice transforms our spiritual ruin into righteousness through faith.

Focus on this goal: Salvation is not earned by works but is a free gift available to all through faith in Christ.

Key Bible Passage: Romans 3:23-24

Leader Guide

3. Read and study the key Bible passages listed at the top of the teaching plan.
4. Develop a group time plan. Two options are offered in this book.

- One option is to follow the leader guide at the end of each session.
- A second option is to use the discussion questions in the margins of the sessions. Some group leaders use a combination of both group time plans.

Written by forty authors over 1,600 years, sixty-six books tell one seamless story about a God who redeems us, and has a future for us. Let's explore the full story of Scripture.

How does this story fit with Christians who live in a world of chaos and uncertainty?

DISCUSS

When might a visit to a library be overwhelming? When might it be exciting?

Discussion Questions

5. Customize the electronic versions of the suggested teaching plans, available on the Internet at masterwork.lifeway.com to fit your group.
6. Review and refine your teaching notes as you move toward the group time.
7. Arrive early, praying for the group time.

LEADER GUIDE

The main point of this session is: God's grace through Jesus' sacrificial love redeems us and calls us to live righteously through faith.

Focus on this goal: Salvation is not earned by works but it is a free gift available to all through faith in Christ.

Key Bible Passage: Romans 3:23-24

Before the Session

1. You'll continue to use the large paper labeled "Grace" throughout this session. Today you'll add it to Step 1 and add it to Step 2.
2. Bring an item from home that has been restored or refurbished. If the item is too large, take a photo and be ready to show that with your class. You'll do that in Step 1.
3. Bring hymns to sing again, or have lyrics to "Nothing But the Blood of Jesus" ready for Step 2.

During the Session

STEP 1: Create Interest / Jungtari Discussion

Open class by directing members' attention to the restored item (or photo of an item you brought to class).

Share how the work was accomplished, how long it took, and so on.

With encouragement, **point out** that the item itself did not do any of the work; it was you (or your spouse, volunteer team or the project team) who was responsible for the transformation.

Point to the large "Grace" poster: your words on last week and briefly review what you discussed.

Leader Guide

The screenshot shows the MasterWork website with a dark background and white text. It features a grid of session cards for different months: Spring, Summer, Fall, and Winter. Each card has a title, a description, and a list of topics or themes. The website is designed to be user-friendly and visually appealing.

masterwork.lifeway.com

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Study Series: Scounders
Author: Angie Smith

Lesson Title: "The Beginning" (pp. 6-13)
Session 1
September 4, 2022

The main point of this lesson is: God begins to create the world and calls us to live righteously through faith.

Focus on this goal: To help adults affirm the importance of the beginning to their walk with Christ.

Key Bible Passages: Genesis 1-11

Before the Session

1. Prepare TBS (Step 1).
2. Gather TBS (Step 2).

During the Session

Step 1: Title

Scripture is the foundation of our faith. It's the word of God that we turn to for guidance and inspiration. Today we'll explore the beginning of the world and the beginning of our walk with Christ.

Note: Reading or watching and listening to the scriptures and to the story of the world's beginning is a powerful way to help us understand the importance of the beginning to our walk with Christ.

Customizable Teaching Plan



TRANSFORMING GRACE



ABOUT THE WRITERS

Jerry Bridges was a well-known Christian writer and conference speaker. His best-known book, *The Pursuit of Holiness*, sold over a million copies. A prolific author, he sold over 3.5 million copies of his various books. He joined the staff of *The Navigators* in 1955, serving for sixty years. Jerry passed away in the spring of 2016, leaving behind his wife, Jane; two married children; and seven grandchildren.

Leslie Hudson contributed learning activities, discussion prompts, and teaching plans for this study. A member of First Baptist Church, Dickson, Tennessee, Hudson helps others find “all the treasures of wisdom and knowledge” in God’s Word. She practices praying God’s Word for her family, Sunday School class, and community.

The grace of God is one of the most important subjects in all of Scripture. At the same time it is probably one of the least understood. All Christians by definition believe in grace. Many of us frequently quote Paul’s well-known words in Ephesians 2:8-9: “For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast.”

John Newton’s beloved hymn “Amazing Grace” is said to be the all-time favorite hymn in the United States. Why then do I say the grace of God is one of the least understood subjects in the Bible?

Even Christian literature available on the subject of grace seems to deal almost exclusively with salvation. But the Bible teaches we are not only saved by grace, but we also live by grace every day of our lives. It is this important aspect of grace that seems to be so little understood or practiced by Christians.

My observation of Christendom is that most of us tend to base our personal relationship with God on our performance instead of on His grace. If we’ve performed well—whatever “well” is in our opinion—then we expect God to bless us. If we haven’t done so well, our expectations are reduced accordingly. In this sense, we live by works rather than by grace. We are saved by grace, but we are living by the “sweat” of our own performance.

The realization that my daily relationship with God is based on the infinite merit of Christ instead of on my own performance is a very freeing and joyous experience. But it is not meant to be a one-time experience; the truth needs to be reaffirmed daily. That is what this book is all about.

THE PERFORMANCE TREADMILL

Day 1

Spiritually Bankrupt

Bankrupt! The word has a dreadful ring to it. In fact, it is more than a word, it's an expression. It means failure, insolvency, inability to pay one's debts, perhaps financial ruin. Even in our lax and permissive society, being bankrupt still conveys some degree of disgrace and shame.

Now, you may have never thought of it this way, but you are bankrupt. I'm not referring to your financial condition or your moral qualities. You may be financially as solid as the Rock of Gibraltar and the most upstanding person in your community, but you are still bankrupt. So am I.

You and I and every person in the world are *spiritually* bankrupt. In fact, every person who has ever lived, except for Jesus Christ—regardless of his or her moral or religious state—has been spiritually bankrupt. Listen to this declaration of our bankruptcy from the pen of the apostle Paul:

There is no one righteous, not even one; there is no one who understands, no one who seeks God. All have turned away, they have together become worthless; there is no one who does good, not even one. —Romans 3:10-12

No one righteous, no one who seeks God, no one who does good, not even one. This is spiritual bankruptcy in its most absolute state. Usually in a bankrupt business, the company still has a few assets that can be sold to partially pay its debts. But we had no assets, nothing we could hand over to God as partial payment of our debt. Even “our righteous acts are like filthy rags” in His sight (Isa. 64:6). We were spiritually destitute. We owed a debt we could not pay.

DISCUSS

Besides financial bankruptcy, what are some other ways we use that word commonly? How might we define the word “bankruptcy” when it doesn't point to financial insolvency but to other forms?

DISCUSS

What are some elements to coming out of a financial bankruptcy? How might that help us better understand how we come out of our spiritual bankruptcy?

Then we learned salvation is a gift from God; it is entirely by grace through faith—not by works, so that no one can boast (Rom. 6:23; Eph. 2:8-9). We renounced confidence in any supposed righteousness of our own and turned in faith to Jesus Christ alone for our salvation. In that act we essentially declared spiritual bankruptcy.

But what kind of bankruptcy did we declare? In the business world, financially troubled companies forced into bankruptcy have two options, popularly known as chapter 7 and chapter 11, after the respective chapters in the federal bankruptcy code. Chapter 11 deals with what we could call a temporary bankruptcy. This option is chosen by a basically healthy company that, given time, can work through its financial problems.

Chapter 7 is for a company that has reached the end of its financial rope. It is not only deeply in debt, it has no future as a viable business. It is forced to liquidate its assets and pay off its creditors, often by as little as ten cents on the dollar. The company is finished.

So what kind of bankruptcy did we declare? To use the business analogy, did we file under chapter 7 or chapter 11? Was it permanent or temporary? I suspect most of us would say we declared permanent bankruptcy. There is nothing more we can do to earn our salvation, so using the business analogy, we would say we filed permanent bankruptcy.

However, I think most of us actually declared temporary bankruptcy. Having trusted in Christ alone for our salvation, we have subtly and unconsciously reverted to a works relationship with God in our Christian lives. We recognize that even our best efforts cannot get us to heaven, but we do think they earn God's blessings in our daily lives.

1. Consider your own salvation: did you declare Chapter 7 or Chapter 11 spiritual bankruptcy? Which bankruptcy do you seem to be operating in these days? How do you know?

After we become Christians, we begin to put away our more obvious sins. We start attending church, put money in the offering plate, and maybe join a small group Bible study. We see positive change in our lifestyle, and we begin to feel pretty good about ourselves. We are now ready to emerge from bankruptcy and pay our own way in the Christian life.

Then the day comes when we fall on our face spiritually. We lapse back into an old sin, or we fail to do what we should have done. Because we think we are now on our own, paying our own way, we assume we have forfeited all blessings from God for some undetermined period of time. Our expectation of God's blessing depends on how well we feel we are living the Christian life. We declared temporary bankruptcy to get into His Kingdom, so now we think we can and must pay our own way with God. We were saved by grace, but we are living by performance.

2. Have you had a spiritual failure? If, that same day, you had an opportunity to share Christ, could you have done it? Why or why not? What does that reveal about our true spiritual bankruptcy?

Day 2

Grace Alone

We are all legalistic by nature; that is, we innately think so much performance by us earns so much blessing from God. The apostle Peter thought this way. After listening to Jesus's conversation with the rich young man, he said to Jesus, "We have left everything to follow you! What then will there be for us?" (Matt. 19:27). Peter had already added up his merit points, and he wanted to know how much reward they would buy.

Not only are we legalistic by nature, our Christian culture reinforces this attitude in us. We are exhorted to attend church regularly, have a daily quiet time, study our Bibles, pray, memorize Scripture, witness to our neighbors, and give to missions—all of which are important Christian activities. Though no one ever comes right out and says so, somehow the vague impression is created in our minds that we'd better do those things or God will not bless us.

1. Re-read the above paragraph and consider your own heart: how legalistic are you about these (and other) spiritual disciplines?

DISCUSS

Complete this statement: "I am legalistic in..." and confess to us all an area where you tend toward legalism.

Then we turn to the Bible and read that we are to work out our salvation, to pursue holiness, and to be diligent to add to our faith such virtues as goodness, knowledge, self-control, and love. In fact, we find the Bible filled with exhortations to do good works and pursue the disciplines of spiritual growth. Again, because we are legalistic by nature, we assume our performance in these areas earns God's blessings in our lives.

I struggle with these legalistic tendencies even though I know better. Several years ago I was scheduled to speak at a large church on the West Coast. Arriving at the church minutes before the Sunday morning service, I learned that one of the pastoral staff had died suddenly the day before. The staff and congregation were in a state of shock and grief.

Sizing up the situation, I realized the "challenge to discipleship" message I had prepared was totally inappropriate. The congregation needed comfort and encouragement, not challenge, that day. I knew I needed a totally new message, so I silently began to pray, asking God to bring to my mind a message suitable for the occasion. Then I began to add up my merits and demerits for the day: Had I had a quiet time that morning? Had I entertained any lustful thoughts or told any half-truths? I had fallen into the performance trap.

I quickly recognized what I was doing, so I said, "Lord, I don't know the answer to any of those questions, but none of them matters. I come to You today in the name of Jesus and, by His merit alone, ask for Your help." A single verse of Scripture came to my mind and with it a brief outline for a message I knew would be appropriate. I went to the pulpit and literally prepared the message as I spoke. God did answer prayer.

2. Have you ever found yourself in a similar situation, in which you were not prepared but God worked through you? Briefly recall the situation in the space below.

Why did God answer my prayer? Was it because I had a quiet time that morning or fulfilled other spiritual disciplines? Was it because I hadn't entertained any sinful thoughts that day? No, God answered my prayer for only one reason: Jesus Christ had already purchased that answer to prayer two thousand years ago on a Roman cross. God answered on the basis of His grace alone, not because of my merits or demerits.

One of the best-kept secrets among Christians today is this: Jesus paid it all. I mean all. He not only purchased your forgiveness of sins and your ticket to heaven, He purchased every blessing and every answer to prayer you will ever receive. Every one of them—no exceptions.

Why is this such a well-kept secret? We are afraid to tell even ourselves that we don't have to work anymore, the work is all done. We are afraid that if we really believe this, we will slack off in our Christian duties. But the deeper core issue is that we don't really believe we are still bankrupt. Having come into God's Kingdom by grace alone solely on the merit of Another, we're now trying to pay our own way by our performance. We declared only temporary bankruptcy; we are now trying to live by good works rather than by grace.

Day 3

From Justification to Glorification

The total Christian experience is often described in three distinct phases: justification, sanctification, and glorification.

Justification—being declared righteous before God through faith in Jesus Christ—is a point-in-time event. It is the time in our lives when we are saved. It is the Ephesians 2:8 experience: “For it is by grace you have been saved, through faith.”

Sanctification is our growth in Christlikeness. It is a progressive experience covering our entire Christian lives from salvation to glorification.

Glorification occurs at the time we depart from this life to be with Christ. (Glorification actually achieves its complete fulfillment at the resurrection, of course, but even now those who are with Christ are described as “the spirits of the righteous made perfect” [Heb. 12:23]).

1. Define each phases of the Christian life in your own words:

Justification:

Sanctification:

Glorification:

DISCUSS

What's your reaction to our author's explanation to “one of the best-kept secrets among Christians?” Are you afraid of it? Are you willing to accept that you're still spiritually bankrupt?

DISCUSS

How were these terms explained to you in a way that stuck? Do you use these terms on a regular basis?

All true Christians readily agree that justification is by grace through faith in Christ. And if we stop to think about it, we agree that glorification is also solely by God's grace. Jesus purchased for us not only forgiveness of sins (justification) but also eternal life (glorification).

But sanctification—the entire Christian experience between justification and glorification—is another story. At best, the Christian life is viewed as a mixture of personal performance and God's grace. It is not that we have consciously sorted it all out in our minds and have concluded that our relationship with God, for example, is based on 50 percent performance and 50 percent grace. Rather it is a subconscious assumption arising from our own innate legalism—reinforced and fueled by the Christian culture we live in.

Now let's return to the bankruptcy analogy. As devastating as permanent bankruptcy is, there is a bright side. The beleaguered businessman is finally free. He doesn't owe anyone anything anymore. His debts were not fully paid, but at least they were canceled. They no longer hang over his head; he is free from the phone calls and the demands and threats of his creditors. They can't harass him anymore. This businessman may be humiliated, but at least he is free.

Meanwhile the businessman who filed for temporary bankruptcy is still scrambling to make a go of it. He has a reprieve from his creditors for a period of time, but he has to work extra hard to try to turn his business around. Eventually his creditors must be paid. This businessman isn't free. Instead, he's on a performance treadmill.

All human analogies of spiritual truth, however, ultimately fall short of the truth. They can never tell the whole story, as we see in the bankruptcy analogy. The businessman who declared permanent bankruptcy is not totally free. He is free of his past debts, but not any he incurs in the future. His slate is wiped clean for the past, but starting all over again, he has to try to keep it clean in the future. In the business world, then, there really isn't a permanent bankruptcy in the sense of freedom from future performance.

But the good news of the Bible is that, in the spiritual realm, there really is total, permanent bankruptcy. It doesn't work like commercial bankruptcy; it is much better in two significant ways.

First of all, in the business world the debts of the permanently bankrupt business are never paid in full. The creditors accept the meager amount they receive from the sale of the company's assets.

Neither the bankrupt businessman nor his creditors are satisfied. The businessman, if he is conscientious at all, feels guilty about the debts he did not pay; and the creditors are unhappy about the payments they did not receive.

Conversely, the Christian's total debt has been paid by the death of Christ. The law of God and the justice of God have been fully satisfied. The debt of our sins has been marked "Paid in Full!" God is satisfied and so are we. We have peace with God, and we are delivered from a guilty conscience (Rom. 5:1; Heb. 10:22).

2. Read Romans 5:1 and Hebrews 10:22. Do you ever feel guilty about your sins, particularly those from before you came to saving faith in Jesus? What do you glean from these verses about that guilt?

Second, not only has the debt been fully paid, there is no possibility of going into debt again. Jesus paid the debt of all our sins: past, present, and future. As Paul said in Colossians 2:13, "[God] forgave us all our sins." We don't have to start all over again and try to keep the slate clean. There is no more slate.

We are brought into God's Kingdom by grace; we are sanctified by grace; we receive both temporal and spiritual blessings by grace; we are motivated to obedience by grace; we are called to serve and enabled to serve by grace; we receive strength to endure trials by grace; and finally, we are glorified by grace. The entire Christian life is lived under the reign of God's grace.

Day 4

Grace Defined

What, then, is the *grace* by which we are saved and under which we live? Grace is God's free and unmerited favor shown to guilty sinners who deserve only judgment. It is the love of God shown to the unlovely. It is God reaching downward to people who are in rebellion against Him.

DISCUSS

"There is no more slate." What a bold, beautiful statement. How can we carry that with us this week to remember that our sins—past, present, and future are forever paid?

1. Which of the above definitions of *grace* stands out to you?

Write it in the space below.

DISCUSS

Do you feel as though some elements of your Christian walk are operating in a works-plus-grace relationship? How do the above paragraphs challenge that arrangement?

Grace stands in direct opposition to any supposed worthiness on our part. To say it another way: Grace and works are mutually exclusive. As Paul said in Romans 11:6, “And if by grace, then it is no longer by works; if it were, grace would no longer be grace.” Our relationship with God is based on either works or grace. There is never a works-plus-grace relationship with Him.

Furthermore, grace does not first rescue us from the penalty of our sins, furnish us with some new spiritual abilities, and then leave us on our own to grow in spiritual maturity. Rather, as Paul said, “He who began a good work in you [by His grace] will [also by His grace] carry it on to completion until the day of Christ Jesus” (Phil. 1:6).

The apostle Paul asks, “After beginning with the Spirit, are you now trying to attain your goal by human effort?” (Gal. 3:3). Although the issue of circumcision was the specific problem Paul was addressing, notice that he did not say, “Are you trying to attain your goal by circumcision?”

He generalized his question and dealt, not with the specific issue of circumcision, but with the broader problem of trying to please God by human effort, any effort—even good Christian activities and disciplines performed in a spirit of legalism.

2. Have you ever tried to please God by any of the human efforts listed below? Circle all that apply:

Prayer Bible study Volunteering in church

Fasting Self-sacrifice Tithing

What are some other ways people try to please God?

The apostle Paul sometimes used the grace of God and the merit of Christ almost interchangeably. For example, Paul said,

Mark my words! I, Paul, tell you that if you let yourselves be circumcised, Christ will be of no value to you at all. Again I

declare to every man who lets himself be circumcised that he is obligated to obey the whole law. You who are trying to be justified by law have been alienated from Christ; you have fallen away from grace. —Galatians 5:2-4

Notice the parallel statements Paul used, “Christ will be of no value to you; You . . . have been alienated from Christ; you have fallen away from grace.”

In Ephesians 2:4-7, Paul wrote,

But because of his great love for us, God, who is rich in mercy, made us alive with Christ even when we were dead in transgressions—it is by grace you have been saved. And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus, in order that in the coming ages he might show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus.

Again note the close connection between Christ and grace. We are made “alive with Christ . . . it is by grace you have been saved.” And God wants to “show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus.”

In terms of order, God’s grace comes first. It was because of His grace that God the Father sent His only Son to die in our place. To say it another way, Christ’s death was the result of God’s grace; grace is not the result of Christ’s death.

But it is also true that our experience of God’s grace is made possible only by the death of Christ. God is gracious, but He is also just in an absolute sense; that is, His justice cannot overlook the least infraction of His holy law. Because Christ completely satisfied the justice of God, we can now experience the grace of God.

Years ago I heard a simple acronym of grace expressing this relationship: GRACE is God’s Riches At Christ’s Expense. This is why I have stated in this chapter—and will repeat it over and over again in this book—that Jesus Christ has already paid for every blessing you and I will ever receive from God the Father

DISCUSS

What is the connection between the death of Christ and the grace of God?

Day 5

Who Needs Grace?

One of the most damning indictments of mankind is found in Isaiah 53:6: “We all, like sheep, have gone astray, each of us has turned to his own way.” *Each of us has turned to his own way.* That is the very essence of sin, the very core of it—going our *own* way. Your way may be to give money to charity, while another person’s way may be to rob a bank. But neither act is done with reference to God; both of you have gone your own way. And in a world governed by a sovereign Creator, that is rebellion, that is sin.

1. Re-read Romans 3:10-12 and consider its similarities with Isaiah 53:6. Write your observations in the space below.

It is not that some of us *become* sinful because of an unfortunate childhood environment, while others are blessed with a highly moral upbringing. Rather we are *all* born sinners with a corrupt nature, a natural inclination to go our own way.

As David wrote, “Surely I was sinful at birth, sinful from the time my mother conceived me” (Psalm 51:5). Here is an amazing statement from David that he was sinful while still in his mother’s womb, even during the period of pregnancy when as yet he had performed no actions, either good or bad.

A Christian writer, in a magazine article, asked the question, “How could I go on believing in a God who picked on innocent children?” Setting aside her problem about the relationship of a righteous God to suffering in our lives, note her reference to *innocent* children.

I single out this writer’s question, not to criticize but to illustrate, because I believe she expressed the view of the vast majority of people, both believers and unbelievers: that children are born innocent and are corrupted by their environment.

But this is not the view of Scripture. According to Psalm 51:5, there are no innocent children. Rather, all of us were sinful at birth, even from

DISCUSS

How does the paragraph to the right redefine “good” in terms of moral character? How could some of the “good kids” (when you were younger) see that you were rebellious against God?

the time of conception. Because of Adam's rebellion, we are all born with a sinful, perverse nature, an inclination to go our own way.

Whether it is the way of the decent individual or the way of the obvious transgressor, it makes no difference. We were all born in a state of rebellion against God.

Sin, in the final analysis, is rebellion against the sovereign Creator, Ruler, and Judge of the universe. We are not just guilty before God; we are also corrupted in our natures . . . We need forgiveness and cleansing.

For this reason, the Bible never speaks of God's grace as simply making up our deficiencies—as if salvation consists in so much good works (even a variable amount) plus so much of God's grace. Rather the Bible speaks of a "God who justifies the wicked" (Rom. 4:5), who is found by those who do not seek Him, who reveals Himself to those who do not ask for Him (Rom. 10:20).

The tax collector in Jesus' parable did not ask God to simply make up his deficiencies. Rather, he beat his breast—a sign of his deep anguish—and said, "God, have mercy on me, a sinner" (Luke 18:13).

He declared total spiritual bankruptcy, and on that basis, he experienced the grace of God. Jesus said the man went home justified—declared righteous by God (Luke 18:9-14).

Like the tax collector, we do not just need God's grace to make up for our deficiencies; we need His grace to provide a remedy for our guilt, a cleansing for our pollution. We need His grace to provide a satisfaction of His justice, to cancel a debt we cannot pay.

2. Read Luke 18:9-14. Declare your spiritual bankruptcy before the Lord. Write your prayer in the space below.

So who needs grace? All of us, the saint as well as the sinner. The most conscientious, dutiful, hardworking Christian needs God's grace as much as the most dissolute, hard-living sinner. All of us need the same grace. The sinner does not need more grace than the saint, nor does the immature and undisciplined believer need more than the godly, zealous missionary. We all need the same amount of grace because the "currency" of our good works is debased and worthless before God.

LEADER GUIDE

The main point of this session is: We are spiritually bankrupt and incapable of earning God's favor; our salvation is the result of God's grace through Jesus Christ.

Focus on this goal: Acknowledge our spiritual bankruptcy, reject performance-based mindsets, and live in the freedom of grace provided through Christ.

Key Bible Passage: Ephesians 2:8-9

Before the Session

1. **Label** a large piece of paper "Grace," centered and in large font. You'll use this throughout the course of our eight-week study, but specifically in Steps 1 and 7 today.
2. If your church has hymnals, **obtain** enough for all in your class to use one. Find "Jesus Paid it All" and be ready to help your class sing it in Step 3.

During the Session

STEP 1 - Create Interest / Jumpstart Discussion

Direct learners to the large piece of paper labeled "Grace" that you attached to a wall before class.

Ask: *When you hear the word grace, what comes to mind?*

Give learners time to share Scripture, hymns, or even memorable statements containing the word.

Read the paragraph that begins "My observation of Christendom" from the Introduction on page 6, as well as the paragraph following it.

Ask: *What are some personal and collective challenges or goals we can set for the coming weeks?* **Open** with prayer for the study.

STEP 2 - Spiritually Bankrupt

Read aloud the paragraph from Day One that begins, “You and I and every person,” as well as Romans 3:10-12.

Briefly **give** an overview of the two types of financial bankruptcy: *Chapter 7 is for a company that is totally insoluble, with no viability for the future, while Chapter 11 deals with more of a temporary bankruptcy with the ability to work through the problems.*

Stress that, according to Romans 3:10-12, every human except for Jesus should declare Chapter 7 spiritual bankruptcy; however, many of us are living like we’re in Chapter 11, doing our best to work out of the hole of sin we created.

Read Romans 6:23 and Ephesians 2:8-9 aloud. **Emphasize** the gift of grace that no one earned.

STEP 3 - Grace Alone

Ask for a show of hands to the question, *Who in here is legalistic about turning off lights? How about following speed limits?*

Read aloud the paragraph from Day Two that begins “Not only are we legalistic” aloud.

Engage learners in considering the difficulty in obeying these exhortations even as we recognize our own spiritual bankruptcy.

Ask: *Are we still spiritually bankrupt after we start following God through spiritual disciplines?* **Enlist** one volunteer to read aloud the paragraph beginning “One of the best-kept secrets among Christians today.”

Hand out hymnals and sing “Jesus Paid It All.”

STEP 4 - From Justification to Glorification

Direct learners’ attention to the definitions of justification, sanctification, and glorification found in Day Three.

Invite a volunteer to read Ephesians 2:8-9 and **ask:** *According to this verse, which part of our Christian experience is found in grace alone?* (Justification)

Read aloud the paragraph that begins “All true Christians readily agree” from Day Three and **engage** learners in considering the truth of that paragraph, using the continuing bankruptcy analogy.

Invite a volunteer to read Romans 5:1 and Hebrews 10:22, stressing that spiritual bankruptcy is different from either financial parallel; we are totally forgiven and can never go into debt again!

STEP 5 - Grace Defined

Invite a volunteer to read Romans 11:6 aloud, explaining that grace and works are mutually exclusive.

Invite a volunteer to read Philippians 1:6 from Day Four and **ask:** *According to this verse, how long is the grace of Christ going to work in our lives?*

Explain that God's grace will work in our lives until we are glorified in Christ at the end of this age. Then **say:** *We've already looked at Ephesians 2:8-9; let's consider the verses before that.*

Read Ephesians 2:4-7 aloud and point out the connection between Christ and grace.

STEP 6 - Who Needs Grace?

Invite a volunteer to read Isaiah 53:6 aloud; be ready to **read** Romans 3:10-12 immediately following.

Read aloud the second paragraph from Day Five and **ask:** *According to Isaiah 53:6 and Psalm 51:5, who is sinful and when did they become sinful?*

Emphasize that our spiritual bankruptcy is within each of us, bent on self and away from God.

Invite a volunteer to read Romans 4:5 and 10:20. **Engage** learners in considering how prevalent God's grace is in every part of our relationship with Him.

STEP 7 - Practical Application – Live Out the Session

Read Luke 18:9-14 aloud, and then go back and repeat the tax collector's quote in verse 13: "God, have mercy on me, a sinner."

Say: *This statement, alone, reflects the truth for each of us. We are spiritually destitute, and only through God's grace can we lift our heads.*

Ask: *What do we want to remember about today's session?*

Write those items on the paper you hung in Step 1. If time permits, close by singing "Amazing Grace."

Close in prayer.