Faith Alone?
James 1:22-25

Longer passages are not quoted in the study sheet, but they can be read in the accompanying transcript.

God’s grace saves us through faith, but does He save us through faith ________? The Lord’s ________ is right and true. It never fails. The Lord’s wisdom is far ________ our own. Read Proverbs 3:5-7. Because we ________ God, we turn to His Holy Word. We strive to ________ Him in all that we do, and His Word reveals the way that is good and acceptable and perfect.

Today, we’re continuing to look at how man ________ to God. Last week we learned from God’s Word that man is not ________ totally corrupt but is capable of responding to the will of God. The Scriptures teach that people grow up in a sinful environment and are ________, but God made us capable of believing.

Faith comes not through some miracle, but through ________ the Word of God according to Romans 10:17. Read John 20:30-31.

That faith is ________ for us to be saved is indisputable, but some say that we are saved by faith alone. Does God require ________ than faith for a person to respond to God’s will? The answer lies in the Scriptures, so let’s go to the Word of God.

Our reading today comes from the letter of James 1:22-25.

There’s no ________ that faith is necessary for forgiveness. Read what the Lord Jesus said in John 3:16-18.

The Lord Jesus said, “He who has believed and has been baptized shall be ________; but he who has disbelieved shall be ________” (Mark 16:16). In John 8:24, the Lord said, “Therefore I said to you that you will die in your sins; for unless you ________ that I am He, you will die in your sins.” Hebrews 11:6 says, “And without faith it is impossible to ________ Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him.” So, there can be no doubt that unless we believe in God, our Father, and Jesus as His Son, we will ________ in our sins.

The apostle Peter told Cornelius about Jesus Christ, “Of Him (that is, of Jesus) all the prophets bear ________ that through His name everyone who believes in Him receives forgiveness of sins” (Acts 10:43). The Bible says, “Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ, through whom also we have obtained our introduction by faith into this ________ in which we stand; and we exult in ________ of the glory of God” (Romans 5:1-2).

The Scripture clearly ________ that faith is absolutely necessary for us to be saved from sin. But, the necessity of faith doesn’t mean that other things are not ________ necessary. If I say I need oxygen to survive, that doesn’t ________ I don’t need water, food, and shelter. No one would say that they live by oxygen alone. In the same way, the Scriptures teach that faith is necessary but don’t rule out the ________ for other things to have life in Christ.
I’ve talked with people who _________ that they’re saved by faith alone. This doctrine makes Christianity convenient for a lot of people because they ______ on the passages about faith, but often to the exclusion of other passages. Here’s what I mean. People who hold to “faith alone” will start saying you don’t have to do anything but believe, but the Scriptures do not _______ what God requires of us to have faith alone. It’s true that we’re saved by faith, but it is not the ______ truth. The Scriptures, in fact, tell us that we’re saved by ______ things.

When I’ve discussed this doctrine with others who are adamant about being saved by faith alone, I often find that they back off of their __________ when other matters come into the conversation. For instance, when I bring up being saved by ______ through faith, according to Ephesians 2:8, they gladly admit this is ______. If we’re saved by grace through faith, we’re not saved by faith alone. Salvation also demands the _______ of God, doesn’t it?

I’ve asked people, “Do you have to _______ God in order to be saved?” There are several passages that teach the necessity of love to be ______ with God. The Bible says, “If anyone has no ______ for the Lord (speaking of Jesus), let him be accursed” (1 Corinthians 16:22). The word accursed here means someone is ______ and condemned eternally. The Bible clearly teaches the necessity of love for the Lord.

The Lord Jesus said, “Whoever loves father or mother more than me is not worthy of me, and whoever loves son or daughter more than me is not worthy of me” (Matthew 10:37). The Lord doesn’t merely ask to be loved, but to be loved _______ than family, more than anything.

Read what Mark 12:28-30 says. God requires our wholehearted love and will settle for nothing _______.

So, if I ask a person who says he believes in faith alone whether love is necessary to be saved and please God, he must take it back. Faith without love won’t please God.

When I’ve talked with people who believe in faith alone, I’ve asked the question, “Do you believe it’s necessary for a person to ________?” The Lord Jesus said in Luke 13:3, “No, I tell you; but unless you repent, you will all likewise _______. “ Read why the Lord was so serious about repentance in what He said in the Sermon on the Mount in Matthew 5:29-30.

When the apostle Paul preached to Stoics and Athenians on Mars Hill, he concluded his sermon with these words, “The times of ignorance God overlooked, but now he commands all people everywhere to repent, because he has fixed a day on which he will judge the world in righteousness by a man whom he has appointed; and of this he has given assurance to all by raising him from the dead” (Acts 17:30-31).

Having studied what God said about repentance, the people who say they believe in faith alone have to _________ that we must repent to be right with God. If repentance is also necessary to be saved, then we aren’t saved by faith alone, are we?

I’ve asked some if it’s necessary to _______ God to be saved. The Bible clearly says in Hebrews 5:8-9, “Although He (that is, Jesus) was a Son, He learned obedience from the things which He suffered. And having been made perfect, He became to all those who ______ Him the source of eternal salvation.”
John the Baptist said, “He who believes in the Son has ________ life; but he who does not obey the Son will not see life, but the ________ of God abides on him” (John 3:36). I realize the King James Version translates this verse, “He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the wrath of God abides on him.” But the words “believe” and “believeth not” are ______________ in the original language. The first “believeth” is the _______ word for believing, but the second word for “believeth not” describes a person who will ______ be persuaded and so is disobedient. It is usually translated as _________ or to be disobedient.

The contrast here is not between whether one believes or not, but whether one believes ________ to be obedient. If he won’t obey, he really doesn’t believe. If he doesn’t obey, he won’t see eternal life; but the wrath of God will abide on him. The Bible never treats obedience as if it were __________. To say that we’re saved by faith alone and have no need to obey clearly contradicts the __________ of Scripture.

When I’ve brought up the need for denying oneself and taking up the cross, the people who hold to “faith only” must admit the Lord ______________ that as well. The Lord Jesus said, “If anyone wishes to come after Me, he must ________ himself, and take up his cross daily and follow Me. For whoever wishes to save his life will lose it, but whoever loses his life for My ________, he is the one who will save it” (Luke 9:23-24). Denying self and taking up a cross is not optional.

When I’ve brought up the need for obedience to the person who believes in faith alone, he begins to talk about a ________ salvation. He begins to argue that we’re saved by faith and not by ________. I know Ephesians 2:8-10 says, “For by grace you’ve been saved through faith. And this is not your own doing; it is the ________ of God, not as a result of works, so that no one may boast. For we are his workmanship, created in Christ Jesus for ________ works, which God prepared beforehand, that we should walk in them.”

We’re not here suggesting that a person can ________ his way to heaven by works. You can’t earn salvation, no! Salvation is the ________ of God’s grace or favor. But let’s not suppose that this gift is unconditional. God has every ________ to place conditions on His gift of grace. God distinguishes those who will receive His grace from those who will not by placing conditions.

Suppose I were to bury a priceless treasure in my backyard and ________ to give it to you. You’re interested in getting this great gift, so you ask what you need to _____ to get it. I have the ________ to make conditions to my gift. I tell you that you must go to the exact location and that you’ve got to ________ it up. Do you honestly believe that the small ________ you put into digging up the treasure earned that treasure for you or made it any less a gift?

Salvation is the same way. What God asks of us to ___________ His great mercy and grace are not meritorious works to earn salvation. Meeting God’s conditions doesn’t mean salvation is not a gift. Faith is certainly a condition for receiving that gift. What we need to understand is that loving God, repenting of sin, and obeying the Lord are ______________ of faith that meet God’s conditions. They don’t obligate God to save you; they don’t save you __________ the grace of God. They are merely conditions that God has ________ for you to receive His marvelous gift.
Hugo McCord, a Bible scholar and one of my teachers at Oklahoma Christian, described faith as a “________” word. He said believing _________ far more than agreeing that something is true. The word “faith” describes _____ that man does in response to God’s grace. Faith is more than a _______ act. Here’s an example. Galatians 3:26-27 says, “For you are all sons of God through faith in Christ Jesus. For all of you who were baptized into Christ have clothed yourselves with Christ.” The concept of faith included being ___________ and clothing ourselves with Christ. The Bible never, never, contemplates the idea of a believing Christian who is not baptized.

Jesus said, “Not everyone who says to Me, ‘Lord, Lord,’ will enter the kingdom of heaven, but he who ______ the will of My Father who is in heaven will enter” (Matthew 7:21). Having a relationship with the Lord takes more than just mere faith; the person who ______ faith but fails to ______ out his faith with love is actually fooling himself. The Bible says, “Whoever says ‘I know him’ (that is, I have a relationship with God) but does not keep his ______________, that person is a liar, and the truth is not in him, but whoever ______ his word (that is, obeys the commandments), in him truly the love of God is perfected. By this we may know that we are in him (that is, we have a relationship with Him and we abide in Him): whoever says he abides in him ought to ________ in the same way in which he walked” (1 John 2:4-6). The doctrine of salvation by faith alone, although it is ___________, does not come from God, but from men. God wants _______ than faith; He wants everything that’s in your heart and in your life.

The Bible says, “Nevertheless many even of the rulers believed in Him, but because of the Pharisees they were not confessing Him, for ______ that they would be put out of the synagogue; for they loved the approval of men rather than the approval of God” (John 12:42-43). This is a __________ faith that fails to confess Christ and fails to show love for God. Does this kind of faith please God? We must honestly answer no. We’ve all met people who say they believe but they don’t ______ their faith. If they believe that their faith alone will save them, they’re deceiving themselves.

James 2:18-20 says, “But someone may well say, ‘You have faith and I have works; show me your faith __________ the works, and I will show you my faith ____ my works.’ You believe that God is one. You do well; the demons also believe, and shudder. But are you willing to recognize, you foolish fellow, that faith without works is __________?”

My friend, put your faith into __________ by confessing Jesus as the Christ, turning away from every sin, and by being baptized for the forgiveness of your sins. When you are baptized, the Lord _______ away your sins (Acts 22:16). Take up your cross daily and follow the Lord. Love the Lord and love others. Believing in the Lord Jesus also means being involved at __________. When you place your faith in Christ and are baptized, the Lord ______ you to His church and He expects you to get involved as one of His people in the church. The Father ______ you in Christ for good works, and as one of His people. Don’t just talk your faith, live it! Serve the Lord with all your heart. We hope that today’s study about a living faith has challenged you to put your faith in action.