

Understanding the Faith that Saves

The Scriptures make it very clear that eternal salvation is possible only through faith: “For by grace you have been saved through faith” (noun, *pistis*, Eph. 2:8). *Faith* in the verb form is *believe* from the same Greek word: “whoever believes in [Jesus Christ] should not perish but have eternal life” (verb, *pisteō*, John 3:15). *Faith* and *believe* are usually defined by various words. As a noun, *faith* can mean confidence, persuasion, assurance, or trust. As a verb, *believe* can mean to be convinced, to be persuaded, to accept as true, or to trust in something. More controversial is the nature of faith that saves: Does faith come *from God* to a person as a gift, does faith describe a meritorious work that comes *from a person*, or is faith *a person’s response* to a truth or promise?

Faith is not a gift.

Some believe that the faith that saves must be a gift from God. This is a view held mostly by those who hold to a strict determinism as most Reformed theology teaches. They teach that salvation depends only on God’s sovereign will, which excludes human free will and ability to believe. They reason that since a person is totally unable to respond to God, faith must be divinely imparted. Some would use Ephesians 2:8 as support that faith is God’s gift for salvation: “*For by grace you have been saved through faith, and that not of yourselves; it is a gift of God.*” But even most Reformed commentators recognize this does not support the view that faith is the gift mentioned, because the Greek pronoun “that” is in the neuter gender whereas a reference to “faith” would require the feminine pronoun (as would “grace”). However, the neuter pronoun can properly summarize a thought, so the best way to understand the meaning of “that” is to understand that the *whole of salvation by grace* is the gift. This is certainly supported by the context and emphasis on salvation by grace in Ephesians chapters 1-2 (especially 2:4-9). The phrases “not of yourselves” in verse 8 and “not by works” in verse 9 clarify the emphasis of salvation by grace.

Problems are obvious with this view. If salvation is totally of God to the exclusion of human participation, why is faith even necessary? And what sense does it make that some people cannot believe unless God gives them that faith? Could we not say that essentially God believes for them? Furthermore, how can people be condemned for unbelief if ultimately it depends on God’s elective will as to who will be saved and given faith? And if God loves all people, why would He not give faith to all so that all might be saved? People are both commanded to believe and asked if they believe which undermines the idea that their faith is a gift of God (eg., Matt. 11:25-27; Acts 16:31). The Bible shows that humans are made in God’s image with the ability to ultimately accept or reject God’s truth in the gospel. To remove this responsibility is to deny the essence of what it means to be human. This is not to say that salvation is only by human will. Rather, we recognize a synergism of God’s will and human will working in congruence. God uses the hearing of His Word, particularly about Christ’s work on the cross, to stir people to faith and salvation (John 3:14-15; 6:44; 12:32-33; Rom. 10:14-17; For more on this discussion, see *GraceNotes* nos. 42, 46, 75).

Of course, the Bible refers to faith as a gift in Romans 12:3 and 1 Corinthians 12:8-9 but those contexts speak of faith given to believers, not the faith that saves unbelievers.



Faith is not a work.

It is sometimes argued that if humans can believe of their own free will, that would be a meritorious work and therefore cannot be faith that saves. When we consider what Scripture says and use common sense, we see this argument borders on absurdity. If salvation is a free gift received through faith (Rom. 3:24, 28; Gal. 3:10-11; Eph. 2:8-9; Phil. 3:9) then viewing faith as a work negates the freeness of the gift, for the moment someone attempts to work for salvation, the notion and meaning of a gift (or grace) is nullified. Romans 11:6 declares,

And if by grace, then it is no longer of works; otherwise grace is no longer grace. But if it is of works, it is no longer grace; otherwise work is no longer work.

In other words, meritorious works are antithetical to free and unconditional grace and therefore contrary to the faith necessary to receive the gift. There is no work involved in receiving a free gift. Romans 4:4-5 makes this clear:

Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness.

It makes no sense to claim that we cannot be saved by works since faith is required, yet also claim that faith is a work. Some might argue that faith originating in our free will is a meritorious work, but faith given by God is not meritorious because it is by His grace. But this continues to ignore the Scriptural contrast between faith and works such as is explained in Ephesians 2:8-9 which says that salvation by grace through faith is a gift that is “not of works, lest anyone should boast.”

Faith is a response.

Faith that saves is simply a human response to the offer of the gospel, which is eternal salvation. In other words, to believe unto salvation is to be convinced, persuaded, and assured of the truth that Jesus Christ, as the One who died to pay the penalty for sin and rose from the dead, will give eternal life when we believe in Him for that promise. Faith is the instrumental means by which we access the free gift of salvation. To be theologically precise, faith itself does not save us, but is the necessary means by which we acquire salvation. We often use the terms “saving faith” or “saved by faith” which could misdirect one’s focus to faith instead of God as the source of salvation. Perhaps it would be clearer to say we are saved *through* faith rather than *by* faith. It is much like acknowledging that we obtain God’s blessings through prayer, not by prayer in and of itself (Rom 5:2; Heb. 4:13).

Conclusion

It is unfortunate that the understanding of faith that saves has been obscured with theological biases that say it must be a gift from God or that it is a work if it is from human free will. Thank God for making faith as simple as being convinced that something is true, and that truth is that the Lord Jesus Christ paid the penalty for our sins on the cross and rose from the dead to give eternal life as a free gift to all who believe.

