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**“Come, Let Us Reason Together” About the Bible**  
**What Is Salvation?**  
**Bible Study Series**

*“Come now, and let us reason together,” Says the Lord, “Though your sins are like scarlet, They shall be as white as snow; Though they are red like crimson, They shall be as wool.” (Isaiah 1:18)*

**LESSON FIVE — Is Salvation by Faith ?**

*Estimated Reading Time: 8 - 9 minutes*

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What do you think of when you hear the word **faith**?

A lot of people today think of faith as a kind of *hopeful feeling*, or maybe just *trusting that everything will work out*. Someone might say, *“I have faith that the test will go well,”* or *“I have faith in my team to win the game.”* Sometimes people say things like, *“You just have to have faith,”* when life feels uncertain.

In everyday conversation, faith usually means **believing in something, especially when you can’t see or control the outcome**.

That’s close to the way the Bible uses the word. But biblical faith is much richer, and far more impactful, than just a hopeful feeling.

What is **real faith**? What does the Bible say about it? What role does it play in salvation? And can faith alone save a person?

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**What Is faith really?**

In the Bible, **faith** is more than just belief, it’s **active trust and obedience in response to what God has revealed**. It’s not just believing *that* God exists, but believing *in* God, enough to do what He says.

The Hebrew writer defines it this way:

**“Now faith is the substance of things hoped for, the evidence of things not seen.”** (Hebrews 11:1)

That word *“substance”* means **foundation** or **assurance**. Faith gives substance to hope, it’s what anchors your trust in God’s promises, even when you can’t see how they’ll be fulfilled.

Notice something else. **Faith involves evidence**. It’s not blind. Faith is grounded in God’s proven character, His Word, and His faithfulness throughout history.

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**Faith in the Old Testament**

Some people think of the Old Testament as being mostly about law, while the New Testament is about faith. But that’s not entirely accurate. **Faith runs throughout the entire Bible**.

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One of the most foundational statements about faith is found in the Old Testament:

**“But the just shall live by his faith.”** (Habakkuk 2:4)

That’s a powerful statement, and it’s so important that it’s quoted **three times** in the New Testament (Romans 1:17, Galatians 3:11, Hebrews 10:38). Righteous people have always lived by faith.

Below are some examples:

- **Noah** had faith. He built the ark even though there had never been rain like that before.

**“By faith Noah... moved with godly fear, prepared an ark...”** (Hebrews 11:7)

Noah believed God, and obeyed. That’s real faith.

- **Abraham** left his home not knowing where he was going. He trusted God’s promise of a son and a land and a future.

**“And he believed in the Lord, and He accounted it to him for righteousness.”** (Genesis 15:6)

- **Moses** chose to suffer with God’s people rather than enjoy the temporary pleasures of Egypt.

**“By faith he forsook Egypt... for he endured as seeing Him who is invisible.”** (Hebrews 11:27)

Faith in the Old Testament was never just about believing, it was about **trusting God enough to do what He said**. That’s the kind of faith that pleases Him.

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### **God’s Faithfulness to Israel**

And it wasn’t just the people who had faith, **God Himself was faithful**.

Repeatedly, God kept His promises to Israel, even when they failed Him. He delivered them from slavery in Egypt. He gave them the Promised Land. He preserved a remnant through exile and brought them back again.

**“Know therefore that the Lord your God, He is God, the faithful God who keeps covenant and mercy...”** (Deuteronomy 7:9)

**“Through the Lord’s mercies we are not consumed, because His compassions fail not.”** (Lamentations 3:22)

God’s faithfulness is the reason Israel even existed and it’s the reason you can trust Him today.

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### **Faith in the Teachings of Jesus**

Jesus spoke about faith often. He praised those who had it and questioned those who lacked it.

- When a Roman centurion believed Jesus could heal from afar, Jesus said:

**“Assuredly, I say to you, I have not found such great faith, not even in Israel!”** (Matthew 8:10)

- When a sinful woman anointed His feet, Jesus said:

**“Your faith has saved you. Go in peace.”** (Luke 7:50)

- Remember the woman who had suffered from a flow of blood for twelve years? She believed that if she could only touch the hem of Jesus’ garment, she would be healed. She was right.

**“Daughter, be of good cheer; your faith has made you well. Go in peace.”** (Luke 8:48)  
That’s what faith looks like, humble, determined, and confident in the power of Christ.

Faith to Jesus wasn’t just about belief, it required action. He often asked people to **come, touch, believe, or follow**. Faith always moved people toward obedience.

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### **Faith in the New Testament Epistles**

The apostles wrote a lot about faith, especially the Apostle Paul. He emphasizes that faith is the starting point of your relationship with God:

**“Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ.”** (Romans 5:1)

This faith is not alone. It’s not passive or merely intellectual.

James, the Apostle and brother of Jesus, says it as plainly as it can be said:

**“You see then that a man is justified by works, and not by faith only.”** (James 2:24)

That one verse disproves the entire idea of **“faith alone saves.”** The only time the phrase *“faith only”* appears in the Bible, it’s in the form of a **denial**: *“not by faith only.”*

James continues:

**“Even the demons believe, and tremble!”** (James 2:19)

Clearly, belief alone is not enough. **Saving faith is obedient faith.**

**“Faith without works is dead.”** (James 2:26)

Paul agrees, though his focus is often on the contrast between faith and works of the Law. He never separates faith from obedience:

**“Through whom we have received grace and apostleship for obedience to the faith among all nations...”** (Romans 1:5)

Saving faith includes **trust, obedience, and endurance**.

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## Jesus Christ – The Fulfillment of God’s Faithfulness

Here’s where it all comes together.

The greatest demonstration of **God’s faith**, His faithfulness to His promises, is found in **Jesus Christ**.

God promised redemption from the beginning (Genesis 3:15). He promised a Savior through Abraham’s seed (Genesis 22:18). He promised a suffering servant in Isaiah 53. And in Jesus, **God fulfilled every one of those promises**.

**“But when the fullness of the time had come, God sent forth His Son…”** (Galatians 4:4)

**“For all the promises of God in Him are Yes, and in Him Amen…”** (2 Corinthians 1:20)

Through Jesus’ death, burial, and resurrection, God showed **He can be trusted**. His faithfulness made salvation possible.

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## Without the Faith of God, There Is No Salvation

If God had not been faithful to His Word, you would have no Savior. If you don’t respond with **real faith**, faith that believes, repents, obeys, and endures, **you cannot be saved**.

The Hebrew writer says:

**“But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him.”** (Hebrews 11:6)

Faith is essential but **not faith alone**. That’s why Jesus said:

**“He who believes and is baptized will be saved; but he who does not believe will be condemned.”** (Mark 16:16)

**Belief and obedience go hand in hand**. That is saving faith.

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## Conclusion: Is Salvation By Faith?

Yes, salvation is by faith, but not by **faith alone**. **It is not a passive belief**.

Salvation is by **living, obedient, trusting, enduring faith**, the kind of faith that Noah had when he built the ark, the kind of faith Abraham had when he left home, the kind of faith that moves you to repent, confess Christ, be baptized, and walk in newness of life.

It’s not enough to say you believe. You must **live** like you believe.

The conclusion is this:

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**“Be faithful until death,  
and I will give you the crown of life.”**  
*(Revelation 2:10)*

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That’s the faith that saves. That’s the faith you should live by.

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### Questions to Confirm Understanding

*Estimated time to answer the questions: 4 – .5 minutes. With scripture lookup: 20 – 30 minutes.*

Read and answer the following set of questions about this lesson, and circle your answer: “True | False” or “Yes | No”. Look up the scriptures provided to confirm your answers. Then compare your answers with the Answer Key provided after these questions.

1. **True | False** Faith, according to the Bible, is just a hopeful feeling without any evidence. *(Hebrews 11:1)*
2. **True | False** In the Old Testament, Habakkuk said that the just shall live by his faith. *(Habakkuk 2:4)*
3. **True | False** Noah’s faith was shown when he believed but did not take any action. *(Hebrews 11:7)*
4. **True | False** Abraham’s faith was counted as righteousness because he believed and obeyed God’s command. *(Genesis 15:6)*
5. **True | False** God’s faithfulness to Israel is a recurring theme in the Old Testament. *(Deuteronomy 7:9)*
6. **True | False** The Bible teaches that God’s compassions and mercies never fail. *(Lamentations 3:22)*
7. **True | False** Jesus often praised those who demonstrated faith through action. *(Matthew 8:10)*
8. **True | False** The woman with the flow of blood was healed without Jesus ever acknowledging her faith. *(Luke 8:48)*
9. **True | False** Faith that pleases God includes obedience and trust in what He has revealed. *(Hebrews 11:6)*
10. **True | False** Paul taught that you are justified by faith and have peace with God through Jesus Christ. *(Romans 5:1)*
11. **True | False** James taught that a person is justified by faith alone, without any works. *(James 2:24)*
12. **True | False** Even demons believe in God, but that kind of belief does not save. *(James 2:19)*

13. **True | False** Saving faith is active, it works through love, obedience, and endurance. (*Romans 1:5; James 2:26*)
14. **True | False** God fulfilled His promises of salvation through the coming of Jesus Christ. (*2 Corinthians 1:20*)
15. **True | False** Jesus said, “He who believes and is baptized will be saved.” (*Mark 16:16*)
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### Answer Key — Lesson

*Estimated time to read the answers: 10 - 15 minutes. With reflection and contemplation: 30 - 45 minutes.*

1. Faith, according to the Bible, is just a hopeful feeling without any evidence. **False**  
“*Now faith is the substance of things hoped for, the evidence of things not seen.*” (*Hebrews 11:1*)  
Faith is based on God’s promises and character. It involves confident trust supported by spiritual evidence, not just a vague hope.
2. In the Old Testament, Habakkuk said that the just shall live by his faith. **True**  
“*But the just shall live by his faith.*” (*Habakkuk 2:4*)  
This foundational Old Testament verse teaches that righteous living is grounded in faith and trust in God.
3. Noah’s faith was shown when he believed but did not take any action. **False**  
“*By faith Noah... prepared an ark for the saving of his household.*” (*Hebrews 11:7*)  
Noah’s faith was demonstrated by action. He obeyed God’s command thereby showing that real faith acts.
4. Abraham’s faith was counted as righteousness because he believed and obeyed God’s command. **True**  
“*And he believed in the Lord, and He accounted it to him for righteousness.*” (*Genesis 15:6*)  
Abraham’s trust in God led to obedience, showing that righteousness is tied to faith expressed in action.
5. God’s faithfulness to Israel is a recurring theme in the Old Testament. **True**  
“*Know therefore that the Lord your God, He is God, the faithful God who keeps covenant...*” (*Deuteronomy 7:9*)  
Despite Israel’s failures, God remained faithful to His promises, showing His consistent character.
6. The Bible teaches that God’s compassions and mercies never fail. **True**  
“*Through the Lord’s mercies we are not consumed, because His compassions fail not.*” (*Lamentations 3:22*)  
God’s mercy and faithfulness are renewed daily, He never stops caring for His people.

7. Jesus often praised those who demonstrated faith through action. **True**  
*“Assuredly, I say to you, I have not found such great faith, not even in Israel!” (Matthew 8:10)*  
 Jesus commended those like the centurion whose faith was active and trusting.
8. The woman with the flow of blood was healed without Jesus ever acknowledging her faith. **False**  
*“Daughter, be of good cheer; your faith has made you well. Go in peace.” (Luke 8:48)*  
 Jesus clearly acknowledged her faith and attributed her healing to it. Her faith led her to act.
9. Faith that pleases God includes obedience and trust in what He has revealed. **True**  
*“But without faith it is impossible to please Him... and that He is a rewarder of those who diligently seek Him.” (Hebrews 11:6)*  
 Faith that pleases God involves diligent seeking and trusting obedience, not mere belief.
10. Paul taught that you are justified by faith and have peace with God through Jesus Christ. **True**  
*“Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ.” (Romans 5:1)*  
 Faith brings justification and peace with God. Faith is the basis of the believer's standing before God.
11. James taught that a person is justified by faith alone, without any works. **False**  
*“You see then that a man is justified by works, and not by faith only.” (James 2:24)*  
 James clearly teaches that **faith alone** is not sufficient. Obedient action must accompany belief.
12. Even demons believe in God, but that kind of belief does not save. **True**  
*“Even the demons believe—and tremble!” (James 2:19)*  
 Belief without obedience is not saving faith. Demons believe in God but are still lost.
13. Saving faith is active. It works through love, obedience, and endurance. **True**  
*“Through whom we have received grace... for obedience to the faith among all nations.” (Romans 1:5)*  
*“Faith without works is dead also.” (James 2:26)*  
 Biblical faith is not passive. It obeys God’s will and endures in action and love.
14. God fulfilled His promises of salvation through the coming of Jesus Christ. **True**  
*“For all the promises of God in Him are Yes, and in Him Amen...” (2 Corinthians 1:20)*  
 Jesus is the fulfillment of God’s redemptive plan. He is the confirmation of all divine promises.
15. Jesus said, “He who believes and is baptized will be saved.” **True**  
*“He who believes and is baptized will be saved; but he who does not believe will be condemned.” (Mark 16:16)*  
 Jesus connected belief with baptism as part of the response that leads to salvation, not belief alone.

**North Main Church of Christ**

1302 N. Main Street  
Weatherford, TX 76087

(817) 594-6896

[nmaincc@att.net](mailto:nmaincc@att.net)

(ChatGPT assisted)