ROMANS 4

Faith Credited as Righteousness

Abraham believed God — credited before circumcision, before the Law, for our sake also

> *"But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness,"*
> ROMANS 4:5

A SMITH FOR CHRIST STUDY · FOUR VOICES: GUZIK · SPROUL · SPURGEON · HENRY

Where Paul has brought us

1. Romans 3 ended with a claim that would have stunned a synagogue: “a man is justified by faith apart from works of the Law” (3:28), and God “will justify the circumcised by faith and the uncircumcised”…

2. He calls two witnesses, because the Law required two (Deuteronomy 19:15).

3. The key verse is Genesis 15:6 — “Then he believed in the LORD; and He reckoned it to him as righteousness.”

Credited, Not Earned

Two witnesses — Abraham the patriarch and David the king — and a God who justifies the ungodly

ROMANS 4:7

"BLESSED ARE THOSE WHOSE LAWLESS DEEDS HAVE BEEN FORGIVEN, AND WHOSE SINS HAVE BEEN COVERED.

DAVID GUZIK

Justification is God counting us righteous, not making us perfect; not because of ungodliness but despite it.

R.C. SPROUL

Abraham is exhibit A; Paul and James agree; Christ's righteousness counted for you, or no gospel.

C.H. SPURGEON

God justifies the ungodly — a miracle worthy of God; come just as you are.

MATTHEW HENRY

"What saith the scripture?" Man cannot make God his debtor; pardoned people are the only blessed.

ἐλογίσθη αὐτῷ εἰς δικαιοσύνην
ELOGISTHĒ AUTŌ EIS DIKAIOSYNĒN · "IT WAS CREDITED TO HIM AS RIGHTEOUSNESS"

Logizomai is ledger language: to reckon, to calculate, to enter to someone's account.

The Ledger of Grace

λογίζομαι · logizomai · "to credit, put to one's account" (G3049)

Two ways a payment can be entered in the book (Romans 4:4–5)

WAGES · v. 4		GIFT · v. 5
WHO the one who works		WHO the one who does not work, but believes
ENTERED AS "what is due" · *kata opheilēma*	≠	ENTERED AS "a favor" · *kata charin*
GOD IS the employer who owes		GOD IS "Him who justifies the ungodly"
RESULT "something to boast about" (v. 2)		RESULT faith credited as righteousness

DAVID'S LEDGER · vv. 6–8 (Psalm 32:1–2)

DEBIT column · my sin	CREDIT column · righteousness
"the Lord will not take into account"	"God credits … apart from works"

Read across the two columns: the same verb, "credited," enters either a debt God owes or a gift God gives — and David's ledger shows both columns of the sinner's account changed by grace.

Before the Knife

Credited while uncircumcised — the sign and seal, and a father for every believer

ROMANS 4:11

and he received the sign of circumcision, a seal of the righteousness of the faith which he had while uncircumcised, so that he might be the father of all who believe without being circumcised, that righteousness might be credited to them,

DAVID GUZIK

Circumcision came at least fourteen years later; faith, not circumcision, links us to Abraham.

R.C. SPROUL

Declared just before circumcision; signs point, seals guarantee, and no sacrament justifies anybody.

C.H. SPURGEON

Abram justified before circumcised; faith looks out of self to Christ; not “How were we born?”

MATTHEW HENRY

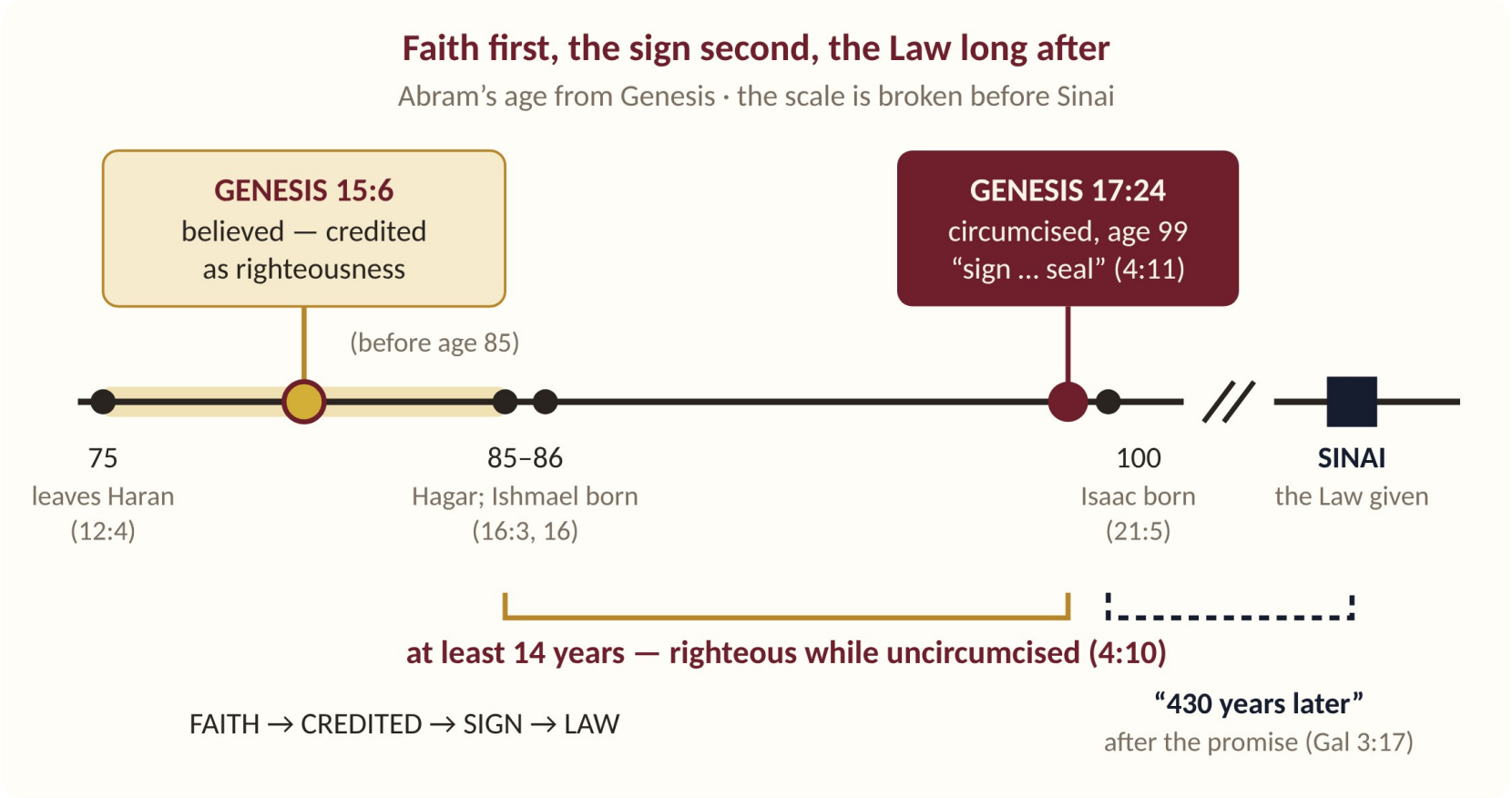
Fourteen years before the sign; Abraham’s true children tread in his steps, not his chairs.

σημεῖον … σφραγῖδα

SĒMEION … SPHRAGIS · “THE SIGN … A SEAL”

Genesis 17:11 called circumcision a “sign” (sēmeion, G4592) of the covenant; Paul adds a second word, sphragis (G4973), the signet seal pressed in wax to authenticate a document already written.

Abraham's Calendar



See the order Paul argues from: Abraham was counted righteous in Genesis 15, circumcised at least fourteen years later, and the Law came 430 years after the promise.

The Promise Is by Faith

Heir of the world — not through the Law, but through the righteousness of faith

ROMANS 4:16

For this reason it is by faith, in order that it may be in accordance with grace, so that the promise will be guaranteed to all the descendants, not only to those who are of the Law, but also to those who are of the faith of Abraham, who is the father of us all,

DAVID GUZIK

Promise came before Law; heir by "simple faith"; grace and faith ride one chariot.

R.C. SPROUL

The Son is the only proper heir; we are joint heirs; Law-based justification gives no certainty.

C.H. SPURGEON

Inheritance by faith so it rests on grace; faith is the root-grace of all the rest.

MATTHEW HENRY

Christ is heir of the world and Abraham in Him; by faith so grace has the honour.

κληρονόμον αὐτὸν εἶναι κόσμου
KLĒRONOMON AUTON EINAI KOSMOU · "HEIR OF THE WORLD"

Genesis promised Abraham a land, a seed and a blessing for all the families of the earth; Paul gathers it up as klēronomos kosmou (G2818), "heir of the world."

Hope Against Hope

He faced his own body, did not waver, grew strong, and was fully assured

ROMANS 4:20

yet, with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving glory to God,

DAVID GUZIK

Faith is doing everything with trust in God; strong, and also strengthened. Is your God too small?

R.C. SPROUL

Faith is not believing the absurd; it trusts the One able to perform what He promised.

C.H. SPURGEON

God empties us of self first; to believe God when everything gives Him the lie.

MATTHEW HENRY

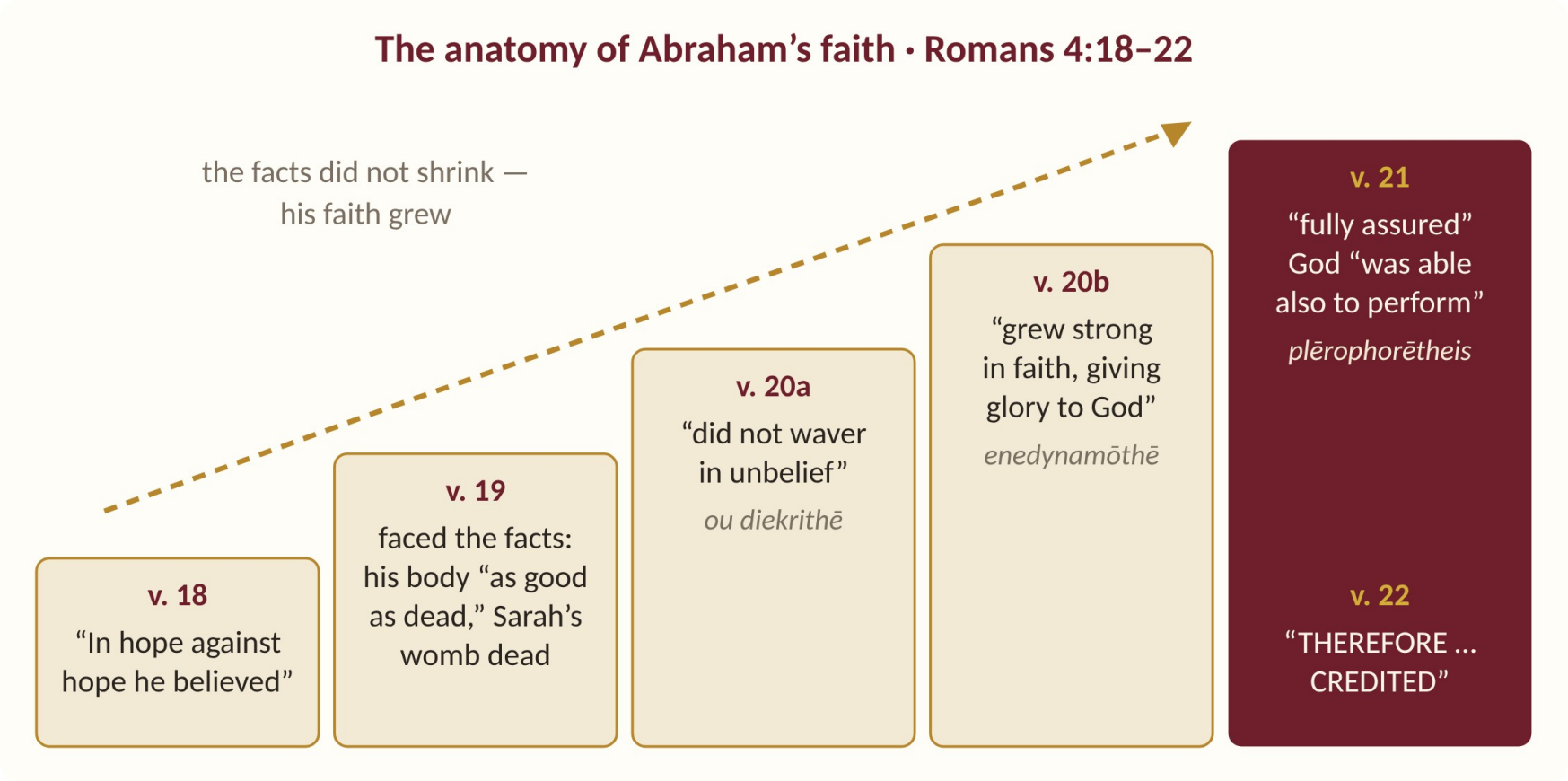
Not the promise but our faith fails when we stagger; strong faith gives God glory.

παρ᾽ ἐλπίδα ἐπ᾽ ἐλπίδι · κατενόησεν

PAR᾽ ELPIDA EP᾽ ELPIDI · KATENOĒSEN

Two prepositions with the same noun: para elpida, beyond or against hope — every natural expectation said no — and ep᾽ elpidi, resting on hope — God’s word said yes.

Hope Against Hope



Climb the steps of verses 18–21: the obstacles stay the same size while Abraham's faith grows, until God credits it as righteousness.

Written for Our Sake Also

The same crediting for all who believe in Him who raised Jesus — delivered for our sins, raised for our justification

ROMANS 4:24

but for our sake also, to whom it will be credited, as those who believe in Him who raised Jesus our Lord from the dead,

DAVID GUZIK

Delivered judicially, raised to show the Father's satisfaction; verse 25 abridges the whole gospel.

R.C. SPROUL

Raised for our justification: the Father's receipt — "I accept this payment."

C.H. SPURGEON

Written for us; Jesus is Lord in manger and tomb alike; faith holds the contrasts.

MATTHEW HENRY

His death paid our debt; His resurrection took out our acquittance.

ὃς παρεδόθη … καὶ ἠγέρθη

HOS PAREDOTHĒ … KAI ĒGERTHĒ · "DELIVERED OVER … RAISED"

Two passive verbs, and God is the actor in both.

What to carry from this chapter

1

One verb, eleven times.

Logizomai — credited, credits, take into account — is the spine of the chapter (vv. 3–11, 22–24).

2

Counted righteous, not made perfect.

“Our justification is not God making us perfectly righteous, but counting us as perfectly righteous.”

3

God justifies the ungodly — not the improved.

Ton asebē (v. 5): the man with no fear of God.

4

Wages and gifts cannot share a column.

Verse 4: a wage is entered “as what is due,” never “as a favor.”

More to carry

5

Paul and James are answering different questions.

Paul (Gen 15): how is a sinner declared righteous?

6

The sign came after the substance.

Credited in Genesis 15, circumcised at ninety-nine in Genesis 17 — at least fourteen years later — and the Law 430 years after the promise (Gal 3:17).

7

Abraham's children are known by footprints.

Stoicheō … ichnesin (v. 12): to walk in step in his tracks — "not those that sit in their chairs, … but those that tread in their steps."

8

Faith looked at the facts and did not flinch.

NASB's text says Abraham "contemplated" his dead body; the KJV tradition says he "considered not."

Talk it through

1. If God kept a wage ledger on you, what would you be owed? Why is verse 4 bad news and verse 5 good news?

2. David most likely wrote Psalm 32 after his adultery and murder. What does it tell you that Paul chose him as the second witness?

3. What “circumcision” are you tempted to trust — baptism, church membership, a clean record, a year sober — as if it made you right with God?

4. Abraham “contemplated his own body, now as good as dead.” What fact in your life looks as good as dead, and what promise of God speaks to it?

5. “He grew strong in faith” is passive — he was strengthened. Where do you need strength you cannot produce, and how does giving God glory feed it?

CLOSING

Abraham had nothing to bring but a promise he believed, and God wrote "righteous" in his column before he had a mark on his body or a Law in his hand. The same ledger is open for us, and it was written "for our sake also." The Lord was delivered over for our transgressions and raised because of our justification — the debt is paid, the receipt is the empty tomb, and the only thing left to do is believe Him.

Teaching the Word. Watching the Times. — Smith For Christ

Full Deep Dive, O·I·A study, reflection journal and film: see the Romans study page.