

*Life*

**APPLICATION<sup>®</sup> BIBLE STUDIES**

**Part 1:**

Complete text of Romans with study notes and features from the *Life Application Study Bible*

**Part 2:**

Thirteen lessons for individual or group study

Study questions written and edited by

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**New Living  
Translation.**

Tyndale House Publishers, Inc.  
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*Life Application Bible Studies: Romans*

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## A NOTE TO READERS

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The *Holy Bible*, New Living Translation, was first published in 1996. It quickly became one of the most popular Bible translations in the English-speaking world. While the NLT's influence was rapidly growing, the Bible Translation Committee determined that an additional investment in scholarly review and text refinement could make it even better. So shortly after its initial publication, the committee began an eight-year process with the purpose of increasing the level of the NLT's precision without sacrificing its easy-to-understand quality. This second-generation text was completed in 2004 and is reflected in this edition of the New Living Translation. An additional update with minor changes was subsequently introduced in 2007.

The goal of any Bible translation is to convey the meaning and content of the ancient Hebrew, Aramaic, and Greek texts as accurately as possible to contemporary readers. The challenge for our translators was to create a text that would communicate as clearly and powerfully to today's readers as the original texts did to readers and listeners in the ancient biblical world. The resulting translation is easy to read and understand, while also accurately communicating the meaning and content of the original biblical texts. The NLT is a general-purpose text especially good for study, devotional reading, and reading aloud in worship services.

We believe that the New Living Translation—which combines the latest biblical scholarship with a clear, dynamic writing style—will communicate God's word powerfully to all who read it. We publish it with the prayer that God will use it to speak his timeless truth to the church and the world in a fresh, new way.

*The Publishers  
October 2007*

# INTRODUCTION TO THE NEW LIVING TRANSLATION

## *Translation Philosophy and Methodology*

English Bible translations tend to be governed by one of two general translation theories. The first theory has been called “formal-equivalence,” “literal,” or “word-for-word” translation. According to this theory, the translator attempts to render each word of the original language into English and seeks to preserve the original syntax and sentence structure as much as possible in translation. The second theory has been called “dynamic-equivalence,” “functional-equivalence,” or “thought-for-thought” translation. The goal of this translation theory is to produce in English the closest natural equivalent of the message expressed by the original-language text, both in meaning and in style.

Both of these translation theories have their strengths. A formal-equivalence translation preserves aspects of the original text—including ancient idioms, term consistency, and original-language syntax—that are valuable for scholars and professional study. It allows a reader to trace formal elements of the original-language text through the English translation. A dynamic-equivalence translation, on the other hand, focuses on translating the message of the original-language text. It ensures that the meaning of the text is readily apparent to the contemporary reader. This allows the message to come through with immediacy, without requiring the reader to struggle with foreign idioms and awkward syntax. It also facilitates serious study of the text’s message and clarity in both devotional and public reading.

The pure application of either of these translation philosophies would create translations at opposite ends of the translation spectrum. But in reality, all translations contain a mixture of these two philosophies. A purely formal-equivalence translation would be unintelligible in English, and a purely dynamic-equivalence translation would risk being unfaithful to the original. That is why translations shaped by dynamic-equivalence theory are usually quite literal when the original text is relatively clear, and the translations shaped by formal-equivalence theory are sometimes quite dynamic when the original text is obscure.

The translators of the New Living Translation set out to render the message of the original texts of Scripture into clear, contemporary English. As they did so, they kept the concerns of both formal-equivalence and dynamic-equivalence in mind. On the one hand, they translated as simply and literally as possible when that approach yielded an accurate, clear, and natural English text. Many words and phrases were rendered literally and consistently into English, preserving essential literary and rhetorical devices, ancient metaphors, and word choices that give structure to the text and provide echoes of meaning from one passage to the next.

On the other hand, the translators rendered the message more dynamically when the literal rendering was hard to understand, was misleading, or yielded archaic or foreign wording. They clarified difficult metaphors and terms to aid in the reader’s understanding. The translators first struggled with the meaning of the words and phrases in the ancient context; then they rendered the message into clear, natural English. Their goal was to be both faithful to the ancient texts and eminently readable. The result is a translation that is both exegetically accurate and idiomatically powerful.

## *Translation Process and Team*

To produce an accurate translation of the Bible into contemporary English, the translation team needed the skills necessary to enter into the thought patterns of the ancient authors and then to render their ideas, connotations, and effects into clear, contemporary English.

To begin this process, qualified biblical scholars were needed to interpret the meaning of the original text and to check it against our base English translation. In order to guard against personal and theological biases, the scholars needed to represent a diverse group of evangelicals who would employ the best exegetical tools. Then to work alongside the scholars, skilled English stylists were needed to shape the text into clear, contemporary English.

With these concerns in mind, the Bible Translation Committee recruited teams of scholars that represented a broad spectrum of denominations, theological perspectives, and backgrounds within the worldwide evangelical community. Each book of the Bible was assigned to three different scholars with proven expertise in the book or group of books to be reviewed. Each of these scholars made a thorough review of a base translation and submitted suggested revisions to the appropriate Senior Translator. The Senior Translator then reviewed and summarized these suggestions and proposed a first-draft revision of the base text. This draft served as the basis for several additional phases of exegetical and stylistic committee review. Then the Bible Translation Committee jointly reviewed and approved every verse of the final translation.

Throughout the translation and editing process, the Senior Translators and their scholar teams were given a chance to review the editing done by the team of stylists. This ensured that exegetical errors would not be introduced late in the process and that the entire Bible Translation Committee was happy with the final result. By choosing a team of qualified scholars and skilled stylists and by setting up a process that allowed their interaction throughout the process, the New Living Translation has been refined to preserve the essential formal elements of the original biblical texts, while also creating a clear, understandable English text.

The New Living Translation was first published in 1996. Shortly after its initial publication, the Bible Translation Committee began a process of further committee review and translation refinement. The purpose of this continued revision was to increase the level of precision without sacrificing the text's easy-to-understand quality. This second-edition text was completed in 2004, and an additional update with minor changes was subsequently introduced in 2007. This printing of the New Living Translation reflects the updated 2007 text.

#### *Written to Be Read Aloud*

It is evident in Scripture that the biblical documents were written to be read aloud, often in public worship (see Nehemiah 8; Luke 4:16-20; 1 Timothy 4:13; Revelation 1:3). It is still the case today that more people will hear the Bible read aloud in church than are likely to read it for themselves. Therefore, a new translation must communicate with clarity and power when it is read publicly. Clarity was a primary goal for the NLT translators, not only to facilitate private reading and understanding, but also to ensure that it would be excellent for public reading and make an immediate and powerful impact on any listener.

#### *The Texts behind the New Living Translation*

The Old Testament translators used the Masoretic Text of the Hebrew Bible as represented in *Biblia Hebraica Stuttgartensia* (1977), with its extensive system of textual notes; this is an update of Rudolf Kittel's *Biblia Hebraica* (Stuttgart, 1937). The translators also further compared the Dead Sea Scrolls, the Septuagint and other Greek manuscripts, the Samaritan Pentateuch, the Syriac Peshitta, the Latin Vulgate, and any other versions or manuscripts that shed light on the meaning of difficult passages.

The New Testament translators used the two standard editions of the Greek New Testament: the *Greek New Testament*, published by the United Bible Societies (UBS, fourth revised edition, 1993), and *Novum Testamentum Graece*, edited by Nestle and Aland (NA, twenty-seventh edition, 1993). These two editions, which have the same text but differ in punctuation and textual notes, represent, for the most part, the best in modern textual scholarship. However, in cases where strong textual or other scholarly evidence supported the decision, the translators sometimes chose to differ from the UBS and NA Greek texts and followed variant readings found in other ancient witnesses. Significant textual variants of this sort are always noted in the textual notes of the New Living Translation.

#### *Translation Issues*

The translators have made a conscious effort to provide a text that can be easily understood by the typical reader of modern English. To this end, we sought to use only vocabulary and

language structures in common use today. We avoided using language likely to become quickly dated or that reflects only a narrow subdialect of English, with the goal of making the New Living Translation as broadly useful and timeless as possible.

But our concern for readability goes beyond the concerns of vocabulary and sentence structure. We are also concerned about historical and cultural barriers to understanding the Bible, and we have sought to translate terms shrouded in history and culture in ways that can be immediately understood. To this end:

- We have converted ancient weights and measures (for example, “ephah” [a unit of dry volume] or “cubit” [a unit of length]) to modern English (American) equivalents, since the ancient measures are not generally meaningful to today’s readers. Then in the textual footnotes we offer the literal Hebrew, Aramaic, or Greek measures, along with modern metric equivalents.
- Instead of translating ancient currency values literally, we have expressed them in common terms that communicate the message. For example, in the Old Testament, “ten shekels of silver” becomes “ten pieces of silver” to convey the intended message. In the New Testament, we have often translated the “denarius” as “the normal daily wage” to facilitate understanding. Then a footnote offers: “Greek *a denarius*, the payment for a full day’s wage.” In general, we give a clear English rendering and then state the literal Hebrew, Aramaic, or Greek in a textual footnote.
- Since the names of Hebrew months are unknown to most contemporary readers, and since the Hebrew lunar calendar fluctuates from year to year in relation to the solar calendar used today, we have looked for clear ways to communicate the time of year the Hebrew months (such as Abib) refer to. When an expanded or interpretive rendering is given in the text, a textual note gives the literal rendering. Where it is possible to define a specific ancient date in terms of our modern calendar, we use modern dates in the text. A textual footnote then gives the literal Hebrew date and states the rationale for our rendering. For example, Ezra 6:15 pinpoints the date when the postexilic Temple was completed in Jerusalem: “the third day of the month Adar.” This was during the sixth year of King Darius’s reign (that is, 515 B.C.). We have translated that date as March 12, with a footnote giving the Hebrew and identifying the year as 515 B.C.
- Since ancient references to the time of day differ from our modern methods of denoting time, we have used renderings that are instantly understandable to the modern reader. Accordingly, we have rendered specific times of day by using approximate equivalents in terms of our common “o’clock” system. On occasion, translations such as “at dawn the next morning” or “as the sun was setting” have been used when the biblical reference is more general.
- When the meaning of a proper name (or a wordplay inherent in a proper name) is relevant to the message of the text, its meaning is often illuminated with a textual footnote. For example, in Exodus 2:10 the text reads: “The princess named him Moses, for she explained, ‘I lifted him out of the water.’” The accompanying footnote reads: “*Moses* sounds like a Hebrew term that means ‘to lift out.’”  
 Sometimes, when the actual meaning of a name is clear, that meaning is included in parentheses within the text itself. For example, the text at Genesis 16:11 reads: “You are to name him Ishmael (*which means ‘God hears’*), for the LORD has heard your cry of distress.” Since the original hearers and readers would have instantly understood the meaning of the name “Ishmael,” we have provided modern readers with the same information so they can experience the text in a similar way.
- Many words and phrases carry a great deal of cultural meaning that was obvious to the original readers but needs explanation in our own culture. For example, the phrase “they beat their breasts” (Luke 23:48) in ancient times meant that people were very upset, often in mourning. In our translation we chose to translate this phrase dynamically for clarity: “They went home *in deep sorrow*.” Then we included a footnote with the literal Greek, which reads: “Greek *went home beating their breasts*.” In other similar cases, however, we have sometimes chosen to illuminate the existing literal expression to make it immediately understandable. For example, here we might have expanded the literal Greek phrase to read: “They went home

beating their breasts *in sorrow*.” If we had done this, we would not have included a textual footnote, since the literal Greek clearly appears in translation.

- Metaphorical language is sometimes difficult for contemporary readers to understand, so at times we have chosen to translate or illuminate the meaning of a metaphor. For example, the ancient poet writes, “Your neck is *like* the tower of David” (Song of Songs 4:4). We have rendered it “Your neck is *as beautiful as* the tower of David” to clarify the intended positive meaning of the simile. Another example comes in Ecclesiastes 12:3, which can be literally rendered: “Remember him . . . when the grinding women cease because they are few, and the women who look through the windows see dimly.” We have rendered it: “Remember him before your teeth—your few remaining servants—stop grinding; and before your eyes—the women looking through the windows—see dimly.” We clarified such metaphors only when we believed a typical reader might be confused by the literal text.
- When the content of the original language text is poetic in character, we have rendered it in English poetic form. We sought to break lines in ways that clarify and highlight the relationships between phrases of the text. Hebrew poetry often uses parallelism, a literary form where a second phrase (or in some instances a third or fourth) echoes the initial phrase in some way. In Hebrew parallelism, the subsequent parallel phrases continue, while also furthering and sharpening, the thought expressed in the initial line or phrase. Whenever possible, we sought to represent these parallel phrases in natural poetic English.
- The Greek term *hoi Ioudaioi* is literally translated “the Jews” in many English translations. In the Gospel of John, however, this term doesn’t always refer to the Jewish people generally. In some contexts, it refers more particularly to the Jewish religious leaders. We have attempted to capture the meaning in these different contexts by using terms such as “the people” (with a footnote: Greek *the Jewish people*) or “the religious leaders,” where appropriate.
- One challenge we faced was how to translate accurately the ancient biblical text that was originally written in a context where male-oriented terms were used to refer to humanity generally. We needed to respect the nature of the ancient context while also trying to make the translation clear to a modern audience that tends to read male-oriented language as applying only to males. Often the original text, though using masculine nouns and pronouns, clearly intends that the message be applied to both men and women. A typical example is found in the New Testament letters, where the believers are called “brothers” (*adelphoi*). Yet it is clear from the content of these letters that they were addressed to all the believers—male and female. Thus, we have usually translated this Greek word as “brothers and sisters” in order to represent the historical situation more accurately.

We have also been sensitive to passages where the text applies generally to human beings or to the human condition. In some instances we have used plural pronouns (they, them) in place of the masculine singular (he, him). For example, a traditional rendering of Proverbs 22:6 is: “Train up a child in the way he should go, and when he is old he will not turn from it.” We have rendered it: “Direct your children onto the right path, and when they are older, they will not leave it.” At times, we have also replaced third person pronouns with the second person to ensure clarity. A traditional rendering of Proverbs 26:27 is: “He who digs a pit will fall into it, and he who rolls a stone, it will come back on him.” We have rendered it: “If you set a trap for others, you will get caught in it yourself. If you roll a boulder down on others, it will crush you instead.”

We should emphasize, however, that all masculine nouns and pronouns used to represent God (for example, “Father”) have been maintained without exception. All decisions of this kind have been driven by the concern to reflect accurately the intended meaning of the original texts of Scripture.

### *Lexical Consistency in Terminology*

For the sake of clarity, we have translated certain original-language terms consistently, especially within synoptic passages and for commonly repeated rhetorical phrases, and within



certain word categories such as divine names and non-theological technical terminology (e.g., liturgical, legal, cultural, zoological, and botanical terms). For theological terms, we have allowed a greater semantic range of acceptable English words or phrases for a single Hebrew or Greek word. We have avoided some theological terms that are not readily understood by many modern readers. For example, we avoided using words such as “justification” and “sanctification,” which are carryovers from Latin translations. In place of these words, we have provided renderings such as “made right with God” and “made holy.”

#### *The Spelling of Proper Names*

Many individuals in the Bible, especially the Old Testament, are known by more than one name (e.g., Uzziah/Azariah). For the sake of clarity, we have tried to use a single spelling for any one individual, footnoting the literal spelling whenever we differ from it. This is especially helpful in delineating the kings of Israel and Judah. King Joash/Jehoash of Israel has been consistently called Jehoash, while King Joash/Jehoash of Judah is called Joash. A similar distinction has been used to distinguish between Joram/Jehoram of Israel and Joram/Jehoram of Judah. All such decisions were made with the goal of clarifying the text for the reader. When the ancient biblical writers clearly had a theological purpose in their choice of a variant name (e.g., Esh-baal/Ishbosheth), the different names have been maintained with an explanatory footnote.

For the names Jacob and Israel, which are used interchangeably for both the individual patriarch and the nation, we generally render it “Israel” when it refers to the nation and “Jacob” when it refers to the individual. When our rendering of the name differs from the underlying Hebrew text, we provide a textual footnote, which includes this explanation: “The names ‘Jacob’ and ‘Israel’ are often interchanged throughout the Old Testament, referring sometimes to the individual patriarch and sometimes to the nation.”

#### *The Rendering of Divine Names*

All appearances of *’el*, *’elohim*, or *’eloah* have been translated “God,” except where the context demands the translation “god(s).” We have generally rendered the tetragrammaton (YHWH) consistently as “the LORD,” utilizing a form with small capitals that is common among English translations. This will distinguish it from the name *’adonai*, which we render “Lord.” When *’adonai* and YHWH appear together, we have rendered it “Sovereign LORD.” This also distinguishes *’adonai* YHWH from cases where YHWH appears with *’elohim*, which is rendered “LORD God.” When YH (the short form of YHWH) and YHWH appear together, we have rendered it “LORD GOD.” When YHWH appears with the term *tseba’oth*, we have rendered it “LORD of Heaven’s Armies” to translate the meaning of the name. In a few cases, we have utilized the transliteration, *Yahweh*, when the personal character of the name is being invoked in contrast to another divine name or the name of some other god (for example, see Exodus 3:15; 6:2-3).

In the New Testament, the Greek word *christos* has been translated as “Messiah” when the context assumes a Jewish audience. When a Gentile audience can be assumed, *christos* has been translated as “Christ.” The Greek word *kurios* is consistently translated “Lord,” except that it is translated “LORD” wherever the New Testament text explicitly quotes from the Old Testament, and the text there has it in small capitals.

#### *Textual Footnotes*

The New Living Translation provides several kinds of textual footnotes, all designated in the text with an asterisk:

- When for the sake of clarity the NLT renders a difficult or potentially confusing phrase dynamically, we generally give the literal rendering in a textual footnote. This allows the reader to see the literal source of our dynamic rendering and how our translation relates to other more literal translations. These notes are prefaced with “Hebrew,” “Aramaic,” or “Greek,” identifying the language of the underlying source text. For example, in Acts 2:42 we translated the literal “breaking of bread” (from the Greek) as “the Lord’s Supper” to clarify that this verse refers to the ceremonial practice of the church rather than just an ordinary meal. Then we attached a footnote to “the Lord’s Supper,” which reads: “Greek *the breaking of bread*.”

- Textual footnotes are also used to show alternative renderings, prefaced with the word “Or.” These normally occur for passages where an aspect of the meaning is debated. On occasion, we also provide notes on words or phrases that represent a departure from long-standing tradition. These notes are prefaced with “Traditionally rendered.” For example, the footnote to the translation “serious skin disease” at Leviticus 13:2 says: “Traditionally rendered *leprosy*. The Hebrew word used throughout this passage is used to describe various skin diseases.”
- When our translators follow a textual variant that differs significantly from our standard Hebrew or Greek texts (listed earlier), we document that difference with a footnote. We also footnote cases when the NLT excludes a passage that is included in the Greek text known as the *Textus Receptus* (and familiar to readers through its translation in the King James Version). In such cases, we offer a translation of the excluded text in a footnote, even though it is generally recognized as a later addition to the Greek text and not part of the original Greek New Testament.
- All Old Testament passages that are quoted in the New Testament are identified by a textual footnote at the New Testament location. When the New Testament clearly quotes from the Greek translation of the Old Testament, and when it differs significantly in wording from the Hebrew text, we also place a textual footnote at the Old Testament location. This note includes a rendering of the Greek version, along with a cross-reference to the New Testament passage(s) where it is cited (for example, see notes on Proverbs 3:12; Psalms 8:2; 53:3).
- Some textual footnotes provide cultural and historical information on places, things, and people in the Bible that are probably obscure to modern readers. Such notes should aid the reader in understanding the message of the text. For example, in Acts 12:1, “King Herod” is named in this translation as “King Herod Agrippa” and is identified in a footnote as being “the nephew of Herod Antipas and a grandson of Herod the Great.”
- When the meaning of a proper name (or a wordplay inherent in a proper name) is relevant to the meaning of the text, it is either illuminated with a textual footnote or included within parentheses in the text itself. For example, the footnote concerning the name “Eve” at Genesis 3:20 reads: “*Eve* sounds like a Hebrew term that means ‘to give life.’” This wordplay in the Hebrew illuminates the meaning of the text, which goes on to say that Eve “would be the mother of all who live.”

AS WE SUBMIT this translation for publication, we recognize that any translation of the Scriptures is subject to limitations and imperfections. Anyone who has attempted to communicate the richness of God’s Word into another language will realize it is impossible to make a perfect translation. Recognizing these limitations, we sought God’s guidance and wisdom throughout this project. Now we pray that he will accept our efforts and use this translation for the benefit of the church and of all people.

We pray that the New Living Translation will overcome some of the barriers of history, culture, and language that have kept people from reading and understanding God’s Word. We hope that readers unfamiliar with the Bible will find the words clear and easy to understand and that readers well versed in the Scriptures will gain a fresh perspective. We pray that readers will gain insight and wisdom for living, but most of all that they will meet the God of the Bible and be forever changed by knowing him.

*The Bible Translation Committee  
October 2007*

## WHY THE LIFE APPLICATION STUDY BIBLE IS UNIQUE

Have you ever opened your Bible and asked the following:

- What does this passage really mean?
- How does it apply to my life?
- Why does some of the Bible seem irrelevant?
- What do these ancient cultures have to do with today?
- I love God; why can't I understand what he is saying to me through his word?
- What's going on in the lives of these Bible people?

Many Christians do not read the Bible regularly. Why? Because in the pressures of daily living they cannot find a connection between the timeless principles of Scripture and the ever-present problems of day-by-day living.

God urges us to apply his word (Isaiah 42:23; 1 Corinthians 10:11; 2 Thessalonians 3:4), but too often we stop at accumulating Bible knowledge. This is why the *Life Application Study Bible* was developed—to show how to put into practice what we have learned.

Applying God's word is a vital part of one's relationship with God; it is the evidence that we are obeying him. The difficulty in applying the Bible is not with the Bible itself, but with the reader's inability to bridge the gap between the past and present, the conceptual and practical. When we don't or can't do this, spiritual dryness, shallowness, and indifference are the results.

The words of Scripture itself cry out to us, "But don't just listen to God's word. You must do what it says. Otherwise, you are only fooling yourselves" (James 1:22). The *Life Application Study Bible* helps us to obey God's word. Developed by an interdenominational team of pastors, scholars, family counselors, and a national organization dedicated to promoting God's word and spreading the gospel, the *Life Application Study Bible* took many years to complete. All the work was reviewed by several renowned theologians under the directorship of Dr. Kenneth Kantzer.

The *Life Application Study Bible* does what a good resource Bible should: It helps you understand the context of a passage, gives important background and historical information, explains difficult words and phrases, and helps you see the interrelationship of Scripture. But it does much more. The *Life Application Study Bible* goes deeper into God's word, helping you discover the timeless truth being communicated, see the relevance for your life, and make a personal application. While some study Bibles attempt application, over 75 percent of this Bible is application oriented. The notes answer the questions "So what?" and "What does this passage mean to me, my family, my friends, my job, my neighborhood, my church, my country?"

Imagine reading a familiar passage of Scripture and gaining fresh insight, as if it were the first time you had ever read it. How much richer your life would be if you left each Bible reading with a new perspective and a small change for the better. A small change every day adds up to a changed life—and that is the very purpose of Scripture.

## WHAT IS APPLICATION?

The best way to define application is to first determine what it is *not*. Application is *not* just accumulating knowledge. Accumulating knowledge helps us discover and understand facts and concepts, but it stops there. History is filled with philosophers who knew what the Bible said but failed to apply it to their lives, keeping them from believing and changing. Many think that understanding is the end goal of Bible study, but it is really only the beginning.

Application is *not* just illustration. Illustration only tells us how someone else handled a similar situation. While we may empathize with that person, we still have little direction for our personal situation.

Application is *not* just making a passage “relevant.” Making the Bible relevant only helps us to see that the same lessons that were true in Bible times are true today; it does not show us how to apply them to the problems and pressures of our individual lives.

What, then, is application? Application begins by knowing and understanding God’s word and its timeless truths. *But you cannot stop there.* If you do, God’s word may not change your life, and it may become dull, difficult, tedious, and tiring. A good application focuses the truth of God’s word, shows the reader what to do about what is being read, and motivates the reader to respond to what God is teaching. All three are essential to application.

Application is putting into practice what we already know (see Mark 4:24 and Hebrews 5:14) and answering the question “So what?” by confronting us with the right questions and motivating us to take action (see 1 John 2:5-6 and James 2:26). Application is deeply personal—unique for each individual. It makes a relevant truth a personal truth and involves developing a strategy and action plan to live your life in harmony with the Bible. It is the biblical “how to” of life.

You may ask, “How can your application notes be relevant to my life?” Each application note has three parts: (1) an *explanation*, which ties the note directly to the Scripture passage and sets up the truth that is being taught; (2) the *bridge*, which explains the timeless truth and makes it relevant for today; (3) the *application*, which shows you how to take the timeless truth and apply it to your personal situation. No note, by itself, can apply Scripture directly to your life. It can only teach, direct, lead, guide, inspire, recommend, and urge. It can give you the resources and direction you need to apply the Bible, but only you can take these resources and put them into practice.

A good note, therefore should not only give you knowledge and understanding but point you to application. Before you buy any kind of resource study Bible, you should evaluate the notes and ask the following questions: (1) Does the note contain enough information to help me understand the point of the Scripture passage? (2) Does the note assume I know more than I do? (3) Does the note avoid denominational bias? (4) Do the notes touch most of life’s experiences? (5) Does the note help me apply God’s word?

# FEATURES OF THE LIFE APPLICATION STUDY BIBLE

## NOTES

In addition to providing the reader with many application notes, the *Life Application Study Bible* also offers several kinds of explanatory notes, which help the reader understand culture, history, context, difficult-to-understand passages, background, places, theological concepts, and the relationship of various passages in Scripture to other passages.

## BOOK INTRODUCTIONS

Each book introduction is divided into several easy-to-find parts:

*Timeline.* A guide that puts the Bible book into its historical setting. It lists the key events and the dates when they occurred.

*Vital Statistics.* A list of straight facts about the book—those pieces of information you need to know at a glance.

*Overview.* A summary of the book with general lessons and applications that can be learned from the book as a whole.

*Blueprint.* The outline of the book. It is printed in easy-to-understand language and is designed for easy memorization. To the right of each main heading is a key lesson that is taught in that particular section.

*Megathemes.* A section that gives the main themes of the Bible book, explains their significance, and then tells you why they are still important for us today.

*Map.* If included, this shows the key places found in that book and retells the story of the book from a geographical point of view.

## OUTLINE

The *Life Application Study Bible* has a new, custom-made outline that was designed specifically from an application point of view. Several unique features should be noted:

1. To avoid confusion and to aid memory work, the book outline has only three levels for headings. Main outline heads are marked with a capital letter. Subheads are marked by a number. Minor explanatory heads have no letter or number.
2. Each main outline head marked by a letter also has a brief paragraph below it summarizing the Bible text and offering a general application.
3. Parallel passages are listed where they apply.

## PERSONALITY PROFILES

Among the unique features of this Bible are the profiles of key Bible people, including their strengths and weaknesses, greatest accomplishments and mistakes, and key lessons from their lives.

**MAPS**

The *Life Application Study Bible* has a thorough and comprehensive Bible atlas built right into the book. There are two kinds of maps: a book-introduction map, telling the story of the book, and thumbnail maps in the notes, plotting most geographic movements.

**CHARTS AND DIAGRAMS**

Many charts and diagrams are included to help the reader better visualize difficult concepts or relationships. Most charts not only present the needed information but show the significance of the information as well.

**CROSS-REFERENCES**

An updated, exhaustive cross-reference system in the margins of the Bible text helps the reader find related passages quickly.

**TEXTUAL NOTES**

Directly related to the text of the New Living Translation, the textual notes provide explanations on certain wording in the translation, alternate translations, and information about readings in the ancient manuscripts.

**HIGHLIGHTED NOTES**

In each Bible study lesson, you will be asked to read specific notes as part of your preparation. These notes have each been highlighted by a bullet (•) so that you can find them easily.

# ROMANS

## VITAL STATISTICS

### PURPOSE:

To introduce Paul to the Romans and to give a sample of his message before he arrives in Rome

### AUTHOR:

Paul

### ORIGINAL AUDIENCE:

The Christians in Rome

### DATE WRITTEN:

About A.D. 57, from Corinth, as Paul was preparing for his visit to Jerusalem.

### SETTING:

Apparently Paul had finished his work in the east, and he planned to visit Rome on his way to Spain after first bringing a collection to Jerusalem for the poor Christians there (15:23–28). The Roman church was mostly Jewish but also contained a great number of Gentiles.

### KEY VERSE:

“Therefore, since we have been made right in God’s sight by faith, we have peace with God because of what Jesus Christ our Lord has done for us” (5:1).

### KEY PEOPLE:

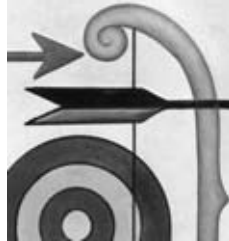
Paul, Phoebe

### KEY PLACE:

Rome

### SPECIAL FEATURES:

Paul wrote Romans as an organized and carefully presented statement of his faith—it does not have the form of a typical letter. He does, however, spend considerable time greeting people in Rome at the end of the letter.



**KNOWLEDGEABLE** and experienced, the district attorney makes his case. Calling key witnesses to the stand, he presents the evidence. After discrediting the testimonies of witnesses for the defense by skillfully cross-examining them, he concludes with an airtight summary and stirring challenge for the jury. The announced verdict is no surprise. “Guilty” states the foreman, and justice is served.

The apostle Paul was intelligent, articulate, and committed to his calling. Like a skilled lawyer, he presented the case for the gospel clearly and forthrightly in his letter to the believers in Rome.

Paul had heard of the church at Rome, but he had not yet been there, nor had any of the other apostles. Evidently the church had been started by Jews who had come to faith during Pentecost (Acts 2). They had spread the gospel on their return to Rome, and the church had grown.

Although many barriers separated them, Paul felt a bond with these believers in Rome. They were his brothers and sisters in Christ, and he longed to see them face to face. He had never met most of the believers there, yet he loved them. He sent this letter to introduce himself and to make a clear declaration of the faith.

After a brief introduction, Paul presents the facts of the gospel (1:3) and declares his allegiance to it (1:16, 17). He continues by building an airtight case for the lostness of humanity and the necessity for God’s intervention (1:18–3:20).

Then Paul presents the Good News: Salvation is available to all, regardless of a person’s identity, sin, or heritage. We are saved by *grace* (unearned, undeserved favor from God) through *faith* (complete trust) in Christ and his finished work. Through him we can stand before God justified, “not guilty” (3:21–5:21). With this foundation Paul moves directly into a discussion of the freedom that comes from being saved—freedom from the power of sin (6:1–23), freedom from the domination of the law (7:1–25), freedom to become like Christ and discover God’s limitless love (8:1–39).

Speaking directly to his Jewish brothers and sisters, Paul shares his concern for them and explains how they fit into God’s plan (9:1–11:12). God has made the way for Jews and Gentiles to be united in the body of Christ; both groups can praise God for his wisdom and love (11:13–36).

Paul explains what it means to live in complete submission to Christ: Use spiritual gifts to serve others (12:3–8), genuinely love others (12:9–21), and be good citizens (13:1–14). Freedom must be guided by love as we build each other up in the faith, being sensitive and helpful to those who are weak (14:1–15:4). Paul stresses unity, especially between Gentiles and Jews (15:5–13). He concludes by reviewing his reasons for writing, outlining his personal plans (15:22–33), greeting his friends, and giving a few final thoughts and greetings from his traveling companions (16:1–27).

As you read Romans, reexamine your commitment to Christ, and reconfirm your relationships with other believers in Christ’s body.

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## THE BLUEPRINT

### A. WHAT TO BELIEVE (1:1—11:36)

1. Sinfulness of humanity
2. Forgiveness of sin through Christ
3. Freedom from sin's grasp
4. Israel's past, present, and future

Paul clearly sets forth the foundations of the Christian faith. All people are sinful; Christ died to forgive sin; we are made right with God through faith; this begins a new life with a new relationship with God. Like a sports team that constantly reviews the basics, we will be greatly helped in our faith by keeping close to these foundations. If we study Romans carefully, we will never be at a loss to know what to believe.

### B. HOW TO BEHAVE (12:1—16:27)

1. Personal responsibility
2. Personal notes

Paul gives clear, practical guidelines for the believers in Rome. The Christian life is not abstract theology unconnected with life, but it has practical implications that will affect how we choose to behave each day. It is not enough merely to know the gospel; we must let it transform our life and let God impact every aspect of our lives.

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## MEGATHEMES

THEME	EXPLANATION	IMPORTANCE
<i>Sin</i>	Sin means refusing to do God's will and failing to do all that God wants. Since Adam's rebellion against God, our nature is to disobey him. Our sin cuts us off from God. Sin causes us to want to live our own way rather than God's way. Because God is morally perfect, just, and fair, he is right to condemn sin.	Each person has sinned, either by rebelling against God or by ignoring his will. No matter what our background or how hard we try to live good and moral lives, we cannot earn salvation or remove our sin. Only Christ can save us.
<i>Salvation</i>	Our sin points out our need to be forgiven and cleansed. Although we don't deserve it, God, in his kindness, reached out to love and forgive us. He provides the way for us to be saved. Christ's death paid the penalty for our sin.	It is good news that God saves us from our sin. But in order to enter into a wonderful new relationship with God, we must believe that Jesus died for us and that he forgives all our sin.
<i>Growth</i>	By God's power, believers are sanctified—made holy. This means we are set apart from sin, enabled to obey and to become more like Christ. When we are growing in our relationship with Christ, the Holy Spirit frees us from the demands of the law and from fear of judgment.	Because we are free from sin's control, the law's demands, and fear of God's punishment, we can grow in our relationship with Christ. By trusting in the Holy Spirit and allowing him to help us, we can overcome sin and temptation.
<i>Sovereignty</i>	God oversees and cares about his people—past, present, and future. God's ways of dealing with people are always fair. Because God is in charge of all creation, he can save whomever he wills.	Because of God's mercy, both Jews and Gentiles can be saved. We all must respond to his mercy and accept his gracious offer of forgiveness. Because he is sovereign, let him reign in your heart.
<i>Service</i>	When our purpose is to give credit to God for his love, power, and perfection in all we do, we can serve him properly. Serving him unifies all believers and enables them to show love and sensitivity to others.	None of us can be fully Christlike by ourselves—it takes the entire body of Christ to fully express Christ. By actively and vigorously building up other believers, Christians can be a symphony of service to God.

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## A. WHAT TO BELIEVE (1:1—11:36)

Paul begins his message to the Romans by vividly portraying the sinfulness of all people, explaining how forgiveness is available through faith in Christ, and showing what believers experience in life through their new faith. In this section, we learn of the centrality of faith to becoming a Christian and to living the Christian life. Apart from faith, we have no hope in life.

### 1. Sinfulness of humanity

#### Greetings from Paul

**1** This letter is from Paul, a slave of Christ Jesus, chosen by God to be an apostle and sent out to preach his Good News. <sup>2</sup>God promised this Good News long ago through his prophets in the holy Scriptures. <sup>3</sup>The Good News is about his Son. In his earthly life he was born into King David's family line, <sup>4</sup>and he was shown to be\* the Son of God when he was raised from the dead by the power of the Holy Spirit.\* He is Jesus Christ our Lord. <sup>5</sup>Through Christ, God has given us the privilege\* and authority as apostles to tell Gentiles everywhere what God has done for them, so that they will believe and obey him, bringing glory to his name.

<sup>6</sup>And you are included among those Gentiles who have been called to belong to Jesus Christ. <sup>7</sup>I am writing to all of you in Rome who are loved by God and are called to be his own holy people.

May God our Father and the Lord Jesus Christ give you grace and peace.

**1:4a** Or and was designated. **1:4b** Or by the Spirit of holiness; or in the new realm of the Spirit. **1:5** Or the grace.

**1:3**  
Matt 1:1; 22:42  
Rom 9:5  
2 Tim 2:8

**1:4**  
Acts 13:33  
Rom 8:11

**1:5**  
Acts 9:15  
Rom 16:26  
Gal 1:16  
Eph 3:8-9

**1:7**  
1 Cor 1:2  
2 Cor 1:1  
Gal 1:3  
Eph 1:1

**• 1:1** Paul wrote this letter to the church in Rome. Neither he nor the other church leaders, James and Peter, had yet been to Rome. Most likely, the Roman church had been established by believers who had been at Jerusalem for Pentecost (Acts 2:10) and by travelers who had heard the Good News in other places and had brought it back to Rome (for example, Priscilla and Aquila, Acts 18:2; Romans 16:3-5). Paul wrote the letter to the Romans during his ministry in Corinth (at the end of his third missionary journey just before returning to Jerusalem—Acts 20:3; Romans 15:25) to encourage the believers and to express his desire to visit them someday (within three years he would). The Roman church had no New Testament because the Gospels were not yet being circulated in their final written form. Thus, this letter may well have been the first piece of Christian literature the Roman believers had seen. Written to both Jewish and Gentile Christians, the letter to the Romans is a systematic presentation of the Christian faith.

**1:1** When Paul, a devout Jew who had at first persecuted the Christians, became a believer, God used him to spread the Good News throughout the world. Although he was a prisoner, Paul did eventually preach in Rome (Acts 28), perhaps even to Caesar himself. Paul's Profile is found in Acts 9, p. 1837.

**• 1:1** Paul humbly calls himself a slave of Christ Jesus and an apostle ("one who is sent"). For a Roman citizen—which Paul was—to choose to be a slave was unthinkable. But Paul chose to be completely dependent on and obedient to his beloved Master. What is your attitude toward Christ, your Master? Our willingness to serve and obey Jesus Christ enables us to be useful and usable servants to do work for him—work that really matters. Obedience begins as we renounce other masters, identify ourselves with Jesus, discover his will and live according to it, and consciously turn away from conflicting interests, even if these interests have been important to us in the past.

**1:2** Some of the prophecies predicting the Good News regarding Jesus Christ are found in Genesis 12:3; Psalms 16:10; 40:6-10; 118:22; Isaiah 11:1ff; Zechariah 9:9-11; 12:10; Malachi 4:1-6.

**1:3, 4** Paul states that Jesus is the Son of God, the promised Messiah, and the resurrected Lord. Paul calls Jesus a descendant of King David to emphasize that Jesus truly had fulfilled the Old Testament Scriptures predicting that the Messiah would come from David's line. With this statement of faith, Paul declares his agreement with the teaching of all Scripture and of the apostles.

**• 1:3-5** Here Paul summarizes the Good News about Jesus Christ, who (1) came as a human by natural descent, (2) was part of the Jewish royal line through David, (3) died and was raised from the

dead, and (4) opened the door for God's grace and kindness to be poured out on us. The book of Romans is an expansion of these themes.

**• 1:5** Christians have both a privilege and a great responsibility. Paul and the apostles received the privilege of being called, but they also received the authority and the responsibility to share with others what God has done. God also graciously forgives our sins when we believe in him as Lord. In doing this, we are committing ourselves to begin a new life. Paul's new life also involved a God-given responsibility: to witness about God's Good News to the world as a missionary. God may or may not call you to be a foreign missionary, but he does call you (and all believers) to be Christ's ambassador and to witness to the changed life that Jesus Christ has begun in you.

**1:6** Jews and Christians alike stood against the idolatrous Roman religions, and Roman officials often confused the two groups. This was especially easy to do since the Christian church in Rome could have been originally composed of Jewish converts who had attended Pentecost in Jerusalem (see Acts 2:1ff). By the time Paul wrote this letter to the Romans, however, many Gentiles had joined the church. The Jews and the Gentiles needed to know the relationship between Judaism and Christianity.

**• 1:6, 7** Paul says that those who become Christians are invited by Jesus Christ to (1) belong to God's family, and (2) be his very own people. What a wonderful expression of what it means to be a Christian! In being reborn into God's family we have the greatest experience of love and the greatest inheritance. Because of all that God has done for us, we strive to be his holy people.

**• 1:7** Rome was the capital of the Roman Empire that had spread over most of Europe, North Africa, and the Near East. In New Testament times, Rome was experiencing a golden age. The city was wealthy, literary, and artistic. It was a cultural center, but it was also morally decadent. The Romans worshiped many pagan gods, and even some of the emperors were worshiped. In stark contrast to the Romans, the followers of Christ believed in only one God and lived by his high moral standards.

Christianity was also at odds with the Romans' dependence on military strength. Many Romans were naively pragmatic, believing that any means to accomplish the intended task was good. And for them, nothing worked better than physical might. The Romans trusted in their strong military power to protect them against all enemies. Christians in every age need to be reminded that God is the only permanent source of our security and salvation, and at the same time he is "our Father"!

1:8

Rom 16:19  
1 Thes 1:8

1:9

Eph 1:16  
Phil 1:8-9  
1 Thes 2:5  
2 Tim 1:3

1:10

Rom 15:23, 32

1:11

Rom 15:23

1:13

John 15:16  
Rom 15:22**God's Good News**

<sup>8</sup>Let me say first that I thank my God through Jesus Christ for all of you, because your faith in him is being talked about all over the world. <sup>9</sup>God knows how often I pray for you. Day and night I bring you and your needs in prayer to God, whom I serve with all my heart\* by spreading the Good News about his Son.

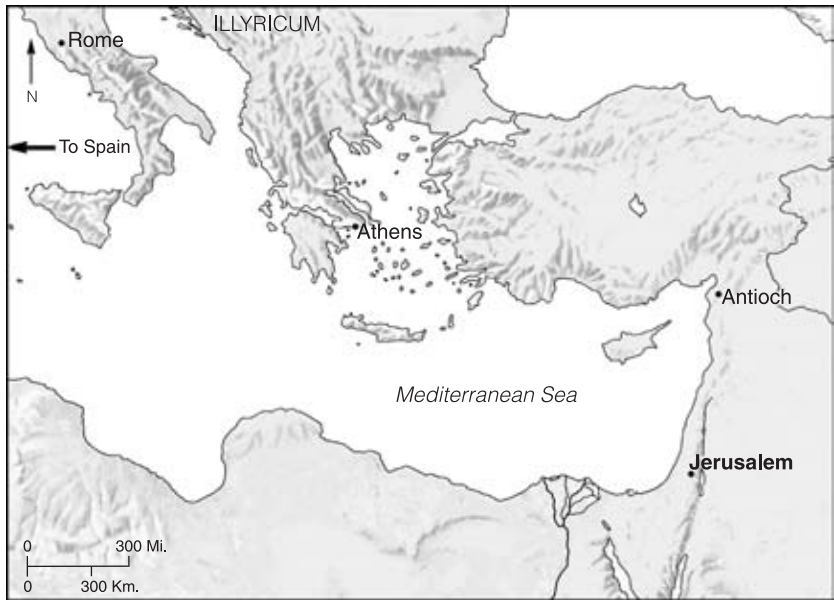
<sup>10</sup>One of the things I always pray for is the opportunity, God willing, to come at last to see you. <sup>11</sup>For I long to visit you so I can bring you some spiritual gift that will help you grow strong in the Lord. <sup>12</sup>When we get together, I want to encourage you in your faith, but I also want to be encouraged by yours.

<sup>13</sup>I want you to know, dear brothers and sisters,\* that I planned many times to visit you, but I was prevented until now. I want to work among you and see spiritual fruit, just as I have

1:9 Or *in my spirit*. 1:13 Greek *brothers*.

**THE GOSPEL GOES TO ROME**

When Paul wrote his letter to the church in Rome, he had not yet been there, but he had taken the gospel "from Jerusalem all the way to Illyricum" (15:19). He planned to visit and preach in Rome one day and hoped to continue to take the gospel farther west—even to Spain.



**1:8** Paul uses the phrase "I thank my God through Jesus Christ" to emphasize the point that Christ is the one and only mediator between us and God. Through Christ, God sends his love and forgiveness to us; through Christ, we send our thanks to God (see 1 Timothy 2:5).

- **1:8** The Roman Christians, at the Western world's political power center, were highly visible. Fortunately, their reputation was excellent; their strong faith was making itself known around the world. When people talk about your congregation or your denomination, what do they say? Are their comments accurate? Would you rather they noticed other features? What is the best way to get the public to recognize your faith?
- **1:9, 10** When you pray continually about a concern, don't be surprised at how God answers. Paul prayed to visit Rome so he could teach the Christians there. When he finally arrived in Rome, it was as a prisoner (see Acts 28:16). Paul prayed for a safe trip, and he did arrive safely—after getting arrested, slapped in the face, shipwrecked, and bitten by a poisonous snake. When we sincerely pray, God will answer—although in his timing and sometimes in ways we do not expect.
- **1:11-13** A reading of the first few verses of Romans relates Paul's ardent desire to visit Rome and the sovereign hand of God

that had prevented him from getting there for quite some time. The combination of these two factors—Paul's impassioned desire to go to Rome and God's sovereign "no"—resulted in his sitting down to write this letter to the Romans. This letter is a powerful exposition of the Christian faith and has helped countless millions of believers across the centuries since Paul first penned it to the group of believers in Rome. Perhaps there are some "no's" in our lives that God is planning to use greatly if we would just faithfully do what lies directly ahead of us instead of worrying about why we didn't get our way.

**1:13** By the end of his third missionary journey, Paul had traveled through Syria, Galatia, Asia, Macedonia, and Achaia. The churches in these areas were made up mostly of Gentile believers.

seen among other Gentiles. <sup>14</sup>For I have a great sense of obligation to people in both the civilized world and the rest of the world,\* to the educated and uneducated alike. <sup>15</sup>So I am eager to come to you in Rome, too, to preach the Good News.

<sup>16</sup>For I am not ashamed of this Good News about Christ. It is the power of God at work, saving everyone who believes—the Jew first and also the Gentile.\* <sup>17</sup>This Good News tells us how God makes us right in his sight. This is accomplished from start to finish by faith. As the Scriptures say, “It is through faith that a righteous person has life.”\*

1:14  
1 Cor 9:16

1:16  
Acts 3:26  
1 Cor 1:18, 24

1:17  
<sup>†</sup>Hab 2:4  
Rom 3:21-22  
Gal 3:11  
Heb 10:38

### God's Anger at Sin

<sup>18</sup>But God shows his anger from heaven against all sinful, wicked people who suppress the truth by their wickedness.\* <sup>19</sup>They know the truth about God because he has made it obvious to them. <sup>20</sup>For ever since the world was created, people have seen the earth and sky. Through everything God made, they can clearly see his invisible qualities—his eternal power and divine nature. So they have no excuse for not knowing God.

1:18  
Eph 5:6  
Col 3:6

1:20  
Job 12:7-9  
Ps 19:1

1:14 Greek to Greeks and barbarians. 1:16 Greek also the Greek. 1:17 Or “The righteous will live by faith.” Hab 2:4. 1:18 Or who, by their wickedness, prevent the truth from being known.

- **1:14** What was Paul's obligation? After his experience with Christ on the road to Damascus (Acts 9), his whole life was consumed with spreading the Good News of salvation. His obligation was to people of the entire world. He met his obligation by proclaiming Christ's salvation to people—across all cultural, social, racial, and economic lines, both Jews and Gentiles. We also are obligated to Christ because he took the punishment we deserve for our sins. Although we cannot repay Christ for all he has done, we can demonstrate our gratitude by showing his love to others.

**1:15** Paul was eager to preach the gospel. Is our Christian service done in a spirit of eagerness? Or do we serve out of habit, a feeling of obligation, or perhaps even with a feeling of reluctant duty (much like a child who has to take a bath)? When we fully understand what Christ has done for us and what he offers to others, we will be motivated to share the Good News. Ask God to rekindle that fresh eager attitude that wants to obey him and to tell others about Christ.

**1:16** Paul was not ashamed because his message was the Good News about Christ. It was a message of salvation, it had life-changing power, and it was for everyone. When you are tempted to be ashamed, remember what the Good News is all about. If you focus on God and on what God is doing in the world rather than on your own inadequacy, you won't be ashamed or embarrassed.

**1:16** Why did the message go to the Jews first? They had been God's special people for more than 2,000 years, ever since God chose Abraham and promised great blessings to his descendants (Genesis 12:1-3). God did not choose the Jews because they deserved to be chosen (Deuteronomy 7:7, 8; 9:4-6) but because he wanted to show his love and mercy to them, for it would be through them that his Messiah would come into the world. God chose them, not to play favorites, but so that they would tell the world about his plan of salvation.

For centuries the Jews had been learning about God by obeying his laws, keeping his festivals, and living according to his moral principles. Often they would forget God's promises and laws; often they would have to be disciplined; but still they had a precious heritage of belief in the one true God. Of all the people on earth, the Jews should have been the most ready to welcome the Messiah and to understand his mission and message—and some of them did (see Luke 2:25, 36-38). Of course, the disciples and the great apostle Paul were faithful Jews who recognized in Jesus God's most precious gift to the human race.

**1:17** The Good News shows us both how righteous God is in his plan for us to be saved and also how we may be made fit for eternal life. By trusting Christ, our relationship with God is made right. “From start to finish,” God declares us to be right with him because of faith and faith alone. Paul then quotes from Habakkuk 2:4 to show that as we trust God, we are saved; we have life both now and forever.

- **1:18** Why is God angry at sinful people? Because they have

substituted the truth about him with a lie (1:25). They have stifled the truth God naturally reveals to all people in order to believe anything that supports their own self-centered lifestyles. God cannot tolerate sin because his nature is morally perfect. He cannot ignore or condone willful rebellion. God wants to remove the sin and restore the sinner—and he is able to, as long as the sinner does not stubbornly distort or reject the truth. But God shows his anger against those who persist in sinning. Make sure you are not pursuing a lie rather than the true God. Don't suppress the truth about him merely to protect your own lifestyle.

**1:18ff** Romans 1:18–3:20 develops Paul's argument that no one can claim by his or her own efforts or merit to be good in God's sight—not the masses, not the Romans, not even the Jews. All people everywhere deserve God's condemnation for their sin.

**1:18-20** In these verses, Paul answers a common objection to belief in God: How could a loving God send anyone to hell, especially someone who has never heard about Christ? In fact, says Paul, God has revealed himself plainly in the creation to *all* people. And yet people reject even this basic knowledge of God. Also, all people have an inner sense of what God requires, but they choose not to live up to it. Put another way, people's moral standards are always better than their behavior. If people suppress God's truth in order to live their own way, they have no excuse. They know the truth, and they will have to endure the consequences of ignoring it.

**1:18-20** Some people wonder why we need missionaries if people can know about God through nature (the creation). The answer: (1) Although people know that God exists, their wickedness blinds them to the truth. Missionaries sensitively expose their sin and point them to Christ. (2) Although people may believe there is a God, they refuse to commit themselves to him. Missionaries help persuade them by sharing God's Word and by pointing out the dangerous consequences of their actions.

(3) Missionaries help the church obey the great commission of our Lord (Matthew 28:19, 20). (4) Most important, although nature reveals God, people need to be told about Jesus and how, through him, they can have a personal relationship with God.

Knowing that God exists is not enough. People must learn that God is loving and that he sent his Son to demonstrate his love for us (5:8). They must be shown how to accept God's forgiveness of their sins. (See also 10:14, 15.)

**1:19** Does anyone have an excuse for not believing in God? The Bible answers an emphatic *no*. God has revealed what he is like in and through his creation. Every person, therefore, either accepts or rejects God. Don't be fooled. When the day comes for God to judge your response to him, no excuses will be accepted. Begin today to give your devotion and worship to him.

**1:20** What kind of God does nature reveal? Nature shows us a God of might, intelligence, and intricate detail; a God of order and beauty; a God who controls powerful forces. That is *general* revelation. Through *special* revelation (the Bible and the coming of

1:21  
2 Kgs 17:15  
Eph 4:17-18

1:22  
Jer 10:14  
1 Cor 1:20

1:23  
Deut 4:15-19  
Ps 106:20

1:24  
Acts 14:16

1:26  
1 Thes 4:5

<sup>21</sup>Yes, they knew God, but they wouldn't worship him as God or even give him thanks. And they began to think up foolish ideas of what God was like. As a result, their minds became dark and confused. <sup>22</sup>Claiming to be wise, they instead became utter fools. <sup>23</sup>And instead of worshipping the glorious, ever-living God, they worshiped idols made to look like mere people and birds and animals and reptiles.

<sup>24</sup>So God abandoned them to do whatever shameful things their hearts desired. As a result, they did vile and degrading things with each other's bodies. <sup>25</sup>They traded the truth about God for a lie. So they worshiped and served the things God created instead of the Creator himself, who is worthy of eternal praise! Amen. <sup>26</sup>That is why God abandoned

## WHAT IS FAITH?

*Faith* is a word with many meanings. It can mean faithfulness (Matthew 24:45). It can mean absolute trust, as shown by some of the people who came to Jesus for healing (Luke 7:2-10). It can mean confident hope (Hebrews 11:1). Or, as James points out, it can even mean a barren belief that does not result in good deeds (James 2:14-26). What does Paul mean when, in Romans, he speaks of "saving faith"?

We must be very careful to understand faith as Paul uses the word because he ties faith so closely to salvation. It is *not* something we must do in order to earn salvation—if that were true, then faith would be just one more deed, and Paul clearly states that human deeds can never save us (Galatians 2:16). Instead, faith is a gift God gives us *because* he is saving us (Ephesians 2:8). It is God's grace, not our faith, that saves us. In his mercy, however, when he saves us, he gives us faith—a relationship with his Son that helps us become like him. Through the faith he gives us, he carries us from death into life (John 5:24).

Even in Old Testament times, grace, not deeds, was the basis of salvation. As Hebrews points out, "it is not possible for the blood of bulls and goats to take away sins" (10:4). God intended for his people to look beyond the animal sacrifices to him, but all too often they instead put their confidence in fulfilling the requirements of the law—that is, performing the required sacrifices. When Jesus triumphed over death, he canceled the charges against us and opened the way to the Father (Colossians 2:12-15). Because he is merciful, he offers us faith. How tragic if we turn faith into a deed and try to develop it on our own! We can never come to God through our own faith any more than his Old Testament people could come through their own sacrifices. Instead, we must accept his gracious offer with thanksgiving and allow him to plant the seed of faith within us.

Jesus), we learn about God's love and forgiveness and the promise of eternal life. God has graciously given us many sources that we might come to believe in him.

**1:20** God reveals his divine nature and personal qualities through creation, even though creation's testimony has been distorted by the Fall. Adam's sin resulted in a divine curse upon the whole natural order (Genesis 3:17-19); thorns and thistles were an immediate result, and natural disasters have been common from Adam's day to ours. In Romans 8:19-21, Paul says that nature itself is eagerly awaiting its own redemption from the effects of sin (see Revelation 22:3).

**1:21-23** How could intelligent people turn to idolatry? Idolatry begins when people reject what they know about God. Instead of looking to him as the creator and sustainer of life, they see themselves as the center of the universe. They soon invent "gods" that are convenient projections of their own selfish ideas. These gods may be wooden figures, or they may also be goals or things we pursue, such as money, power, or possessions. They may even be misrepresentations of God himself—making God in our image, instead of the reverse. The common denominator is this: Idolaters worship the things God made rather than God himself. Is there anything you feel you can't live without? Is there any priority greater than God? Do you have a dream you would sacrifice everything to realize? Does God take first place in your life? Do you worship God or idols of your own making?

- **1:21-32** Paul clearly portrays the inevitable downward spiral into sin. First, people reject God; next, they make up their own ideas of what a god should be and do; then they fall into every kind of wickedness: greed, hate, envy, murder, quarreling, deception, malicious behavior, and gossip. Finally, they grow to hate God and encourage others to do so. God does not cause this steady progression toward evil. Rather, when people reject him, he allows them to live as they choose. God gives them over to or

permits them to experience the natural consequences of their sin. Once caught in the downward spiral, no one can pull himself or herself out. Sinners must trust Christ alone to deliver them from destruction.

**1:23** When Paul says that people worshiped idols made to look like people or animals instead of worshiping God, he seems to deliberately state people's wickedness in the terms used in the Genesis narrative of Adam's fall (see Genesis 3:1-24). When people worship the creature instead of the Creator, they lose sight of their own identity as those who are higher than the animals—made in the image of God.

- **1:24-32** These people chose to reject God, and God allowed them to do it. God does not usually stop us from making wrong choices. He lets us choose independence from him, even though he knows that in time we will become slaves to our own rebellious lifestyle and lose our freedom not to sin. Does life without God look like freedom to you? Look more closely. There is no worse slavery than slavery to sin.
- **1:25** People tend to believe lies that reinforce their own selfish, personal beliefs. Today, more than ever, we need to know what the basis is for our beliefs. With TV, music, movies, and the rest of the media often presenting sinful lifestyles and unwholesome values, we find ourselves constantly bombarded by attitudes and beliefs that are totally opposed to the Bible. Be careful about what influences you use to form your opinions. The Bible is the only standard of truth. Evaluate all other opinions in light of its teachings.

**1:26, 27** God's plan for sexual relationships is his ideal for his creation. Unfortunately, sin distorts the natural use of God's gifts. Sin often means not only denying God but also denying the way we are made. When people say that any sex act is acceptable as long as nobody gets hurt, they are fooling themselves. In the long run (and often in the short run), sexual sin

them to their shameful desires. Even the women turned against the natural way to have sex and instead indulged in sex with each other. <sup>27</sup>And the men, instead of having normal sexual relations with women, burned with lust for each other. Men did shameful things with other men, and as a result of this sin, they suffered within themselves the penalty they deserved.

<sup>28</sup>Since they thought it foolish to acknowledge God, he abandoned them to their foolish thinking and let them do things that should never be done. <sup>29</sup>Their lives became full of every kind of wickedness, sin, greed, hate, envy, murder, quarreling, deception, malicious behavior, and gossip. <sup>30</sup>They are backstabbers, haters of God, insolent, proud, and boastful. They invent new ways of sinning, and they disobey their parents. <sup>31</sup>They refuse to understand, break their promises, are heartless, and have no mercy. <sup>32</sup>They know God's justice requires that those who do these things deserve to die, yet they do them anyway. Worse yet, they encourage others to do them, too.

1:27  
Lev 18:22; 20:13  
1 Cor 6:9

1:30  
2 Tim 3:2

1:31  
2 Tim 3:3

1:32  
Rom 6:23

### God's Judgment of Sin

**2** You may think you can condemn such people, but you are just as bad, and you have no excuse! When you say they are wicked and should be punished, you are condemning yourself, for you who judge others do these very same things. <sup>2</sup>And we know that God, in his justice, will punish anyone who does such things. <sup>3</sup>Since you judge others for doing these things, why do you think you can avoid God's judgment when you do the same things? <sup>4</sup>Don't you see how wonderfully kind, tolerant, and patient God is with you? Does this mean nothing to you? Can't you see that his kindness is intended to turn you from your sin?

<sup>5</sup>But because you are stubborn and refuse to turn from your sin, you are storing up terrible punishment for yourself. For a day of anger is coming, when God's righteous judgment will be revealed. <sup>6</sup>He will judge everyone according to what they have done. <sup>7</sup>He will give

2:1  
Matt 7:1

2:4  
Rom 9:22  
2 Pet 3:9, 15

2:5  
Ps 110:5

2:6  
†Ps 62:12  
Matt 16:27

2:7  
Matt 25:46  
2 Tim 4:14

hurts people—individuals, families, whole societies. Because sex is such a powerful and essential part of what it means to be human, it must be treated with great respect. Sexual desires are of such importance that the Bible gives them special attention and counsels more careful restraint and self-control than with any other desire. One of the clearest indicators of a society or person in rebellion against God is the rejection of God's guidelines for the use of sex.

**1:26, 27** Homosexuality (to turn against or abandon natural relations of sex) was as widespread in Paul's day as it is in ours. God is willing to receive anyone who comes to him in faith, and Christians should love and accept others no matter what their background. Yet, homosexuality is strictly forbidden in Scripture (Leviticus 18:22). Homosexuality is considered an acceptable practice by many in our world today—even by some churches. But society does not set the standard for God's law. Homosexuals believe that their desires are normal and that they have a right to express them. But God does not encourage us to fulfill all our desires (even normal ones). Those desires that violate his laws must be controlled.

If you have these desires, you can and must resist acting upon them. Consciously avoid places or activities you know will kindle temptations. Don't underestimate the power of Satan to tempt you, or the potential for serious harm if you continue to yield to these temptations. Remember, God can and will forgive sexual sins just as he forgives other sins. Surrender yourself to God, asking him to show you the way out of sin and into the light of his freedom and his love. Prayer, Bible study, and loving support of Christians in a Bible-believing church can help you to gain strength to resist these powerful temptations. If you are already deeply involved in homosexual behavior, seek help from a trustworthy, professional, Christian counselor.

- **1:32** How were these people aware that God's justice would require death? All human beings are created in God's image; thus, we have a basic moral nature and a conscience. This truth is understood beyond religious circles. Psychologists, for example, say that the rare person who has no conscience has a serious personality disorder that is extremely difficult to treat. Most people instinctively know when they do wrong—but they may not care. Some people will even risk an early death for the

freedom to indulge their desires now. "I know it's wrong, but I really want it," they say; or "I know it's dangerous, but it's worth the risk." For such people, part of the "fun" is going against God's law, the community's moral standards, common sense, or their own sense of right and wrong. But deep down inside they know that sin deserves the punishment of death (6:23).

**2:1** Whenever we find ourselves feeling justifiably angry about someone's sin, we should be careful. We need to speak out against sin, but we must do so in a spirit of humility. Often the sins we notice most clearly in others are the ones that have taken root in us. If we look closely at ourselves, we may find that we are committing the same sins in more socially acceptable forms. For example, a person who gossips may be very critical of others who gossip about him or her.

- **2:1ff** When Paul's letter was read in the Roman church, no doubt many heads nodded as he condemned idol worshippers, homosexual practices, and violent people. But what surprise his listeners must have felt when he turned on them and said in effect, "You are just as bad, and you have no excuse!" Paul was emphatically stressing that we have all sinned repeatedly, and there is no way apart from Christ to be saved from sin's consequences.
- **2:4** In his kindness, God holds back his judgment, giving people time to turn from their sin. It is easy to mistake God's patience for approval of the wrong way we are living. Self-evaluation is difficult, and it is even more difficult to bring ourselves to God and let him tell us where we need to change. But as Christians we must ask God to point out our sins, so that he can heal them. Unfortunately, we are more likely to be amazed at God's patience with others than humbled at his patience with us.
- **2:5-11** Although God does not usually punish us immediately for sin, his eventual judgment is certain. We don't know exactly when it will happen, but we know that no one will escape that final encounter with the Creator. For more on judgment, see John 12:48 and Revelation 20:11-15.
- **2:7** Paul says that those who patiently and persistently *do* God's will find eternal life. He is not contradicting his previous statement that salvation comes by faith alone (1:16, 17). We are not saved by good deeds, but when we commit our life fully to God,

**2:8**  
2 Thes 2:12

**2:11**  
Gal 2:6  
Eph 6:9  
Col 3:25

**2:13**  
Matt 7:21  
John 13:17  
Jas 1:22-25

**2:14**  
Acts 10:35

**2:16**  
Acts 10:42  
Rom 16:25  
2 Tim 2:8

eternal life to those who keep on doing good, seeking after the glory and honor and immortality that God offers. <sup>8</sup>But he will pour out his anger and wrath on those who live for themselves, who refuse to obey the truth and instead live lives of wickedness. <sup>9</sup>There will be trouble and calamity for everyone who keeps on doing what is evil—for the Jew first and also for the Gentile.\* <sup>10</sup>But there will be glory and honor and peace from God for all who do good—for the Jew first and also for the Gentile. <sup>11</sup>For God does not show favoritism.

<sup>12</sup>When the Gentiles sin, they will be destroyed, even though they never had God's written law. And the Jews, who do have God's law, will be judged by that law when they fail to obey it. <sup>13</sup>For merely listening to the law doesn't make us right with God. It is obeying the law that makes us right in his sight. <sup>14</sup>Even Gentiles, who do not have God's written law, show that they know his law when they instinctively obey it, even without having heard it. <sup>15</sup>They demonstrate that God's law is written in their hearts, for their own conscience and thoughts either accuse them or tell them they are doing right. <sup>16</sup>And this is the message I proclaim—that the day is coming when God, through Christ Jesus, will judge everyone's secret life.

### *The Jews and the Law*

<sup>17</sup>You who call yourselves Jews are relying on God's law, and you boast about your special relationship with him. <sup>18</sup>You know what he wants; you know what is right because you have been taught his law. <sup>19</sup>You are convinced that you are a guide for the blind and a light for people who are lost in darkness. <sup>20</sup>You think you can instruct the ignorant and teach children the ways of God. For you are certain that God's law gives you complete knowledge and truth.

<sup>21</sup>Well then, if you teach others, why don't you teach yourself? You tell others not to steal, but do you steal? <sup>22</sup>You say it is wrong to commit adultery, but do you commit adultery? You condemn idolatry, but do you use items stolen from pagan temples?\* <sup>23</sup>You are so proud of knowing the law, but you dishonor God by breaking it. <sup>24</sup>No wonder the Scriptures say, "The Gentiles blaspheme the name of God because of you."\*

**2:9** Greek also for the Greek; also in 2:10. **2:22** Greek do you steal from temples? **2:24** Isa 52:5 (Greek version).

**2:17**  
Mic 3:11

**2:20**  
2 Tim 3:5

**2:21**  
Matt 23:3-4

**2:24**  
Isa 52:5  
Ezek 36:20

### **SALVATION'S FREEWAY**

Verses in Romans that describe the way to salvation.

Romans 3:23 . . . . . Everyone has sinned.

Romans 6:23 . . . . . The penalty for our sin is death.

Romans 5:8 . . . . . Jesus Christ died for sin.

Romans 10:8-10 . . . . . To be forgiven for our sin, we must believe and confess that Jesus is Lord. Salvation comes through Jesus Christ.

we want to please him and do his will. As such, our good deeds are a grateful *response* to what God has done, not a prerequisite to earning his favor.

- **2:12-15** People are condemned not for what they don't know but for what they do with what they know. Those who know God's written Word and his law will be judged by them. Those who have never seen a Bible still know right from wrong, and they will be judged because they violated those standards that their own consciences dictated. God's law is written within them.
- **2:12-15** If you traveled around the world, you would find evidence in every society and culture of God's moral law. For example, all cultures prohibit murder, and yet in all societies that law has been broken. We belong to a stubborn, sinful race. We know what is right, but we insist on doing what is wrong. It is not enough to know what is right; we must also do it. Admit to yourself and to God that you frequently fail to live up to your own standards (much less to God's standards). That's the first step to forgiveness and healing.
- **2:17ff** Paul continues to argue that all stand guilty before God. After describing the fate of the unbelieving, pagan Gentiles, he moves to admonish God's people. Despite their knowledge of God's will, they were guilty because they, too, refuse to live by it. Those of us who have grown up in Christian families may know what God's Word says. But Paul says that if we do not live up to what we know, we are no better off than unbelievers.

- **2:21, 22** Paul explained to the Jews that they needed to teach *themselves*, not others, by their law. They knew the law so well that they had learned how to excuse their own actions while criticizing others. But the law is more than a set of rules—it is a guideline for living according to God's will. It is also a reminder that we cannot please God without a proper relationship to him. As Jesus pointed out, withholding what rightfully belongs to someone else is stealing (Mark 7:9-13), and anyone who even looks at a woman with lust in his eye has committed adultery with her in his heart (Matthew 5:27, 28). Before we accuse others, we must look at ourselves and see if sin, in any form, exists within us.
- **2:21-27** These verses are a scathing criticism of hypocrisy. It is much easier to tell others how to behave than to behave properly ourselves. It is easier to say the right words than to allow them to take root in our own life. Do you ever advise others to do something you are unwilling to do yourself? Make sure that your actions match your words.
- **2:24** If you claim to be one of God's people, your life should reflect what God is like. When you disobey God, you dishonor his name. People may even blaspheme or profane God's name because of you. What do people think about God as they watch your life?

<sup>25</sup>The Jewish ceremony of circumcision has value only if you obey God's law. But if you don't obey God's law, you are no better off than an uncircumcised Gentile. <sup>26</sup>And if the Gentiles obey God's law, won't God declare them to be his own people? <sup>27</sup>In fact, uncircumcised Gentiles who keep God's law will condemn you Jews who are circumcised and possess God's law but don't obey it.

**2:25**  
Gal 5:3  
**2:28**  
Matt 3:9  
John 8:39  
Gal 6:15

<sup>28</sup>For you are not a true Jew just because you were born of Jewish parents or because you have gone through the ceremony of circumcision. <sup>29</sup>No, a true Jew is one whose heart is right with God. And true circumcision is not merely obeying the letter of the law; rather, it is a change of heart produced by God's Spirit. And a person with a changed heart seeks praise\* from God, not from people.

**2:29**  
Deut 30:6  
John 5:44  
Rom 7:6  
2 Cor 3:6; 10:18  
Phil 3:3  
Col 2:11  
1 Pet 3:4

### God Remains Faithful

**3** Then what's the advantage of being a Jew? Is there any value in the ceremony of circumcision? <sup>2</sup>Yes, there are great benefits! First of all, the Jews were entrusted with the whole revelation of God.\*

**3:2**  
Deut 4:7-8  
Ps 147:19-20  
Acts 7:38

<sup>3</sup>True, some of them were unfaithful; but just because they were unfaithful, does that mean God will be unfaithful? <sup>4</sup>Of course not! Even if everyone else is a liar, God is true. As the Scriptures say about him,

**3:4**  
1Ps 51:4

"You will be proved right in what you say,  
and you will win your case in court."\*

<sup>5</sup>"But," some might say, "our sinfulness serves a good purpose, for it helps people see how righteous God is. Isn't it unfair, then, for him to punish us?" (This is merely a human point of view.) <sup>6</sup>Of course not! If God were not entirely fair, how would he be qualified to judge the world? <sup>7</sup>"But," someone might still argue, "how can God condemn me as a sinner if my dishonesty highlights his truthfulness and brings him more glory?" <sup>8</sup>And some people even slander us by claiming that we say, "The more we sin, the better it is!" Those who say such things deserve to be condemned.

**3:5**  
Rom 5:8

**3:7**  
Rom 9:19

**3:8**  
Rom 6:1

### All People Are Sinners

<sup>9</sup>Well then, should we conclude that we Jews are better than others? No, not at all, for we have already shown that all people, whether Jews or Gentiles,\* are under the power of sin. <sup>10</sup>As the Scriptures say,

**3:9**  
Rom 1:18-2:24

**3:10-12**  
1Ps 14:1-3; 53:1-3

**2:29** Or receives praise. **3:2** Greek the oracles of God. **3:4** Ps 51:4 (Greek version). **3:9** Greek or Greeks.

**2:25-29** *Circumcision* refers to the sign of God's special covenant with his people. All Jewish males were required to submit to this rite (Genesis 17:9-14). According to Paul, being a circumcised Jew meant nothing if the person didn't obey God's laws. On the other hand, the uncircumcised Gentiles would receive God's love and approval if they kept God's law. Paul goes on to explain that a true Jew (one who pleases God) is not someone who has been circumcised but someone whose heart is right with God and obeys him.

**2:28, 29** To be a Jew meant you were in God's family, an heir to all his promises. Yet Paul made it clear that membership in God's family is based on internal, not external, qualities. All whose hearts are right with God are true Jews—that is, part of God's family (see also Galatians 3:7). Attending church or being baptized, confirmed, or accepted for membership is not enough, just as submitting to circumcision was not enough for the Jews. God desires our heartfelt devotion and obedience (see also Deuteronomy 10:16; Jeremiah 4:4).

- **3:11f** In this chapter Paul contends that everyone stands guilty before God. Paul has dismantled the common excuses of people who refuse to admit they are sinners: (1) "There is no God" or "I follow my conscience" (1:18-32); (2) "I'm not as bad as other people" (2:1-16); (3) "I'm a church member" or "I'm a religious person" (2:17-29). No one will be exempt from God's judgment of sin. Every person must accept the fact that he or she is sinful and condemned before God and receive God's wonderful gift of salvation.
- **3:11f** What a depressing picture Paul is painting! All of us—pagan Gentiles, humanitarians, and religious people—are

condemned by our own actions. The law, which God gave to show the way to live, holds up our evil deeds to public view. Is there any hope for us? Yes, says Paul. The law condemns us, it is true, but the law is not the basis of our hope. God himself is. He, in his righteousness and wonderful love, offers us eternal life. We receive our salvation not through law but through faith in Jesus Christ. We do not—cannot—earn it; we accept it as a gift from our loving heavenly Father.

**3:2** The Jewish nation had great benefits. (1) They were entrusted with God's laws ("the whole revelation of God," Exodus 19–20; Deuteronomy 4:8). (2) They were the race through whom the Messiah came to earth (Isaiah 11:1-10; Matthew 1:1-17). (3) They were the beneficiaries of covenants with God himself (Genesis 17:1-16; Exodus 19:3-6). But these privileges did not make them better than anyone else (see 3:9). In fact, because of them the Jews were even more responsible to live up to God's requirements.

- **3:5-8** Some may think they don't have to worry about sin because (1) it's God's job to forgive; (2) God is so loving that he won't judge; (3) sin isn't so bad—it teaches valuable lessons; or (4) we need to stay in touch with the culture around us. It is far too easy to take God's grace for granted. But God cannot overlook sin. No matter how many excuses they make, sinners will have to answer to God for their sin.

**3:10-12** Paul is referring to Psalm 14:1-3. "No one is righteous" means "no one is innocent." Every person is valuable in God's eyes because God created us in his image, and he loves us. But no one is good enough (that is, no one can earn right standing with God). Though we are valuable, we have fallen into sin. But

“No one is righteous—  
not even one.

11 No one is truly wise;  
no one is seeking God.

12 All have turned away;  
all have become useless.

No one does good,  
not a single one.”\*

13 “Their talk is foul, like the stench from an open grave.  
Their tongues are filled with lies.”

“Snake venom drips from their lips.”\*

14 “Their mouths are full of cursing and bitterness.”\*

15 “They rush to commit murder.

16 Destruction and misery always follow them.

17 They don’t know where to find peace.”\*

18 “They have no fear of God at all.”\*

3:13  
†Pss 5:9; 140:3

3:14  
†Ps 10:7

3:15-17  
†Isa 59:7-8

3:18  
†Ps 36:1

3:19  
Rom 2:12

3:20  
Ps 143:2  
Rom 4:15; 7:7  
Gal 2:16; 3:11

<sup>19</sup>Obviously, the law applies to those to whom it was given, for its purpose is to keep people from having excuses, and to show that the entire world is guilty before God. <sup>20</sup>For no one can ever be made right with God by doing what the law commands. The law simply shows us how sinful we are.

## 2. Forgiveness of sin through Christ

### *Christ Took Our Punishment*

<sup>21</sup>But now God has shown us a way to be made right with him without keeping the requirements of the law, as was promised in the writings of Moses\* and the prophets long ago.

<sup>22</sup>We are made right with God by placing our faith in Jesus Christ. And this is true for everyone who believes, no matter who we are.

3:21  
Rom 1:2, 17; 9:30

3:22  
Rom 4:11; 10:4, 12  
Gal 2:16  
Col 3:11

3:10-12 Pss 14:1-3; 53:1-3 (Greek version). 3:13 Pss 5:9 (Greek version); 140:3. 3:14 Ps 10:7 (Greek version). 3:15-17 Isa 59:7-8. 3:18 Ps 36:1. 3:21 Greek in the law.

### CRUCIAL CONCEPTS IN ROMANS



ELECTION . . . . .	God’s choice of an individual or group for a specific purpose or destiny. Romans 9:10-13
JUSTIFICATION . . . . .	God’s act of declaring us “not guilty” for our sins, making us “right” with him. Romans 4:25; 5:18
PROPITIATION . . . . .	The removal of God’s punishment for sin through the perfect sacrifice of Jesus Christ. Romans 3:25
REDEMPTION . . . . .	Jesus Christ has paid the price so we can go free. The price of sin is death; Jesus paid the price. Romans 3:24; 8:23
SANCTIFICATION . . . . .	Becoming more and more like Jesus Christ through the work of the Holy Spirit. Romans 5:2; 15:16
GLORIFICATION . . . . .	The ultimate state of the believer after death when he or she becomes like Christ (1 John 3:2). Romans 8:18, 19, 30

God, through Jesus his Son, has redeemed us and offers to forgive us if we turn to him in faith.

- **3:10-18** Paul uses these Old Testament references to show that humanity in general, in its present sinful condition, is unacceptable before God. Have you ever thought to yourself, “Well, I’m not too bad. I’m a pretty good person”? Look at these verses and see if any of them apply to you. Have you ever lied? Have you ever hurt someone’s feelings by your words or tone of voice? Are you bitter toward anyone? Do you become angry with those who strongly disagree with you? In thought, word, and deed, you, like everyone else in the world, stand guilty before God. We must remember who we are in his sight—alienated sinners. Don’t deny that you are a sinner. Instead, allow your desperate need to point you toward Christ.
- **3:19** The last time someone accused you of wrongdoing, what was your reaction? Denial, argument, and defensiveness? The entire world will be silent before God. No excuses or arguments will remain. Have you reached the point with God where you are

ready to hang up your defenses and await his decision? If you haven’t, stop now and admit your sin to him. If you have, the following verses are truly good news for you!

- **3:20, 31** In these verses we see two functions of God’s law. First, it shows us where we go wrong. Because of the law, we know that we are helpless sinners and that we must come to Jesus Christ for mercy. Second, the moral code revealed in the law can serve to guide our actions by holding up God’s moral standards. We do not earn salvation by keeping the law (no one except Christ ever kept or could keep God’s law perfectly), but we do please God when our life conforms to his revealed will for us.
- **3:21-29** After all this bad news about our sinfulness and God’s condemnation, Paul gives the wonderful news. There is a way to be declared not guilty—by trusting Jesus Christ to take away our sins. Trusting means putting our confidence in Christ to forgive our sins, to make us right with God, and to empower us to live the way he taught us. God’s solution is available to all of us regardless of our background or past behavior.



<sup>23</sup>For everyone has sinned; we all fall short of God's glorious standard. <sup>24</sup>Yet God, with undeserved kindness, declares that we are righteous. He did this through Christ Jesus when he freed us from the penalty for our sins. <sup>25</sup>For God presented Jesus as the sacrifice for sin. People are made right with God when they believe that Jesus sacrificed his life, shedding his blood. This sacrifice shows that God was being fair when he held back and did not punish those who sinned in times past, <sup>26</sup>for he was looking ahead and including them in what he would do in this present time. God did this to demonstrate his righteousness, for he himself is fair and just, and he declares sinners to be right in his sight when they believe in Jesus.

<sup>27</sup>Can we boast, then, that we have done anything to be accepted by God? No, because our acquittal is not based on obeying the law. It is based on faith. <sup>28</sup>So we are made right with God through faith and not by obeying the law.

<sup>29</sup>After all, is God the God of the Jews only? Isn't he also the God of the Gentiles? Of course he is. <sup>30</sup>There is only one God, and he makes people right with himself only by faith, whether they are Jews or Gentiles.\* <sup>31</sup>Well then, if we emphasize faith, does this mean that we can forget about the law? Of course not! In fact, only when we have faith do we truly fulfill the law.

### The Faith of Abraham

**4** Abraham was, humanly speaking, the founder of our Jewish nation. What did he discover about being made right with God? <sup>2</sup>If his good deeds had made him acceptable to God, he would have had something to boast about. But that was not God's way. <sup>3</sup>For the Scriptures tell us, "Abraham believed God, and God counted him as righteous because of his faith."<sup>\*</sup>

<sup>4</sup>When people work, their wages are not a gift, but something they have earned. <sup>5</sup>But people are counted as righteous, not because of their work, but because of their faith in God

**3:30** Greek *whether they are circumcised or uncircumcised*. **4:3** Gen 15:6.

**3:24**  
Eph 2:8  
Heb 9:12  
**3:25**  
Lev 16:10  
Heb 9:12-14  
1 Pet 1:19  
1 Jn 4:10

**3:27**  
Rom 2:17; 4:2  
1 Cor 1:29-31

**3:28**  
Acts 13:39

**3:29**  
Rom 10:12  
Gal 3:28

**3:31**  
Matt 5:17

**4:2**  
1 Cor 1:31

**4:3**  
\*Gen 15:6  
Gal 3:6  
Jas 2:23

**4:4**  
Rom 11:6  
Gal 2:16

- **3:23** Some sins seem bigger than others because their obvious consequences are much more serious. Murder, for example, seems to us to be worse than hatred, and adultery seems worse than pride. But this does not mean that because we only commit "little" sins we deserve eternal life. All sins make us sinners, and all sins cut us off from our holy God. All sins, therefore, lead to death (because they disqualify us from living with God), regardless of how great or small they seem. Don't minimize "little" sins or overrate "big" sins. They all separate us from God, but they all can be forgiven.
- **3:24** Paul explains that God declares that we are righteous. When a judge in a court of law declares the defendant not guilty, all the charges are removed from his record. Legally, it is as if the person had never been accused. When God forgives our sins, our record is wiped clean. From his perspective, it is as though we had never sinned. He could do this because Jesus took the penalty that we deserved. Christ purchased our freedom from sin, and the price was his life.
- 3:25** Christ died in our place, for our sins. God is justifiably angry at sinners. They have rebelled against him and cut themselves off from his life-giving power. But God declares Christ's death to be the appropriate, designated sacrifice for our sin. Christ then stands in our place, having paid the penalty of death for our sin, and he completely satisfies God's demands. His sacrifice brings pardon, deliverance, and freedom.
- 3:25, 26** What happened to people who lived before Christ came and died for sin? If God condemned sinners, was he being unfair? If he saved the righteous, was Christ's sacrifice unnecessary? Paul shows that God forgave all human sin at the cross of Jesus. Old Testament believers looked forward in faith to Christ's coming and were saved, even though they did not know Jesus' name or the details of his earthly life. Unlike the Old Testament believers, you know about the God who loved the world so much that he gave his own Son (John 3:16). Have you put your trust in him?
- **3:27, 28** Most religions require specific duties that must be performed to make a person acceptable to a god. Christianity is unique in that no good deed that we do will make us right with God. No amount of human achievement or personal goodness

will close the gap between God's moral perfection and our imperfect daily performance. Good deeds are important, but they will not earn us eternal life. We are saved only by trusting in what God has done for us (see Ephesians 2:8-10).

- **3:28** Why does God save us by faith alone? (1) Faith eliminates the pride of human effort, because faith is not a deed that we do. (2) Faith exalts what God has done, not what we do. (3) Faith admits that we can't keep the law or measure up to God's standards—we need help. (4) Faith is based on our relationship with God, not our performance for God.
- 3:31** There were some misunderstandings between the Jewish and Gentile Christians in Rome. Worried Jewish Christians were asking Paul, "Does faith wipe out everything Judaism stands for? Does it cancel our Scriptures, put an end to our customs, declare that God is no longer working through us?" (This is essentially the question used to open chapter 3.) "Of course not!" says Paul. When we understand the way of salvation through faith, we understand the Jewish religion better. We know why Abraham was chosen, why the law was given, and why God worked patiently with Israel for centuries. Faith does not wipe out the Old Testament. Rather, it makes God's dealings with the Jewish people understandable. In chapter 4, Paul will expand on this theme (see also 5:20, 21; 8:3, 4; 13:9, 10; Galatians 3:24-29; and 1 Timothy 1:8 for more on this concept).
- 4:1-3** The Jews were proud to be descendants of Abraham. Paul uses Abraham as a good example of someone who was saved by faith. By emphasizing faith, Paul is not saying that God's law is unimportant (4:13) but that it is impossible to be saved simply by obeying it. For more about Abraham, see his Profile in Genesis 18, p. 33.
- **4:5** When some people learn that they are saved by God through faith, they start to worry. "Do I have enough faith?" they wonder. "Is my faith strong enough to save me?" These people miss the point. It is Jesus Christ who saves us, not *our* feelings or actions, and he is strong enough to save us no matter how weak our faith is. Jesus offers us salvation as a gift because he loves us, not because we have earned it through our powerful faith. What, then, is the role of faith? Faith is believing and trusting in Jesus Christ and reaching out to accept his wonderful gift of salvation.

who forgives sinners. <sup>6</sup>David also spoke of this when he described the happiness of those who are declared righteous without working for it:

**4:7-8**  
<sup>1</sup>Ps 32:1-2  
 2 Cor 5:19

<sup>7</sup> “Oh, what joy for those  
 whose disobedience is forgiven,  
 whose sins are put out of sight.

<sup>8</sup> Yes, what joy for those  
 whose record the LORD has cleared of sin.”\*

**4:9**  
 Gen 15:6  
 Rom 3:30

<sup>9</sup>Now, is this blessing only for the Jews, or is it also for uncircumcised Gentiles? Well, we have been saying that Abraham was counted as righteous by God because of his faith. <sup>10</sup>But how did this happen? Was he counted as righteous only after he was circumcised, or was it before he was circumcised? Clearly, God accepted Abraham before he was circumcised!

**4:11**  
 Gen 17:10-11

<sup>11</sup>Circumcision was a sign that Abraham already had faith and that God had already accepted him and declared him to be righteous—even before he was circumcised. So Abraham is the spiritual father of those who have faith but have not been circumcised. They are counted as righteous because of their faith. <sup>12</sup>And Abraham is also the spiritual father of those who have been circumcised, but only if they have the same kind of faith Abraham had before he was circumcised.

**4:13**  
 Gen 18:18;  
 22:17-18  
 Gal 3:29

<sup>13</sup>Clearly, God’s promise to give the whole earth to Abraham and his descendants was based not on his obedience to God’s law, but on a right relationship with God that comes by faith. <sup>14</sup>If God’s promise is only for those who obey the law, then faith is not necessary and the promise is pointless. <sup>15</sup>For the law always brings punishment on those who try to obey it. (The only way to avoid breaking the law is to have no law to break!)

**4:14**  
 Gal 3:18

**4:15**  
 Rom 3:20; 7:12  
 1 Cor 15:55-56  
 Gal 3:10

<sup>16</sup>So the promise is received by faith. It is given as a free gift. And we are all certain to receive it, whether or not we live according to the law of Moses, if we have faith like Abraham’s. For Abraham is the father of all who believe. <sup>17</sup>That is what the Scriptures mean when God told him, “I have made you the father of many nations.”\* This happened because Abraham believed in the God who brings the dead back to life and who creates new things out of nothing.

**4:16**  
 Gal 3:7

**4:17**  
<sup>1</sup>Gen 17:5  
 Isa 48:13  
 John 5:21  
 1 Cor 1:28

<sup>18</sup>Even when there was no reason for hope, Abraham kept hoping—believing that he would become the father of many nations. For God had said to him, “That’s how many descendants you will have!”\* <sup>19</sup>And Abraham’s faith did not weaken, even though, at about 100 years of age, he figured his body was as good as dead—and so was Sarah’s womb.

**4:18**  
<sup>1</sup>Gen 15:5

**4:19**  
 Gen 17:17; 18:11  
 Heb 11:11

<sup>20</sup>Abraham never wavered in believing God’s promise. In fact, his faith grew stronger,

**4:7-8** Ps 32:1-2 (Greek version). **4:9** Greek is *this blessing only for the circumcised, or is it also for the uncircumcised?* **4:17** Gen 17:5. **4:18** Gen 15:5.

- **4:6-8** What can we do to get rid of guilt? King David was guilty of terrible sins—adultery, murder, lying—and yet he experienced the joy of forgiveness. We, too, can have this joy when we (1) quit denying our guilt and recognize that we have sinned, (2) admit our guilt to God and ask for his forgiveness, and (3) let go of our guilt and believe that God has forgiven us. This can be difficult when a sin has taken root in our life over many years, when it is very serious, or when it involves others. We must remember that Jesus is willing and able to forgive every sin. In view of the tremendous price he paid on the cross, it is arrogant to think that there is any sin too great for him to forgive. Even though our faith is weak, our conscience is sensitive, and our memory haunts us, God’s Word declares that sins confessed are sins forgiven (1 John 1:9).
- **4:10-12** Circumcision was a sign to others and a personal seal or certification for the Jews that they were God’s special people. Circumcision of all Jewish boys set apart the Jewish people from the nations that worshiped other gods; thus, it was a very important ceremony. God gave the blessing and the command for this ceremony to Abraham (Genesis 17:9-14).

Paul’s point here is that the ritual of circumcision did not earn Abraham his acceptance by God; he had been blessed long before the circumcision ceremony was introduced. Abraham found favor with God by faith alone, before he was circumcised. Genesis 12:1-3 tells of God’s call to Abraham when he was 75 years old; the circumcision ceremony was introduced when

he was 99 (Genesis 17:1-14). Ceremonies and rituals serve as reminders of our faith as well as instruct new or young believers, but we should not think that they give us any special merit before God. They are outward signs and seals that demonstrate inner belief and trust. The focus of our faith should be on Christ and his saving work, not on our own actions.

**4:16** Paul explains that Abraham had pleased God through faith alone before he had ever heard about the rituals that would become so important to the Jewish people. We, too, are saved by faith plus nothing. It is not by loving God and doing good that we are saved; neither is it by faith plus love or by faith plus good deeds. We are saved only through faith in Christ, trusting him to forgive all our sins. For more on Abraham, see his Profile in Genesis 18, p. 33.

**4:17** The promise (or covenant) God gave Abraham stated that Abraham would be the father of many nations (Genesis 17:2-4) and that the entire world would be blessed through him (Genesis 12:3). This promise was fulfilled in Jesus Christ. Jesus was from Abraham’s line, and truly the whole world was blessed through him.

## HOW TO USE THIS BIBLE STUDY

It's always exciting to get more than you expect. And that's what you'll find in this Bible study guide—much more than you expect. Our goal was to write thoughtful, practical, dependable, and application-oriented studies of God's word.

This study guide contains the complete text of the selected Bible book. The commentary is accurate, complete, and loaded with unique charts, maps, and profiles of Bible people.

With the Bible text, extensive notes and helps, and questions to guide discussion, Life Application Bible Studies have everything you need in one place.

The lessons in this Bible study guide will work for large classes as well as small-group studies. To get everyone involved in your discussions, encourage participants to answer the questions before each meeting.

Each lesson is divided into five easy-to-lead sections. The section called "Reflect" introduces you and the members of your group to a specific area of life touched by the lesson. "Read" shows which chapters to read and which notes and other features to use. Additional questions help you understand the passage. "Realize" brings into focus the biblical principle to be learned with questions, a special insight, or both. "Respond" helps you make connections with your own situation and personal needs. The questions are designed to help you find areas in your life where you can apply the biblical truths. "Resolve" helps you map out action plans for that day.

Begin and end each lesson with prayer, asking for the Holy Spirit's guidance, direction, and wisdom.

Recommended time allotments for each section of a lesson are as follows:

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<b>Segment</b>	<b>60 minutes</b>	<b>90 minutes</b>
<i>Reflect on your life</i>	<i>5 minutes</i>	<i>10 minutes</i>
<i>Read the passage</i>	<i>10 minutes</i>	<i>15 minutes</i>
<i>Realize the principle</i>	<i>15 minutes</i>	<i>20 minutes</i>
<i>Respond to the message</i>	<i>20 minutes</i>	<i>30 minutes</i>
<i>Resolve to take action</i>	<i>10 minutes</i>	<i>15 minutes</i>

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All five sections work together to help a person learn the lessons, live out the principles, and obey the commands taught in the Bible.

Also, at the end of each lesson, there is a section entitled "More for studying other themes in this section." These questions will help you lead the group in studying other parts of each section not covered in depth by the main lesson.

*But don't just listen to God's word. You must do what it says. Otherwise, you are only fooling yourselves. For if you listen to the word and don't obey, it is like glancing at your face in a mirror. You see yourself, walk away, and forget what you look like. But if you look carefully into the perfect law that sets you free, and if you do what it says and don't forget what you heard, then God will bless you for doing it ( James 1:22-25).*

# LESSON 1

## THE GOSPEL AT THE CROSSROADS

### ROMANS 1:1-17

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**1** Choose a sport and describe what is meant by the fundamentals. What are the fundamentals of faith in Christ?

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Read the two pages of introductory material on Romans, Romans 1:1-17, and the following notes:

- 1:1    1:3-5    1:5    1:6, 7    1:7    1:8    1:9, 10  
 1:11-13    1:14

**2** These opening verses tell us some important facts about the messenger, the message, and the audience of this letter. Summarize what you know about each.

<i>Messenger</i>	<i>Message</i>	<i>Audience</i>
<hr/>	<hr/>	<hr/>
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**3** Paul's understanding of the gospel is rooted in Old Testament prophecy, Jewish history, and personal experience. What key events in his life formed the foundation of his faith?

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**4** Why was Paul ideally suited to address this particular body of believers, even though he had never visited them?

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**5** Why was the church in Rome such an important group of believers to influence?

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**6** Why was Paul thankful for the church in Rome?

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**7** What did Paul want to give the believers in Rome? How might his visit encourage them? If Paul visited your church, how might he be encouraged?

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“Believe and obey” summarizes the structure of Romans. The first part of the letter addresses the issue of faith, and the final chapters deal with how we must live out our faith in everyday life. The Christian faith is not intended to provide a way for us to remove ourselves from the opportunities and challenges of life in the real world. Rather, it is to equip and empower us to make a difference there. Just as the believers in Rome found themselves at an important crossroads of social, economic, and political life, we too have each been placed in a unique position to influence our world for Christ. First, we must develop a clear understanding of what faith means to us—then we must let that understanding direct everything we do. What do you need to do in order to seize the opportunities God has given you to influence your world?

**8** In what ways do we sometimes seem to be ashamed of the gospel? Why is this, and what should we do about it?

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**9** What resources does your church have to make an impact on your community? How can the individual believer help?

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**10** How have churches moved away from the fundamentals of faith? How can this be changed?

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**11** In what situations do you have opportunities to influence others for Christ by the way you live? How effectively are you using these opportunities? What could you do to strengthen the impact of your witness?

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**12** When you analyze the foundation of your own faith, where do you see that you need to be strengthened? Plan some steps you will take to review the basics of the Christian life.



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**A** What is the gospel? Summarize its essential elements in terms of man's need, God's response, and the implications of this transaction for the life of faith.

**B** What is an apostle? How did Paul qualify?

**C** How was Paul prevented from visiting the church in Rome earlier? What does this teach about God's timing?

**D** Belonging to Christ is a good way of describing both the privileges and the responsibilities of being a Christian. List the most important aspects of each in terms of the life of faith.

**E** Describe the role and importance of prayer in relation to the spreading and nurturing of the gospel.

**MORE**  
for studying  
other themes  
in this section