

Introduction to Romans Chapter 4

Romans chapter 4 is Paul's biblical proof that justification by faith is not a new doctrine—it is the ancient way of salvation revealed in the Old Testament. Having declared in chapter 3 that righteousness comes apart from the Law through faith in Jesus Christ, Paul now turns to Scripture to demonstrate that this principle has always been God's design.

In Epistle to the Romans chapter 4, Paul presents two towering witnesses from Israel's history: Abraham and David. Abraham, the patriarch of the covenant, is the primary example. Paul asks a penetrating question: *How was Abraham made righteous?* The answer is decisive—"Abraham believed God, and it was credited to him as righteousness." His standing before God was not earned through works, ritual, or law-keeping, but through faith.

This chapter carefully dismantles reliance on religious ceremony. Circumcision, though significant as a covenant sign, was given after Abraham had already been declared righteous. Therefore, it was a seal of faith, not the source of righteousness. Paul's argument is chronological and theological: faith precedes ritual; promise precedes law; grace precedes works.

David is then introduced as further testimony. In Psalm 32, David speaks of the blessedness of the one whose sins are forgiven and whose transgressions are not counted against him. Justification involves both imputation of righteousness and non-imputation of sin.

Romans 4 also expands the scope of the promise. Abraham is not merely the father of the Jewish nation, but the father of all who believe—Jew and Gentile alike. The covenant promise rests not on human performance but on divine grace, so that it may be guaranteed to all who share Abraham's faith.

The chapter culminates in a powerful connection to Christ's resurrection. Just as Abraham trusted God to bring life from barrenness and hope from impossibility, believers trust the God who raised Jesus from the dead. Faith rests not in human ability but in divine power.

Romans chapter 4 therefore answers a crucial question: *On what basis has anyone ever been saved?* The answer is consistent across redemptive history—by grace, through faith. It anchors the gospel not only in apostolic proclamation but in the very foundations of Scripture.

Father,

As we open Romans chapter 4, teach us what it truly means to be justified by faith. Help us to see that righteousness is not earned by works, ritual, or effort, but received through trusting in Your promises.

Strengthen our faith as You strengthened Abraham's. When circumstances seem impossible, remind us that You are the God who gives life and keeps every promise. Guard us from self-reliance and anchor our confidence fully in Christ.

May this chapter deepen our assurance, enlarge our gratitude, and increase our trust in You. In Jesus' name, Amen.

Commentary:

Romans 4:1–3

"What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? If, in fact, Abraham was justified by works, he had something to boast about—but not before God. What does Scripture say? 'Abraham believed God, and it was credited to him as righteousness.'"

The Context:

Paul is a brilliant debater. He knows that his Jewish readers are thinking, *"This 'faith-alone' thing sounds like a new, radical idea. But what about our history? What about Abraham, the father of our nation?"* To win the argument, Paul goes back to the very beginning—Genesis 15. He points out that the "Father of the Jews" wasn't accepted by God because he was a perfect rule-follower. In fact, Abraham was declared "Righteous" years before the Law was even written or the ritual of circumcision was introduced. Paul is showing that the "New Way" of faith is actually the **Oldest Way**.

The Meaning of "Discovered" and "Credited":

In modern American English, we might say, "Let's look at the fine print" or "It was put on his tab." Paul uses a specific accounting term:

- **"Abraham discovered"**: Paul is inviting them to look at Abraham's "Aha!" moment. What was the secret to his relationship with God?
- **"Credited" (Logizomai)**: This is a bookkeeping term. It means to take something that belongs to one account and put it into another. Abraham didn't **have** righteousness in his "pocket," but because he **believed** God's promise, God "deposited" righteousness into his account.

The Core Lesson:

Righteousness is a deposit, not a paycheck. Paul is teaching us that **God accepts us based on our trust in His promise, not our track record**. Abraham wasn't a "perfect man"; he was a "trusting man." This teaches us that the same "accounting system" God used for the great Patriarch is the one He uses for us today.

The Illustration: The Empty Bank Account

Imagine a young woman who wants to buy a beautiful house, but she has \$0 in her bank account. She has no way to earn the money in time.

However, her grandfather is a billionaire. He tells her, *"I have bought this house for you. All you have to do is trust me and sign the papers."* The moment she signs those papers, she hasn't "earned" a single penny. She hasn't worked a day of overtime. But the bank looks at her account and sees it is now "credited" with the full value of the house.

The "Work" was done by the grandfather. The "Righteousness" (the house) was given to the woman. The "Faith" was her simply believing her grandfather's word and signing her name.

Romans 4:1–3 is Paul saying: "Abraham was the first person to sign the 'Faith' papers. He was broke morally, but he trusted God's promise, and God hit the 'Deposit' button on his behalf. If the Father of the Nation was saved by a 'Credit,' why are you trying to pay in 'Cash?'"

Romans 4:4–5 (Simple American English Version)

“Now, when you work a job, your paycheck isn’t a gift—it’s something you earned and are owed. But if a person stops trying to earn their way and instead simply trusts the God who makes 'bad people' right with Him, God takes that trust and counts it as a clean record.”

The Commentary:

Paul is contrasting two different ways of living: the **Employee** and the **Entrustor**. Most people approach God like a boss. They think, "If I put in enough overtime, God is legally obligated to pay me with a spot in heaven." Paul says that's a terrible way to live because your "paycheck" for sin is death, and you can never work enough hours to buy life. Instead, God wants to be the **Benefactor**. He wants to give you a "gift" that you could never afford, but you have to stop trying to "pay Him back" for it to truly be a gift.

The Key Differences:

- **The Worker (vs. 4):** Lives in a world of "debt" and "wages." Their relationship with God is a business transaction. They are always checking the clock and asking, "Have I done enough yet?"
- **The Believer (vs. 5):** Lives in a world of "trust" and "grace." They admit they are "ungodly" (the "bad person" mentioned in the verse) and rely entirely on God's kindness.
- **The "Accounting" (Logizomai):** God looks at a person who has zero moral "cash" but 100% trust, and He hits the "Shift" key on His computer, moving His own perfect record into their empty account.

The Core Lesson:

You cannot be a "Worker" and a "Believer" at the same time. Paul is teaching us that **faith begins where our effort to impress God ends**. If you think you deserve God's love because you're a "good person," you aren't actually trusting God—you're trusting yourself. True faith is the humility to say, "I'm the 'bad person' in this verse, and I need God to credit me with a goodness I don't have."

The Illustration: The Salary vs. The Birthday Gift

Imagine you spend all month working 40 hours a week at an office. On Friday, your boss hands you a check for \$3,000. You don't walk into his office, hug him, and cry, "*Oh, thank you for this amazing gift of grace!*" No—you earned that money. It's your **wage**. You would actually be annoyed if he called it a "gift."

Now, imagine it's your 10th birthday. Your grandmother hands you a card with a \$100 bill inside. You didn't do any work for her. You didn't mow her lawn or wash her car. You just showed up as her grandchild. If you tried to hand her \$5 back and said, "*Here, I want to earn at least some of this,*" she would be offended. You have to just say "Thank you" and accept it.

Romans 4:4–5 is Paul saying: "Stop treating God like a boss who owes you a salary. Treat Him like the Grandparent who wants to give you a massive inheritance. You can't 'work' for a gift; you can only trust the one giving it."

Romans 4:6–8 (Simple American English Version)

“David says the same thing. He talks about how happy the person is that God clears—treating them as ‘good’ even though they haven’t earned it. He says: ‘How lucky are the people whose wrongdoings are forgiven and whose sins are wiped away! How blessed is the person whose mistakes the Lord will never hold against them!’”

The Commentary:

Paul just used Abraham to show that "good people" are saved by faith. Now he uses King David to show that "bad people" are saved by faith too. David was a hero, but he was also a murderer and an adulterer. He knew what it felt like to have a "dirty" record. Paul points out that David's hope didn't come from being perfect, but from the fact that God is a "Record-Keeper" who knows how to use an eraser.

The Meaning of "Not Holding It Against Them":

In modern American English, we might say, "The debt has been canceled" or "It's off your permanent record."

- **The Happiness/Blessing (Makarios):** This isn't just a "happy feeling." It's a state of total security. It's the relief you feel when you're facing a life sentence and the Judge says, "Case dismissed."
- **Covered and Wiped Away:** In the ancient world, they wrote on sheepskin or papyrus. To "wipe away" a debt meant scraping the ink off so the page was blank again.
- **The "Never" (Ou mē):** In the original language, this is a double negative—the strongest way to say "Never, ever, under any circumstances." Once God clears the record, He doesn't bring it up again.

The Core Lesson:

God's forgiveness is a "Legal Eraser." Paul is teaching us that God doesn't just ignore our sins; He removes them from our file. This is the "Happiness" of the Gospel: you don't have to live in fear that your past mistakes will eventually catch up with you. If you trust in God's promise, those mistakes have been legally removed from your account.

The Illustration: The Canceled Debt

Imagine you have a credit card with a \$1,000,000 balance. You have no job, no assets, and no way to pay it. Every time you check your mail, you see the "Statement of Debt," and it fills you with dread. You are defined by what you owe.

One day, you open your banking app and see a balance of \$0.00. You call the bank, thinking it's a mistake. The manager says, *"Someone who loves you paid the entire thing. We have deleted the history of your debt. Legally, as far as this bank is concerned, you never owed us a penny."*

You are now "Blessed" and "Happy." Not because you worked hard to pay it off, but because the debt is simply... gone.

Romans 4:6–8 is Paul saying: "David knew he owed a 'moral million' he couldn't pay. But he discovered that God is a Bank that specializes in canceling debts. Being a 'believer' means waking up every morning knowing that God isn't looking at your 'Statement of Debt,' but at a blank page."

Romans 4:9–12 (Simple American English Version)

"Is this blessing only for religious people who follow certain rituals (like circumcision), or is it for everyone else too? Think about Abraham. We already said he was made right with God because of his faith. But *when* did that happen? Was it before or after he went

through the religious ritual? It was before! The ritual came later as a sign—a sort of ‘seal of approval’—to show he already had faith while he was still an ‘outsider.’ This makes him the spiritual father of everyone who has faith, whether they have the religious rituals or not.”

The Commentary:

Paul is tackling a huge "culture war" issue of his time. The religious crowd argued that you had to join their "club" and follow their specific rituals to be right with God. Paul uses a timeline to prove them wrong. He points out that God gave Abraham his "A-plus" grade in Genesis 15, but Abraham didn't get the "ritual" until Genesis 17—about 14 years later!

The Meaning of the "Seal" (Sphragis):

In the ancient world, a seal was a mark of ownership or authenticity (like a notary stamp or a signature on a contract).

- The Ritual is the "Stamp," not the "Contract": Circumcision didn't *make* Abraham right with God; it was just the outward sign that he *already was*.
 - Father of Two Groups: Because Abraham was justified while he was still an "uncircumcised outsider," he is the father of non-religious people who find faith. Because he later took the ritual, he is also the father of religious people who have faith.
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The Core Lesson:

The inward change always comes before the outward ceremony. Paul is teaching us that symbols don't save you; they just signal what has already happened. Getting baptized, going to church, or wearing a religious symbol is like putting a wedding ring on your finger. The ring doesn't *make* you married; it's a sign that you already made a commitment.

The Illustration: The Diploma and the Degree

Imagine a student finishes four years of medical school. They pass all their exams, finish their residency, and are officially a doctor in the eyes of the board. They have the knowledge and the legal right to practice medicine.

Three weeks later, they attend a graduation ceremony and are handed a framed diploma.

Does the diploma make them a doctor? No. If a random person stole the diploma, it wouldn't make *them* a doctor. The diploma is just a "seal" or a "sign" of the work that was already finished.

Romans 4:9–12 is Paul saying: "Abraham passed his 'Faith Exam' years before the 'Graduation Ceremony' of the ritual. If you have the faith, you have the relationship—even if you haven't walked across the stage yet."

Romans 4:13–15 (Simple American English Version)

“God’s promise to give the whole world to Abraham and his family didn’t come because they followed a set of rules. It came because they were made right with God through faith. If the ‘rule-followers’ are the only ones who get the inheritance, then faith is pointless and the promise is worthless. Why? Because the law only brings punishment when we break it. Where there is no law, there is no ‘breaking the law’—but you can’t get the promise through the law anyway.”

The Commentary:

Paul is explaining the difference between a Legal Contract and a Family Promise. If the inheritance was based on the Law (the rules), nobody would ever get it, because everyone eventually breaks the rules. If God said, "I'll bless you *if* you're perfect," the promise would be "dead on arrival" because no human is perfect.

The Key Terms:

- **The Inheritance:** God promised Abraham that his family would basically "inherit the world." Paul says this isn't a reward for good behavior; it's a gift for trusting.
 - **Faith is Pointless (Empty):** If you can earn it by rules, you don't need faith. But since you *can't* earn it, trying to do it via the rules is a dead end.
 - **The Law Brings Punishment (Wrath):** The Law is like a speed limit sign. The sign itself doesn't give you a faster car; it just gives the cop a reason to give you a ticket when you go too fast.
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The Core Lesson:

The Law is a "No Trespassing" sign, not a bridge. Paul is teaching us that rules are great for defining what is wrong, but they are powerless to make us right. If you want to get to the "Promise," you have to take the path of Faith, because the path of the Law is blocked by our own failures.

The Illustration: The Inheritance vs. The Speed Limit

Imagine a wealthy father tells his son, *"I am giving you my entire estate because I love you and I want you to have it. Just trust me and stay close to me."* That is a Promise.

Now, imagine the local government passes a law saying, *"No one can own property unless they have a perfect driving record for 50 years."* That is the Law.

The moment the son accidentally goes 5 mph over the limit, the Law disqualifies him. If the inheritance depended on the Law, the son would lose everything. But because the inheritance depends on the Father's Promise, the son's "ticket" doesn't cancel his "inheritance." The Law only exists to show him he's a bad driver; the Promise exists to make him an heir.

Romans 4:13–15 is Paul saying: "If God used the 'Perfect Driving Record' (The Law) to decide who gets into Heaven, the seats would be empty. He used a 'Family Promise' instead, so that even people who have 'speeding tickets' can still come home."

Romans 4:16–17 (Simple American English Version)

“So, the promise is based on faith, which means it is a total gift (grace). This is the only way the promise can be guaranteed for all of Abraham's family—not just for those who have the Law, but also for those who simply have the same kind of faith Abraham had. He is the father of all of us! As the Bible says, ‘I have made you a father of many nations.’ He is our father in the eyes of God—the God who brings dead things back to life and speaks into existence things that didn't even exist before.”

The Commentary:

Paul is explaining why Grace is actually more "solid" than Law. If a promise depends on *you* (your effort, your memory, your perfection), it's always on shaky ground. But if a promise depends on *God* (His gift, His power), it is guaranteed. Paul also highlights that God's power is "Creative Power." He doesn't just work with what's already there; He can make something out of nothing.

The Key Concepts:

- The "Guarantee": If you were trying to "earn" your way to God, you could never be sure if you had done enough. Grace takes the "Maybe" out of the equation.
- Father of Many Nations: This was a radical idea. It meant that being part of God's family isn't about DNA or where you were born; it's about sharing Abraham's "faith-DNA."
- Life from Death: This is a hint at Abraham's own story (he was too old to have kids) and a preview of Jesus (the Resurrection). God specializes in "impossible" situations.

The Core Lesson:

Grace makes the promise "fail-safe." Paul is teaching us that God's commitment to us is based on His character, not our performance. Because it's a gift, you don't have to worry that a bad day will "break" the contract. It also teaches us that no matter how "dead" our situation feels, we serve a God who can create life where there is currently nothing.

The Illustration: The Two Bridges

Imagine there are two bridges over a massive canyon.

The first bridge is the Bridge of Law. It is made of glass, and the rule is that it only stays up as long as you don't trip. The moment you stumble, a tile breaks. This bridge is not "guaranteed." Everyone crosses it with fear.

The second bridge is the Bridge of Grace. It is made of solid steel and was built entirely by a master engineer. You don't have to be a perfect walker; you just have to step onto it. Even if you trip, the bridge doesn't move. This bridge is guaranteed because its strength doesn't come from your walking, but from the engineer's work.

Romans 4:16–17 is Paul saying: "God switched the bridges. He knew we couldn't handle the glass one. He built a steel bridge of Grace so that every single person—no matter how shaky their legs are—can know for sure they'll make it to the other side."

Romans 4:18–22 (Simple American English Version)

“Even when there was no reason to hope, Abraham kept on hoping and believing. That's how he became the 'father of many nations,' just as God had promised. He was about a hundred years old, and he knew his body was as good as dead—and he knew his wife Sarah couldn't have children either. But he didn't let his faith get weak. He didn't look at God's promise and doubt it like a skeptic; instead, his faith made him strong, and he gave glory to God. He was absolutely convinced that God had the power to do exactly what He said He would do. And that is why God 'counted it to him as righteousness.'”

The Commentary:

Paul is showing us what "Real Faith" looks like in the real world. It's not "positive thinking" or pretending problems don't exist. Abraham was a realist—he knew he was 100 and his wife was 90. He looked the "death" of his situation right in the face. But then, he looked at God's character and decided that God's word was more "real" than his own circumstances.

The "Anatomy" of Faith:

- **Against All Hope (vs. 18):** Faith doesn't need a "chance" of success; it only needs a promise from God.
 - **He Faced the Facts (vs. 19):** Abraham didn't live in denial. He knew his body was "dead" in terms of having kids. Faith isn't being blind to the problem; it's seeing the problem and then seeing God.
 - **Fully Convinced (vs. 21):** This is the heart of it. Faith is being "fully persuaded" that God is capable of keeping His word.
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The Core Lesson:

Faith is a muscle that grows stronger by looking at God's power. Paul is teaching us that doubt is looking at your problems, while faith is looking at God's promises. Abraham didn't get "Righteousness" because he was perfect, but because he believed God was powerful enough to bring life out of his "dead" situation.

The Illustration: The Empty Gas Tank

Imagine you are driving through a vast, lonely desert. Your gas light comes on, and your engine starts to sputter. You pull over. You look at the gauge: Empty. You look at the engine: Dead. You are 100 miles from the nearest town. There is "no reason to hope."

Suddenly, your friend—who happens to be a world-class mechanic with a fully stocked fuel truck—calls you on the radio and says, *"Stay right there. I'm coming to get you, and I'm going to fill your tank and get you home."*

A "skeptic" would look at the empty tank and say, *"I'm going to die out here."* But a "believer" looks at the empty tank, then looks at the radio, and says, *"My friend said he's coming, and he never breaks his word."* Even though the car is still "dead," the driver starts to cheer up. He gives "glory to his friend" because he is fully convinced the truck is on the way.

Romans 4:18–22 is Paul saying: "Abraham's life was an empty gas tank in a desert. But he trusted the 'Mechanic' more than he trusted the gauge. That trust is what God is looking for."

Romans 4:23–25 (Simple American English Version)

"Now, these words—'it was credited to him'—weren't written just for Abraham's benefit. They were written for us, too! God will credit us as 'righteous' in the exact same way, if we believe in the God who brought our Lord Jesus back from the dead. Jesus was

handed over to die because of our sins, and He was raised back to life to make us right with God.”

The Commentary:

Paul closes the chapter by connecting the dots. He’s saying, *“I’m not just giving you a history lesson about a guy from 2,000 years ago.”* The story of Abraham is actually a template or a “Copy-and-Paste” for our own lives. The same “Accounting System” that worked for Abraham is still active today. The only difference is that Abraham looked *forward* to a promise, while we look *back* at a finished event: the Resurrection of Jesus.

The Two-Part Logic:

- **The Hand-Off (vs. 25a):** Jesus was “handed over” to death. In the original language, this is a legal term for being delivered to court to pay a penalty. He took our “rap sheet” to the cross.
 - **The Receipt (vs. 25b):** He was “raised to life to make us right.” The Resurrection is God’s proof that the payment for our sin was accepted. If Jesus had stayed dead, we wouldn’t know if the debt was actually paid. Because He rose, we know the “Check” cleared.
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The Core Lesson:

The Resurrection is your “Proof of Purchase.” Paul is teaching us that our right standing with God is based on an objective fact of history. Just as Abraham’s faith was tied to a specific promise of a son, our faith is tied to a specific event: the life, death, and life-again of Jesus.

The Illustration: The Courtroom Receipt

Imagine you were sued for a debt you couldn’t pay, and you were about to be sent to prison. A friend steps in and says, *“I will go to the bank and pay this for you.”* He leaves the courtroom.

You sit there in the cell, wondering: *“Did he actually go? Did he have enough money? Did the bank accept it?”*

Suddenly, your friend walks back into the courtroom, holding a receipt stamped “PAID IN FULL” by the judge. The fact that your friend is standing there, back from his mission, is

the proof you are free. You don't have to "feel" free for it to be true; the receipt in his hand makes it a legal reality.

Romans 4:23–25 is Paul saying: "Jesus went to the 'Bank of Justice' to pay for your sins with His life. The Resurrection is Him walking back into the room with the receipt. When you believe that, God hits the 'Credit' button on your account, just like He did for Abraham."

Father,

Thank You for the assurance we find in Romans chapter 4. You have shown us that righteousness is credited through faith, just as it was to Abraham. Our hope does not rest in our works, but in Your promise and in the finished work of Christ.

Strengthen our faith to trust You fully, even when circumstances seem impossible. Help us to live as children of promise—confident, grateful, and obedient.

We praise You as the God who gives life and keeps every word. In Jesus' name, Amen.