

Saved by Grace but Not Without Works

By Ashby Camp

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I. Introduction

A. Scripture has much to say about God's moral requirements for Christians, the Do's and Don'ts of Christian living. For example, we see in the NT that it is sinful to lie, steal, deceive, envy, gossip, slander, murder, to have evil thoughts, to get unrighteously angry, to get drunk, to divorce one's spouse, to be greedy, to lust, to refuse to forgive, to dishonor one's parents, to not care for one's family, to use obscenity, and to engage in adultery or any kind of sex outside of marriage. And we are commanded to serve, to love people, including our enemies, and to be kind, compassionate, generous, and humble.

B. For various reasons, we tend to downplay these moral requirements. We do not speak about them often, and when we do, we prefer to speak generally rather than to name specific sins that must be renounced and duties that must be embraced. Part of the reason we do that, I am convinced, is that we think non-Christians in 21st-century America will be turned off by talk of sin and moral accountability to God. We, meaning churches generally, avoid or muffle Christian duties and obligations in the name of evangelistic expediency. We want to put a positive cultural face on Christianity, which means soft selling the Lord's call to come and die to oneself (Lk. 9:23-24). We think we can ease unbelievers into the kingdom without having them face the costs of discipleship (Lk. 14:25-33), hoping that after they are baptized, we can steer them to a Christian lifestyle. I think that is unbiblical and a mistake, but that is not what I want to talk about.

C. Another reason we shy away from teaching about specific sins and moral duties, why we are almost embarrassed to speak of laws, commands, and rules is that we are concerned that stressing the need for obedience to God will obscure or distort the truth that salvation is by grace. We struggle to integrate what the Bible says about the *necessity* of works with its declaration that salvation is by grace through faith and *not by works*. We fear that if we boldly proclaim the necessity of righteous living, if we emphasize obedience to God's will, we will give the impression that salvation is *earned* by our works.

D. We need to recognize that this is a false dilemma. We can and must insist on holy living from our brothers and sisters without lapsing into legalism. This morning, I want to present the theological framework within which God's call to obedience needs to be heard. Everything I say may be familiar to you, but I hope there will be value in how I have put the truths and concepts together, how I present them. Maybe that will cause something to click for you in a new way.

II. Saved by Grace Not by Works

A. Imagine you hear of someone who is in dire need of a kidney, and you, out of love, compassion, and the kindness of your heart, donate one of your kidneys to him. When you wake

up in the recovery room, the first thing he says to you is, "Now we're even." For whatever reason, however he got there, in his mind you *owed him* your kidney.

B. Now, if I gave a kidney to you because I *owed* it you, because for some reason I was that deeply in your debt, then my giving it to you would not be a selfless act of kindness. Rather, it would be a payment to which you were entitled, something I would be wrong to withhold from you. It would completely change the nature of my act from one of kindness and grace to one of obligation.

C. And that is what God tells us about our salvation. It is a gift given to us by his grace. If we think we earn it by our works, by our obedience or good deeds, we in effect nullify his grace and turn his gift into payment of what we are owed.

D. That is why God stresses in Scripture that our salvation is a gift not something earned by our works. It is not an achievement; it is mercy given in loving kindness to the undeserving.

1. Eph. 2:8-9 – ⁸ ***For by grace you have been saved through faith, and this is not from you, [it is] the gift of God;*** ⁹ ***[it is] not from works, so that no one may boast.***

2. 2 Tim. 1:8-10 – ⁸ *Therefore, do not be ashamed of the testimony of our Lord nor of me, his prisoner, but suffer hardship with me for the gospel in accordance with the power of God,* ⁹ ***who saved us and called us with a holy calling, not according to our works but according to his own purpose and grace, which was given to us in Christ Jesus before times eternal*** ¹⁰ *but has now been revealed through the appearance of our Savior Christ Jesus, who abolished death and brought life and immortality to light through the gospel,* ¹¹ *for which I was appointed a herald and an apostle and a teacher.*

3. Tit. 3:4-7 – ⁴ *But when the kindness of God our Savior and [his] love for mankind appeared, he saved us,* ⁵ ***not on the basis of works of righteousness which we did, but according to his mercy, through a washing of rebirth and renewal by the Holy Spirit,*** ⁶ *whom he poured out on us richly through Jesus Christ our Savior,* ⁷ *so that having been justified by his grace we might become heirs in accordance with the hope of eternal life.*

E. God makes clear in Rom. 4:1-8 that salvation, counting one as righteous through the forgiveness of one's sins, would be payment of an obligation rather than a gracious gift if it was something gained by works. Paul writes:

What then shall we say Abraham, our forefather according to the flesh, has discovered? ² ***For if Abraham was pronounced righteous from works, he has a reason to boast, but [it is] not [so] before God.*** ³ *For what does the scripture say? "And Abraham believed in God, and it was credited to him as righteousness."* ⁴ ***Now to the one who works, the wages are not credited according to grace but according to debt.*** ⁵ *But to the one who does not work but believes in the one who pronounces the ungodly righteous, his faith is credited as righteousness,* ⁶ *just as also David declares the blessing of the person to whom God credits righteousness apart from works:* ⁷ *"Blessed are they whose acts of lawlessness*

were forgiven and whose sins were covered. ⁸ *Blessed is the man whose sin the Lord in no way credits.*"

F. If a person earns his salvation, then he is simply being given his due, in which case, he has reason to boast that salvation is his achievement. As Paul says in Eph. 2:8-9, "*For by grace you have been saved through faith, and this is not from you, [it is] the gift of God; 9 [it is] not from works, so that no one may boast.*" He says in Rom. 4:2, "*For if Abraham was pronounced righteous from works, he has a reason to boast, but [it is] not [so] before God.*"

G. Giving a gift and paying a debt are two contradictory things. If what one gives is payment of a debt, then it is not a gift; and if what one gives is a gift, then it is not payment of a debt. They are mutually exclusive. Thus, Paul says in Rom. 11:5-6 – ⁵*Therefore, so also in the present time a remnant has come into being according to a selection of grace.* ⁶ ***But if by grace, [it is] no longer from works, for otherwise grace no longer is grace.***

H. God wants us to approach him with a spirit of brokenness, with an understanding that we are lost and hopeless and can do nothing to earn our salvation. We can only receive his gift.

1. David exemplifies this attitude in Psalm 51. He writes in Ps. 51:1-3: "***Have mercy on me, O God, according to your steadfast love; according to your abundant mercy blot out my transgressions.*** ² ***Wash me thoroughly from my iniquity, and cleanse me from my sin!*** ³ *For I know my transgressions, and my sin is ever before me.*" He confesses in v. 17: "*The sacrifices of God are a **broken spirit**; a broken and contrite heart, O God, you will not despise.*"

2. The concept is expressed powerfully in Jesus' parable of the Pharisee and the tax collector in Lk. 18:10-14. Luke 18:9 specifies that the parable was told "to some who trusted in themselves that they were righteous, and treated others with contempt." So the target of the parable was the religiously smug, those who saw themselves as worthy before God because they obeyed so well and who treated with contempt those they perceived as not sufficiently devout.

a. As David Wenham says, "Jesus in his parable compares a representative of the most religious people in society with a representative of the most irreligious" (Wenham, 119). They were polar opposites on the public's righteousness scale, the most righteous and the least righteous. That is the punch of the parable.

b. The Pharisee stood and prayed about himself. He opens with a nod toward God but then the content of his prayer is about his superior piety in relation to others. It is self-congratulatory and shows disdain for those he judges morally defective. He thinks God is fortunate to have him.

c. The tax collector, on the other hand, feels fully the weight of his unworthiness. He would not even lift his eyes to heaven, which was a common posture for prayer, because of his sense of guilt. His beating of his breast was a sign of anguish or contrition (Lk. 23:48). His prayer is simply, "God, be merciful to me, the sinner!" He is not just "a sinner"; he feels he is a distinctive sinner.

d. Jesus' shocking verdict is that the tax collector went home justified before God whereas the Pharisee did not. The reason is that "everyone who exalts himself will be humbled, but the one who humbles himself will be exalted." In other words, the way to justification is only by God's mercy, and that mercy can be received only by one who recognizes his need for it. Those who seek to lay claim to God on the basis of their good works are left to stand on them, which leaves them unjustified.

3. This is the attitude to which Jesus referred in Mat. 5:3 when he said, "*Blessed are the **poor in spirit**, for theirs is the kingdom of heaven.*" To be "poor in spirit" is to recognize one's spiritual bankruptcy, one's need of God. This person realizes his unworthiness before God and his utter dependence on him. Robert Guelich (*The Sermon on the Mount*, 98), says the poor in spirit are those who stand "without pretense before God, stripped of all self-sufficiency, self-security, and self-righteousness."

4. As we sing in the hymn "Rock of Ages":

Nothing in my hands I bring,
Simply to Thy cross I cling;
Naked, come to Thee for dress,
Helpless, look to Thee for grace:
Foul, I to the fountain fly,
Wash me, Savior, or I die.

I. If a person mistakenly believes that salvation is something earned by his performance, he puts himself in a terrible spiritual position. He either thinks he measures up, in which case he is delusionally self-righteous, something God detests, or he knows he does not measure up, which means he lives under the weight of hopeless condemnation. He is either delusionally self-righteous or self-condemned.

III. But No Salvation Without Obedience

A. This central truth that our salvation is by grace through faith and not by works must be integrated, fit together, with the truth that there is no salvation *without* obedience to God, *without* good works.

1. As disciples, we are to obey all that Jesus commanded. No aspect of his will is optional or trivial. He says in Mat. 28:19-20 – ¹⁹ *Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit,* ²⁰ *teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age.*"

2. There are some very stark warnings to Christians that those who live in sin will not be saved, will not inherit the kingdom of God. For example:

a. Mat. 7:21, 26-27 – Jesus says, "Not everyone who **says** to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one who **does the will of my Father** who is in

heaven. . . .²⁶ And everyone who hears these words of mine and **does not do them** will be like a foolish man who built his house on the sand. ²⁷ And the rain fell, and the floods came, and the winds blew and beat against that house, and **it fell, and great was the fall of it.**"

b. Rom. 8:12-13 – ¹² Now, therefore, brothers, we are debtors not to the flesh, to live according to the flesh, ¹³ for **if you live according to the flesh, you are going to die; but if by the Spirit you are putting to death the practices of the body, you will live.**

c. 1 Cor. 6:9-10 – ⁹ Or do you not know that **unrighteous men will not inherit the kingdom of God?** Do not be deceived; neither the sexually immoral nor idolaters nor adulterers nor passive male participants in homosexual intercourse nor active male participants in homosexual intercourse ¹⁰ nor thieves nor greedy persons nor drunkards nor revilers nor swindlers **will inherit the kingdom of God.**

d. Gal. 5:19-21 – ¹⁹ Now the works of the flesh are obvious, which are: sexual immorality, impurity, licentiousness, ²⁰ idolatry, sorcery, hostilities, discord, jealousy, fits of rage, selfish ambitions, dissensions, factions, ²¹ outbreaks of envy, instances of drunkenness, acts of revelry, and such things as these. I tell you these things beforehand, even as I previously told you, that **those who practice such things will not inherit the kingdom of God.**

e. Eph. 5:5-6 – ⁵ For this you must know for sure: No sexually immoral or impure or greedy person (who is an idolater) **has an inheritance in the kingdom of Christ and of God.** ⁶ Let no one deceive you with empty words, for because of these things the wrath of God comes on the sons of disobedience.

f. Rev. 21:8 – *But as for the cowardly, the faithless, the detestable, as for murderers, the sexually immoral, sorcerers, idolaters, and all liars, their portion will be in **the lake that burns with fire and sulfur, which is the second death.**"*

B. The solution to this paradox that we are not saved by works but are not saved without them involves the nature of saving faith and the power of the Spirit. Saving faith is not mere intellectual assent; it is not simply believing that certain propositions about Jesus are true. Rather, it includes a commitment to live in accordance with those truths. It includes a surrender of the will, giving to Jesus one's utmost allegiance or loyalty.

1. To become a Christian, a disciple of Jesus, Jesus must be the highest priority in one's life. He makes that clear in Lk. 14:26: "*If anyone comes to me and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, **he cannot be my disciple.**"* ("Hate" in this context is a semitic idiom for "love less"; compare Mat. 10:37.)

2. Paul, referring to the standard baptismal confession of the ancient church, says in Rom. 10:9, "*Because if you **confess with your mouth 'Jesus is Lord'** and believe in your heart that God raised him from the dead, you will be saved.*" To make the universal Christian confession that Jesus is Lord is to declare one's commitment to obey him. That is clear from Jesus' words in Lk. 6:46, "*Why do you **call me 'Lord, Lord,' and not do what I tell you?**"* If there

is substance to one's confession that Jesus is Lord, if it is genuine, then one will seek to obey him as Lord.

3. This inextricable link between faith and obedience, faith and works, is perhaps stated most clearly in Jas. 2:14-17: ¹⁴ ***What good is it, my brothers, if someone claims to have faith but does not have works? Can that faith [that workless faith] save him?*** ¹⁵ *If a brother or sister is naked and lacking daily food,* ¹⁶ *and one of you says to them, "Go in peace; keep warm and eat your fill," but you do not give to them what is necessary for the body, what good is it?* ¹⁷ ***In the same way, faith by itself, if it does not have works, is dead.***

4. Biblical faith, saving faith, is inevitably accompanied by obedience, by good works. As has been said, the grace by which we are saved is received through faith alone, but the faith that receives that grace is not alone. Saving faith by its nature manifests in one's life in the power of the Spirit. If there is no manifestation, no difference in how one thinks and acts, then it is what James labels a dead faith, a "faith" that does not receive salvation.

5. It is because works inevitably accompany the faith that receives salvation that the writer of Hebrews declared in Heb. 5:9 that Jesus became [the] source of eternal salvation for all *who obey him*, and why John says in 1 Jn. 2:3-4: ³ *And by this we know that we have come to know him, **if we keep his commandments.*** ⁴ ***The one who says, "I have come to know him" and does not keep his commandments is a liar, and in this one the truth is not.***

C. So the warnings to Christians that those who live in sin will not be saved need to be understood as warnings against turning from God and giving oneself over to sin – warnings against surrendering to and peacefully coexisting with sin – rather than continuing to struggle against sin out of one's ongoing commitment to the Lord.

1. After all, we all continue to sin, and unless we give ourselves over to it, unless we cease to resist, we continue to be forgiven. As John says in 1 Jn. 1:8-10: ⁸ *If we say that we do not have sin, we deceive ourselves and the truth is not in us.* ⁹ *[But] if we confess our sins, he is faithful and just so that he forgives us the sins and cleanses us from all unrighteousness.* ¹⁰ *If we say that we have not sinned, we make him a liar, and his word is not in us.*

2. This difference in the spirit or attitude with which we sin, the line between embracing sin and stumbling in it, is suggested in texts like Heb. 10:26-27: ²⁶ ***For if we deliberately keep on sinning*** (NIV, NET) – ESV has "go on sinning deliberately"; CSB has "deliberately go on sinning"; NAS and NASU have "go on sinning willfully"; LEB has "keep on sinning deliberately"; NCB has "deliberately persist in sin"; NRS has "willfully persist in sin" – *after we received the knowledge of the truth, there no longer remains a sacrifice for sins* ²⁷ ***but a certain, fearful expectation of judgment and of raging fire that will consume the adversaries.***

3. That distinction is also hinted at in texts that imply by the verbs they use that the sinning in question is a continuing action or lifestyle. For example, John says in 1 Jn. 1:6, *"If we say we have fellowship with him [God] and **walk** in the darkness, we lie and do not do the truth."* Paul says in Rom. 8:13, *"for if you **live** according to the flesh, you are going to die."* He

says in Gal. 5:21 *"that those who **practice** such things will not inherit the kingdom of God"* and in Gal. 6:8 that *"the one who **sows** to his own flesh, from the flesh shall reap destruction."*

IV. Not a Source of Spiritual Anxiety

A. We can know in our hearts the difference between disobeying in weakness – where we resist but succumb to temptation, mourn our failure, and recommit to obedience – and disobeying in rebellion, where we surrender to sin, choose to coexist with it. Because we can know that difference, we can be at peace despite our repeated sins of weakness. We are in the glorious promise of 1 Jn. 1:7-9: ⁷ *But **if we walk in the light** as he himself is in the light, we have fellowship with one another and **the blood of Jesus his Son cleanses us from all sin.*** ⁸ *If we say that we do not have sin, we deceive ourselves and the truth is not in us.* ⁹ ***[But] if we confess our sins, he is faithful and just so that he forgives us the sins and cleanses us from all unrighteousness.*** Praise God!

B. In trying to convey this point, I sometimes explain to people that I am certain I love my wife, Meg, that I am committed to her and want only what is best for her. The fact I fail to live out that commitment perfectly and sometimes act contrary to it never causes me to doubt that I love her. I know on the inside that my selfish lapses are failures *within* my genuine overarching commitment to her not an abandonment of that commitment. And that knowledge is confirmed and reinforced by how I react to those failures and how I treat her generally.

C. That is how I see my sin in relation to God. I know I love him and want to please him, despite my failure always to do so, and that knowledge is confirmed and reinforced by how I react to those failures and how I obey him generally. So my sin does not make me spiritually neurotic, anxious about my salvation, because I know that my obedience is not *the basis* of that salvation. In fact, God's patience and grace in the face of my sin causes me to marvel at him all the more.

V. Conclusion

A. I have tried to emphasize the importance of obedience to the Lord without diminishing the truth that our obedience is *not* the basis of our salvation. The fact we are saved by grace must not translate into being casual about sin. Obedience is the flip side of saving faith. We receive our salvation through a faith that includes a commitment to obey, we are motivated to obey because we love the Lord and are grateful for his sacrifice for us, and the Holy Spirit strengthens and empowers us in that obedience (though "not yet" perfectly).

B. So labor to be obedient in all things, take your sin seriously, and do not apologize for calling Christians to lead radically righteous lives. But do not allow your sin to rob you of your peace before God. We are all a work in progress. We are at different stages of maturity and bent in different ways, but when the Lord Jesus returns, our sanctification will be completed.