

ROMANS

THE CHRISTIAN'S CONSTITUTION

STUDY TEN

Righteousness Is a Five-Letter Word

Romans 4:1–13

“Abraham believed God” (Romans 4:3). He was saying, “Lord, You have never told me something that isn’t true. And I believe what You have said. I stand on it. I lean on it. I trust You.” All of those words describe a five-letter word—faith. “I believe You, Lord. I don’t know how it’s going to happen, but if You say it, I accept it.”

—Pastor Charles R. Swindoll

MANY spend their entire lives doing good deeds to gain God’s attention, forgiveness, or acceptance. By the end, they hope their *good* will outweigh their *bad* on God’s scale of judgment and He’ll welcome them into heaven. But what if their personal righteousness falls short? Their only hope is that, in the afterlife, they can work off enough sin to be good enough to finally reach heaven.

As a zealous Pharisee, Paul, had a similar mind-set. But then he met Jesus. Though the glory of the Savior blinded his eyes, it opened his mind to the truth. Through Christ’s death and resurrection, God did what we could never do: atone for sin and give us His righteousness as a gift.

A gift is a *gift*.

Good grades are the fruit of long hours of study. A paycheck after weeks of hard work is our earnings. Even the strenuous exercises that make us sweat and build our muscles are called a “workout.” Wages, payments, or compensations are not gifts. A gift is something that is given without cost—to us, anyway. The giver bears the cost. Indeed, our salvation which is free to us cost the Father His only Son.

In the previous *Searching the Scriptures* Bible study, we unwrapped God’s gift of amazing grace. In this study, we’ll explore passages in the Old and the New Testament that illustrate how to receive God’s righteousness and eternal life.



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PREPARE YOUR HEART

Prayer is an expression of humility. As you approach God, give Him your hands to hold, your feet to lead, your mind to change, and your heart to fill.

And he gives grace generously. As the Scriptures say,
“*God opposes the proud
but gives grace to the humble.*” (James 4:6)

Make known to God your total dependence on Him. Ask Him to teach you how to *walk by faith*.



TURN TO THE SCRIPTURES

In [Romans 4:1–13](#), Paul highlights Abraham and David, whose sins the Scriptures refuse to gloss over. And yet, God counted their faith as righteousness.

Abraham was raised in a family that worshiped other gods ([Joshua 24:2](#)). Yet, God called him to leave his country, his people, and his father’s household to go to a land that God would show him ([Genesis 12:1–9](#)). When Abraham was about 85 years old and his wife Sarah was 75, God promised the childless couple that their descendants would number more than a sky full of stars. It seemed impossible, and yet, “Abraham believed the LORD” (15:6).

David, whom God took from tending flocks to be king of Israel, was stained with the blood of Uriah—having him killed to keep secret his adultery with Uriah’s wife, Bathsheba ([2 Samuel 11:12:1–12](#)). Could there have been more heinous sins? Yet, as Paul pointed out, the Lord “cleared [David] of sin” (Romans 4:8).

Why do you think Paul chose these individuals as illustrations for the Jewish and gentile believers in Rome?

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Observation: Illustrations of Righteousness by Faith

Paul concluded Romans 3 with this climactic truth: “So we are made right with God through faith and not by obeying the law” (Romans 3:28). What an earthshaking statement—particularly for his Jewish readers who viewed keeping the Law as the only way to God! To prove his point, Paul first called Abraham to the witness stand.

The Illustration of Abraham—Romans 4:1–5

Paul illustrated righteousness by faith with Abraham—the father of the Jewish people. What does *Romans 4:2* say about Abraham?

What does Scripture say about Abraham’s righteousness in *4:3–4*? How did Paul illustrate his point?

Summarize the contrast mentioned in *4:4–5*.

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The Illustration of David—Romans 4:6–8

Next, Paul called to the stand Israel’s most popular king, David. *Romans 4:6–8* is a quote from *Psalms 32:1–2*. Knowing the historical context of David’s story, restate in your own words what David said.

The Mark of Righteousness—Romans 4:9–13

Imagine the Jews in the Roman congregation contending Paul’s argument that righteousness is apart from works. Carefully observe *Romans 4:9–13*. How would you restate their counterargument? Also note Paul’s response. How did he define *circumcision*? What was his conclusion in *4:13*?

Righteousness is really a five-letter word. It is a faith matter, and it does not come from the Law. —Pastor Chuck Swindoll



Interpretation: Justification Explained

In *Romans 4:4–5*, Paul stated that workers’ wages are not credited as a favor but as payment. The Greek verb for “credited” *4:4* (NASB) is *logizomai*, which is a financial term. It is the act of adding to the ledger of a person’s account that was empty so now it is full.

Explain the significance of Paul’s point in using this image.

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According to [Romans 4:5](#), by crediting His righteousness to a person's account, God justifies the person who does not work but believes in Him. Explore the term [justification](#) in a Bible dictionary like *Baker's Evangelical Dictionary of Biblical Theology* at biblestudytools.com. Describe this term in simple words.

Justification does not mean, "Just as if I'd never sinned." It means, "Even though I have sinned and will keep on sinning, I have been declared righteous." It's the sovereign act of God whereby He declares righteous the believing sinner while we're still in a sinning state. —Pastor Chuck Swindoll

Paul told the Roman congregation in [4:9–13](#) that circumcision was a sign that Abraham had faith, that God had already accepted him and declared him to be righteous. Circumcision was a sign that the person was included in God's covenant family. Why do you think Paul used this Jewish rite to prove his point about justification for all who believe, not just Jews? Explain the significance of Paul's point for us today who don't give the same significance to circumcision.

God described to Abraham the importance of bearing the mark of righteousness. "I want people to know that you are My people, and so I'm going to establish the rite of circumcision." —Pastor Chuck Swindoll

God places in our spiritual bank account Jesus' perfect righteousness when we put our faith in His sacrifice—this begins our relationship with Him. Then, *we learn to walk with Him by faith.*

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Correlation: Relationship versus Fellowship with God

Correlation ensures that our understanding of the passage is accurate. According to [Genesis 15:1–6](#), Abraham believed God and his faith was credited to him as righteousness. But Abraham continued walking in faith for the rest of his life. What role does faith play not only in our salvation but also in our walk with God?

Abraham said, “I’m going to take this seriously. I have been a friend of God all these years, and if God says that’s necessary as a part of obedience, then I will follow through.” It has nothing to do with his being declared righteous. That was taken care of in chapter 15. —Pastor Chuck Swindoll

Compare [Romans 4:1–5](#); [Ephesians 2:8–10](#); [4:30–32](#); [1 John 1:5–10](#); [2:1–2](#). What is the difference between our relationship with God and our fellowship with Him? What should a believer do when the fellowship is broken?

*Now when I sin, I break a fellowship with Him, and I need to deal with that regularly. But it doesn’t change my relationship with God. That’s sealed as a result of my believing. Christ’s death plus my belief equals eternal life.
—Pastor Chuck Swindoll*

Being justified freely by grace happens the moment we believe that Jesus paid the price for our sin! Walking in fellowship with God involves a day-by-day surrendering of our lives out of loving obedience to Him.

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Application: Believe Him! Delight in His Grace!

Our *Searching the Scriptures* Bible study has a final step: application—allowing the Holy Spirit to transform our lives with the truths that we receive. What has the Holy Spirit brought to your mind as you were studying this passage?

If you've met the Savior through this Bible study, welcome to God's family! If you've already joined God's family, think about your walk with Him. What are some practical steps of obedience you can take to have more fellowship with Him? Why not commit these steps to the Lord in prayer and share them with a trusted spiritual mentor?

Using your time of prayer, express your heartfelt gratitude to God for generously giving you the righteousness you needed but couldn't earn. What love! What grace!



A FINAL PRAYER

Heavenly Father, thank You for the warmth of Your fellowship with me through Christ. Thank You for declaring me righteous—giving me a gift I could never earn. Like Abraham, I believe You. I trust You. I admit that I am nowhere as consistent as You are in my walk with You because I am prone to wander. Forgive my disobedience and keep me close to You. In the name of Jesus. Amen.

ENDNOTE

1. To learn more about Pastor Chuck Swindoll's *Searching the Scriptures* Bible-study method, go to the web page, "[How Does Pastor Chuck Swindoll Study the Bible?](#)"

For the 2025 broadcasts, this *Searching the Scriptures* Bible study was developed by Mirlenda Noëlliste in collaboration with Aaron Massey, senior vice president of *Searching the Scriptures* Ministries, and Bryce Klabunde, vice president of *Searching the Scriptures* Ministries, based upon the original outlines, charts, and transcripts of Charles R. Swindoll's messages. Copyright © 2007, 2025 by Charles R. Swindoll, Inc. All rights are reserved worldwide. Duplication of copyrighted material for commercial use is strictly prohibited.

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