

The Books of Titus, Philemon, and Jude, Teacher's Guide

Lesson 5: Saved by the Washing of Regeneration

Titus 3:1-11

Teaching Aim (Teacher Orientation)

This is the most doctrinally significant lesson in the study, and the teacher should give verse 5 the heaviest and most careful treatment. Paul states that God “saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of regeneration and renewal of the Holy Spirit.” Two truths must be held together without compromise. First, salvation is entirely of God’s mercy and grace, not earned by any righteous works we have done; the credit belongs wholly to God. Second, God has connected that gracious salvation to “the washing of regeneration,” the new birth, which the New Testament ties to baptism into Christ. The lesson must present neither salvation by works-merit nor a faith-only that bypasses obedience, but grace received through an obedient faith, with baptism as the washing of regeneration.

The teacher should be ready to show how this coheres with the rest of the New Testament. Jesus said one must be born of water and the Spirit (John 3:5). Peter said, “Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins” (Acts 2:38). Paul said we are buried with Christ by baptism into death and raised to new life (Romans 6:3-4), and that we put on Christ in baptism (Galatians 3:27). Peter said baptism now saves us through the resurrection (1 Peter 3:21). None of this makes salvation a human work; the same texts ground it in God’s mercy and Christ’s blood. Baptism is the appointed place where God’s grace washes and regenerates the believing, repentant sinner. It is not a meritorious work but the obedient response of faith in which God does the saving.

The formational aim is to leave students marveling at mercy and walking in newness of life. Paul does not present the new birth as a doctrine to argue but as a rescue to adore, framed by the memory of what we were (v. 3) and the new life of gentleness and good works it produces (vv. 1-2, 8). Send students home both clear on how God saves and softened toward the people still living where they once lived, eager to devote themselves to good works as those who have been freely washed and made heirs.

Question 1

Student Question:

Paul tells believers to “be submissive to rulers and authorities, to be obedient, to be ready for every good work” and to “speak evil of no one” but be “gentle” and “courteous to all people” (vv. 1-2). What does this teach about how Christians are to live in society, and why does the gospel produce this kind of citizen and neighbor?

Commentary and Teaching Notes

Begin by noticing that Paul grounds Christian citizenship and neighborliness in the gospel. Before he ever reaches the great salvation statement of verse 5, he describes how the saved live in the world: submissive to authorities, obedient, ready for every good work, speaking evil of no one, gentle, and courteous to all. The new life touches the most public and the most ordinary relationships.

Help students see that this is not mere social conformity. The gospel produces good citizens and gentle neighbors not out of fear or self-interest but because grace has changed the heart. Believers who remember their own rescue have every reason to be patient, peaceable, and generous toward others. Connect this to Romans 13 and 1 Peter 2:13–17 on honoring authorities.

Note the breadth of “all people.” Paul does not limit gentleness to fellow believers or to the agreeable. The Christian’s courtesy extends to everyone, including opponents and outsiders. This is countercultural in any age of tribal hostility, and it is a powerful witness when believers refuse to return contempt for contempt.

Doctrinal / Christian Living Issues

- The gospel producing good citizens and gentle neighbors (Romans 13:1–7; 1 Peter 2:13–17)
- Submission to legitimate authority as Christian witness
- Gentleness and courtesy extended to all people, not just insiders
- Public and ordinary conduct as the overflow of grace

Discussion Prompts

- Why does the gospel produce this kind of citizen and neighbor?
- How is Christian gentleness toward all people countercultural today?
- Where is your conduct toward outsiders most visible?

Question 2

Student Question:

Paul calls believers to “show perfect courtesy toward all people” (v. 2), including those who oppose them. Who is the person you find it hardest to be gentle and courteous toward right now? What would it look like this week to let the gospel govern the way you treat them?

Commentary and Teaching Notes

This self-examining question takes verse 2 (“perfect courtesy toward all people”) and makes it concrete. Everyone has someone they find hard to treat gently, a difficult relative, a hostile coworker, a public figure, a person who has wronged them. Invite honest identification of that person.

Help students see the gospel logic. Paul will immediately remind us that we were once just as foolish and hostile as anyone we struggle to love (v. 3), and that God was kind to us anyway (v. 4). The mercy we have received becomes the pattern and the power for how we treat even our opponents.

Move toward one concrete act. Gentleness is not a feeling but a choice expressed in words and actions: refusing contempt, speaking respectfully, praying for the person, responding rather than reacting. Ask each student to name one specific way they could let the gospel govern their treatment of that person this week.

Doctrinal / Christian Living Issues

- Mercy received as the pattern for mercy shown (Matthew 18:21–35)
- Gentleness as a choice in word and action, not a feeling
- Loving and praying for opponents (Matthew 5:44)
- The remembered “before” as fuel for present grace toward others

Discussion Prompts

- Whom do you find hardest to treat with gentleness right now?
- How does remembering God’s kindness to you reshape that relationship?
- What is one concrete step toward courtesy this week?

Question 3

Student Question:

Paul reminds us that “we ourselves were once foolish, disobedient, led astray, slaves to various passions” (v. 3). Why does Paul insist that Christians remember their former condition, and how does an honest view of what we were apart from grace shape both our humility and our gratitude?

Commentary and Teaching Notes

Take time with verse 3, because Paul deliberately makes every believer remember the “before.” He piles up the words: foolish, disobedient, led astray, enslaved, malicious, envious, hated and hating. And he says “we,” including himself. The honesty here is bracing and intentional.

Explain why Paul insists on this memory. Forgetting what we were breeds two diseases: pride toward others and ingratitude toward God. The believer who imagines he was always basically good will look down on sinners and undervalue grace. Remembering the pit from which we were lifted keeps us humble and thankful.

Apply it relationally. An honest view of our former slavery should make us patient and hopeful toward people still trapped in theirs. We are not a different species from the lost; we are

rescued people who remember the water. This memory fuels evangelism marked by compassion rather than condescension.

Doctrinal / Christian Living Issues

- The discipline of remembering our former condition (1 Corinthians 6:9–11)
- Humility and gratitude as fruits of honest memory
- Compassion, not condescension, toward those still in sin
- Solidarity with the lost as rescued, not superior, people

Discussion Prompts

- Why does Paul insist that we remember what we were?
- How does forgetting the “before” breed pride and ingratitude?
- How should remembering our rescue shape our view of the lost?

Question 4

Student Question:

Paul describes the old life as being “slaves to various passions and pleasures” (v. 3). Slavery to a passion often hides behind the language of freedom and choice. Is there an appetite or pleasure that has quietly become a master in your life? What would it mean to bring that to the One who saves us from such slavery?

Commentary and Teaching Notes

This self-examining question fastens on the phrase “slaves to various passions and pleasures” (v. 3). Help students see that slavery to a passion rarely announces itself as slavery; it usually wears the costume of freedom and choice. We say “I can stop anytime” precisely about the things that own us.

Invite honest, private reflection. The appetite that has become a master may be obvious (a substance, a habit) or subtle (approval, comfort, control, screens, food, anger). The test is not whether something is pleasurable but whether it has become a ruler we cannot say no to.

Point to the Savior who frees slaves. The gospel of this very passage is that God saves people enslaved to passions. The answer is not mere willpower but bringing the bondage honestly to Christ, who washes and renews. Encourage one concrete step: confession, accountability, prayer, the help of the church.

Doctrinal / Christian Living Issues

- The hidden nature of slavery to passion behind the language of freedom
- Christ as the liberator of those enslaved to sin (John 8:34–36)
- The insufficiency of willpower apart from grace

- The role of confession, accountability, and the church in freedom

Discussion Prompts

- What appetite or pleasure has quietly become a master for you?
- Why does bondage so often disguise itself as freedom?
- What would it look like to bring that to Christ this week?

Question 5

Student Question:

Paul says, “But when the goodness and loving kindness of God our Savior appeared, he saved us” (vv. 4–5). What does this turning point reveal about why and how God saves, and what do the words “goodness,” “loving kindness,” and “mercy” tell us about the heart of God toward sinners?

Commentary and Teaching Notes

Linger on the hinge of the passage: “But when the goodness and loving kindness of God our Savior appeared, he saved us” (vv. 4–5). After the bleak portrait of verse 3, this “but when” is the turning point of the whole human story. The initiative is entirely God’s; the appearing is His, the saving is His.

Unpack the heart-words. “Goodness” speaks of God’s kindness and benevolence; “loving kindness” translates a word that gives us “philanthropy,” God’s love for humanity; “mercy” is His compassion toward the miserable and undeserving. Together they reveal that God saves not reluctantly but out of the overflow of His own gracious character.

Help students feel that salvation begins in God’s heart, not ours. We did not move God to save us by our worthiness; He moved toward us in mercy while we were still in the condition of verse 3. This is the soil from which verse 5’s great statement grows, and it guards everything that follows from any hint of human boasting.

Doctrinal / Christian Living Issues

- God’s initiative in salvation: “he saved us”
- The character of God revealed in goodness, loving kindness, and mercy
- Salvation flowing from God’s heart, not human worthiness (Romans 5:8)
- The “but when” of the gospel as the turning point of the human story

Discussion Prompts

- What do these words tell us about the heart of God toward sinners?
- Why does it matter that the initiative in salvation is God’s?
- How does this turning point reframe your whole story?

Question 6

Student Question:

Paul roots our entire salvation in God's mercy, not our merit (v. 5). Where are you still tempted to base your standing with God on your own performance, feeling close to Him on your good days and far on your bad ones? How does resting in His mercy rather than your record change the way you walk with Him?

Commentary and Teaching Notes

This self-examining question takes the truth that salvation rests on God's mercy, not our merit, and applies it to the performance treadmill so many believers live on. Help students notice the pattern: feeling close to God on good days, distant on bad ones, as though His acceptance rose and fell with their behavior.

Name the error gently. Basing our standing on our performance is a subtle return to works-righteousness in our emotional life, even when we affirm grace with our lips. It steals assurance and breeds either pride or despair. Verse 5 cuts the nerve of it: He saved us according to His mercy, not our works.

Point toward resting in mercy. This does not make obedience optional (the passage insists on good works), but it means our standing is anchored in God's mercy and Christ's finished work, not in our daily scorecard. Encourage students to preach this to themselves and to name one way resting in mercy would change how they relate to God this week.

Doctrinal / Christian Living Issues

- The performance treadmill as functional works-righteousness
- Assurance grounded in God's mercy, not our daily record
- The difference between obedience flowing from acceptance and obedience to earn it
- Resting in Christ's finished work while still pursuing godliness

Discussion Prompts

- Where do you still base your standing with God on your performance?
- How does resting in mercy rather than your record change your walk?
- What would it look like to preach grace to yourself this week?

Question 7

Student Question:

Paul says God "saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of regeneration and renewal of the Holy Spirit" (v. 5). How does this passage present salvation as entirely by grace and mercy while also connecting that salvation to

the washing of the new birth, and how does this exclude both salvation by works-merit and a faith that bypasses obedience to God?

Commentary and Teaching Notes

This is the central and heaviest doctrinal block of the entire study; give it the most time and care. Verse 5 makes two claims that must be held together: God saved us “not because of works done by us in righteousness,” and He saved us “by the washing of regeneration and renewal of the Holy Spirit.” The teacher’s task is to honor both without letting either swallow the other.

First, establish that salvation is entirely of grace and mercy. Paul explicitly excludes “works done by us in righteousness” as the basis of salvation. No one earns this. The credit is God’s alone. This rules out every form of salvation by human merit, every notion that we contribute the righteousness that saves us. So far Scripture and every grace-loving Christian agree.

Second, identify what “the washing of regeneration” is. Regeneration means new birth. A “washing” that brings new birth points to the new birth Jesus described to Nicodemus as being “born of water and the Spirit” (John 3:5), and that Paul describes as being buried with Christ in baptism and raised to walk in newness of life (Romans 6:3–4). The same apostolic gospel says, “Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins” (Acts 2:38), that in baptism we “put on Christ” (Galatians 3:27), and that “baptism now saves you ... through the resurrection of Jesus Christ” (1 Peter 3:21). Paul is describing the moment when God’s saving mercy washes and regenerates the penitent believer.

Now hold the two together, because this is where both common errors must be excluded. Baptism is not a meritorious work that earns salvation; it is precisely the opposite, the place where the helpless sinner receives what God alone does. It is not “a work done by us in righteousness”; it is the obedient response of faith in which the work is God’s. So this verse excludes works-righteousness (we do not earn the washing) and it equally excludes a faith-only that bypasses obedience (God appointed the washing as the place where mercy meets faith). The biblical picture is grace received through an obedient faith: hearing the gospel, believing in Jesus as Lord and Christ, repenting, confessing Him, and being baptized into Him, in which God by His Spirit gives the new birth. The washing and the Spirit’s renewal are God’s saving work, not man’s achievement.

Bring it home as worship, not just argument. The point of teaching this clearly is not to win a debate but to help students see the wonder: the God of mercy appointed a place to wash them clean and make them new, and they came as helpless sinners and were reborn. Help students who have been baptized into Christ rest in that mercy, and gently invite any who have not yet obeyed this gospel to consider their need. Keep the tone marveling, tender, and clear.

Doctrinal / Christian Living Issues

- Salvation entirely by God's mercy and grace, never earned by works of righteousness (Titus 3:5; Ephesians 2:8–9)
- The new birth as being born of water and the Spirit (John 3:5)
- “The washing of regeneration” connected to baptism into Christ (Acts 2:38; Romans 6:3–4; Galatians 3:27; 1 Peter 3:21)
- Baptism as the obedient response of faith in which God does the saving, not a meritorious human work
- Exclusion of both works-righteousness and a faith-only that bypasses obedience; grace through an obedient faith
- The renewal of the Holy Spirit poured out richly upon the saved (Titus 3:6)

Discussion Prompts

- How does verse 5 hold together salvation by mercy and the washing of regeneration?
- Why is baptism not a “work done by us in righteousness” that earns salvation?
- How does this verse exclude both earning salvation and a faith that bypasses obedience?

Question 8

Student Question:

Paul says God poured out His Spirit on us “richly” so that we might “become heirs according to the hope of eternal life” (vv. 6–7). What does it mean to you to be an heir of God, and how would living each day as an heir of eternal life reshape the way you handle today’s worries, disappointments, and decisions?

Commentary and Teaching Notes

This self-examining question takes up the wonderful result of salvation in verses 6 and 7: the Spirit poured out richly, and believers made “heirs according to the hope of eternal life.” Help students grasp the dignity of being an heir of God, not a servant hoping for wages but a child guaranteed an inheritance.

Connect inheritance to daily security. An heir does not panic over today’s setbacks the way a destitute person does, because the future is secured. Paul wants the certainty of eternal life to steady believers in the present. Romans 8:16–17 strikes the same note: heirs of God and fellow heirs with Christ.

Bring it to specific worries. Ask students how living as an heir of eternal life would reshape the way they handle a particular anxiety, disappointment, or decision they are carrying. The point is not denial of real trouble but the steadiness that comes from knowing how the story ends.

Doctrinal / Christian Living Issues

- The believer as heir of God and of eternal life (Romans 8:16–17)

- The Spirit poured out “richly” as God’s lavish generosity
- Future inheritance as present security and steadiness
- Living today in light of a guaranteed eternal hope

Discussion Prompts

- What does it mean to you to be an heir of God?
- How would living as an heir change the way you handle today’s worries?
- Which current anxiety most needs to be met by this truth?

Question 9

Student Question:

Paul follows the gospel with sharp instructions: “insist on these things, so that those who have believed in God may be careful to devote themselves to good works” (v. 8), while avoiding foolish controversies and warning a divisive person twice before having nothing more to do with him (vv. 9–11). What does this teach about the proper relationship between sound doctrine, good works, and the unity and purity of the church?

Commentary and Teaching Notes

Address Paul’s practical conclusion in verses 8 through 11, which ties the whole lesson together. Paul says the gospel just stated is “trustworthy,” and he wants Titus to “insist on these things, so that those who have believed in God may be careful to devote themselves to good works.” Notice the order: grace first, then good works as the grateful response. Good works are excellent and profitable, not as the cause of salvation but as the fruit of it.

Then note the contrast in verse 9: avoid “foolish controversies, genealogies, dissensions, and quarrels about the law,” which are “unprofitable and worthless.” Paul distinguishes between the central, life-giving truths worth insisting on and the speculative, divisive arguments that waste energy and fracture fellowship. The teacher should help students discern the difference between contending for the faith and quarreling over trivia.

Finally, handle verses 10 and 11 on the divisive person. After a first and second warning, a persistently divisive person is to be avoided. This is not harshness for its own sake; it protects the unity and purity of the church from someone determined to cause division. It also models patience: warnings come first, and the door to repentance stays open. Help students see that sound doctrine, good works, and the unity of the body belong together; a church devoted to good works must also guard against those who would tear it apart.

Doctrinal / Christian Living Issues

- Good works as the fruit and goal of grace, to be insisted upon (Titus 3:8; Ephesians 2:10)
- Discernment between central truth and unprofitable controversy (2 Timothy 2:23)

- Protecting the unity and purity of the church from the divisive (Romans 16:17)
- Patient warning before separation, keeping the door to repentance open

Discussion Prompts

- Why does Paul put good works after grace rather than before it?
- How do we tell the difference between contending for truth and quarreling over trivia?
- How does the church guard its unity without becoming harsh?

Question 10

Student Question:

Look back across these verses. Paul has moved from who we were, to the mercy that saved us, to the washing that made us new, to the new life of good works that flows out of grace. Name one specific way you sense Jesus forming you through this passage. What is the single truth from Titus 3:1–11 that you most need to carry into this coming week?

Commentary and Teaching Notes

This capstone gathers the whole lesson into one personal takeaway. Given the doctrinal weight of this passage, encourage students to land on a truth that is both clear and personal, not merely a position they now hold but a mercy they now treasure.

Trace the movement for the group. Paul went from who we were (v. 3), to the mercy that appeared (v. 4), to the washing that made us new (v. 5), to the Spirit poured out and the inheritance secured (vv. 6–7), to the new life of good works that flows from it all (v. 8). The doctrine and the life are one seamless rescue.

Close on wonder and humility. The right response to being saved by mercy through the washing of regeneration is not pride in being right but gratitude in being clean, and gentleness toward those still in the current we were pulled from. Ask each student to name the one truth they most need to carry into the week, and one way they will live it.

Doctrinal / Christian Living Issues

- Salvation by mercy through the washing of regeneration as cause for wonder, not pride
- The unity of gospel doctrine and transformed life
- Gentleness toward the lost flowing from remembered grace
- Carrying one specific, treasured truth into the week

Discussion Prompts

- What one truth from this passage do you most need this week?
- How does being saved by mercy shape the way you treat others?
- How is Christ forming you through these verses?