

Saved: God's Plan of Salvation, Teacher's Guide

Week 1: Our Need for Salvation: Sin and Grace

Romans 3:21–26; Romans 6:23

Teaching Aim (Teacher Orientation)

This first lesson lays the foundation stone for the entire study, and what is at stake doctrinally is the gospel itself. Paul's argument in Romans 3:21–26 sets out the universality of sin ("all have sinned"), the impossibility of being justified by law-keeping, and the astonishing provision of God in Christ, who is set forth as a propitiation so that God can be "just and the justifier." Romans 6:23 then crystallizes the whole matter in a single contrast: death is what sin earns; eternal life is what God gives. Your students need to leave understanding that salvation is grounded entirely in God's grace and Christ's atoning blood, never in human merit. At the same time, guard against the faith-only misreading that will surface later in the study. Grace as a gift does not cancel the response of faith; it makes that response possible. Romans 6, the very next chapter, will move straight into baptism into Christ's death, so plant the seed now that the gift is received, not earned, through a trusting and obedient faith.

But this passage was never meant only to settle an argument. Paul is describing a rescue, and the doctrine is meant to land in the heart. A person who has never felt the weight of "no distinction" will never taste the sweetness of "but now." Many of your students live somewhere between two errors: the proud assumption that they are basically good and the quiet despair that they could never be good enough. This lesson confronts both. It humbles the self-righteous and lifts the burdened, and it does so by fixing every eye on the cross, where the cost of our sin and the depth of God's love are displayed together.

So aim at both targets. Help students grasp clearly why no one can be saved by law-keeping and why the cross is the only ground of our acceptance, and at the same time lead them to a heart response: honest confession of need, and humble, grateful receiving of grace. Send them home both clearer and softer, knowing they are more sinful than they admitted and more loved than they imagined.

Question 1

Student Question:

Paul writes that "all have sinned and fall short of the glory of God" (v. 23). What does it mean to "fall short of the glory of God," and why does Paul insist there is "no distinction" between people on this point? What does this teach us about the true nature and reach of sin?

Commentary and Teaching Notes

Begin by letting the verse do its leveling work. Paul has spent the first three chapters of Romans building a case against the whole human race, Jew and Gentile alike, and verse 23 is his summary verdict. The phrase “no distinction” is crucial. It does not mean every person has sinned to the same degree or in the same way, but that every person stands in the same category before God: sinner, in need of grace. The respectable moralist and the open rebel arrive at the cross by the same door.

Help students feel the meaning of “fall short of the glory of God.” The picture is not merely breaking rules but missing the mark, failing to reflect the glory and likeness of God we were created to bear. Humanity was made for the glory of God, and sin is the tragic falling away from that purpose. This is why sin is so serious: it is not chiefly the violation of a code but the fracturing of a relationship and the defacing of an image.

Note that the verb tenses matter. “All have sinned” (a completed reality) and “fall short” (an ongoing condition) together describe both the acts we have committed and the state we are in. We are not sinners merely because we sin; we sin because we are sinners. Be careful here to teach the biblical seriousness of sin without drifting into the Calvinistic notion of total depravity that denies any genuine human ability to respond. Scripture holds people responsible precisely because they are able to hear, believe, and turn.

Close by underscoring why Paul starts here. The gospel is good news only to those who know the bad news. A doctor’s diagnosis feels like an attack until you realize it is the first step toward healing. Paul is not crushing his readers; he is preparing them to receive grace.

Doctrinal / Christian Living Issues

- The universality of sin: every person, apart from Christ, is guilty before God (Romans 3:9–23)
- Sin defined as falling short of God’s glory, the defacing of the image we were made to bear
- The distinction between sinful acts and the sinful condition that produces them
- Why “no distinction” levels the moral and the immoral alike at the foot of the cross
- A biblical seriousness about sin that avoids the Calvinistic claim that people cannot respond to God

Discussion Prompts

- Why is it good news, not bad news, that there is “no distinction” among us before God?
- How does our culture try to redefine sin, and what is lost when we do?
- What is the difference between feeling guilty and truly recognizing our need for grace?

Question 2

Student Question:

Sin is easy to see in the headlines and hard to see in the mirror. Where in your own life are you most tempted to excuse, rename, or downplay sin, treating it as a personality quirk or someone else's fault rather than as something that separates you from God?

Commentary and Teaching Notes

This is the first self-examining question, and the aim is honesty, not information. The danger Paul exposes is not only obvious wickedness but the subtle self-justification of decent people. Encourage students to move past sins in general to the specific places they soften the truth about themselves.

Name the common strategies gently. We rename pride as “high standards,” gossip as “just sharing a concern,” a sharp tongue as “being honest,” and a hard heart as “being realistic.” We blame our upbringing, our circumstances, or the people who provoked us. Each of these moves keeps sin at arm’s length and keeps grace at arm’s length too.

Steer the room toward the relational heart of sin. The reason these excuses matter is that sin separates us from God (Isaiah 59:1–2). When we minimize it, we are not protecting ourselves; we are insulating ourselves from the very grace we need. Honesty about sin is not morbid introspection but the open hand that receives mercy.

Doctrinal / Christian Living Issues

- Self-justification as a more respectable but equally deadly form of sin
- The ways we rename or relocate sin to avoid responsibility
- Sin as relational separation from God, not merely rule-breaking (Isaiah 59:1–2)
- Confession as the doorway to grace rather than a threat to our self-image

Discussion Prompts

- What is one sin you are more inclined to manage or excuse than to confess?
- Why is it often easier to admit sin in general than to name a specific one?
- How does honest confession actually free us rather than condemn us?

Question 3

Student Question:

Paul says the righteousness of God has been revealed “apart from the law” (v. 21), even though the Law and the Prophets bore witness to it. Why could keeping the law never make a person right with God, and what does it mean that this righteousness comes through faith in Jesus Christ?

Commentary and Teaching Notes

Clarify what Paul means by “the law.” He has in view the whole system of law-keeping, supremely the Law of Moses, as a means of earning a righteous standing. The law was good and from God, but it was never designed to save. It diagnosed sin without curing it, like a mirror that shows the dirt on your face but cannot wash it off (Romans 3:20).

Explain why law-keeping cannot justify. The standard is perfection, and we have already broken it (James 2:10). A single failure leaves the ledger in the red, and no amount of future obedience erases a past debt. The law can reveal our need but never meet it. This is the dead end that makes the gospel necessary.

Now turn to the good news of “the righteousness of God” revealed apart from law. This is a right standing that God provides rather than one we produce. It comes “through faith in Jesus Christ for all who believe.” Help students see that faith is not a new achievement that replaces law-keeping as a way to boast; it is the empty hand that receives what God gives.

Connect this to the larger story of the study. The Old Law has been fulfilled in Christ (Matthew 5:17; Colossians 2:14). We now stand under the New Covenant in His blood. So when Paul says “apart from the law,” he is not setting faith against obedience in general; he is setting grace against the proud attempt to earn salvation by a system of merit.

Doctrinal / Christian Living Issues

- The purpose of the law: to reveal sin, not to remove it (Romans 3:20; Galatians 3:24)
- Why perfect law-keeping is impossible and therefore cannot justify (James 2:10)
- Righteousness as a gift from God received by faith, not a status earned
- The Old Law fulfilled in Christ and the New Covenant now in force (Matthew 5:17; Colossians 2:14–17)
- Faith as the receiving hand, not a new ground for boasting

Discussion Prompts

- In what ways do people today still try to be justified by “law,” whether religious or moral?
- Why is it freeing to know that righteousness is a gift and not an achievement?
- How does the law still serve us, even though it cannot save us?

Question 4

Student Question:

Most of us have a private list of things we do to feel acceptable, whether religious activity, moral effort, or being useful to others. What is on your list? What might it look like this week to stop offering God your résumé and start receiving His righteousness as a gift?

Commentary and Teaching Notes

This question presses the doctrine of justification into the student's daily sense of worth. Even believers who affirm grace with their lips often live by a hidden scoreboard, feeling close to God on their good days and distant on their bad ones. Help them see this as a quiet form of self-justification.

Invite specificity. For one person the résumé is church attendance and Bible knowledge; for another it is moral respectability; for another it is being needed and useful. None of these are bad in themselves, but when they become the basis of our acceptance, they become rivals to grace and a source of either pride or despair.

Offer a concrete next step. To “stop offering God your résumé” might look like beginning prayer with thanks for grace rather than a report of performance, or preaching the gospel to yourself on a day you have failed. Make clear that this is not a license for spiritual laziness; gratitude for grace is the strongest motive for obedience, not a substitute for it.

Doctrinal / Christian Living Issues

- The hidden scoreboard: living by performance even while affirming grace
- Good things (service, knowledge, morality) becoming substitute saviors
- How a merit mindset breeds either pride or despair
- Gratitude for grace as the true and lasting motive for obedience

Discussion Prompts

- What is on your personal résumé that you quietly offer to God for acceptance?
- How can you tell when a good thing has become a way of earning your worth?
- What would change in your week if you began each day certain you are already accepted in Christ?

Question 5

Student Question:

Paul says we “are justified by his grace as a gift, through the redemption that is in Christ Jesus” (v. 24). What do the words “justified,” “grace,” and “redemption” each tell us about what God has done for us, and why does it matter that all of this is called a gift?

Commentary and Teaching Notes

Take the three great words one at a time. “Justified” is courtroom language: to be declared righteous, acquitted, set right in God's sight. It is not that God pretends we never sinned, but that on the basis of Christ's atoning death He can righteously declare the believing sinner right with Him.

“Grace” is the unmerited favor of God, kindness shown to those who deserve the opposite. Paul piles up the language deliberately: justified by grace, as a gift. He is shutting every door to human boasting. We did not earn this, we could not earn this, and the moment we imagine we did, we have misunderstood it entirely.

“Redemption” is the language of the marketplace and the slave market: a price paid to set a captive free. We were in bondage to sin, and our freedom cost the lifeblood of the Son of God. Grace is free to us because it was unimaginably costly to Him. Hold these together so students never hear “free” as “cheap.”

Address the word “gift” directly, because it anticipates the central tension of this study. A gift is unearned, but it must still be received. A pardon must be accepted; an inheritance must be claimed. So when we later teach that one believes, repents, confesses, and is baptized, we are not adding human merit to grace. We are describing the empty hands by which the gift is received. The gift remains a gift even when there is a God-appointed way to receive it.

Doctrinal / Christian Living Issues

- Justification as God’s righteous verdict of acquittal, grounded in Christ’s death
- Grace as unmerited favor that excludes all human boasting (Ephesians 2:8–9)
- Redemption as a costly purchase that sets captives free (1 Peter 1:18–19)
- A gift is free yet must be received; receiving is not the same as earning
- The seed of the whole study: grace and the obedient response of faith held together

Discussion Prompts

- Which of these three words (justified, grace, redemption) most surprises or moves you, and why?
- How would you answer someone who says that calling salvation a gift means we do nothing at all?
- Why does it matter that a free gift to us was so costly to God?

Question 6

Student Question:

A gift can only be received, never earned, and that is surprisingly hard for proud hearts to accept. In what area of life do you find it most difficult to simply receive grace rather than try to deserve it? What does your resistance reveal about what you still believe you must prove?

Commentary and Teaching Notes

This question turns the doctrine of grace inward. For many people, receiving is harder than giving, because receiving means admitting need. Pride would rather pay its own way than accept charity, even from God. Gently expose this instinct as the very thing grace must overcome.

Help students trace their resistance to its root. Often it reflects an old wound or message: that love must be earned, that we are only as valuable as our usefulness, that we dare not rest. Grace confronts these lies directly. We are loved before we are useful and accepted before we improve.

Move toward rest. The fruit of receiving grace is a settled peace that does not rise and fall with our performance. This is not passivity; it is the security from which real obedience grows. A child who knows she is loved obeys differently than a servant trying to keep her job.

Doctrinal / Christian Living Issues

- Pride's preference for earning over receiving
- The old lies beneath our resistance to grace (love must be earned, worth equals usefulness)
- Grace as the ground of rest and security, not anxiety
- Obedience that flows from acceptance rather than striving for it

Discussion Prompts

- Why is receiving sometimes harder for us than giving?
- What lie about your worth does grace most directly confront?
- What would it look like to rest in grace this week in one specific relationship or struggle?

Question 7

Student Question:

Paul says God “put forward” Christ “as a propitiation by his blood” so that He might be “just and the justifier of the one who has faith in Jesus” (vv. 25–26). How does the cross allow God to forgive sin without simply ignoring it, and what does this reveal about both His justice and His love?

Commentary and Teaching Notes

This is the theological heart of the passage, so take time here. “Propitiation” means a sacrifice that turns away wrath and satisfies justice. God did not merely overlook sin or sweep it under the rug; He dealt with it fully at the cross. Help students see why this matters: a god who ignored evil would not be good, and a judge who let the guilty off without cause would not be just.

Unfold the dilemma Paul resolves. God is perfectly just, so sin must be punished. God is also perfectly loving, so He longs to forgive the sinner. The cross is where these meet. At Calvary the penalty fell, but it fell on the willing Substitute, so that God remains entirely just while becoming the justifier of guilty people. Mercy and justice kiss at the cross; neither is compromised.

Emphasize that this was God's own initiative. He "put forward" His Son. The cross is not us persuading a reluctant God to love us; it is God Himself providing the very thing His justice required. The Father gives the Son, and the Son gives Himself. This guards students from a distorted picture of an angry Father and a kind Son at odds with one another.

Note the phrase "received by faith." The atonement is sufficient for all, but it becomes effective for those who receive it by faith in Jesus. Set this up as the bridge to the weeks ahead: the blood of Christ is the ground of our salvation, and faith, expressed in repentance, confession, and baptism, is the appointed way that saving blood is applied to us.

Doctrinal / Christian Living Issues

- Propitiation as a sacrifice that satisfies God's justice and turns away wrath
- The cross as the meeting place of perfect justice and perfect love
- God as both "just and the justifier," forgiving without ignoring sin
- The atonement as the Father's own initiative, not the Son placating an angry God
- The blood of Christ as the ground of salvation, "received by faith"

Discussion Prompts

- Why would a god who simply ignored sin not actually be good?
- How does the cross show us the seriousness of sin and the depth of love at the same time?
- What does it mean to you personally that the penalty fell on Christ instead of on you?

Question 8

Student Question:

Stand for a moment at the cross and consider that your sin helped put Him there, and His love kept Him there. How does seeing both the cost of your sin and the depth of His mercy at the same time change the way you think about yourself, and the way you respond to God?

Commentary and Teaching Notes

This question invites a contemplative, heart-level response. Give the room permission to slow down. The cross humbles and heals in the same moment: it tells me my sin was serious enough to require the death of the Son of God, and that I was loved enough for Him to bear it.

Guard against two distortions. Some students will dwell on the cost of their sin and slide into shame, hearing only condemnation. Others will dwell on mercy in a way that grows casual about sin. The cross holds both together. We are never so bad that grace cannot reach us, and never so loved that sin stops mattering.

Point toward response. Seeing the cross rightly produces neither pride nor despair but grateful, wholehearted surrender. "The love of Christ controls us" (2 Corinthians 5:14). Help students

name what a grateful response looks like for them this week, so the contemplation becomes formation.

Doctrinal / Christian Living Issues

- The cross as the place that both humbles and heals
- Avoiding the twin distortions of shame and presumption
- Gratitude, not guilt, as the engine of transformation (2 Corinthians 5:14–15)
- Worship and surrender as the fitting response to the cross

Discussion Prompts

- When you picture the cross, is your instinct more toward shame or toward gratitude, and why?
- How can a clear view of the cross protect us from both pride and despair?
- What is one grateful response the cross is calling out of you this week?

Question 9

Student Question:

Romans 6:23 sets two destinies side by side: “the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.” Why does Paul call death a wage but eternal life a gift, and how does this verse help us hold together two truths that some try to separate, that salvation can never be earned, yet must be received through a faith that trusts and obeys the Lord Jesus?

Commentary and Teaching Notes

Begin with the careful contrast Paul draws. He does not say the wages of sin is death but the wages of righteousness is life. He breaks the parallel on purpose. Death is a “wage,” something earned, paid out in full for work done. Eternal life is a “gift,” something that can never be earned no matter how hard we work. This single verse demolishes both despair and self-righteousness at once.

This is the doctrinal hinge of the whole study, so handle it with clarity. Two errors lie on either side of the narrow road. On one side is works-righteousness, the idea that we earn salvation by our obedience and so put God in our debt. Paul slams that door: life is a gift, never a wage. On the other side is faith-only-ism, the idea that since salvation is a gift, no response of obedience is required at all. But notice that Paul roots the gift “in Christ Jesus our Lord,” and the very next breath of Romans (chapter 6, where this verse sits) is about being baptized into Christ’s death and raised to walk in newness of life.

Hold the two truths together with the image of a gift that must be received. If a wealthy friend pays off a debt you could never settle, the gift is entirely free; you did not earn a penny of it. Yet you must still accept it, sign for it, receive it with an open hand. Reaching out your hand does

not earn the gift or turn it into a wage. In the same way, believing in Jesus, turning from sin, confessing His name, and being baptized into Him do not earn salvation. They are the empty hands by which the free gift is received. This is the obedience of faith (Romans 1:5; 16:26), not the merit of works.

Be precise about the kind of “works” Paul excludes. Throughout Romans, the works that cannot save are works of law and merit, performed to earn a standing and to boast. The response of faith that God commands is of a completely different order: it is not an attempt to place God in our debt but a humble submission to the way of grace He has appointed. To say salvation is “by grace through faith” is not to say “by faith only,” for the faith that saves is a living faith that trusts and obeys its Lord (James 2:17–24).

Land the verse personally. The same Lord who offers the gift also calls for our surrender, because He is Lord. To receive eternal life is to receive Christ as Lord, and there is no receiving Him as Savior while refusing Him as Lord. The gift and the lordship come together, which is exactly why grace leads to obedience rather than away from it.

Doctrinal / Christian Living Issues

- Death as a wage (earned) and eternal life as a gift (unearnable): the broken parallel is intentional
- Two errors rejected: works-righteousness that earns, and faith-only-ism that requires no response
- The obedience of faith (Romans 1:5; 16:26) as the receiving of the gift, not the earning of it
- The kind of “works” Paul excludes: works of law and merit done to boast
- A living, working faith versus bare assent (James 2:17–24)
- Receiving the gift “in Christ Jesus our Lord” means receiving Him as Lord, not Savior only
- The setting in Romans 6 ties this gift directly to baptism into Christ’s death (Romans 6:3–4)

Discussion Prompts

- Why do you think Paul deliberately refuses to call eternal life a “wage” of righteousness?
- How would you explain to a friend that baptism and obedience receive the gift rather than earn it?
- What does it mean that you cannot receive Jesus as Savior while refusing Him as Lord?

Question 10

Student Question:

Look back over these verses as a whole. They begin with our deep need and end with God’s free gift in Christ. Name one specific way Jesus is using this truth to form you right now. Where is He inviting you to lay down your pride, receive His grace, and begin to walk as someone who has been rescued?

Commentary and Teaching Notes

This capstone question gathers the whole lesson into one personal step. Resist letting students answer in generalities. The goal is a single, specific, nameable response, whether that is a first surrender to Christ, a fresh repentance, or a new way of resting in grace.

Be ready for the seeker in the room. For some, the honest answer to “where is He inviting you” is that they have never yet received the gift at all, never believed, repented, confessed, and been baptized into Christ. Hold this open warmly and without pressure, and be prepared to talk further after class. This study will walk that path step by step in the weeks ahead, and Week 1 is the right place to begin stirring that holy desire.

For believers, press toward formation. Knowing we are rescued should change how we carry ourselves: less defensive, less anxious, more grateful, more generous with the same grace we have received. Invite each person to name one concrete way the truth of sin and grace will shape the coming week, then encourage them to share it with someone who can pray with them.

Doctrinal / Christian Living Issues

- Moving from understanding to a specific, nameable response
- Creating space for the not-yet-Christian to begin the journey of faith
- The rescued life: grateful, secure, and generous with grace
- Accountability and prayer as helps to genuine change

Discussion Prompts

- What is the one specific thing God is asking of you through this lesson?
- If you have never received the gift by faith and baptism into Christ, what is keeping you, and how can we help?
- Who can you ask to pray with you and walk alongside you as you take this step?