

The Life of Christ, Teacher's Guide

Lesson 12: The Cross: It Is Finished

John 19:16–30

Teaching Aim (Teacher Orientation)

This lesson stands at the center of the whole study and of the Christian faith: the cross of Christ. The doctrinal heart, which comes to its fullest weight at Question 8, is the substitutionary, atoning death of the Son of God as the basis of our redemption. The cross is not a tragic accident, not merely a noble martyrdom, not only an example of love, though it is the supreme example of love. It is the deliberate, planned, sacrificial death in which the sinless Son of God bore in our place the penalty our sins deserved. Isaiah foretold it: He was pierced for our transgressions, and the Lord laid on Him the iniquity of us all (Isaiah 53:5–6). Paul declares it: God made Him who knew no sin to be sin for us (2 Corinthians 5:21). Help the class grasp that on the cross Jesus took our place, so that He bore what we could not bear and could never have paid.

John's account underscores several truths to weave through the lesson. The crucifixion is real, historical fact, not legend. The sign over the cross proclaims, even in mockery, the true kingship of Jesus, whose throne is the cross and whose crown is of thorns. The repeated fulfillment of Scripture shows that the cross is the unfolding plan of God, not an accident. And the final cry, "It is finished," is the word of completion: a single word in the original that means paid in full. The work of redemption is complete; nothing can be added to it. Salvation rests entirely on Christ's finished work, received by us through an obedient faith that lays hold of Him, and not on any merit of our own.

Formationally, the cross calls for far more than observation. It exposes the seriousness of our sin, which required such a price, and the depth of God's love, which paid it. It calls the spectator to become a participant, the proud to bow, and the weary to rest in a finished work rather than striving to add to it. Handle this lesson with reverence and warmth; the class is standing on holy ground at the foot of the cross. Let them behold the dying love of the Son of God, and respond.

Question 1

Student Question:

In John 19:16–18, Jesus is led out and crucified between two others, a real, historical execution. As you take in the fact that the Son of God was actually crucified, what does the reality of the cross press upon you about the seriousness of sin and the love of God?

Commentary and Teaching Notes

Begin by establishing the stark reality of the crucifixion. John reports it with sober restraint: they took Jesus, He bore His cross to Golgotha, and there they crucified Him. This was a real, brutal, historical execution, the cruelest form of death the Roman world had devised. We must not let familiarity sanitize it. The Son of God was actually nailed to a Roman cross.

Let the reality press home the seriousness of sin. The cross is the measure of what our sin required. If sin were a small thing, a small price would have sufficed. But it took the death of the Son of God to deal with it. Whenever we are tempted to treat sin lightly, the cross stands as a sober witness to how serious it truly is in the sight of God.

Let the same reality reveal the love of God. The cross is at once the measure of our sin and the measure of God's love. God did not deal with sin by abandoning us to it; He dealt with it by giving His Son to bear it. The two truths belong together: the cross shows both how bad our sin is and how great God's love is.

Move the class from information to response. The fact of the cross is not meant to be merely acknowledged but to lay hold of the heart. Invite each person to take in the reality of the crucified Son of God and to let it both humble them over their sin and overwhelm them with the love that bore it.

Doctrinal / Christian Living Issues

- The crucifixion as real, historical fact, not sanitized legend
- The cross as the measure of the seriousness of sin
- The cross as the measure of the love of God
- Moving from acknowledging the cross to being laid hold of by it

Discussion Prompts

- What does the reality of the crucifixion press upon you about the seriousness of sin?
- How is the cross also the measure of God's love?
- How do these two truths belong together?

Question 2

Student Question:

Scripture teaches that Christ died not merely as an example or a martyr but in our place, for our sins. What does it mean to you personally that Jesus bore the penalty you deserved, and how does grasping the cost of your sin deepen your response to Him?

Commentary and Teaching Notes

This self-examining question makes the substitution personal, anticipating the fuller doctrinal treatment at Question 8. The aim here is not yet to lay out the theology of the atonement in full

but to help each person say, with Paul, that the Son of God loved me and gave Himself for me (Galatians 2:20).

Press the word substitution gently. Christ did not merely die; He died in our place, bearing the penalty our sins deserved. This is the difference between admiring the cross from a distance and being pierced by it. It was my sin that He bore, the penalty I deserved that He paid. When the cross becomes personal in this way, it changes everything.

Help the class feel the cost. Grasping what our sin cost Him deepens both our sorrow over sin and our love for the Savior. The person who has seen what their sin required at Calvary cannot remain casual about it, nor can they remain cold toward the One who bore it. Invite each person to consider what it means that Jesus took their place, and how that truth deepens their response of repentance, gratitude, and love.

Doctrinal / Christian Living Issues

- Christ's death as substitution, in our place, not merely an example
- Making the cross personal: He loved me and gave Himself for me (Galatians 2:20)
- The cost of our sin deepening sorrow and love
- Moving from admiring the cross to being pierced by it

Discussion Prompts

- What does it mean to you personally that Jesus bore the penalty you deserved?
- How does grasping the cost of your sin change your response to Him?
- What is the difference between admiring the cross and being pierced by it?

Question 3

Student Question:

John repeatedly notes that the events of the crucifixion fulfilled Scripture, such as the soldiers casting lots for His clothing (vv. 23–24). What does this fulfillment of prophecy teach us about the cross as the deliberate plan of God rather than a tragic accident?

Commentary and Teaching Notes

Point out John's repeated refrain that these things happened to fulfill Scripture. The soldiers casting lots for His garments fulfills Psalm 22:18, written a thousand years earlier. Other details in the surrounding verses likewise fulfill prophecy. John wants us to see that even the smallest details of the crucifixion were foretold.

Draw the conclusion about God's plan. The cross was not a tragedy that caught God by surprise, not a noble effort that failed, not the triumph of evil over good. It was the deliberate, foreordained plan of God, written in the Scriptures long before. As Peter would later preach,

Jesus was delivered up according to the definite plan and foreknowledge of God (Acts 2:23). What looked like the world doing its worst was in fact God doing His saving work.

Hold together divine sovereignty and human responsibility, if the class raises it. The men who crucified Jesus acted freely and wickedly, and were responsible for their sin; yet through their evil God accomplished His purpose of redemption. The fulfillment of prophecy shows that God was sovereignly at work even in the darkest hour of human history.

Apply it to assurance. Because the cross was God's plan and not an accident, we can trust that our salvation rests on something God purposed from of old, not on a fortunate turn of events. The same God who wrote the cross into the Scriptures centuries in advance can be trusted to keep every promise He has made to us.

Doctrinal / Christian Living Issues

- The cross as the deliberate, foreordained plan of God (Acts 2:23)
- Fulfillment of prophecy in the details of the crucifixion (Psalm 22:18)
- The cross not a tragic accident but God's saving purpose
- Divine sovereignty and human responsibility in the crucifixion

Discussion Prompts

- What does the fulfillment of prophecy show about the cross?
- How does it change things to know the cross was God's plan, not an accident?
- How does this give assurance about the salvation the cross secures?

Question 4

Student Question:

At the cross we see every kind of response: soldiers indifferent and gambling, leaders mocking, a few standing in grief and love. Where are you tempted to be a mere spectator of the cross, observing it from a safe distance, rather than letting its meaning lay hold of your life?

Commentary and Teaching Notes

Survey the range of responses John records around the cross. The soldiers are indifferent, busy gambling for clothing while the Son of God dies above them. Others mock. A small group, including His mother and the beloved disciple, stand near in grief and love. The same cross evokes indifference, hostility, and devotion.

Hold up the danger of indifference especially. The soldiers are a sobering picture: close enough to touch the cross, yet utterly untouched by it, occupied with their small game while redemption is accomplished overhead. It is possible to be near the things of Christ, even to handle them, and remain a mere spectator.

Turn the question on the class. We can study the cross, sing about the cross, even teach the cross, and still keep it at a safe distance from our actual lives. The cross is not given to be observed but to be received, to lay hold of us, to reorder everything. Invite each person to consider where they have been a spectator of the cross rather than a participant in its meaning, and what it would mean to let it truly lay hold of them.

Doctrinal / Christian Living Issues

- The range of responses to the cross: indifference, mockery, devotion
- The danger of being near the cross yet untouched by it
- Observing the cross from a safe distance versus being claimed by it
- The cross given to lay hold of us and reorder our lives

Discussion Prompts

- Which response to the cross are you most tempted toward?
- How is it possible to be near the cross yet remain a spectator?
- What would it mean to let the cross truly lay hold of your life?

Question 5

Student Question:

Even in His agony, Jesus saw His mother and the disciple He loved, and He tenderly provided for her care (vv. 25–27). What does this reveal about the love and the true humanity of Jesus, even as He bore the weight of the cross?

Commentary and Teaching Notes

Notice the tenderness of the moment. In the midst of unspeakable suffering, Jesus sees His mother standing nearby and, with the care of a faithful son, entrusts her to the beloved disciple. Even now, even here, He is thinking of others. His love does not turn inward under pain; it reaches outward.

Draw out what this reveals about His humanity. Jesus is no detached figure floating above His suffering. He is a real human being with a real mother, real family bonds, and real concern for those He loves. His care for Mary shows the genuineness of His humanity even at the cross. He who bore the sin of the world also honored His mother to the end.

Draw out what it reveals about His love. The cross is the supreme display of love, and here that love is shown not only in the great act of dying for sinners but in the small, tender act of providing for one grieving woman. The same heart that loves the world loves the individual. He does not lose sight of the one in the midst of the many.

Apply it to the class as a bridge to the next question. The love of Christ, which looked beyond His own agony to the needs of others, is the love His followers are called to imitate. Let the class behold both the tenderness and the humanity of their suffering Savior.

Doctrinal / Christian Living Issues

- The true humanity of Christ shown in His care for His mother
- Love that reaches outward even under suffering
- The cross displaying love both for the world and for the individual
- Christ honoring His family bonds to the very end

Discussion Prompts

- What does Jesus' care for His mother reveal about His humanity?
- What does it reveal about the nature of His love?
- How does He hold together love for the world and love for the individual?

Question 6

Student Question:

Jesus loved and cared for others even while suffering profoundly Himself. Where is God calling you to look beyond your own pain to the needs of others, after the pattern of Christ on the cross?

Commentary and Teaching Notes

This self-examining question takes Christ's outward-looking love and applies it to our suffering. Pain naturally turns us inward; when we hurt, our world shrinks to our own struggle. Jesus, in the greatest pain, still looked outward to the needs of others. He sets a pattern that both rebukes and inspires.

Be pastorally careful here. This is not a call to deny or suppress our pain, nor to neglect necessary care for ourselves. Jesus felt His suffering fully; He did not pretend it away. The point is that suffering need not make us wholly self-absorbed. Even in our pain, by God's grace, we can still see and serve others.

Encourage a concrete, grace-enabled step. Ask each person whether there is someone whose needs they have stopped seeing because of their own struggles, and how they might, even in the midst of their pain, show some care after the pattern of Christ. Often, looking beyond our pain to love another is itself a means of grace that lightens our own burden. Invite one specific way to do so this week.

Doctrinal / Christian Living Issues

- Suffering's tendency to turn us inward
- Christ's example of outward love even in agony

- Not denying our pain, yet not being wholly absorbed by it
- Caring for others as a grace-enabled response in our own suffering

Discussion Prompts

- How does pain tend to turn you inward?
- Whose needs have you stopped seeing because of your own struggles?
- How might you look beyond your pain to love someone this week?

Question 7

Student Question:

Jesus said, “I thirst” (v. 28), a cry that reveals His genuine human suffering and also fulfilled Scripture. Why is it important that the Son of God truly suffered as a real human being, and how does contemplating the depth of His suffering shape your worship and gratitude?

Commentary and Teaching Notes

Take the cry “I thirst” seriously as a window into His suffering. The One who offered the woman at the well living water, the One through whom the seas were made, hangs in such anguish that He says, “I thirst.” It is a small phrase that opens onto an ocean of real, physical, human agony. John notes that it also fulfilled Scripture, but it is no less genuine for being foretold.

Stress why His true suffering matters. Throughout this study we have insisted on the true humanity of Christ, and nowhere is it more important than here. If Jesus only seemed to suffer, then the cross is a kind of pageant, not a real bearing of our penalty. But He truly suffered, in body and soul, the real weight of our sin and its penalty. Our salvation depends on the reality of His suffering.

Lead the class into contemplation. We are prone to rush past the cross to the resurrection, or to speak of the atonement so theologically that we forget the blood and the thirst and the darkness. Slow down. Let the class sit with the cost: the Son of God, parched and pierced, bearing what we deserved. Such contemplation is not morbid; it is the soil in which deep worship and gratitude grow.

Move toward response. The fitting response to the depth of Christ’s suffering is heartfelt worship, gratitude, and a hatred of the sin that made it necessary. Encourage the class to let the cry “I thirst” deepen their wonder at the love that endured so much for them.

Doctrinal / Christian Living Issues

- The genuine, physical and spiritual suffering of Christ
- The necessity of His true suffering for a real atonement
- Guarding against rushing past or over-abstracting the cross
- Contemplation of His suffering as the soil of worship and gratitude

Discussion Prompts

- Why does it matter that the Son of God truly suffered as a human being?
- What does the cry “I thirst” reveal about the depth of His suffering?
- How does contemplating His suffering shape your worship and gratitude?

Question 8

Student Question:

Standing at the foot of the cross and seeing what your sin cost the Son of God, what is the sin, the self-reliance, or the divided loyalty that you most need to surrender to Him this week, in repentance and in gratitude for so great a love?

Commentary and Teaching Notes

This self-examining question brings the student personally to the foot of the cross before the great declaration of Question 9. Having seen the reality of the crucifixion, the substitution, and the suffering, the heart is now ready to respond. The aim is not to manufacture guilt but to let the love displayed at the cross draw out honest surrender.

Help the class connect the cost of the cross to a specific surrender. When we truly see what our sin cost the Son of God, we cannot remain casual about the sins, the self-reliance, or the divided loyalties we have been holding onto. The cross both humbles us over our sin and melts us with love, and that combination is what moves the heart to lay things down.

Guide them toward something concrete and toward gratitude rather than mere remorse. Ask each person to name one sin, one area of self-trust, or one rival loyalty they sense Christ asking them to surrender, and to bring it to Him not in cringing fear but in grateful response to so great a love. The proper soil for repentance here is the dying love of Christ, which makes surrender an act of gratitude rather than dread.

Doctrinal / Christian Living Issues

- Letting the love of the cross draw out honest surrender
- Seeing the cost of sin without collapsing into mere guilt
- Identifying a specific sin, self-reliance, or rival loyalty to surrender
- Repentance as grateful response to the dying love of Christ

Discussion Prompts

- As you stand at the foot of the cross, what most needs to be surrendered to Christ?
- How does seeing what your sin cost Him move you toward repentance?
- How can your surrender this week be an act of gratitude rather than dread?

Question 9

Student Question:

With His final breath Jesus cried, "It is finished" (v. 30), announcing that the work of redemption was complete. What did Jesus finish on the cross, how does this declare His death to be the full and sufficient payment for sin, and why is it crucial that our salvation rests on His finished, substitutionary, atoning work and not on anything we could add to it?

Commentary and Teaching Notes

This is the heaviest doctrinal block of the lesson and the doctrinal summit of the study, so give it your fullest care. Begin with the word itself. "It is finished" translates a single word in the original, a word commonly written across a paid invoice to mean paid in full. This is not the despairing cry of a defeated man but the triumphant announcement of a completed work. Jesus did not gasp, "I am finished"; He declared, "It is finished."

Explain what He finished. On the cross, Jesus completed the work of redemption. He bore in full the penalty our sins deserved, satisfied the righteous demands of God against sin, and accomplished everything necessary for our salvation. The long story of sacrifice and prophecy, of the law that could not save and the blood of bulls and goats that could only point forward, reached its goal and its end at the cross. The debt of sin was paid, not partially, but in full.

Set out the substitutionary, atoning nature of His death plainly, gathering the witnesses of Scripture. He died in our place, the just for the unjust. He was pierced for our transgressions; the Lord laid on Him the iniquity of us all (Isaiah 53:5–6). God made Him who knew no sin to be sin for us, so that in Him we might become the righteousness of God (2 Corinthians 5:21). He bore our sins in His body on the tree (1 Peter 2:24). This is the heart of the gospel: the sinless Son of God took the place of sinners and bore what they deserved, so that they might go free.

Now draw out why the finished character of the work is crucial, and apply it with care. Because the work is finished, nothing can be added to it. We cannot supplement the payment Christ made; the debt is already paid in full. Our salvation rests entirely on His finished, substitutionary, atoning work, and not on any merit, achievement, or righteousness of our own. This is vital to grasp rightly. It does not mean there is nothing for us to do in response; throughout this study we have seen that God calls us to receive His grace through an obedient faith that believes in Christ, repents of sin, confesses Him as Lord, and is baptized into His death (Romans 6:3–5). But these are not additions to the price; they are the God-appointed way we lay hold of the finished work of Christ. We do not add to the cross; we come to it empty-handed and receive what He has already accomplished. Help the class rest wholly on the finished work of Christ, neither presuming that nothing is required of them nor imagining that they must, or could, complete what He has already declared complete.

Doctrinal / Christian Living Issues

- "It is finished" as the announcement of a completed work, paid in full

- The work of redemption fully accomplished on the cross
- The substitutionary, atoning death of the sinless Son in our place (Isaiah 53:5-6; 2 Corinthians 5:21; 1 Peter 2:24)
- Salvation resting entirely on Christ's finished work, not our merit
- Receiving the finished work through obedient faith (belief, repentance, confession, baptism, Romans 6:3-5)
- Coming to the cross empty-handed rather than adding to it

Discussion Prompts

- What did Jesus mean by "It is finished," and what did He finish?
- How does His death serve as the full payment for sin in our place?
- Why is it crucial that salvation rests on His finished work, and how do we receive it without trying to add to it?

Question 10

Student Question:

Because the work of the cross is finished, salvation is offered to us as a gift to be received, not a wage to be earned. Looking back over the death of Christ, what is the response that the finished work of the cross calls for from you, and what one specific step will you take to rest in it and live in light of it this week?

Commentary and Teaching Notes

This capstone calls for a response to the finished work of Christ. The cross is not merely to be understood but to be received and lived under. Help the class move from beholding the cross to responding to it, each according to where they stand.

Discern the different responses the class may need. For someone who has never truly come to Christ, the finished work calls for the response the New Testament everywhere describes: to believe in Jesus as the crucified and risen Lord, to repent, to confess Him, and to be baptized into His death, laying hold of the salvation He has accomplished (Romans 6:3-5). Be ready to speak with such a person personally. For the believer, the finished work calls for fresh resting in what Christ has done, repentance for striving to add to it, renewed gratitude, and a life poured out for the One who died for them.

Invite a specific step and rest. Whatever their situation, ask each person to name one concrete response this week: to come to Christ in obedient faith, to lay down some self-righteous striving and rest in His finished work, to make a particular change out of gratitude, or to tell another person what the cross means. Close the lesson at the foot of the cross, in wonder that for them, in their place, the Son of God cried, "It is finished," and bowed His head, His work of love complete.

Doctrinal / Christian Living Issues

- Salvation as a gift received, not a wage earned
- The response of obedient faith for those not yet in Christ (Romans 6:3–5)
- Resting in the finished work rather than striving to add to it
- Gratitude and a life poured out in response to the cross

Discussion Prompts

- What response does the finished work of the cross call for from you?
- Where have you been striving to add to what Christ has finished?
- What one specific step will you take this week to rest in it and live in light of it?