

Rooted: Core Truths, Teacher's Guide

Week 3: The Problem of Sin and God's Solution

Romans 3:21–26

Teaching Aim (Teacher Orientation)

This lesson stands at the very center of the gospel, and a great deal is at stake doctrinally. Romans 3:21–26 sets out the universality and seriousness of sin (“all have sinned and fall short of the glory of God”), the free justification of guilty sinners “by his grace as a gift,” the redemption accomplished in Christ, and the cross as the “propitiation by his blood” through which God can be both “just and the justifier” of those who have faith in Jesus. The teacher should be prepared to handle each of these with care. This is also the passage most frequently used to defend the doctrine of salvation by “faith alone,” so the teacher must be ready to show, clearly and without harshness, what Paul actually says: that no one is justified by amassing law-works to earn a standing or to boast, and that the righteousness of God is received by grace through faith, a faith that the rest of the New Testament shows expresses itself in repentance, confession, and baptism into Christ. The aim is not to diminish grace in the slightest, but to refuse the error that turns saving faith into a bare mental act that stands alone, apart from any obedient response to the gospel.

At the same time, this passage was never meant to remain an argument on a page. Paul writes to real people who carry real guilt, and the doctrine of justification is meant to set them free. Many believers live somewhere between two prisons: the prison of self-justification, where they exhaust themselves trying to be good enough, and the prison of shame, where they cannot believe God has truly forgiven them. The truth that we are justified freely by grace, through the costly blood of Christ, is the key that opens both doors. The teacher's task is to let this doctrine do its forming work, leading students out of both pride and despair into the freedom and gratitude of the forgiven.

So aim at both targets. Send students home with a clear grasp of what the Bible teaches about sin, grace, the cross, and the faith that receives God's gift, able to articulate the gospel and to avoid the error of faith-only. And send them home freer, more grateful, more honest about their sin and more secure in their forgiveness, and more tender toward the people for whom Christ also died. The disciple we are forming is one who has stopped trying to justify himself and has learned to rest, with deep thanksgiving, in the God who justifies the ungodly through the blood of His Son.

Question 1

Student Question:

Paul concludes that “all have sinned and fall short of the glory of God” (v. 23), summing up the case he has built since chapter 1. What does it mean that every person, without exception, has sinned, and why is it so important to grasp the seriousness and universality of sin before we can understand the solution?

Commentary and Teaching Notes

This question opens the lesson where Paul opens his argument, with the bad news that makes the good news make sense. Since the first chapter of Romans, Paul has been constructing a case, and verse 23 is his verdict: “all have sinned and fall short of the glory of God.” Help students feel the totality of it. Paul has already declared, quoting the Psalms, that “none is righteous, no, not one.” The religious and the irreligious, the respectable and the obviously broken, all stand on the same ground. No one is exempt.

Define sin carefully. It is more than breaking rules. The phrase “fall short of the glory of God” pictures an arrow falling short of its target. We were made to reflect God’s glory, to love Him with all our hearts and our neighbors as ourselves, and we have all missed that mark, both in what we have done and in what we have failed to do. Sin is not merely a list of bad deeds; it is a condition of the heart that produces those deeds, a turning away from God to ourselves.

Stress why this universal diagnosis is essential. A person who does not believe he is seriously ill will not seek a cure. Paul spends three chapters on sin precisely so that the offer of grace will land with full force. The teacher should resist the temptation to rush past this. Only those who feel the weight of the problem will marvel at the solution. The depth of our need is the dark backdrop against which the diamond of grace shines.

Be pastorally aware that some students already feel crushed by their sin, while others have never taken it seriously. The same truth speaks to both: sin is more serious than the casual person thinks, and grace is greater than the despairing person dares hope. Hold the diagnosis steady here, knowing the cure is coming in the verses ahead.

Doctrinal / Christian Living Issues

- The universality of sin: every person without exception (Romans 3:9–23)
- Sin as both wrong actions and a deeper condition of the heart
- “Falling short of the glory of God” as missing the purpose we were made for
- The seriousness of sin as the necessary backdrop to grace
- Why an honest diagnosis must come before the cure can be received

Discussion Prompts

- Why is it so important to grasp that every person, including us, has sinned?
- How is the biblical idea of sin deeper than simply breaking rules?
- Why does the good news of grace lose its power if we minimize the problem of sin?

Question 2

Student Question:

It is easy to admit that people in general are sinners while quietly believing we are not really that bad. In what ways do you minimize, rename, or excuse your own sin, perhaps by comparing yourself to others? What would it look like to be as honest about your sin as Paul is about ours?

Commentary and Teaching Notes

This question turns the universal diagnosis into a personal mirror. It is remarkably easy to agree that humanity is sinful while quietly exempting ourselves. We do this through comparison (“at least I am not as bad as that person”), through renaming (a sin becomes a mistake, a struggle, a quirk, a bad day), and through excuse (“that is just how I am,” “anyone would have done the same”). The goal of this question is to dismantle those defenses gently and let students be as honest about their own sin as Paul is about ours.

Help students notice their favorite strategies without piling on shame. Comparison is the most common: we keep a mental scale on which we always come out ahead by choosing the right people to compare ourselves to. But the standard is not other people; it is the glory of God, and by that standard the scale is useless. Renaming is the next: softer words let us keep our sin while feeling better about it. The teacher can invite students to call their sins by their real names, which is itself the beginning of freedom.

Move toward honesty as a doorway, not a dead end. The point is not to wallow but to come into the light, where grace can actually reach us. We cannot receive forgiveness for sins we will not admit. Ask students where they have been minimizing, and invite them to bring one honestly named sin before God this week, trusting that honesty about sin is the path into grace, not away from it.

Doctrinal / Christian Living Issues

- The tendency to admit sin in general while excusing it in ourselves
- Comparison, renaming, and excuse as ways we minimize sin
- God’s glory, not other people, as the true standard of measurement
- Honest confession as the doorway to grace, not a dead end

Discussion Prompts

- Which strategy do you use most to minimize your own sin: comparison, renaming, or excuse?
- What is one sin you have been calling by a softer name than it deserves?
- Why is honesty about our sin the path into grace rather than away from it?

Question 3

Student Question:

Paul says the righteousness of God has now been revealed “apart from the law,” though “the Law and the Prophets bear witness to it” (v. 21). Why could the law never make a person right with God, and what is this righteousness from God that comes through Jesus Christ instead?

Commentary and Teaching Notes

With the words “but now” in verse 21, Paul turns the corner from diagnosis to cure. The righteousness of God has been revealed “apart from the law.” To understand the relief in those words, students need to feel the dead end the law represents. The law is good, holy, and right, but it was never able to make sinners righteous. It can tell us what is right, and it can expose our failure to do it, but it has no power to forgive or to change the heart. As Paul says, “through the law comes knowledge of sin.” The law is a mirror that shows the dirt; it is not the water that washes it away.

Clarify what “the righteousness of God” means here. It is not first of all a demand God makes, but a gift God gives. It is a right standing with God that comes from Him, credited to those who could never earn it. Paul says it comes “through faith in Jesus Christ for all who believe.” The righteousness we could not produce by our own law-keeping, God provides in Christ and grants to us.

Note that this righteousness is new in its full revelation but not a departure from God’s ancient plan: “the Law and the Prophets bear witness to it.” The whole Old Testament pointed forward to it, in the promises to Abraham, in the sacrificial system, in the prophecies of a suffering servant. God did not change His mind; He unveiled what He had purposed all along. This guards students against thinking the gospel was an emergency improvisation. It was the plan from the beginning.

Help students apply this. Anyone who has tried to earn God’s favor by performance knows the exhaustion of the law-path: there is always more to do, and the verdict is never secure. Paul announces a different basis entirely. Right standing with God is not achieved by our record but received as God’s gift through Christ. That is a foundation that does not shift with our performance.

Doctrinal / Christian Living Issues

- The law as unable to make sinners righteous, though good and holy
- The law as the mirror that exposes sin but cannot remove it
- “The righteousness of God” as a right standing God gives, not merely demands
- The gospel as the fulfillment of God’s plan, witnessed by the Law and the Prophets
- Right standing received through Christ rather than achieved by performance

Discussion Prompts

- Why can keeping rules never make a person truly right with God?
- What is the difference between a righteousness we achieve and one God gives?
- How does the whole Old Testament point forward to what God has now revealed in Christ?

Question 4

Student Question:

Many of us, even after coming to Christ, still try to earn God's acceptance by our performance, feeling close to Him on our good days and far from Him on our bad ones. Where are you still trying to earn a standing with God that He offers as a gift? How would resting in grace change your walk with Him?

Commentary and Teaching Notes

This question presses on a habit that survives even in genuine believers: the reflex to earn God's acceptance by performance. Many Christians intellectually believe in grace while emotionally living under law. They feel close to God on the days they pray well, resist temptation, and serve faithfully, and far from Him on the days they fail. Their sense of standing with God rises and falls with their behavior, which means it is still resting on their record rather than on Christ.

Help students recognize the symptoms. The performance-driven believer often struggles to rest, feels a low hum of never having done enough, fears God is perpetually disappointed, and finds it hard to believe forgiveness is truly free. These are not signs of humility; they are signs that grace has not yet reached all the way down. The good news of this passage is that our standing was never based on our performance to begin with.

Move toward rest. To rest in grace does not mean obedience no longer matters; it means obedience flows from a secure standing rather than trying to secure one. Ask students to name the specific area where they are still trying to earn what God gives freely, and to consider what would change if they began each day already accepted in Christ rather than trying to become accepted by nightfall.

Doctrinal / Christian Living Issues

- The difference between believing in grace and living under law
- Performance-based religion and its symptoms (restlessness, fear, no assurance)
- A standing with God based on Christ's work rather than our daily record
- Obedience flowing from secure acceptance rather than trying to earn it

Discussion Prompts

- On what does your sense of closeness to God tend to depend day to day?
- Where are you still trying to earn a standing that God offers as a gift?
- How would beginning each day already accepted in Christ change your walk with Him?

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 does it mean to be “justified,” why does Paul insist it is “as a gift,” and what has the “redemption that is in Christ Jesus” cost?

Commentary and Teaching Notes

This verse is dense with gospel riches, and the teacher should slow down to define its key words. To be “justified” is a legal term: it means to be declared righteous, acquitted, counted as being in the right before God’s court. It is not first about being made to feel better but about a real change in our standing before the Judge. The guilty are declared righteous, not because they are now innocent in themselves, but because of what Christ has done.

Paul insists this justification is “by his grace as a gift.” He piles up the language of free favor deliberately, because the human heart always wants to contribute something it can take credit for. Grace means unearned favor; a gift means it is not wages owed for work done. Justification is not God meeting us halfway or rewarding our best efforts. It is God giving the guilty what they could never earn, purely out of His kindness.

Then Paul grounds the gift in “the redemption that is in Christ Jesus.” Redemption is the language of the marketplace and the slave market: a price paid to set a captive free. Our forgiveness was free to us, but it was not free. It cost the lifeblood of the Son of God. The teacher should hold these two truths together so neither is lost: the gift is absolutely free to us, and it was infinitely costly to God. Grace is free, but it is not cheap.

Bring it home. The gospel is not the news that God overlooked our sin or decided it did not matter. It is the news that God dealt fully with our sin at immense cost to Himself, and then offers us the result as a gift. That combination, free to us and costly to Him, is what makes grace so humbling and so liberating at the same time.

Doctrinal / Christian Living Issues

- Justification as a legal declaration: the guilty counted righteous before God
- Grace as unearned favor and salvation as a true gift, not wages
- Redemption as a price paid to set captives free
- Forgiveness that is free to us yet infinitely costly to God
- Grace as free but never cheap

Discussion Prompts

- What does it mean to be “justified,” declared righteous before God’s court?
- Why does Paul stress so strongly that justification is a free gift?

- How does remembering the cost of our redemption keep grace from becoming cheap in our eyes?

Question 6

Student Question:

To be justified by grace as a gift means our forgiveness was free to us but infinitely costly to God. Do you live like a person who has been freely and fully forgiven, or do you still carry guilt God has already lifted? What would change this week if you truly received your forgiveness as the gift it is?

Commentary and Teaching Notes

This question turns the gift of justification into a matter of daily experience. It is possible to be truly forgiven and yet to live as though we are not, carrying guilt God has already lifted. Many sincere believers do exactly this, replaying old sins, bracing for punishment that has already fallen on Christ, unable to feel clean even after confession. The aim of this question is to help students actually receive the forgiveness that is already theirs.

Help students see the disconnect. If our justification is a free gift, secured by the blood of Christ and not by our performance, then carrying ongoing guilt for forgiven sin is not humility; it is, in a sense, a refusal to believe that the gift is real. To keep paying a debt that has been paid in full is to act as though Christ's payment was insufficient. Grace invites us to lay the weight down.

Move toward freedom and gratitude. The forgiven life is not careless; it is grateful. A person who truly grasps free forgiveness does not love sin more, but less, because they see what it cost. Ask students where they are still carrying guilt God has lifted, and what it would look like this week to receive their forgiveness as the finished gift it is and to live from gratitude rather than guilt.

Doctrinal / Christian Living Issues

- The difference between being forgiven and living as forgiven
- Carrying lifted guilt as a failure to receive the gift, not true humility
- Forgiveness as a finished work to be received, not a debt to keep repaying
- Gratitude, not carelessness, as the fruit of grasping free forgiveness

Discussion Prompts

- Do you tend to live like someone who has been fully forgiven? Why or why not?
- What guilt might you be carrying that God has already lifted in Christ?
- How would living from gratitude rather than guilt change your week?

Question 7

Student Question:

Paul says God “put forward (Christ) as a propitiation by his blood” (v. 25). What does it mean that the cross turned aside the wrath our sin deserved, and how does the death of Jesus show both the seriousness of sin and the depth of God’s love at the same time?

Commentary and Teaching Notes

This question takes students to the heart of the cross. Paul says God “put (Christ) forward as a propitiation by his blood.” The word propitiation means a sacrifice that turns aside wrath. Behind it stands a truth our age finds uncomfortable but cannot do without: a holy God is rightly and personally opposed to sin. His wrath is not a bad temper; it is the settled, righteous response of perfect goodness to evil. Sin is not a trivial thing God can simply wave away without ceasing to be just.

Show how the cross resolves the deepest problem in the universe. How can a just God forgive guilty people without becoming unjust, without treating sin as though it did not matter? Paul’s answer is the propitiation. At the cross, God Himself, in the person of His Son, bore the judgment our sin deserved. The wrath was not poured out on us; it fell on Christ in our place. The blood of Jesus is the costly means by which our sin was fully dealt with rather than ignored.

Help students see that the cross displays two truths at once that the world keeps trying to separate. It shows the seriousness of sin: if sin could be forgiven by a mere divine shrug, the Son of God would not have had to die. And it shows the depth of God’s love: the Judge did not merely condemn; He stepped down and took the condemnation Himself. Justice and love do not compete at the cross; they embrace. Nowhere is sin shown to be more serious, and nowhere is love shown to be more vast.

Guard against two distortions. Do not present the cross as an angry Father punishing an unwilling Son; the Father and the Son act together in love to save us, and it was God Himself who “put forward” the sacrifice. And do not let propitiation become abstract; it was real blood, real suffering, real love, for real people, including everyone in the room. Let students feel the weight and the wonder of it.

Doctrinal / Christian Living Issues

- Propitiation as a sacrifice that turns aside the wrath of God
- The wrath of God as His righteous opposition to sin, not bad temper
- The cross as God Himself bearing the judgment our sin deserved
- Justice and love meeting fully at the cross rather than competing
- The Father and Son acting together in love (against any caricature of the cross)

Discussion Prompts

- Why could a just God not simply overlook our sin?

- How does the cross show the seriousness of sin and the depth of God's love at the same time?
- What does it mean to you personally that the wrath your sin deserved fell on Christ instead?

Question 8

Student Question:

Stand at the cross for a moment and consider what your sin cost. When you think honestly about the price the Son of God paid for your forgiveness, what stirs in you, and how should the cross shape the way you treat sin, and the way you treat the people Christ also died for?

Commentary and Teaching Notes

This question invites students to stand at the cross and let it work on the heart. After the doctrinal weight of propitiation, the right response is not merely understanding but worship and changed living. Ask students to consider honestly what stirs in them when they think about the price of their forgiveness. For some it will be gratitude, for some grief over sin, for some a fresh sense of being loved. Give space for that without rushing to application.

Then draw two lines from the cross into daily life. First, the cross reshapes how we treat sin. We cannot casually return to the very thing that cost our Savior His life. Seeing what our sin did to Jesus is one of the most powerful motives for turning from it, not out of fear, but out of love. Second, the cross reshapes how we treat other people. Christ died for the person who annoys us, the one who wronged us, the one we are tempted to despise. We dare not hold cheaply someone Christ valued at the price of His own blood.

Move toward one concrete response. The cross is meant to leave a mark on the week. Ask each student to name one way the price Christ paid will change something specific: a sin they will turn from with new resolve, a person they will treat differently, a habit of gratitude they will cultivate. The goal is that the cross becomes not just a doctrine they affirm but a reality that reshapes how they live.

Doctrinal / Christian Living Issues

- Worship and gratitude as the right response to the cross
- The cross as a powerful motive to turn from sin, out of love rather than fear
- Valuing others as those for whom Christ also died
- The cross reshaping concrete attitudes and actions, not just beliefs

Discussion Prompts

- What stirs in you when you consider the price of your forgiveness?
- How does seeing what sin cost Jesus change the way you view your own sin?
- How should the cross change the way you treat someone you are tempted to look down on?

Question 9

Student Question:

Paul says this righteousness is “received by faith” and that God is “the justifier of the one who has faith in Jesus” (vv. 25–26), and elsewhere that we are “justified by faith apart from works of the law” (v. 28). This is the passage most often used to teach salvation by faith alone. What does Paul mean by faith here, what are the “works of the law” he excludes, and how does the rest of the New Testament show that saving faith lays hold of God’s gift through repentance, confession, and baptism, rather than standing alone?

Commentary and Teaching Notes

This is the most doctrinally demanding question of the lesson, and it must be handled with both clarity and care, because Romans 3 is the passage most often used to teach that we are saved by faith alone. Paul certainly makes faith central: the righteousness of God is “received by faith,” God is “the justifier of the one who has faith in Jesus,” and “one is justified by faith apart from works of the law” (v. 28). The teacher should affirm all of this wholeheartedly. We are not saved by earning, and faith is indeed the means by which we receive God’s gift. The question is what Paul means by faith, and what he is excluding when he says “apart from works of the law.”

Start with what Paul is excluding. The phrase is “works of the law,” not “acts of obedience” in general. In Romans, Paul is arguing against the idea that a person can be justified by keeping the law of Moses, or more broadly by compiling enough good deeds to earn a standing and so to boast before God. He makes the point explicitly in the next breath: “Where then is boasting? It is excluded” (v. 27). Because all have sinned, no amount of law-keeping can ever put God in our debt. That door is permanently closed. This is the error Paul attacks: salvation as a wage we earn by our performance.

Now note carefully what Paul does not say. He never says we are justified by “faith alone.” The word “alone” is not in the text. In fact, the only place in all of Scripture where the phrase “faith alone” appears is James 2:24, and there it is denied: “a person is justified by works and not by faith alone.” Paul and James are not in conflict. Paul excludes meritorious law-works that try to earn salvation and boast; James excludes a dead, workless faith that never responds to God at all. Put them together and the truth is clear: we are saved by grace, through a living faith that obeys, and never by a faith that stands alone, bare and inactive.

Let the rest of the New Testament show how saving faith lays hold of God’s gift. Paul frames the entire letter of Romans with “the obedience of faith” (Romans 1:5; 16:26), and the same Paul who wrote chapter 3 wrote chapter 6, where coming to Christ means being baptized into His death and raised to new life. When the gospel of the cross was first preached in Acts 2, the believing crowd, “cut to the heart,” asked, “what shall we do?” Peter did not answer, “nothing, only believe.” He said, “Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins” (Acts 2:38). Saving faith hears the gospel (Romans 10:17), turns

from sin in repentance, confesses Jesus as Lord (Romans 10:9–10), and is baptized into Christ (Romans 6:3–4; Galatians 3:26–27). These are not works of merit that earn justification; they are the God-appointed way that empty hands reach out and receive a free gift.

Help students hold the balance so they land in the right place, avoiding two ditches. On one side is the error of merit, thinking we save ourselves by good works and law-keeping; Paul slams that door. On the other side is the error of faith-only, thinking saving faith is a bare mental assent that requires no repentance, no confession, no baptism, no obedience; James and the whole pattern of Acts slam that door too. The truth runs between them: justification is entirely by God's grace, purchased entirely by Christ's blood, and received through a faith that trusts and obeys. And the wonder of verse 26 remains over it all: in this way God is shown to be "just and the justifier," able to forgive the guilty without ever winking at sin, because the full price was paid at the cross.

Doctrinal / Christian Living Issues

- Faith as the God-appointed means of receiving the gift, central to justification
- "Works of the law" as meritorious law-keeping that earns and boasts, which Paul excludes
- Paul never says "faith alone"; that phrase appears only in James 2:24, where it is denied
- Paul and James in harmony: no merit-works, and no dead, workless faith
- The obedience of faith framing Romans (Romans 1:5; 16:26)
- Saving faith expressed in repentance, confession, and baptism into Christ (Acts 2:38; Romans 10:9–10; Romans 6:3–4)
- God shown to be "just and the justifier" because the price was fully paid at the cross

Discussion Prompts

- What are the "works of the law" Paul excludes, and why can they never justify us?
- How would you answer someone who says Romans 3 proves we are saved by faith alone?
- How does saving faith reach out and receive God's gift, according to the rest of the New Testament?

Question 10

Student Question:

Look back across the passage. Paul has shown you the full weight of your sin, the free gift of God's righteousness, the costly redemption in Christ, and a God who is both just and the justifier of those who come to Him in faith. Name one specific way you sense Jesus forming you through these verses. What is the single truth from Romans 3:21–26 that you most need to carry into this coming week?

Commentary and Teaching Notes

This capstone question asks students to gather the whole passage and name one specific way Christ is forming them through it. Resist letting the answer stay general. Press gently for the concrete: which truth, changing what, beginning when.

It helps to retrace the movement of the passage. Paul showed us the full weight of our sin, that all have fallen short; the free gift of God's righteousness, received by grace through faith; the costly redemption purchased by the blood of Christ; the cross as the propitiation that turns aside God's wrath; and a God who is both perfectly just and the justifier of those who come to Him. Invite each student to ask which of these truths their heart most needs this week, whether it is honesty about sin, freedom from earned-standing religion, wonder at the cross, or the security of grace.

Close by reminding students that the goal is transformation, not merely information. The doctrine of justification is meant to produce humble, grateful, free people who love the Christ who saved them and who treat sin and people the way the cross teaches them to. Encourage each one to leave with a single truth to carry, return to, and pray over until the next gathering.

Doctrinal / Christian Living Issues

- Scripture aimed at transformation, not merely information
- The freedom and gratitude of those who rest in grace
- A healthy hatred of sin grounded in the cross, not in fear
- Living as the justified: secure, humble, and thankful

Discussion Prompts

- Which truth from Romans 3 does your heart most need this week, and why?
- What would it look like, concretely, to live in light of that truth?
- How can this group pray for and encourage you in that one step?