



Romans 3:27 – 4:12 (ESV)

^{3:27} Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. ²⁸ For we hold that one is justified by faith apart from works of the law. ²⁹ Or is God the God of Jews only? Is he not the God of Gentiles also? Yes, of Gentiles also, ³⁰ since God is one—who will justify the circumcised by faith and the uncircumcised through faith. ³¹ Do we then overthrow the law by this faith? By no means! On the contrary, we uphold the law.

^{4:1} What then shall we say was gained by Abraham, our forefather according to the flesh? ² For if Abraham was justified by works, he has something to boast about, but not before God. ³ For what does the Scripture say? “Abraham believed God, and it was counted to him as righteousness.” ⁴ Now to the one who works, his wages are not counted as a gift but as his due. ⁵ And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness, ⁶ just as David also speaks of the blessing of the one to whom God counts righteousness apart from works:

⁷ “Blessed are those whose lawless deeds are forgiven,
and whose sins are covered;

⁸ blessed is the man against whom the Lord will not count his sin.”

⁹ Is this blessing then only for the circumcised, or also for the uncircumcised? For we say that faith was counted to Abraham as righteousness. ¹⁰ How then was it counted to him? Was it before or after he had been circumcised? It was not after, but before he was circumcised. ¹¹ He received the sign of circumcision as a seal of the righteousness that he had by faith while he was still uncircumcised. The purpose was to make him the father of all who believe without being circumcised, so that righteousness would be counted to them as well, ¹² and to make him the father of the circumcised who are not merely circumcised but who also walk in the footsteps of the faith that our father Abraham had before he was circumcised.

Romans 3:27-4:12 (HCSB)

^{3:27} Where then is boasting? It is excluded. By what kind of law? By one of works? No, on the contrary, by a law of faith. ²⁸ For we conclude that a man is justified by faith apart from the works of the law. ²⁹ Or is God for Jews only? Is He not also for Gentiles? Yes, for Gentiles too, ³⁰ since there is one God who will justify the circumcised by faith and the uncircumcised through faith. ³¹ Do we then cancel the law through faith? Absolutely not! On the contrary, we uphold the law.

^{4:1} What then can we say that Abraham, our physical ancestor, has found? ² If Abraham was justified by works, he has something to brag about—but not before God. ³ For what does the Scripture say?

Abraham believed God,
and it was credited to him for righteousness.

⁴ Now to the one who works, pay is not considered as a gift, but as something owed. ⁵ But to the one who does not work, but believes on Him who declares the ungodly to be righteous, his faith is credited for righteousness.

⁶ Likewise, David also speaks of the blessing of the man God credits righteousness to apart from works:

⁷ How joyful are those whose lawless acts are forgiven
and whose sins are covered!

⁸ How joyful is the man
the Lord will never charge with sin!

⁹ Is this blessing only for the circumcised, then? Or is it also for the uncircumcised? For we say, Faith was credited to Abraham for righteousness. ¹⁰ In what way then was it credited—while he was circumcised, or uncircumcised? Not while he was circumcised, but uncircumcised. ¹¹ And he received the sign of circumcision as a seal of the righteousness that he had by faith while still uncircumcised. This was to make him the father of all who believe but are not circumcised, so that righteousness may be credited to them also. ¹² And he became the father of the circumcised, who are not only circumcised but who also follow in the footsteps of the faith our father Abraham had while he was still uncircumcised.

English Standard Version Bible - *Study Bible*¹

Romans 3:27-4:12

3:27-31 Righteousness by Faith for Jews and Gentiles. Both Jews and Gentiles obtain a right standing with God by faith alone.

3:27 Since salvation is accomplished through Christ's atoning death, all human **boasting... is excluded**. The word **law** in this verse probably means principle, though some think that a reference to the OT law is intended. If righteousness came through works, then human beings could brag about what they have done. But since salvation is through faith, no one can boast before God.

3:28 apart from. Justification is **by faith** alone and does not depend at all on doing any works of the law.

3:29-30 Since **God** is the Lord of all, whether **Jews** or **Gentiles**, there can only be one way of justification—by **faith**.

3:31 overthrow... uphold. Justification by faith does not nullify the law but establishes it. That is, the law itself points to the fact that human obedience to the law cannot save and that righteousness can be achieved only through faith in Christ; Christ has achieved this righteousness on behalf of all who believe in him, through his perfect fulfillment of the law and his atoning death on the cross for the salvation of all who believe. When Paul says, "we uphold the law," he also affirms the abiding moral norms of the law and thus anticipates the charge of antinomianism, to which he responds more fully in chs. 6 and 7.

4:1-25 Abraham as the Father of Jews and Gentiles. Abraham is considered here as a test case for the view that justification is by faith alone. Abraham was the progenitor of the Jewish people, and hence his example is crucial for Paul's argument.

4:2 If Abraham stood in the right before God on the basis of his good works, then he could truly **boast**, since his obedience would function as the basis of his relationship with God. But Paul insists that Abraham could **not boast before God**.

4:3 The point of the previous verse is not that Abraham could boast before men. Instead, there was no basis for boasting at all, for Abraham stood in the right before God by believing, not by doing, as [Gen. 15:6](#) proves.

4:4 Paul uses an example from everyday life. If salvation were based on **works**, then God, in granting a person salvation, would merely be repaying what he owed that person, just as an employer gives a worker **wages** for his work.

4:5 Under the gospel, however, works come under a completely different equation. **Righteousness** does not come to those who work for God, since all, like Abraham ([Josh. 24:2](#)), are by God's absolute standards **ungodly**. Rather, right-standing righteousness comes, as it did for Abraham, by believing in place of working.

1. Lane T. Dennis, ed., *ESV Study Bible, The: English Standard Version*, (Wheaton, Illinois: Crossway Bibles, 2008), WORDsearch CROSS e-book, Under: "Romans 3 & 4".

4:6-8 Paul introduces **David** as a second example of righteousness by faith, citing [Ps. 32:1-2](#) to demonstrate that David's **righteousness** ("whose lawless deeds are forgiven, and whose sins are covered") was not based on his **works**.

4:9-10 Abraham was righteous before God ([Gen. 15:6](#)) before he was circumcised ([Genesis 17](#)), and therefore circumcision is unnecessary in order to belong to God.

4:11 Circumcision was the **sign** and **seal** of Abraham's righteousness that belonged to him by faith. In other words, circumcision documented and ratified the righteousness by faith that Abraham enjoyed before his circumcision.

Holman Christian Standard Bible - *Study Bible*²

Romans 3:27-4:12

3:27-28 No one can boast in his **works**. No one can boast even in his **faith**. Faith is not the *cause* of justification but the *means* of justification. The cause of salvation is grace and mercy.

3:29-30 There is only one God and only one way to be justified by Him, no matter your ethnic and national identity: **by faith**. The phrase **who will justify** does not mean that justification occurs at a future time (at the last judgment) and is therefore not a present reality for the believer. Rather, it points to the fact that God counts each of us justified as we come to faith. Thus God "will justify" your neighbor tomorrow if he comes to faith.

3:31 Does the gospel destroy the **law**? To answer this question, Paul considered the case of Abraham in the following chapter.

4:1-25 Abraham was the father of the Hebrew nation ([Gen 12:1-3](#)). Jews commonly believed that Abraham kept the whole law before it was given on Mount Sinai ([Gen 26:5](#)), so he had something to brag about. Paul refutes this, showing that Abraham was justified by faith and had no grounds to boast.

4:3 Tradition must give way to the clear statements of the **Scripture**. [Genesis 15:6](#) is the text that Paul cited.

4:4-5 **Pay** and **gift** are as different as works and faith. Paul describes God as having a set of books of the kind an accountant has. God imputed or credited righteousness to Abraham's account because of his faith. **To the one who does not work, but believes on Him who declares the ungodly to be righteous** is a shocking expression. The Reformation focused on this passage. God saves the ungodly, sinners, and His enemies ([5:5,8,10](#)). Though Jews took Abraham to be a paragon of virtue, Paul declared that he was just a sinner saved by grace. He was justified by faith, just as any Christian is.

4:6-8 David, Israel's greatest king, sang about the **blessing** that God gave him in the forgiveness of his deliberate **sins**—no works-righteousness here. David understood that, in God's accounting ledger, his sins were wiped out and righteousness was inscribed in their place. Paul's quotation of [Ps 32:1-2](#)

2. Jeremy Royal Howard, ed., HCSB Study Bible, (Nashville, TN: Holman Bible Publishers, 2010), WORDsearch CROSS e-book, Under: "Romans 3 & 4".

clarifies and explains [Gen 15:6](#). Paul similarly links justification and the forgiveness of sin in his synagogue sermon recorded in [Ac 13:38-39](#).

4:9-10 It might seem that God's **blessing** was only for the **circumcised** since David's psalm ([Ps 32](#)) was written by a Jew for the Jewish people. Paul returned to his key text in [Gen 15:6](#) and showed that the crediting of righteousness to Abraham took place when he was **uncircumcised**, so God's blessing is also for Gentiles who believe.

4:11 Circumcision was a **sign** and a **seal**. It marked out a man as part of the nation of Israel. It was also to be a seal of the **righteousness** a man had received **by faith**. The timing of Abraham's circumcision enabled him to be the spiritual **father** and model for justification by faith to both circumcised Jews and uncircumcised Gentiles.

logizomai

Greek Pronunciation	[lah GEE zah migh]
HCSB Translation	credit, consider, charge
Uses in Romans	19
Uses in the NT	40
Focus passage	Romans 4:3-11

The Greek verb *logizomai* means *to count* or *to credit to an account*, and thus it was a mathematical term in general and an accounting term in particular. It also had other meanings, such as *to keep a record or list, to think, to consider*. In the NT, *logizomai* means *to credit to one's account* only once outside of Paul's writings ([Jms 2:23](#)). The other five non-Pauline occurrences of the term mean *to count* ([Lk 22:37](#)), *to consider* ([Jn 11:50](#)), *to regard* ([Ac 19:27](#); [1Pe 5:12](#)), or *to reckon* ([Heb 11:19](#)). However, the most significant use of *logizomai* is related to salvation. Paul often used the term to explain how a person can be in a right relationship with God. Paul's imagery is that a lost person owes God an infinite debt that he has no ability to pay because of sin. However, Christ's death on the sinner's behalf is the basis of the debt being canceled (*aphiemi*), with Christ's righteousness being *credited* to the believer's account ([Rm 2:26](#); [4:3-6,10-11,22-24](#); [2Co 5:19](#); [Gal 3:6](#)).

4:12 Abraham was the physical **father** of the Hebrew nation, but his greatest legacy was his example of **faith**. Jews and Gentiles alike can **follow in the footsteps** of Abraham's faith.

NLT Life Application Study Bible³

Romans 3:27-4:12

3:27, 28 Most religions require specific duties that must be performed to make a person acceptable to a god. Christianity is unique in that no good deed that we do will make us right with God. No amount of human achievement or personal goodness will close the gap between God's moral perfection and our imperfect daily performance. Good deeds are important, but they will not earn us eternal life. We are saved only by trusting in what God has done for us (see [Ephesians 2:8-10](#)).

3:28 Why does God save us by faith alone? (1) Faith eliminates the pride of human effort, because faith is not a deed that we do. (2) Faith exalts what God has done, not what we do. (3) Faith admits that we can't keep the law or measure up to God's standards—we need help. (4) Faith is based on our relationship with God, not our performance for God.

3:31 There were some misunderstandings between the Jewish and Gentile Christians in Rome. Worried Jewish Christians were asking Paul, "Does faith wipe out everything Judaism stands for? Does it cancel our Scriptures, put an end to our customs, declare that God is no longer working through us?" (This is essentially the question used to open [chapter 3](#).) "Of course not!" says Paul. When we understand the way of salvation through faith, we understand the Jewish religion better. We know why Abraham was chosen, why the law was given, and why God worked patiently with Israel for centuries. Faith does not wipe out the Old Testament. Rather, it makes God's dealings with the Jewish people understandable. In [chapter 4](#), Paul will expand on this theme (see also [5:20, 21](#); [8:3, 4](#); [13:9, 10](#); [Galatians 3:24-29](#); and [1 Timothy 1:8](#) for more on this concept).

4:1-3 The Jews were proud to be descendants of Abraham. Paul uses Abraham as a good example of someone who was saved by faith. By emphasizing faith, Paul is not saying that God's law is unimportant ([4:13](#)) but that it is impossible to be saved simply by obeying it. For more about Abraham, see his Profile in [Genesis 18, p. 33](#).

4:5 When some people learn that they are saved by God through faith, they start to worry. "Do I have enough faith?" they wonder. "Is my faith strong enough to save me?" These people miss the point. It is Jesus Christ who saves us, not *our* feelings or actions, and he is strong enough to save us no matter how weak our faith is. Jesus offers us salvation as a gift because he loves us, not because we have earned it through our powerful faith. What, then, is the role of faith? Faith is believing and trusting in Jesus Christ and reaching out to accept his wonderful gift of salvation.

4:6-8 What can we do to get rid of guilt? King David was guilty of terrible sins—adultery, murder, lying—and yet he experienced the joy of forgiveness. We, too, can have this joy when we (1) quit denying our guilt and recognize that we have sinned, (2) admit our guilt to God and ask for his forgiveness, and (3) let go of our guilt and believe that God has forgiven us. This can be difficult when a sin has taken root in our life over many years, when it is very serious, or when it involves others. We must remember that Jesus is willing and able to forgive every sin. In view of the tremendous price he paid on the cross, it is arrogant to think that there is any sin too great for him to forgive. Even though our faith is weak, our conscience is sensitive, and our memory haunts us, God's Word declares that sins confessed are sins forgiven ([1 John 1:9](#)).

3. *Life Application Study Bible*, (Wheaton, IL: Tyndale, 1988), WORDsearch CROSS e-book, 1900-91.

[4:10-12](#) Circumcision was a sign to others and a personal seal or certification for the Jews that they were God's special people. Circumcision of all Jewish boys set apart the Jewish people from the nations that worshiped other gods; thus, it was a very important ceremony. God gave the blessing and the command for this ceremony to Abraham ([Genesis 17:9-14](#)).

Paul's point here is that the ritual of circumcision did not earn Abraham his acceptance by God; he had been blessed long before the circumcision ceremony was introduced. Abraham found favor with God by faith alone, before he was circumcised. [Genesis 12:1-3](#) tells of God's call to Abraham when he was 75 years old; the circumcision ceremony was introduced when he was 99 ([Genesis 17:1-14](#)). Ceremonies and rituals serve as reminders of our faith as well as instruct new or young believers, but we should not think that they give us any special merit before God. They are outward signs and seals that demonstrate inner belief and trust. The focus of our faith should be on Christ and his saving work, not on our own actions.

Life Application Concise New Testament Commentary⁴

Romans 3:27-4:12

[3:27-28](#) In conclusion, Paul writes that there is no room for personal pride. There can be no boasting heritage, law, or works. God's **acquittal is not based on our good deeds. It is based on our faith. Why are we made right with God through faith?**

- Faith eliminates the pride of human effort, because faith is not a deed that we do.
- Faith exalts what God has done, not what people do.
- Faith admits that we can't keep the law or measure up to God's standards—we need help.
- Faith is based on our relationship with God, not our performance for God.

Most religions prescribe specific duties that must be performed to make a person acceptable to God. Christianity is unique in teaching that the good works we do will not make us right with God. No amount of human achievement or progress in personal development will close the gap between God's moral perfection and our imperfect daily performance. So there can be no basis for pride. Good deeds are important, but they will not earn us eternal life. We are saved only by trusting in what God has done for us through Jesus Christ (see [Ephesians 2:8-10](#)).

[3:29-30](#) Again, the **Jews** cannot claim sole propriety of God or deny that **Gentiles** can also receive God's saving grace. The Old Testament consistently recorded God's inclusion of the Gentiles in his plans. God had promised Abraham, "All the families of the earth will be blessed through you" ([Genesis 12:3](#)). Paul simply states the logical necessity. Because there is only one true God, then he is God of all his creation and calls both Jews and Gentiles to faith in him. The question of being **right with** God will not be settled according to those who have and have not been circumcised, but rather by their **faith**, whatever their physical lineage.

4. Barton B. Bruce et al., *Life Application New Testament Commentary*, (Wheaton, IL: Tyndale House, 2001), WORDsearch CROSS e-book, 593-595.

[3:31](#) Paul envisions the Jewish critic raising a valid question: **If we emphasize faith, does this mean that we can forget about the law?** Paul answers, **Of course not! In fact, only when we have faith do we truly fulfill the law.** The law is not something that only the Jews can “do” for God; the law is for both Jews and Gentiles and can only be “done” through faith in Christ. Faith returns the law to its proper place and role in God’s plan for people. Faith does not wipe out the Old Testament; rather, it makes God’s dealings with the Jewish people understandable. (See also [5:20-21](#); [8:3-4](#); [13:9-10](#); [Galatians 3:24-29](#); [1 Timothy 1:8](#).)

The Faith of Abraham / [4:1-25](#)

In order to show the priority of faith, Paul turns his readers’ attention to the origins of the Jewish race. He invites Abraham to make a contribution to the discussion by providing proof that faith was already the sole requirement between God and his creatures long before the law was given. Paul knows that if he can make a convincing case for Abraham’s justification by faith, Jews might be more open to considering the claims of the gospel. After all, if the ancestral father of the Jewish nation did not attempt to earn his way into God’s favor, neither should his offspring. Paul was anxious that his fellow Jews discover what he and their father Abraham had discovered—that justification comes by faith.

[4:1](#) Paul continues his conversation with his Jewish questioner by mentioning **Abraham**, the great **founder** of the **Jewish nation**. Paul wants to make it clear that Abraham is forefather to all believers, whether Jews or Gentiles.

According to Jewish tradition, Abraham had been chosen by God for his unique role in history because he was the only righteous man alive at the time. Abraham was the epitome of what it meant to be a Jew, and he was the first Jew, the father of all Jews. John the Baptist had warned that being descendants of Abraham did not settle matters with God (see [Luke 3:7-9](#)). Jesus had anticipated the broader application of Abraham’s faith ([John 8:39](#)). Clearly there was more to being a child of Abraham than simply being able to trace one’s genealogy back to him. Abraham, too, had experienced **being saved by faith**.

[4:2](#) If Abraham was **accepted** by God because of his **good deeds**, then **he would have had something to boast about**. This was the traditional rationale for religious pride that Paul expects from his Jewish questioner. Many Jews saw Abraham as being made right by God because of his obedience, especially to God’s command to sacrifice Isaac. They believed that he had every reason to boast in his relationship with God. As Abraham’s descendants, they believed that they also had reasons for pride. But Paul knocks down that argument by saying that **from God’s point of view Abraham had no basis at all for pride**. To underscore his point, Paul quotes directly from [Genesis 15:6](#), **“Abraham believed God, so God declared him to be righteous.”** Abraham’s works or obedience were not credited as righteousness, but his faith was.

[4:4-5](#) Paul illustrates the difference between faith and work by describing the process of employment. An employer does not call an employee’s wages a **gift**; instead, the **workers earn what they receive**. The employer is obligated to pay for work that has been completed. The wages are the agreed-upon amount, not a gift. If a person could earn right standing with God by his or her works (doing good, obeying the law), salvation wouldn’t be free; it would be God’s obligation, like payment for our efforts.

In contrast to the wage earner are the sinners (the ungodly) who trust in God. These people do not work—in other words, they have come to God because of faith and have not performed any rituals or followed any laws. Yet these **people are declared righteous because of their faith, not because of their work**. How could God do this?

4:6-8 Paul quotes from [Psalm 32](#) (written by **King David**) to develop his explanation of how God can declare an **undeserving sinner** as **righteous**. David had written of the **joy of those whose disobedience is forgiven, whose sins are put out of sight**. God's forgiveness of sins by his sheer grace is the same as declaring people to be righteous apart from their works. He will explain this in coming verses.

4:9-10 Does **this blessing** (referring to [4:6-8](#)) refer only to the **Jews, or is it for Gentiles** as well? Back to **Abraham** who was **declared righteous by God because of his faith**. It was Abraham's faith, not his faithfulness to certain rituals, that made him righteous. The critical question is: **Was he declared righteous only after he had been circumcised, or was it before he was circumcised?** Paul uses the term "circumcised" to refer to the whole of the law, because circumcision implies a desire to live under the demands of the law.

Paul immediately answers his own question—**God accepted him first, and then he was circumcised later!** God called Abraham in [Genesis 12](#), declared him righteous in [Genesis 15](#), then introduced the circumcision ceremony in [Genesis 17](#).

4:11-12 Abraham's **circumcision** sealed the righteous standing he **already** had with God because of his **faith**. God said, "This will be a sign that you and they have accepted this covenant" ([Genesis 17:11](#)). **God had already accepted him and declared him to be righteous—even before he was circumcised**. So, **Abraham is the spiritual father of those who have faith but have not been circumcised**. He is the father of those who **are made right with God by faith**. That makes him the father of Gentiles who have believed in Jesus Christ as Savior. But he is also **the spiritual father of those who have been circumcised**, meaning the Jews. But this only applies to those Jews who **have the same kind of faith Abraham had before he was circumcised**, faith in God, not in their own goodness.

Abraham is father of all who believe in God. He is father of uncircumcised believers because he was uncircumcised when he was considered righteous; he is the father of circumcised believers not simply because of common Jewish heritage, but because they both had faith in God.

Study and Discussion Questions



Righteousness Through Faith - [Romans 3:21-31](#) (Part 2: vs 27-31)

Topics: [Atonement](#), [Faith](#), [Jesus Christ](#), [Justice](#), [Law](#), [Righteousness](#)

Open It

1. When have you escaped a penalty you were sure you were going to have to pay?

Explore It

2. On what basis can a person brag about his or her righteousness? ([3:27](#))

3. What justifies a person in God's sight? ([3:28](#))

4. How will Jews and Gentiles be judged by God? ([3:29-30](#))

5. What is the relationship between having faith and observing the Law? ([3:29-31](#))

Get It

6. Why do some people object to the idea that God has offered forgiveness to every person, even the worst sinners?

7. How should our boasting and bragging about our relationship to God be different when we realize it is by faith alone?

8. What role, besides judge, is God playing in our lives?

Apply It

9. In what areas are you still boasting about your own abilities?
How can you submit those areas to God's control?

Study and Discussion Questions



Abraham Justified by Faith - [Romans 4:1-25](#) (Part 1: vs 1-12)

Topics: [Covenant](#), [Faith](#), [New Covenant](#), [Promises](#), [Righteousness](#), [Sin](#)

Open It

1. What are some of the many religious acts and practices people perform in an attempt to please God?

Explore It

2. What was the main characteristic of Abraham's relationship with God? ([4:1-3](#))

3. How was Abraham righteous before God? ([4:3](#))

4. How did David describe what God does to make a person righteous? ([4:6-8](#))

5. What was the relationship between Abraham's righteousness and his circumcision? ([4:9-11](#))

6. What was the purpose of circumcision in Abraham's life? ([4:11](#))

7. On what basis can both the circumcised and the uncircumcised claim Abraham as their father? ([4:11-12](#))

Get It

8. What is righteousness?

9. What is true faith?

10. Why is it impossible to be saved by following God's laws?

11. What customs and religious habits can give people a false sense of righteousness?

12. What is fair or unfair about the fact that all people, including very wicked people, can inherit God's promises by putting their faith in God?

Apply It

13. How can you pray this week to reaffirm your faith in God and not in works?