



Rooted in Scripture - Pointing to Jesus

FOLLOWING JESUS

Repentance, Faith, and New Life

Turning to God, Trusting Jesus, and Learning to Walk in the Life He Gives

The short answer

What happens when someone comes to Jesus? The Bible describes salvation in several connected ways. A sinner repents—turning from sin toward God. A sinner believes—trusting Jesus Christ rather than personal goodness, religious effort, or anything else for salvation. God forgives, reconciles, and gives new life. These are not three separate paths to God. Repentance and faith belong together. Repentance turns from sin toward God. Faith trusts in Jesus Christ. New life is what God gives and begins producing in those who belong to Christ. A Christian does not become new by first becoming good enough for God. God saves by grace. And the grace that saves also begins changing the person who has been saved. The Christian life therefore begins with repentance and faith—and continues as a life of repentance, faith, obedience, growth, and dependence upon God. “Therefore, if anyone is in Christ, he is a new creation; the old has passed away, and see, the new has come!” 2 Corinthians 5:17, CSB Purpose Few questions matter more than: How does a person actually come to God? Jesus came announcing, “Repent and believe the good news!” Repentance, faith, and new life belong together. This study explains how the gospel calls sinners to turn toward God, trust Christ, receive grace, and learn to walk in the new life God gives. This study was not created to replace the Bible. Its purpose is to help readers love and understand God’s Word. Every section is intended to send readers back into Scripture with greater confidence, deeper understanding, and a clearer picture of Jesus Christ. If the study leads to more time reading the Bible than reading these pages, it has accomplished its purpose. Memory anchor Repentance turns toward God. Faith trusts Jesus. New life is what God gives. All three belong together in the gospel.

PART ONE · BEGINNER GUIDE

Repentance, Faith, and New Life

The gospel is not: Change yourself enough so God will accept you. Nor is it: Say that you believe in Jesus and then continue deliberately living as though He has no authority over your life. The gospel calls sinners to Jesus. Come with empty hands. Turn from sin. Trust Christ. Receive grace. Then learn to walk in the new life God gives.

1. BEGIN WITH THE GOSPEL

Before discussing repentance, faith, or Christian growth, begin with God. The Bible does not begin the story of salvation with human beings trying to find God. It begins with God. God created humanity. People were made to know Him, love Him, worship Him, and live under His good rule. But humanity rebelled. Scripture calls this sin. “For all have sinned and fall short of the glory of God.” — Romans 3:23, CSB Sin includes wrong actions, but it goes deeper than individual mistakes. Sin is rebellion against God. It is choosing our way instead of His. It affects what people do, desire, think, worship, and love. And sin separates humanity from a holy God. No one repairs that separation through enough good behavior. Religion cannot erase sin. Generosity cannot erase sin. Trying harder cannot erase sin. A good family background cannot erase sin. Even sincere regret cannot erase sin. Humanity needed God to act. And He did. “For God loved the world in this way: He gave his one and only Son, so that everyone who believes in him will not perish but have eternal life.” — John 3:16, CSB Jesus lived without sin. He died for sinners. He rose from the dead. Salvation is possible because of what Jesus has done—not because sinners make themselves worthy of Him.

Memory anchor

The gospel begins with what God has done, not what sinners can do for themselves.

2. JESUS SAID, “REPENT AND BELIEVE”

At the beginning of Jesus’ public ministry, Mark summarizes His message: “Repent and believe the good news!” — Mark 1:15, CSB Notice that Jesus puts repentance and belief together. The apostles do the same. Peter tells his hearers to repent; Paul tells the Philippian jailer to believe in the Lord Jesus; and Paul later summarizes his ministry as testifying about “repentance toward God and faith in our Lord Jesus.” — Acts 20:21, CSB Repentance and faith are not competing answers to the question, “What should a sinner do?” They describe closely connected aspects of responding to the gospel.

Reflection

When you first thought about becoming a Christian, did you think mainly about believing certain facts, changing your behavior, trusting Jesus, or something else?

Memory anchor

The gospel calls people to turn toward God and trust Jesus.

3. WHAT IS REPENTANCE?

The New Testament word commonly translated “repent” is related to the Greek word *metanoō*. It involves a changed mind or understanding, but biblical repentance is larger than merely changing an opinion. Repentance is a turning. A person begins moving away from rebellion against God and toward God Himself. Peter says, “Repent and turn back.” — Acts 3:19. Paul describes “repentance toward God.” — Acts 20:21. The Thessalonian believers “turned to God from idols to serve the living and true God.” — 1 Thessalonians 1:9, CSB That is a helpful picture of repentance: FROM something. TOWARD Someone. Repentance does not mean a person has already conquered every sin. It means sin is no longer being defended as rightful master. The repentant person comes to God saying, in effect: Your way is right. Mine is not. I need mercy. I want to belong to You. Jesus did not tell sinners to repair themselves before coming to Him. Repentance is not cleaning yourself up enough to approach Jesus. It is turning toward the One who can save you.

Memory anchor

Repentance is not becoming perfect. It is turning toward God.

4. IS REPENTANCE JUST FEELING SORRY?

No. Sorrow can accompany repentance. But sorrow and repentance are not identical. Paul writes: “For godly grief produces a repentance that leads to salvation without regret, but worldly grief produces death.” — 2 Corinthians 7:10, CSB A person can feel terrible about something without truly repenting. People can be sorry about being caught, losing something, hurting their reputation, experiencing consequences, or feeling embarrassed. Godly sorrow recognizes sin as sin. It agrees with God about what is wrong. It turns toward Him for mercy. Consider Judas and Peter. Both failed Jesus terribly. Both experienced grief. But their stories moved in very different directions. Peter returned to Jesus and was restored. Judas’ remorse led to despair and death. — Matthew 26:69–75; 27:3–5; John 21:15–19 Sorrow over sin can be appropriate. But repentance does not end with feeling bad. It turns toward God.

Reflection

When you recognize sin, are you more concerned with its consequences or with what it reveals about your relationship with God?

Memory anchor

Regret looks at consequences. Repentance turns toward God.

5. REPENTANCE IS NOT SELF-REPAIR

One of the easiest gospel misunderstandings sounds like this: “I need to get my life together before I come to God.” But imagine telling a doctor: “I need to cure myself before making an appointment.” The need for healing is the reason to seek help. Jesus says: “Those who are well don’t need a doctor, but the sick do. I have not come to call the righteous, but sinners to repentance.” — Luke 5:31–32, CSB Jesus came for sinners. Repentance cannot mean becoming righteous enough to qualify for Jesus. It means recognizing: I cannot save myself. I need Him. The tax collector in Jesus’ parable prayed: “God, have mercy on me, a sinner!” — Luke 18:13, CSB. He did not bring God a résumé. He asked for mercy. Jesus said that man went home justified. Genuine repentance produces change. But change is the fruit of turning toward God—not the entrance fee required before He will receive a sinner.

Memory anchor

Do not clean yourself up so you can come to Jesus. Come to Jesus because you cannot clean yourself up.

6. WHAT IS FAITH?

Faith is more than believing that God exists. James writes: “You believe that God is one. Good! Even the demons believe—and they shudder.” — James 2:19, CSB Demons know God exists. They do not trust, love, or submit to Him. Saving faith includes knowledge of the gospel, but it goes beyond knowing facts. Faith trusts Christ. Imagine a bridge. A person can believe the bridge exists, looks strong, and can hold weight. But trust becomes personal when the person actually places weight on the bridge. The illustration is imperfect, but the distinction matters. Christian faith does not merely say: Jesus existed. Jesus died. Jesus rose. Christian faith says: Jesus is Lord. Jesus is the Savior I need. His death is sufficient for my sin. His resurrection is my hope. I am entrusting myself to Him. Paul writes: “For you are saved by grace through faith, and this is not from yourselves; it is God’s gift—not from works, so that no one can boast.” — Ephesians 2:8–9, CSB

Memory anchor

Faith is not merely knowing facts about Jesus. Faith entrusts itself to Jesus.

7. HOW MUCH FAITH IS ENOUGH?

New believers sometimes worry: What if my faith is too weak? The strength of saving faith is not found primarily in the strength of the believer. It is found in the Savior being trusted. A weak person can hold onto a

strong Savior. In Mark 9, a desperate father tells Jesus: “I do believe; help my unbelief!” — Mark 9:24, CSB Faith can coexist with questions, fear, and incomplete understanding. Faith can grow. The important question is not: Do I feel absolutely certain every moment? The better question is: Who am I trusting? Christians are not saved because they achieve flawless confidence. They are saved by Christ.

Reflection

When doubts arise, do you tend to examine the strength of your faith or return your attention to the faithfulness of Jesus?

Memory anchor

The Savior is stronger than the weakness of the person trusting Him.

8. FAITH IS NOT EARNING

Faith itself is not a work that earns salvation. Sometimes people unconsciously imagine salvation like this: Jesus did most of the work. Now I must provide enough faith, repentance, obedience, and good behavior to complete the transaction. That is not the gospel. Paul writes: “But to the one who does not work, but believes on him who justifies the ungodly, his faith is credited for righteousness.” — Romans 4:5, CSB Faith is the open hand receiving the gift. It does not purchase the gift. Salvation rests on Christ’s righteousness, Christ’s death, Christ’s resurrection, and Christ’s grace—not on the worthiness of the person receiving Him.

Memory anchor

Faith does not buy grace. Faith receives grace.

9. REPENTANCE AND FAITH BELONG TOGETHER

Repentance and faith can be distinguished. But they should not be separated. Repentance without faith can become guilt, self-improvement, religious effort, or despair. Faith without repentance can become mere agreement, empty profession, or an attempt to receive Jesus as Savior while refusing His rightful authority. Biblical conversion turns toward God and trusts Christ. Paul summarized his ministry as proclaiming “repentance toward God and faith in our Lord Jesus.” — Acts 20:21, CSB Imagine someone walking away from Jesus. Repentance describes the turning around. Faith describes moving toward and relying upon Christ. You are not saved because you repented perfectly. You are not saved because you believed perfectly. You are saved by Jesus Christ through faith.

Memory anchor

Repentance turns. Faith trusts. Both point to Jesus.

10. WHAT DOES “BORN AGAIN” MEAN?

Jesus tells Nicodemus: “Unless someone is born again, he cannot see the kingdom of God.” — John 3:3, CSB Nicodemus is confused. Jesus is not talking about repeating physical birth. He is describing spiritual life that comes from God. Jesus’ words likely echo Old Testament promises such as Ezekiel 36, where God promises: “I will give you a new heart and put a new spirit within you.” — Ezekiel 36:26, CSB. And: “I will place my Spirit within you and cause you to follow my statutes.” — Ezekiel 36:27, CSB Christianity is not merely old person + better rules. God gives life. The Holy Spirit works within those who belong to Christ. The New Testament calls this new birth or regeneration. “Regeneration” is simply a theological word for God giving spiritual life.

Memory anchor

Christianity is not merely improved behavior. God gives new life.

11. YOU ARE A NEW CREATION

Paul writes: “Therefore, if anyone is in Christ, he is a new creation; the old has passed away, and see, the new has come!” — 2 Corinthians 5:17, CSB This does not mean every habit disappears instantly, personality

is erased, temptation vanishes, or Christians never sin again. It means something fundamental has changed. The believer now belongs to Christ. Sin is no longer the believer's rightful master. There is a new relationship with God, a new identity, a new direction, a new hope, a new power for life through the Holy Spirit, and a new future. The Christian life is learning to live out the new identity God has already given in Christ.

Reflection

How might Christian growth look different when obedience flows from belonging to Christ rather than trying to earn His acceptance?

Memory anchor

Christians do not obey so God might make them His. They learn to obey because in Christ they already belong to Him.

12. DOES NEW LIFE MEAN INSTANT PERFECTION?

No. New birth is real. Growth is also gradual. The New Testament repeatedly commands Christians to grow. Peter writes: "But grow in the grace and knowledge of our Lord and Savior Jesus Christ." — 2 Peter 3:18, CSB Paul tells believers to "put off your old self" and "put on the new self." — Ephesians 4:22, 24, CSB Christians still battle temptation, selfishness, fear, pride, anger, lust, greed, unforgiveness, old habits, and false ways of thinking. Growth may sometimes be dramatic. Often it is gradual. Sometimes progress includes painful setbacks. But God does not abandon His work.

Memory anchor

New life begins immediately. Maturity develops over time.

13. WHAT HAPPENS WHEN A CHRISTIAN SINS?

Christians still sin. John writes to believers: "If we say, 'We have no sin,' we are deceiving ourselves, and the truth is not in us." — 1 John 1:8, CSB But he continues: "If we confess our sins, he is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness." — 1 John 1:9, CSB The Christian response to sin is not to hide it, excuse it, rename it, celebrate it, or despair because it happened. The Christian response is to bring sin into the light. Confess it. Agree with God about it. Receive His forgiveness. Turn from it. Ask for help. Make things right with others when appropriate. Continue following Jesus. Repentance is not merely the doorway into Christianity. It becomes part of the Christian life. Peter denied Jesus three times. Jesus restored him. — John 21:15–19. Failure does not make sin harmless. But failure also does not place the repentant believer beyond the mercy of Christ.

Memory anchor

When Christians sin, they do not run from Jesus. They return to Him.

14. WHAT IF I KEEP DOUBTING OR FAIL BADLY?

Some Christians struggle with assurance. They ask: Am I really saved? What if I did not repent enough? What if my faith was not strong enough? What if I cannot remember the exact moment I believed? What if I have sinned badly since becoming a Christian? The first place to look is not inward. Look to Jesus. Christian assurance begins with the Savior and His promises. Jesus says: "Everyone the Father gives me will come to me, and the one who comes to me I will never cast out." — John 6:37, CSB A person does not need a perfect memory of the exact day, hour, prayer, or emotional experience when faith began. Salvation rests in Jesus—not in remembering a conversion moment perfectly. When there has been serious failure, confess it, turn from it, seek forgiveness, accept appropriate consequences, and ask mature Christians for help when needed. But do not conclude that sin must be more powerful than Christ's grace. Practical help for persistent doubt: return to Scripture rather than repeatedly analyzing emotions; ask what Jesus has promised; confess known sin; look for evidence of growing desire for Christ, repentance, obedience, Scripture, prayer, or love for others; speak with a mature Christian, pastor, or trusted church leader when assurance struggles become overwhelming; avoid endlessly repeating a salvation prayer simply because fear demands a stronger

emotional experience. Assurance should not become permission for deliberate rebellion. Scripture also contains deep comfort for believers who hate their sin, struggle honestly, repent, and keep returning to Jesus.

Reflection

When assurance becomes difficult, are you looking primarily at the perfection of your performance—or at the sufficiency of Christ?

Memory anchor

Do not build assurance on perfect feelings. Build it on a trustworthy Savior.

15. IF SALVATION IS BY GRACE, WHY DOES OBEDIENCE MATTER?

Ephesians gives one of Scripture's clearest answers. First: "For you are saved by grace through faith...not from works." — Ephesians 2:8–9, CSB. Then immediately: "For we are his workmanship, created in Christ Jesus for good works." — Ephesians 2:10, CSB Good works are not the cause of salvation. They are part of the result. A tree does not become alive because fruit is tied onto its branches. A living tree naturally begins producing fruit. Jesus says: "If you love me, you will keep my commands." — John 14:15, CSB Obedience does not purchase Jesus' love. It grows from relationship with Him. The order matters: GRACE. FAITH. SALVATION. NEW LIFE. FRUIT. Turning that order around produces legalism. Removing the fruit altogether produces another distortion.

Memory anchor

Good works are not the root of salvation. They are fruit growing from new life.

16. WHAT IF CHANGE IS SLOW?

Do not confuse slow growth with no growth. Some sins fall away quickly. Others become long battles. Some people experience dramatic emotional changes when they come to Christ. Others do not. Christian assurance should not rest entirely on a dramatic conversion story, strong emotions, never struggling, or comparing spiritual growth with someone else. Look instead to Christ and His promises. Then look for the direction of life. Is there growing awareness of sin? A desire to know God? A growing love for Jesus? A willingness to repent? A hunger for Scripture? A desire to obey? Love for other believers? Evidence of the Spirit's fruit developing over time? These do not earn salvation. They are signs consistent with God's work. Philippians 1:6 offers encouragement: "I am sure of this, that he who started a good work in you will carry it on to completion until the day of Christ Jesus." — CSB Christian growth is not passive. Believers are called to obey, resist sin, pray, learn Scripture, and pursue holiness. But underneath that effort is confidence that God is at work.

Reflection

Are you expecting Christian growth to be instant, or are you learning to recognize God's patient work over time?

Memory anchor

Do not measure God's work only by speed. Look for direction, dependence, and growing fruit.

17. A REAL-LIFE EXAMPLE: THE PHILIPPIAN JAILER

Read Acts 16:22–34. Paul and Silas have been beaten and imprisoned for proclaiming the gospel. Around midnight they are praying and singing hymns. Then an earthquake shakes the prison. The doors open and the prisoners' chains come loose. The jailer wakes and assumes the prisoners have escaped. Knowing he could face terrible consequences, he prepares to kill himself. Paul shouts: "Don't harm yourself, because we're all here!" — Acts 16:28, CSB The jailer rushes inside and asks: "Sirs, what must I do to be saved?" — Acts 16:30, CSB Their answer is wonderfully direct: "Believe in the Lord Jesus, and you will be saved." — Acts 16:31, CSB. Then they speak the word of the Lord to him and his household. The story begins showing evidence of a changed direction. The man who had been responsible for guarding wounded prisoners now washes their wounds. He and his household are baptized. He brings Paul and Silas into his home, feeds them, and rejoices because he had come to believe in God. The movement is clear: THE GOSPEL IS

HEARD. FAITH RESPONDS. A NEW DIRECTION APPEARS. BAPTISM FOLLOWS. JOY APPEARS. Acts does not give readers every detail about the jailer's future Christian life, and the story should not be turned into a rigid formula requiring every conversion to look emotionally identical. But it beautifully illustrates the larger biblical pattern.

Reflection

What changed in the jailer after he heard and believed the gospel?

Memory anchor

The gospel is believed—and new allegiance begins showing itself in life.

18. WHAT SHOULD A NEW BELIEVER DO NEXT?

Becoming a Christian is the beginning of discipleship, not the end. A new believer does not need to understand everything immediately. But Scripture gives several important next steps. **BE BAPTIZED.** Jesus commanded His followers to make disciples and baptize them. — Matthew 28:19. Throughout Acts, people who believed the gospel were baptized. Baptism does not mean a person has become spiritually mature, nor should it be treated as a good work that makes someone worthy of salvation. It is an important act of obedience and public identification with Jesus Christ. Christian traditions differ over some details of baptism, but Christians broadly agree that baptism matters because Jesus commanded it. **BEGIN READING SCRIPTURE.** Start somewhere manageable. The Gospel of John is an excellent place to begin. Read to know Jesus—not merely to finish chapters. **BEGIN PRAYING.** Prayer does not require religious vocabulary. Speak honestly with God. Give thanks. Confess sin. Ask for help. Pray about fears. Pray for other people. Use Scripture to guide prayer. **CONNECT WITH A FAITHFUL LOCAL CHURCH.** Christianity is not intended to be lived alone. Acts describes believers gathering for the apostles' teaching, fellowship, the breaking of bread, and prayer. — Acts 2:42 **LEARN FROM MATURE CHRISTIANS.** Ask questions. Admit what you do not understand. Study Scripture together. Watch how mature believers pray, forgive, serve, endure difficulty, and respond to correction. **BEGIN OBEYING WHAT YOU UNDERSTAND.** Forgive. Tell the truth. Reject known sin. Love others. Pray. Gather with believers. Serve. Learn. When you fail, repent and continue. **DO NOT TRY TO GROW ALONE.** Isolation makes temptation, confusion, and discouragement harder. God places believers within a body.

Memory anchor

A new believer does not need to know everything. Begin following Jesus faithfully with the light He has already given.

19. REPENTANCE, FAITH, AND NEW LIFE TOGETHER

Now bring the pieces together. **GOD ACTS FIRST IN GRACE.** Jesus comes for sinners. **JESUS DIES AND RISES.** The foundation of salvation is His finished work. **THE GOSPEL IS PROCLAIMED.** People hear what God has done through Christ. **THE SINNER REPENTS.** There is a turning from rebellion toward God. **THE SINNER BELIEVES.** Faith rests in Jesus Christ. **GOD SAVES.** Forgiveness and reconciliation are gifts of grace. **GOD GIVES NEW LIFE.** The Holy Spirit brings spiritual life and begins transforming the believer. **THE CHRISTIAN FOLLOWS JESUS.** The believer is baptized. Learns Scripture. Prays. Joins the life of the church. Repentance continues. Faith continues. Growth continues. Obedience develops. Grace remains necessary every day. The Christian life is a life increasingly characterized by turning from sin, trusting Jesus, walking by the Spirit, learning Scripture, loving God, loving others, belonging to Christ's people, and becoming more like Christ.

Memory anchor

Turn toward God. Trust Jesus. Walk in the life He gives. **PRACTICAL APPLICATION**

Living the Gospel Daily



01

Come to Jesus as you are Do not wait until you feel worthy. You will never make yourself worthy of grace. Come honestly.

02

Name sin honestly Repentance becomes difficult when sin is constantly renamed. Ask: What does Scripture call this? Agree with God.

03

Trust Christ more than your feelings Some days faith feels strong. Other days it may feel weak. Return to what Jesus has done.

04

Confess quickly When sin becomes clear, do not spend weeks hiding from God. Bring it into the light.

05

Open the Bible New life needs nourishment. Begin with a Gospel such as John. Read slowly and ask what the passage shows about God, Jesus, belief, and obedience.

06

Pray honestly Prayer does not require impressive language. Tell God the truth. Ask for help. Confess sin. Give thanks. Bring questions.

07

Be baptized and connect with other Christians If you have trusted Christ and have not been baptized, speak with a faithful local church about taking this step of obedience. Do not attempt to live the Christian life alone.

08

Expect growth, not instant perfection Do not excuse sin. But do not expect complete maturity overnight. Keep following Jesus.

09

When doubt comes, return to Christ Do not continually search your emotions for proof that Jesus is trustworthy. Open Scripture. Remember His promises. Confess known sin. Ask for help. Keep trusting Him. PRAYER

A Scripture-grounded Prayer



Prayer

Father, Thank You for Your mercy toward sinners. Thank You that salvation does not depend upon becoming good enough, religious enough, or strong enough to earn Your acceptance. Thank You for Jesus Christ. Thank You that He lived without sin, died for sinners, and rose from the dead. Expose sin honestly and gently. Give true repentance that turns toward You rather than merely regretting consequences. Give faith that rests in Jesus rather than personal goodness. Where faith is weak, strengthen it. Where there is doubt, lead back to Your truth. Where there is shame, reveal the sufficiency of Christ. Where there has been serious failure, give courage to confess, repent, receive Your mercy, and walk forward faithfully. Where there is stubbornness, soften the heart. Where old patterns remain, give strength through the Holy Spirit to resist them. Teach Your people to live as those who have been made new. Lead new believers into Scripture, prayer, baptism, faithful Christian community, obedience, and growing discipleship. Produce love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control. Teach believers to confess quickly, trust deeply, obey faithfully, and return continually to Your grace. May repentance lead toward You. May faith rest in Jesus. May new life increasingly look like Christ. In Jesus' name, Amen.

REVIEW AND REFLECTION

Questions to consider

1. Why must the gospel begin with what God has done rather than what people can do? 2. What is biblical repentance? 3. How is repentance different from regret? 4. Why does repentance not mean fixing yourself before coming to Jesus? 5. What is the difference between knowing facts about Jesus and trusting Jesus? 6. Why can weak faith still rest in a strong Savior? 7. How do repentance and faith belong together? 8. What does Jesus mean by being “born again”? 9. What does it mean to be a “new creation”? 10. Why does new life not mean instant perfection? 11. What should a Christian do after sinning? 12. What should a believer remember when struggling with persistent doubt? 13. If good works do not earn salvation, why do they matter? 14. What are some signs that God may be producing growth? 15. What does the story of the Philippian jailer teach about faith and new life? 16. Why is baptism an important next step? 17. Why does a new Christian need a faithful local church? 18. How would you explain repentance, faith, and new life to someone else?

BEGINNER REVIEW

Complete the statements

Jesus said, “Repent and _____ the good news.” — Mark 1:15 Repentance turns toward _____. Faith trusts _____. Anyone in Christ is a new _____. — 2 Corinthians 5:17 A person is saved by _____ through faith. — Ephesians 2:8 Good works do not _____ salvation. Good works are the _____ of new life. When Christians sin, they should _____ it and return to God. New life begins immediately, but spiritual _____ develops over time. Jesus commanded His disciples to make disciples and _____ them. — Matthew 28:19

PART TWO · WANT TO GO DEEPER?

Intermediate Study

This section is optional

The Beginner Guide provides the central teaching needed for a new believer. This section goes deeper into biblical theology, original-language terms, Christian traditions, assurance, baptism, justification, sanctification, apostasy, and ongoing repentance.

20. REPENTANCE IN THE OLD TESTAMENT

The New Testament does not invent the idea of repentance. One important Hebrew verb is *shuv*, commonly meaning turn, return, or turn back. The word is not always theological; context determines its meaning. But it frequently describes Israel turning away from rebellion and returning to the LORD. Isaiah 55:7 calls the wicked to abandon his way and “return to the LORD, so he may have compassion on him.” Joel 2:12 says, “turn to me with all your heart.” The prophets repeatedly call God’s covenant people to return to Him. This Old Testament background helps prevent repentance from being reduced merely to feeling guilty. Biblically, repentance has direction. It turns away from rebellion and toward God.

21. WHAT DOES METANOIA REALLY MEAN?

The Greek noun *metanoia* is commonly translated “repentance,” and the related verb *metanoēō* means “to repent.” Popular explanations sometimes say repentance literally means “change your mind.” That contains truth but can be misleading if treated as a complete definition. Words receive meaning from usage and context. In the New Testament, repentance involves a changed understanding that results in a changed orientation toward God. Avoid two opposite mistakes. Repentance is not only behavioral reform; someone can modify behavior without turning toward God. Repentance is not only an internal change of mind; genuine repentance bears fruit in life. John the Baptist says, “Therefore produce fruit consistent with repentance.” — Matthew 3:8, CSB. The fruit does not create repentance. It demonstrates its reality.

22. IS REPENTANCE A HUMAN RESPONSE OR A GIFT FROM GOD?

Scripture speaks in both ways. People are commanded to repent. Jesus says, “Repent and believe the good news!” Paul says God “now commands all people everywhere to repent.” — Acts 17:30, CSB But Scripture also speaks of God granting repentance. Acts 11:18 says God has “given repentance resulting in life even to the Gentiles.” 2 Timothy 2:25 speaks of God granting repentance leading to the knowledge of the truth. Different Christian traditions explain the relationship between divine grace and human response differently. Reformed traditions often emphasize God’s sovereign work in regeneration producing the repentant and believing response. Wesleyan-Arminian traditions commonly emphasize prevenient grace—God’s grace acting first and enabling a genuine human response that can nevertheless be resisted. Christians can affirm together what Scripture plainly teaches: no sinner can boast; God’s grace comes first; repentance is necessary; faith is necessary; human response is real; salvation belongs to the Lord.

23. ARE REPENTANCE AND FAITH TWO CONDITIONS OR ONE CONVERSION?

The New Testament sometimes emphasizes repentance, at other times faith, and sometimes both together. This has led theologians to describe repentance and faith as two distinguishable but inseparable aspects of conversion. Repentance emphasizes turning from sin toward God. Faith emphasizes trusting Christ. Theologians sometimes use the Latin phrase *conversio* to describe conversion as the turning of the person toward God. The exact logical ordering of repentance and faith has been debated. But Scripture gives little reason to imagine a genuinely repentant unbeliever who refuses to trust Christ or a genuinely believing Christian who insists upon remaining fundamentally turned away from God. The two belong together.

24. WHAT IS SAVING FAITH?

Christian theology has often described saving faith using three ideas: *NOTITIA* — knowledge; *ASSENSUS* — assent; *FIDUCIA* — trust. These Latin categories are not inspired biblical vocabulary. They are theological tools that help explain why saving faith is more than intellectual awareness. Someone may understand Christian doctrine and even believe Christianity is historically plausible without entrusting himself or herself to Christ. James 2 reminds readers that mere belief in theological facts is insufficient. Saving faith has an object: Jesus Christ. The power of faith does not lie in faith itself. Its power lies in the One trusted.

25. FAITH, DOUBT, AND ASSURANCE

Faith and doubt are often treated as exact opposites. Biblically, the relationship can be more complicated. The father in Mark 9 says, “I do believe; help my unbelief!” The disciples worship the risen Jesus, yet Matthew says “some doubted.” Thomas struggled to believe the resurrection testimony of the other disciples. Questions do not automatically equal unbelief. Faith can seek understanding. Doubt can become an opportunity to investigate, pray, and return to Christ. But doubt should not be romanticized either. Scripture calls people toward trust. Christian assurance should begin objectively with Christ and the promises of the gospel rather than with constant measurement of internal emotion. Scripture also encourages believers to

recognize evidence of God's work: faith in Christ, love for fellow believers, obedience, and a changed relationship with sin. Avoid two errors: looking only inward can turn assurance into endless self-examination; never examining life at all can turn assurance into presumption. The healthier pattern is to look first to Christ, believe His promises, bring sin into the light, and then gratefully recognize His transforming work.

26. REGENERATION — WHO MAKES WHOM ALIVE?

The New Testament uses powerful language for salvation: born again, made alive, new creation, new self. The theological term regeneration refers to the giving of spiritual life. Jesus connects new birth with the Holy Spirit in John 3. Paul says God “made us alive with Christ even though we were dead in trespasses.” — Ephesians 2:4–5, CSB New life is not self-generated. This is why Christianity cannot finally be reduced to moral improvement. Dead people do not need coaching. They need life. The gospel announces that God gives it.

27. WHICH COMES FIRST—FAITH OR REGENERATION?

This question has generated significant theological debate. Some Reformed Christians argue that because sinners are spiritually dead, God regenerates a person in such a way that faith follows as the response of the newly awakened heart. Many Arminian and Wesleyan Christians agree that sinners cannot come to God apart from grace but understand God's prevenient grace as enabling the sinner to respond in faith before regeneration in the fuller sense follows. Both traditions insist that salvation is impossible without God's grace. The disagreement concerns how grace operates and the logical relationship between regeneration and faith. Scripture does not invite believers to delay trusting Christ until they can determine which event logically occurred first. The gospel command remains: Repent. Believe. Come to Christ. Anyone who comes has no grounds to boast, because salvation is grace from beginning to end.

28. JUSTIFICATION AND SANCTIFICATION ARE NOT THE SAME THING

JUSTIFICATION: God declares the believing sinner righteous because of Christ. “Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ.” — Romans 5:1, CSB. Justification concerns the believer's standing before God. **SANCTIFICATION:** God sets His people apart and increasingly transforms their lives in holiness. “For this is God's will, your sanctification.” — 1 Thessalonians 4:3, CSB. Sanctification concerns growth in holiness. If sanctification becomes the basis of justification, the believer begins trying to earn acceptance through spiritual performance. If justification is separated entirely from sanctification, grace can be distorted into permission to remain comfortably unchanged. The gospel holds them together without confusing them. Christ justifies sinners by grace through faith. The God who justifies also begins transforming those He saves.

Memory anchor

Justification changes the believer's standing. Sanctification changes the believer's life. Both come from God's grace.

29. DOES JAMES CONTRADICT PAUL ABOUT FAITH AND WORKS?

Paul writes that a person is justified by faith apart from works of the law. James writes that a person is justified by works and not by faith alone. At first glance, the statements can appear contradictory. Context matters. Paul is confronting the idea that people can establish righteousness before God through works. James is confronting a claimed “faith” that produces no evidence of life. James asks what good it is if someone “claims to have faith” but does not have works. Paul opposes works as the basis of justification. James opposes empty profession masquerading as saving faith. Paul himself expects faith to produce transformed living. He speaks of “faith working through love.” — Galatians 5:6, CSB. Ephesians moves immediately from salvation “not from works” to believers being created “for good works.” Paul says works cannot earn salvation. James says a claimed faith that remains barren should not automatically be assumed genuine.

30. WHAT IS THE RELATIONSHIP BETWEEN BAPTISM AND SALVATION?

Christians agree that baptism is commanded by Jesus and closely associated with conversion in the New Testament. But Christian traditions differ concerning its precise relationship to regeneration, forgiveness, covenant membership, and the church. Some traditions describe baptism as a sacrament through which God genuinely gives or confirms saving grace. Others understand baptism primarily as the outward sign and public

confession of a salvation already received through faith. Differences also exist regarding infant baptism and believer's baptism. Several truths should remain clear. Baptism is not unimportant. Jesus commanded it. The early church practiced it. Believers should not casually refuse obedience to Christ. At the same time, the New Testament consistently places the saving foundation in Jesus Christ and His work rather than in human merit. The thief beside Jesus received Christ's promise of paradise without the opportunity for baptism. This unusual circumstance should not be used to make baptism optional. But it reminds readers that salvation ultimately rests in Christ.

31. WHAT DID JESUS MEAN BY "COUNT THE COST"?

If salvation is free, why does Jesus speak about the cost of discipleship? Jesus says, "If anyone wants to follow after me, let him deny himself, take up his cross, and follow me." — Mark 8:34, CSB Grace is free. Following Jesus may be costly. Those statements are not contradictory. Salvation cannot be purchased. But receiving Christ means receiving Him as He actually is: Lord. A person cannot negotiate a version of Christianity in which Jesus provides forgiveness but has no rightful claim over life. This does not mean Christians obey perfectly. It means the direction of discipleship is surrender rather than negotiated rebellion. Dietrich Bonhoeffer famously warned about "cheap grace"—grace treated as forgiveness without discipleship, repentance, or transformation. His terminology is not Scripture, but the concern reflects a real biblical danger. Grace costs the sinner nothing to purchase. It cost Christ His life.

32. CAN SOMEONE BE A CHRISTIAN WITHOUT CHANGING?

If "changing" means becoming instantly mature, never struggling, or eliminating every serious sin quickly, genuine Christians can remain painfully immature and struggle deeply. The Corinthian church proves that believers can display serious immaturity. But if "without changing" means there is never repentance, never any desire for Christ, never any concern about sin, never any movement toward obedience, and a person permanently embraces rebellion while relying on a past profession as proof of salvation, the New Testament gives serious warnings. Fruit does not save. Fruit can provide evidence of life. Christians should avoid two extremes: fruit as the basis of salvation, which undermines grace; and the idea that no fruit matters at all, which ignores Scripture's warnings. The healthiest assurance looks primarily outward toward Christ and His promises while also recognizing the Spirit's work within the believer.

33. WHAT ABOUT SOMEONE WHO WALKS AWAY FROM THE FAITH?

Christians disagree about how to understand apostasy—turning away from professed faith. Some traditions teach the perseverance of the saints: everyone truly regenerated by God will ultimately persevere in faith, and permanent apostasy reveals that the person was never finally regenerate. Other Christian traditions believe genuine believers can later decisively reject Christ and fall away. The passages deserve careful study rather than slogans. Both perspectives should take Scripture's warnings seriously. No one should reason, "I prayed a prayer years ago, so deliberately rejecting Jesus now cannot matter." Nor should a struggling believer conclude, "I sinned again, therefore Jesus has certainly abandoned me." The New Testament calls believers to continue in faith and repeatedly directs frightened, repentant sinners toward Christ. The proper response is: keep trusting Jesus, keep repenting, keep following, keep returning to grace.

34. REPENTANCE AFTER CONVERSION

When Martin Luther published the Ninety-Five Theses in 1517, the first thesis emphasized that Jesus intended the entire life of believers to be one of repentance. Luther was responding within a particular historical controversy involving penitential practices and indulgences. His statement should not replace Scripture. But it captures an important biblical reality. Jesus teaches His disciples to pray, "Forgive us our debts." John tells Christians to confess their sins. Churches in Revelation are commanded to repent. Repentance therefore does not disappear after conversion. Its character changes. The Christian is no longer an enemy turning toward God for the first time. The Christian is a child repeatedly turning away from sin and back toward the Father. This protects against two errors: "I repented once, so repentance no longer matters," and "I sinned again, so my original conversion must have been fake." Christian life involves continual dependence upon grace.

35. THE HOLY SPIRIT AND NEW LIFE

New life cannot be understood apart from the Holy Spirit. Jesus connects new birth with the Spirit. Paul says, “If we live by the Spirit, let us also keep in step with the Spirit.” — Galatians 5:25, CSB The Spirit produces fruit: “love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control.” — Galatians 5:22–23, CSB Christian transformation is not merely human willpower with religious motivation. Believers participate actively: they obey, resist sin, practice spiritual disciplines, and make choices. But growth ultimately depends upon God working within them. Paul expresses both truths: “work out your own salvation with fear and trembling. For it is God who is working in you both to will and to work according to his good purpose.” — Philippians 2:12–13, CSB. Human effort and divine grace are not enemies. Grace creates and sustains faithful Christian effort.

36. THE ORDER MATTERS

A distorted gospel often puts the pieces in the wrong order. **DISTORTION:** Behave better. Become worthy. God accepts you. Receive new life. **GOSPEL:** God acts in grace. Christ accomplishes salvation. The gospel is proclaimed. The sinner repents and believes. God forgives and reconciles. God gives life. The Spirit transforms. Good works follow. The difference is enormous. One produces either pride or despair. The other produces gratitude. The Christian does not say, “Look what I accomplished so God would accept me.” The Christian says, “Look what Christ has done. Now, because I belong to Him, teach me to walk in the life He has given.”

Memory anchor

Repentance and faith are distinguishable but inseparable responses to the gospel. New life is God’s gracious work, not human self-improvement. The believer turns toward God, trusts Christ, receives grace, and learns by the Spirit to live as someone made new. **THE MOST IMPORTANT INVITATION**

Do You Know Jesus Christ?

Perhaps the most important question is not: Do I understand every theological distinction in this study? It is: Do I know Jesus Christ? God created people to know Him. But every person has sinned. “For all have sinned and fall short of the glory of God.” — Romans 3:23, CSB. Sin separates humanity from God. No amount of good works, religious activity, church attendance, giving, family heritage, biblical knowledge, self-improvement, or sincere effort can earn reconciliation with Him. But God loves sinners. Jesus Christ, the Son of God, entered the world. He lived without sin. He willingly died on the cross for sinners. He was buried. And He bodily rose from the dead. Jesus has done what sinners cannot do for themselves. Salvation is a gift of grace. Jesus began His ministry proclaiming: “Repent and believe the good news!” — Mark 1:15, CSB. That invitation still matters.

01

REPENT Turn from sin and rebellion toward God.

02

BELIEVE Trust Jesus Christ as Savior and Lord. Do not wait until you become worthy. Come because you are not. Do not place confidence in your goodness. Place confidence in Christ.

A prayer may express genuine repentance and faith

Jesus, I know that I have sinned and cannot save myself. I have gone my own way and need Your mercy. I believe You are the Son of God. I believe You died for sinners and rose from the dead. I turn from my sin toward You. I place my trust in You as Savior and Lord. Forgive me. Make me new. Give me Your Spirit and teach me to follow You. Amen. Those words are not magic. A prayer does not save. Jesus saves. The question is not whether the exact words were spoken correctly. The question is whether the heart is turning toward God and trusting Christ. Anyone beginning to follow Jesus should begin reading Scripture. The Gospel of John is an excellent place to start. Pray honestly. Pursue baptism. Learn what Jesus taught. And connect with a faithful local church where the Bible is taught clearly, the gospel is proclaimed, and Jesus is honored.

ONE FAITHFUL SUMMARY

Repentance, Faith, and New Life

The gospel is not a self-improvement program. Humanity's problem is deeper than bad habits. Sin separates people from God, and sinners cannot repair that separation themselves. God acted. The Father sent the Son. Jesus lived without sin. He died for sinners. He rose bodily from the grave. The Holy Spirit gives life. The gospel calls people to respond. **REPENTANCE** turns from sin toward God. **FAITH** trusts Jesus Christ. **NEW LIFE** is what God gives to those who belong to Christ. Repentance without faith becomes despair or self-repair. A claimed faith with no repentance reduces Christianity to intellectual agreement. New life without grace becomes moralism. Grace without transformation becomes permission to remain unchanged. The biblical picture is richer. God saves sinners by grace through faith. Those who come to Christ do not earn salvation. They receive it. And the God who receives them begins transforming them. The story of the Philippian jailer provides a simple picture. He hears the word of the Lord. He believes in Jesus. His direction changes. He is baptized. Joy follows. His story does not become a universal script for every conversion experience, but it shows that gospel faith begins a new allegiance. New Christians are not instantly mature. They still struggle. They still sin. They still experience doubt. They still need grace. But they no longer relate to sin in exactly the same way. They confess. They repent. They return. They learn obedience. They are baptized. They join the life of Christ's people. They learn Scripture. They pray. They grow. They walk by the Spirit. They keep trusting Jesus. The Christian life begins with grace. Continues by grace. And ends in grace. Turn toward God. Trust Jesus. Walk in the new life He gives.

CONTINUE STUDYING

Open the Bible

Psalms 51 · Isaiah 55:1–7 · Ezekiel 18:21–32 · Ezekiel 36:22–28 · Mark 1:14–15 · Luke 5:27–32 · Luke 15 · Luke 18:9–14 · John 3:1–21 · John 6:35–40 · John 20:24–31 · Acts 2:22–42 · Acts 3:11–26 · Acts 16:25–34 · Acts 20:17–24 · Romans 3–5 · Romans 6 · Romans 8 · 2 Corinthians 5:14–21 · 2 Corinthians 7:8–11 · Galatians 5:13–26 · Ephesians 2:1–10 · Ephesians 4:17–32 · Philippians 1:3–6 · Philippians 2:12–13 · Colossians 3:1–17 · James 2:14–26 · 1 John 1:5–2:6

A simple study method

As you read, create three headings: **REPENTANCE** — What does this passage say about turning from sin toward God? **FAITH** — What does this passage say about trusting God or trusting Christ? **NEW LIFE** — What does this passage say about what God changes, gives, produces, or calls believers to become? Then ask one final question: **WHO IS DOING WHAT?** What does God do? What has Christ accomplished? What does the Holy Spirit do? What is the human response? Keeping those questions distinct can prevent both legalism and passivity.

Final memory anchor

Repentance does not purchase salvation. Faith does not earn salvation. Baptism does not make Christ's work sufficient. Good works do not complete salvation. Jesus saves. Repentance turns toward Him. Faith rests in Him. The Holy Spirit gives life. Baptism publicly identifies the believer with Christ. The church provides a community in which disciples learn and grow. And grace teaches those who belong to Jesus to walk in the new life God has given. **SHARING AND ACCURACY DISCLAIMER** This resource may be freely printed, copied, and shared to encourage others to open and study the Bible. It may not be sold. Please preserve source acknowledgments and do not present the resource as error-free. All teaching should be examined and verified through Scripture. Possible errors or needed clarifications may be reported to 3NailResources@gmail.com.