

What is True Saving Faith?

*“For by grace you have been **saved through faith**, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast.” (Ephesians 2:8,9)*

Faith is one of the most misunderstood doctrines of Christianity. Many people claim to have faith in Jesus Christ, but what does it really mean to have faith in Him?

In Matthew 7:21-23, Jesus Christ said these sobering words, **“Not everyone who says to Me, ‘Lord, Lord,’ shall enter the kingdom of heaven, but he who does the will of My Father in heaven. Many will say to Me in that day, ‘Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name?’ And then I will declare to them, ‘I never knew you; depart from Me, you who practice lawlessness!’”**

A person can easily call Jesus Christ, *“Lord, Lord,”* but that does not necessarily mean that he has **true saving faith** in Him. So, what is true saving faith?

1. True Saving Faith – What It is NOT

The Parable of the Pharisee and the Tax Collector in Luke 18:9-14 gives a clear description of what true saving faith is and is not.

In Luke 18:14a, Jesus Christ said, *“I tell you, this man [the tax collector] went down to his house **justified** rather than the other [the Pharisee];”* The term *“justified”* means **“declared righteous”**. Jesus Christ said that the tax collector was justified but the Pharisee was not. Why did He declare the deceitful tax collector righteous but not the religious Pharisee?

Galatians 2:16 tells us, *“Knowing that **a man is not justified by the works of the law but by faith in Jesus Christ**, even we have believed in Christ Jesus, that we might be **justified by faith in Christ and not by the works of the law; for by the works of the law no flesh shall be justified.**”*

Romans 3:28 also tells us, *“Therefore we conclude that **a man is justified by faith apart from the deeds of the law.**”*

If we put all these verses together, we get a clear understanding of what Jesus Christ was saying. Essentially, He was saying that the tax collector was justified because he had true saving faith, but the Pharisee was not justified because he merely did the works of the law but did not have true saving faith.

From the example of the Pharisee, we learn that **true saving faith is NOT:**

a. Believing *about* God

A Pharisee was a religious leader who had a lot of knowledge of the law of God. He was someone who studied, memorised and taught the law of God. Yet despite the

Pharisee's knowledge of the law of God, Jesus Christ said that he was not justified. This tells us that merely believing or knowing **about** the Word of God does not mean that a person has true saving faith **in** God.

True saving faith is NOT believing **about** God or having head knowledge **about** God and the Bible. Even the demons believe **about** God (James 2:19; Luke 4:41), but they certainly do not believe **in** God. Just as a person may know about the President **intellectually** without knowing him **personally**, a person may know about Jesus Christ **intellectually** without knowing Him **personally**.

b. Trusting in your own righteousness

Luke 18:9 tells us that Jesus *"spoke this parable to some who trusted in themselves that they were righteous, and despised others"*. He was addressing the Pharisees, who like the Pharisee in the parable, often said, *"I am not like other men"* (Luke 18:11). The Pharisees often compared themselves with others and thought that they were better than them because of their own righteousness. They trusted in their own righteousness but Jesus used this parable to teach that our own righteousness do not make us righteous before God.

True saving faith is NOT trusting in our own righteousness, for *"all our righteousnesses are like filthy rags"* (Isaiah 64:6) in God's sight, and our good works cannot save us from our sins (Ephesians 2:8,9; Titus 3:5).

c. Trusting in religious activities

Luke 18:12 tells us that the Pharisee boasted in his religious activities (fasting and tithing). Likewise, many people are proud of the fact that they take part in religious activities and they think that that can make them righteous and accepted in God's eyes. For example, many people go to church every Sunday and are actively involved in church activities. They serve faithfully in many ministries. They pray to God for blessings, healing and provision of their physical needs.

However, it is possible for a person to do all that and NOT have true saving faith. Just as the Pharisee found out that his religious activities did not make him justified, many people who take part in religious activities will find out one day that they never had true saving faith in Jesus Christ (Matthew 7:21-23).

d. Trusting in God for physical needs

True saving faith is NOT trusting in God for physical needs, e.g. finances, family, health, healing, studies, blessings, etc. (James 4:3). All of these are good things and we should trust in God to provide our physical needs. However, these are only temporal or worldly things and trusting in God to bless us with physical needs is very different from trusting in God to save us from our sins. Ironically, in order to have eternal life, many people do not rely on Jesus Christ but on their own efforts, strength and good deeds. True **saving** faith is specifically faith in Jesus Christ for salvation, not common faith in God for the provision of our physical needs.

2. True Saving Faith – What It IS

From the example of the tax collector, we learn what true saving faith IS.

True saving faith is DEPENDING on JESUS CHRIST ALONE to save you from your sins.

In Luke 18:13, the tax collector said, **“God, be merciful to me a sinner!”** The tax collector humbly acknowledged that he was a sinner and needed a Saviour. He simply called out to God to save him from his sins. Unlike the Pharisee, he did not depend on his knowledge of the law of God, his own righteousness or his religious activities. He was justified because he depended on God alone for salvation.

True saving faith is to humbly acknowledge that we are sinners and to depend on Jesus Christ alone to save us from our sins. *“For whoever calls on the name of the LORD shall be saved.”* (Romans 10:13) We simply need to ask Jesus Christ to be our Saviour.

True saving faith is like a triangle. Just as there are 3 sides to a triangle, there are 3 sides to true saving faith as well.



True Saving Faith

a. Understanding

- **Understanding** that you are a sinner who deserves the punishment of Hell
- **Understanding** that Jesus paid the penalty of sin through His death, burial and resurrection

b. Agreement

- **Agreeing** that you are a sinner who deserves the punishment of Hell
- **Agreeing** that Jesus paid the penalty of sin through His death, burial and resurrection

c. Dependence

- **DEPENDING on JESUS CHRIST ALONE to save you from your sins**

Dependence completes the faith triangle and is the essence of true saving faith.

If a person only understands and agrees that Jesus Christ can save him, but does not depend on Jesus Christ to save him, that is mere **head knowledge about Jesus** and is NOT true saving faith.

If a person understands and agrees that Jesus Christ can save him, but depends on **JESUS CHRIST + SOMETHING ELSE** (e.g. Bible knowledge, good works, religious activities, etc.) to save him, that is a split trust (which is mistrust) and is NOT true saving faith either.

True saving faith is understanding and agreeing that Jesus Christ can save and depending on **JESUS CHRIST + NOTHING ELSE (i.e. JESUS CHRIST ALONE)** to save. The dependence must be **ONLY** on Jesus Christ (Galatians 2:16; Romans 3:28).

Illustration #1: Imagine that we manage to find a boat to take us across Lake Toba to Samosir Island. If you merely understand and agree that the boat can take you to Samosir Island, but do not get into the boat, that is mere head knowledge and you will not reach Samosir Island. If you understand and agree that the boat can take you to Samosir Island, but you only put 1 leg into the boat and 1 leg on the shore and refuse to get into the boat fully, that is a split trust and you will not reach Samosir Island as well. In order to reach Samosir Island, you must get into the boat fully and transfer your entire dependence onto it alone. **The same applies to true saving faith – you must transfer your entire dependence onto Jesus Christ alone to save you from your sins.**

Illustration #2: When a tight-rope walker asked the crowd if they believed that he could walk across the rope carrying someone on his back, they all said they believed; but when he asked for a volunteer, nobody volunteered. The crowd understood and agreed in the tight-rope walker's ability, but none was willing to depend on him personally. Eventually a little boy volunteered. Many said they believed, but only one depended. **Dependence is the essence of believing. Many know that Jesus Christ can save, but only those who depend on Him personally and completely will be saved.**