

The Book of Romans

LESSON THREE

“Justified by Grace”

Paul explained in chapter two that possessing the law and being circumcised is not enough to save the Jew. After laying out clear arguments to them, he now begins chapter three by asking, **“What advantage then has the Jew, or what is the profit of circumcision?”** Paul will go on to answer that question in verse two.

1. Record Paul’s answer to his own question in **verse 1**, found in **verse 2**.

Adam Clarke makes these comments on this verse: **“The Jews, in reference to the means and motives of obedience, enjoy many advantages beyond the Gentiles; and, principally, because to them were committed the oracles of God - that revelation of his will to Moses and the prophets, containing a treasure of excellencies, with which no other part of the world has been favored; though they have most grievously abused these privileges.”**

The Jews were given the honored privilege of being “chosen” out of the world to receive the revelation of God’s will for mankind. They were also given the honor of being God’s representatives, entrusted with the message of Who God is and what He requires. I think this truth and the point Paul is making, can also apply to those who were raised in a Christian home, where God’s name was revered and His Word was taught. But, growing up in a Christian home doesn’t make you a Christian and just as Paul’s argument to the Jews in chapter two states, it isn’t enough to guarantee your salvation. Many who grew up in Christian homes have rebelled against God and the foundation of truth laid down for them, just as the Jews did who **“grievously abused these privileges.”**

2. Record Paul’s two questions, found in **verse 3**.

3. Paul makes the point in **verse 4**, that there is nothing that we choose, or do not choose to believe, that can change or nullify the truth about God. God is **good**. If we choose not to believe that He is good, or if we say we see no evidence of His goodness, that opinion does not change the fact that He **IS** good. Our opinion and rebellion can never change God's character or Who He is. Write down **Paul's answer** to the two questions he asked in **verse 3**, found in **verse 4**.

4. There may be many things that we see and observe that bring up the "why?" questions and might cause us to question God's goodness and His faithfulness, but even when we do not understand, we must accept that our understanding and knowledge are limited and finite, and God is forever true. Write down the following verses that confirm this truth below.

Numbers 23:19 -

Psalms 33:11 -

Romans 11:33 & 34 -

Hebrews 6:18 -

5. Paul continues to ask questions to make a point. What question does he ask in **verse 5** of chapter 3 in Romans?

I love what **David Guzik** says in his commentary on this verse: **“In theory, the most dramatic example of someone who might ask this question is Judas. Can you hear Judas make his case? ‘Lord, I know that I betrayed Jesus, but You used it for good. In fact, if I hadn’t done what I did, Jesus wouldn’t have gone to the cross at all. What I did even fulfilled the Scriptures. How can You judge me at all?’ The answer to Judas might go like this: ‘Yes, God used your wickedness but it was still *your* wickedness. There was no good or pure motive in your heart at all. It is no credit to *you* that God brought good out of your evil. You stand guilty before God.”**

6. We find a confirmation of this in the words of Joseph to his brothers in **Genesis 50:20**. Record those words below.

7. As Paul continues this discourse, what question does he ask his readers in **Romans 3:6**?

8. If you followed the logic of Paul’s question in **verse 6**, you would have to conclude that no one’s sin could be judged if it was used to prove God’s righteousness. **David Guzik** states, **“It is true that God will use even the unrighteousness of man to accomplish His work and bring praise to His name - Judas’ betrayal of Jesus is a perfect example. Nevertheless, part of the way God glorifies Himself in man’s sin is by righteously *judging* that unrighteousness.”**

Looking at **verse 7**, record Paul’s conclusion to that kind of logic.

9. Paul reveals by his question in **verse 7**, how ridiculous this kind of logic is, but the logic and mindset of mankind is often ridiculous. We see that in the examples of the various things people choose to believe in order to ignore and reject the truth. One such example of this is found in Paul’s statement in **verse 8**. What example does he give in this verse?

- 10.** Paul taught a Gospel of **grace**, which some critics used to slanderously accuse him of teaching a license to sin. This was a total perversion of Paul's doctrine of **justification by faith**. Paul calls this accusation slander, and he doesn't even bother to defend such an accusation. Looking at the end of **verse 8**, what does he say of those who accuse him of this?
- 11.** The grace that God has extended to man through Christ's sacrifice on the cross is a most precious gift. Like all the good gifts of God, rebellious man and the enemy of our souls twists and perverts these gifts into a license to sin. What does Jude say about this in **Jude 1:4**? Write down his words below.
- 12.** Still directly speaking to the Jews, Paul makes the argument that even though they are called God's chosen people and have had the honor and privilege of being given the oracles of God, by nature, they are no different than the Gentile, in that they are both under sin. Paul goes on to describe the condition of sinful man, Jew and Gentile alike. Jot down this description from each verse below.

Romans 3:10 -

Romans 3:11 -

Romans 3:12 -

Romans 3:13 -

Romans 3:14 -

Romans 3:15 -

Romans 3:16 -

Romans 3:17 -

Romans 3:18 -

13. Paul, addressing the self-righteous Jew, who feels superior because he has been given the law of God, describes in **verse 19** the **purpose** of the law. Looking at the end of the verse, what does Paul say that purpose was?

14. He reaffirms this in **verse 20**. Write down his words below.

15. Paul has clearly laid out that we are all sinners. He then moves on from the judgement of God to justification by faith. Paul starts out in **verses 21 & 22** with the words: “**But now the righteousness of God...**”(NKJV). These words are words of hope and comfort for sinful man, judged guilty before God, justly condemned and under His wrath. Write down Paul’s statement of hope from these two verses below.

16. In **verses 23** through **25** Paul lays out the doctrine of justification by faith. Paul first establishes in **verse 23**, the universal need of mankind for a Savior. Write down **verse 23** below.

17. In **Romans 3:10**, Paul quoted part of a passage from **Psalms 14:2 & 3**. Look up those verses and write them down below.

18. No one is exempt from this universal statement. No one is exempt from this universal need. God has decreed all under sin and deserving of God's wrath. We all owe a debt to God that we cannot pay. Paul goes on to explain, after making this statement, which applies to all, that God, knowing that we have no means to pay such a debt, has offered us a remedy. He offers to us **justification** as a **FREE gift**. Reading **verse 24**, how does Paul state that this **free gift** is offered to us? By and through what means is this gift given?

19. God did not simply pardon us and do away with the debt owed. In order for justice to be served, the debt still had to be paid. The pardon could not be given without that debt being paid in full. Write down how this debt was paid according to **verse 25**.

20. The word "propitiation" means "a substitute sacrifice." We couldn't pay the debt owed, so Someone had to pay it for us. We learn some important facts here in this verse. First, that Jesus did not come forward to offer Himself as a substitute before a reluctant and angry God. It was God, the Father, who **initiated** the plan for Christ to be that substitute sacrifice. This truth is stated well in **2 Corinthians 5:21**. It states **"For He (God, the Father) made Him (God, the Son), who knew no sin to be sin for us, that we might become the righteousness of God in Him."** Write down these other Scriptures that confirm this.

John 3:16 -

Romans 8:32 -

1 John 4:9 -

- 21.** The second thing we learn from **verse 25** is that God made Christ our substitute to *demonstrate His righteousness*. God demonstrated His righteousness as a **just God** in His judgement against sin, while sparing us, who deserved to pay the penalty. Paul reiterates this clearly in **verse 26**. Write that verse down below.
- 22.** Moving back up to **verse 25**, Paul states that God, in His forbearance, had **passed over** the sins that were previously committed. Paul is addressing the Jew in this statement. God had ordained sacrifices for sin under the Old Covenant, which were a temporary covering for sin, as a picture of the eternal covering that would come through Christ's sacrifice. **David Guzik** states that it was like an "I owe you" that didn't do away with the debt owed, but just "extended it" until it could be paid in full. Christ's blood was the payment that rendered the debt "paid in full." All of this shows God's righteousness, His mercy and His grace. His righteousness is shown in His judgement against sin. His mercy is shown in His not giving us the punishment we deserved. And His grace is shown by giving us what we do not deserve: the free gift of justification through the blood of Christ. Meditate on these truths for a moment and write down a prayer of thanks to God for this indescribable gift.
- 23.** Paul asks the question in **verse 27**, "**Where is boasting, then?**" He has just proven to both the Jew and the Gentile that there is nothing for us to boast about. There is no room for self-righteousness. None of us could have paid what was owed in order for us to be justified before God. Record the following verses below that confirm this truth.

1 Corinthians 1:30 & 31 -

1 Corinthians 4:7 -

Ephesians 2:8 & 9 -

- 24.** What is the conclusion to Paul's argument, found in **verse 28** of our chapter in Romans?
- 25.** Paul confirms this argument to the Galatian church in **Galatians 2:16**. Look up that verse and write it down below.
- 26.** Since this justification comes "apart from the deeds of the law," it proves that it is not a justification for the Jews only, but for all, Jew and Gentile alike. Record Paul's words in **Romans 3:29 & 30**.
- 27.** There is only one God, and He is the Justifier of both the Jew and the Gentile, and that justification comes by only one way to all, through faith in the blood of Christ, who became our substitute sacrifice, which paid in full our debt to God because of our sin. Paul concludes this chapter with one final question in **verse 31**. Write down this question below.

28. What do the following verses tell us that confirm this truth? Look them up and record them below.

Romans 10:4 -

Galatians 3:23 & 24 -

Colossians 2:17 -

David Guzik states, “As the Apostle will demonstrate in Romans 4, the law *anticipated* the coming gospel of justification by faith, apart from the deeds of the law. Therefore, the gospel *establishes the law*, fulfilling its own predictions.”

29. What was your greatest takeaway from Romans, chapter three?

This study was written and prepared by Shawn Van Hook, 2026