

PSA Examined**Article Series:**

**Article #17:
What is Faith?
How does
Faith save us?**



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This article is technically part of [my series on PSA](#), and

itâ??s important for that series. However, in some sense, it also stands apart from the rest of the series because you donâ??t need to read the rest of the series to understand this article. It might help in a few small places, but you certainly donâ??t need to go back to the beginning of this absurdly long PSA series to understand it.

You will need this article to understand the next article in this PSA series, so if youâ??re here for PSA, please donâ??t skip it.

Without further ado, weâ??ll dive in.

Eternal life/salvation is an Inheritance

I had never noticed this before I started this PSA series. However, now that I have noticed it, I wonder how I ever missed it. **In scripture, eternal life is presented as an inheritance.** The evidence for this is overwhelming.

Matthew 19:29 ???And everyone who has left houses or brothers or sisters or father or mother or children or farms for My nameâ??s sake, will receive many times as much, and

will **inherit** eternal life.

Matthew 25:34 Then the King will say to those on His right, Come, you who are blessed of My Father, **inherit the kingdom** prepared for you from the foundation of the world.

Mark 10:17 As He was setting out on a journey, a man ran up to Him and knelt before Him, and asked Him, Good Teacher, **what shall I do to inherit eternal life?**

Luke 10:25 And a lawyer stood up and put Him to the test, saying, Teacher, **what shall I do to inherit eternal life?**

Luke 18:18 A ruler questioned Him, saying, Good Teacher, **what shall I do to inherit eternal life?**

1 Corinthians 6:9-10 Or do you not know that **the unrighteous will not inherit the kingdom of God?** Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, **nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, will inherit the kingdom of God.**

The Greek word translated inherit in all of those verses above is κληρονομία (κλήρονομιᾶς), and it does mean exactly what every translation translates it as: inheritance.

From κληρονομος; **to be an heir to (literally or figuratively) be heir, (obtain by) inherit(-ance).**

This is entirely uncontroversial, but often overlooked. I didn't even realize how important this was until I started doing the research for this series.

Again, eternal life is represented as an inheritance.

Now, of course this inheritance is a gift from God, which is why various places call eternal life a gift from God. (Such as Romans 6:23). However, there are many ways to give gifts, and God chose the methodology of an inheritance to give us eternal life.

Further, salvation itself is also called an inheritance.

Hebrews 1:13-14 But to which of the angels has He ever said, SIT AT MY RIGHT HAND, UNTIL I MAKE YOUR ENEMIES A FOOTSTOOL FOR YOUR FEET? Are they not all ministering spirits, sent out to render service for the sake of **those who will inherit salvation?**

Scripture says that Christians are heirs that is, the people who **inherit** this salvation, which is eternal life. As it's written:

Titus 3:4-7

4 But when the kindness of God our Savior and *His* love for mankind appeared, **5** He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, **by the washing of regeneration and renewing by the Holy Spirit**, **6** whom He poured out upon us richly through Jesus Christ our Savior, **7** so that being **justified** by His grace we would be made **heirs** according to *the hope of eternal life*.

Please notice the use of the word "justified" there, because we'll come back to it in the next article.

Anyway, we inherit salvation, and we are heirs of eternal life.

That's important.

There are many, many verses for this, but I think those establish the fact, so I'll trim the rest for brevity. (If you're so inclined, you can look at the Greek words [here](#), [here](#), [here](#), [here](#), and [here](#). And [my article on how to do a word study](#) will help with finding all the places they are used if you don't see it.)

Now, we should talk a little about what salvation/eternal life is before we move on.

Thankfully, scripture does tell us. For starters, Peter gives us an indication of when we'll see this salvation that we'll inherit.

1 Peter 1:3-5

3 Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, **4** to obtain an inheritance which is imperishable and undefiled and will not fade away, reserved in heaven for you, **5** who are protected by the power of God through faith for a salvation ready to be revealed **in the last time**.

I think the referent for that is pretty obvious:

Revelation 21:1-7

1 Then I saw a new heaven and a new earth; for the first heaven and the first earth passed away, and there is no longer any sea. **2** And I saw the holy city, new Jerusalem, coming down out of heaven from God, made ready as a bride adorned for her husband. **3** And I heard a loud voice from the throne, saying, "Behold, the tabernacle of God is among men, and He will dwell among them, and they shall be His people, and God Himself will be among them, **4** and He will wipe away every tear from their eyes; and there will no longer be any death; there will no longer be any mourning, or crying, or pain; the first things have passed away."

5 And He who sits on the throne said, "Behold, I am making all things new." And He said, "Write, for these words are faithful and true." 6 Then He said to me, "It is done. I am the Alpha and the Omega, the beginning and the end. I will give to the one who thirsts from the spring of the water of life without cost. 7 He who overcomes will inherit these things, and I will be his God and he will be My son."

And related:

1 Corinthians 15:50-55

50 Now I say this, brethren, that flesh and blood cannot inherit the kingdom of God; nor does the perishable inherit the imperishable. 51 Behold, I tell you a mystery; we will not all sleep, but we will all be changed, 52 in a moment, in the twinkling of an eye, at the last trumpet; for the trumpet will sound, and the dead will be raised imperishable, and we will be changed. 53 For this perishable must put on the imperishable, and this mortal must put on immortality. 54 But when this perishable will have put on the imperishable, and this mortal will have put on immortality, then will come about the saying that is written, "DEATH IS SWALLOWED UP in victory. 55 O DEATH, WHERE IS YOUR VICTORY? O DEATH, WHERE IS YOUR STING?"

Also related:

Romans 8:16-23

16 The Spirit Himself testifies with our spirit that we are children of God, 17 and if children, heirs also, heirs of God and fellow heirs with Christ, if indeed we suffer with Him so that we may also be glorified with Him.

18 For I consider that the sufferings of this present time are not worthy to be compared with the glory that is to be revealed to us. 19 For the anxious longing of the creation waits eagerly for the revealing of the sons of God. 20 For the creation was subjected to futility, not willingly, but because of Him who subjected it, in hope 21 that the creation itself also will be set free from its slavery to corruption into the freedom of the glory of the children of God. 22 For we know that the whole creation groans and suffers the pains of childbirth together until now. 23 And not only this, but also we ourselves, having the first fruits of the Spirit, even we ourselves groan within ourselves, waiting eagerly for our adoption as sons, the redemption of our body.

We covered this Romans passage in [the article on what "redemption" means](#), and the conclusion in that article fits perfectly with this understanding.

Now, that leads pretty directly to the question: "Where does this inheritance come from?" Seriously. According to both our modern understanding and the ancient understanding, an inheritance is left for the sons after the father dies. (Note: that's part of the context of the prodigal son; he didn't want to wait for his inheritance, he wanted it now. I can make an argument that he was effectively wishing that his father was dead when he asked, but I digress.)

So we need to ask the question: who died to leave us this inheritance?

Thankfully, Scripture does tell us. (*And you probably already guessed it anyway?*)

The Last Will and Testament of Jesus Christ

(*At some point, I intend to turn this article series into a book; this heading will likely be the title.*)

Before we look at the passage that unlocks this whole thing, we need to look at the definition of an important Greek word. That Greek word is $\delta\iota\alpha\theta\eta\kappa\alpha$ ([diathēkē](#)), and here's the definition from Thayer's Lexicon:

STRONGS NT 1242: $\delta\iota\alpha\theta\eta\kappa\alpha$.

$\delta\iota\alpha\theta\eta\kappa\alpha$, $\delta\iota\alpha\theta\eta\kappa\alpha$ - η , $\acute{\alpha}\lambda\eta$ ($\delta\iota\alpha\theta\eta\kappa\alpha$ - η - $\acute{\alpha}\lambda\eta$);

1. **a disposition, arrangement, of any sort, which one wishes to be valid** (German *Verordnung, Willensverfugung*): Galatians 3:15, where under the name of a man's disposition is meant specifically a testament, so far forth as it is a specimen and example of that disposition (cf. Meyer or Lightfoot at the passage); **especially the last disposal which one makes of his earthly possessions after his death, a testament or will (so in Greek writings from (Aristophanes), Plato, legg. 11, p. 922 c. following down): Hebrews 9:16f**

Now, $\delta\iota\alpha\theta\eta\kappa\alpha$ is the normal Greek word used in the New Testament that's translated *covenant*. For example:

Acts 7:8

And **He gave him the covenant ($\delta\iota\alpha\theta\eta\kappa\alpha$) of circumcision**; and so *Abraham* became the father of Isaac, and circumcised him on the eighth day; and Isaac *became the father of Jacob*, and Jacob of the twelve patriarchs.

This is because it refers to an *arrangement, of any sort, which one wishes to be valid*. However, according to Thayer's lexicon, it refers to *especially the last disposal which one makes of his earthly possessions after his death, a testament or will*. So while it definitely can mean a covenant of any sort, it especially refers to what we call these days a *Last Will and Testament*, which decides who gets a person's stuff after he dies.

Please keep that in mind as you read this next passage:

Hebrews 9:15-17

15 For this reason **He is the mediator of a new covenant ($\delta\iota\alpha\theta\eta\kappa\alpha$)**, so that, since a death has taken place for the redemption of the transgressions that were *committed* under

the first covenant (diathēkē), those who have been called may receive the promise of the **eternal inheritance**. **16** For where a **covenant (diathēkē)** is, there must of necessity be the death of the one who made it. **17** For a **covenant (diathēkē)** is valid *only* when men are dead, for it is never in force while the one who made it lives.

What does that sound like to you?

Does that sound like a "normal" covenant where two guys make a contract, and each vows to fulfill his end of the contract? No? I don't think so either. Let me modify that passage to get that "Last Will and Testament" sense in. However, I'm going to be judicious/conservative and only change the two instances that seem to undeniably have that meaning:

Hebrews 9:15-17 (modified)

15 For this reason He is the mediator of a new covenant (diathēkē), so that, since a death has taken place for the redemption of the transgressions that were *committed* under the first covenant (diathēkē), those who have been called may receive the promise of the **eternal inheritance**. **16** For where a **Last Will and Testament (diathēkē)** exists, there must of necessity be the death of the one who made it. **17** For a **Last Will and Testament (diathēkē)** is valid *only* when men are dead, for it is never in force while the one who made it lives.

This is important.

This is scripture telling us about the Last Will and Testament of Jesus Christ. This is God letting us know that He is using inheritance law to give us eternal life/salvation.

Further, God wanted to be clear that this wouldn't change; the offer would always be open and He wouldn't remove any of the benefits:

Hebrews 6:17-18

17 In the same way God, **desiring even more to show to the heirs of the promise the unchangeableness of His purpose, interposed with an oath, 18** so that by two unchangeable things in which it is impossible for God to lie, we who have taken refuge would have strong encouragement to take hold of **the hope set before us**.

And even more importantly for this article:

Galatians 3:15-18

15 Brethren, I speak in terms of human relations: even though it is *only* a man's **covenant(diathēkē)**, yet when it has been ratified, **no one sets it aside or adds**

conditions to it. **16** Now the promises were spoken to Abraham and to his seed. He does not say, "And to seeds," as *referring* to many, but *rather* to one, "And to your seed," that is, Christ. **17** What I am saying is this: **the Law, which came four hundred and thirty years later, does not invalidate a covenant (diathēkē) previously ratified by God, so as to nullify the promise.** **18** For if the inheritance is based on law, it is no longer based on a promise; but God has granted it to Abraham by means of a promise.

God makes it clear here that His covenant won't change or end. If even men don't change covenants, how much less will God change His? God (*writing through Paul*) then talks for a moment about why the law came, and then resumes his original thought a few verses later:

Galatians 3:24-29

24 Therefore the Law has become our tutor *to lead us* to Christ, **so that we may be justified by faith.** **25** But now that **faith** has come, we are no longer under a tutor. **26** For **you are all sons of God through faith** in Christ Jesus. **27** For all of you who were baptized into Christ have clothed yourselves with Christ. **28** There is neither Jew nor Greek, there is neither slave nor free man, there is neither male nor female; for you are all one in Christ Jesus. **29** **And if you belong to Christ, then you are Abraham's descendants, heirs according to promise.**

Again, keep "justified" in mind because we'll come back to it in the next article.

We saw that faith is how we receive salvation and eternal life above, and it's how we receive our inheritance as well:

Romans 4:13

For **the promise that he would be the heir of the world was** not to Abraham or to his seed through the law, but **through the righteousness of faith.**

Again, God gives us salvation, eternal life, and our inheritance (*which are really parts of the same thing*) through faith.

Now, that begs the question: what is faith?

Sadly, it's a question that most Christians simply don't know the answer to, not in its original cultural context and original Greek meaning. Thus, we'll take a quick detour to examine that.

What is faith?

This section will cover two separate but related topics. The first is the linguistic context, or what the underlying Greek words mean. The second will be cultural context, telling us what those words meant in their original context. They are obviously related, but we'll tackle them separately, starting with word definitions.

Linguistic context

Now, the Greek word that's translated as faith is *pistis* (note: there's a strange formatting error on this Biblehub lexical page that makes almost everything bold.) Now, there are two main uses of the word, and they probably won't be surprising. However, they are also somewhat unhelpful because of the lack of detail. I copy/pasted the short definitions below, and feel free to check out the full definition at your leisure at the link above.

1. conviction of the truth of anything, belief
2. fidelity, faithfulness, i. e. the character of one who can be relied on:

Pretty obvious stuff, and pretty standard too. However, there's a lot more detail to unpack in other verses that isn't contained here. Most Christians will almost immediately think of Hebrews 11:1 when question asked "What is faith?" and here's that verse in two translations:

Hebrews 11:1

NASB 95: Now faith is the assurance of things hoped for, the conviction of things not seen.

NKJV: Now faith is the substance of things hoped for, the evidence of things not seen.

Now, please notice the highlighted word because it's important. It's the Greek word *elegchos*, and here's Thayer's lexicon on the definition:

ἀπόδειξις, ἀπόδειξις, ἀπόδειξις, ἀπόδειξις;

1. a proof, that by which a thing is proved or tested (ἀπόδειξις, ἀπόδειξις, ἀπόδειξις, ἀπόδειξις; Demosthenes 44, 15 (i. e. in Philippians 1:15); Euripides, Herc. fur. 162; ἀπόδειξις, ἀπόδειξις, ἀπόδειξις; Epictetus diss. 3, 10, 11; others): ἀπόδειξις (or rather, ἀπόδειξις) ἀπόδειξις, that by which invisible things are proved (and we are convinced of their reality), Hebrews 11:1 (Vulg.argumentumnonapparentium (Tdf.rerumarg.nonparentum)); (others take the word here (in accordance with the preceding ἀπόδειξις, which see) of the inward result of proving viz. a conviction; see L'Anem, at the passage).
2. conviction (Augustine,convictio): ἀπόδειξις, for convicting one of his sinfulness, 2 Timothy 3:16 R G. (Euripides, Plato, Demosthenes, others; the Sept. chiefly for ἀπόδειξις.)

Mounce's lexicon has this:

Definition:

pr. **a trial in order to proof, a proof**; meton. a certain persuasion, Heb. 11:1*

Now, **עֵלֶיךָ** is the noun form, and it comes from the verb form **עָלָה** (עֵלֶיךָ³), which means:

1651 **עָלָה** properly, **to convince with solid, compelling evidence, especially to expose** (prove wrong, connect).

Notice the word **עֵלֶיךָ**.

The reason that the noun form עֵלֶיךָ is usually translated conviction or evidence in Hebrews 11:1 is because it fundamentally means: conviction based on evidence.

This highlights an important fact: biblical faith requires evidence.

We actually see this all over the Bible. When God first shows up to people in the Bible, He virtually always provides proof of who He is. Not always, and less so when the person already believes, but very often. Think of Moses and the burning bush, Moses and the staff turning to a serpent, his hand withering (*and unwithering*) before Pharaoh, think Gideon and the fleece tests at the end of Judges 6, and Jesus did this several times. The most obvious one is in Matthew 6 when He heals a paralytic to prove that He can forgive sins:

Matthew 9:6

But so that you may know that the Son of Man has authority on earth to forgive sins
then He said to the paralytic, Get up, pick up your bed and go home.

That's evidence. Jesus provided rather a lot of evidence, which He points out in more than one place:

John 5:36

36 But the testimony which I have is greater than the testimony of John; for the works which the Father has given Me to accomplish the very works that I do testify about Me, that the Father has sent Me.

That's evidence.

Now, these days, evidence does *tend* to look a little different. We have the testimony of scripture, and more evidence that scripture is true than ever before. (*Archeological evidence is exploding these days.*)

) We also have the *evidence* of personal experience, consisting of the things God has done in our lives and in the lives of people we know. Ask anyone who came to Christ later in life and the radical transformation in their lives that tends to take place.

That's also evidence.

There are also modern-day miracles. True, we don't hear about them a lot, but they do indeed happen. I was miraculously healed of something once, and so was a close family member. Miracles are rare, and there's a lot of fraud perpetrated by wolves in sheep's clothing, but they do happen.

With that in mind, we'll revisit Hebrews 11:1 with the Greek word's understanding:

Hebrews 11:1 (*modified*)

NASB 95: Now faith is the assurance of *things* hoped for, the **conviction based on evidence** of things not seen.

God doesn't want us to have *blind faith*, that is, a faith rooted in nothing at all. In fact, He warns of such shallow faith in a parable:

Matthew 13:3-6 & 20-21

3 And He spoke many things to them in parables, saying, *Behold, the sower went out to sow; 4 and as he sowed, some seeds fell beside the road, and the birds came and ate them up. 5 Others fell on the rocky places, where they did not have much soil; and immediately they sprang up, because they had no depth of soil. 6* But when the sun had risen, they were scorched; and *because they had no root, they withered away.*

!

20 *The one on whom seed was sown on the rocky places, this is the man who hears the word and immediately receives it with joy; 21 yet he has no firm root in himself, but is only temporary, and when affliction or persecution arises because of the word, immediately he falls away.*

Now, this isn't a series about faith, so we'll leave it here with this cursory examination. Suffice it to say that your faith should be based on evidence. Obviously that can include what God has done in your life, but it should include other things as well. If you don't have much evidence, I recommend you start by looking for a good series on evidence for the Bible. There are plenty of them by reputable scholars, and non-scholars as well.

All of that covered, we'll now look at the cultural context.

Cultural context

For those of you who have a lot of time, I'd recommend that you read: *Patronage and Reciprocity: The Context of Grace in the New Testament* written by David A. deSilva. I have that file hosted on this website [here](#) if you want to read the whole thing.

If you have some time, but not tons, I condensed that file to ~25% of the original length using direct quotes, and published that in an article [here](#). I recommend that you read at least my condensation, if not the full article, when you get time. However, for now, I've summarized the core concepts into a short snippet. (*I actually wrote this snippet as a footnote on the word "grace" while translating the New Testament from Greek to English.*)

"grace" The Greek word here is *charis* (charis), most often translated "grace" or "gift". It was a technical term in the 1st century, referring to **the Patronage system in place**. The Patron (*from pater* = *father*) would give gifts or do favors (*both called a charis*) for someone. A charis was always given/done freely to anyone who would be grateful for it, and this person then became a *client* of the patron. **The clients were expected to reciprocate by telling everyone what the patron had done, and offering their services to the patron whenever the patron needed them. This reciprocal act was also called "charis", and the ones who reciprocated were "being faithful"**. Both were done out of gratitude, not legal obligation. A client who wasn't faithful and grateful probably wouldn't receive any more charis from his patron, or any other patrons. The patron was responsible for taking care of all his clients, and making sure their needs were met. Christian Grace and Faith is well pictured by this system. The Heavenly Patron (*God the Father*) freely gave a gift (*Jesus' blood*), and the clients who accept it (*Christians*) are expected to **be faithful** out of gratitude.

For the scholarly support for that, please see the sources linked to above. Anyway, here's a relevant excerpt from those sources on what *faith* meant in the 1st century culture.

It is worth noting at this point that *faith* (*Latin, fides; Greek, pistis*) is a term also very much at home in patron-client and friendship relations, and had, like "grace," a variety of meanings as the context shifted from the patron's *faith* to the client's *faith*. In one sense, *faith* meant *dependability*. The patron needed to prove himself or herself reliable in providing the assistance he or she promised to grant; **the client needed to keep faith as well, in the sense of showing loyalty and commitment to the patron** and to his or her obligations of gratitude. A second meaning is the more familiar sense of *trust*: the client had to *trust* the good will and ability of the patron to whom he entrusted his need, that the latter would indeed perform what he promised, while the benefactor would also have to trust the recipients to act nobly and make a grateful response. In Seneca's words, once a gift was given there was *no law* [that can] restore you to your original estate -look only to the good faith (*fidem*) of the recipient (Ben. 3.14.2).

Now, there are several quotes that I want to pull out of that densely-packed paragraph for further consideration.

â??faithâ?•â?! had, like â??grace,â?• a variety of meanings as the context shifted from the patronâ??s â?• faithâ?• to the clientâ??s â??faith.

One of the hardest things to convey is that words rarely mean only one thing. The meaning of a word almost always depends on its context. For example, the word â??fairâ?•. Saying â??She has fair skinâ?• means something completely different than â??Sheâ??s going to the fair.â?• Same word, same spelling, completely different meaning. Another example is the word â??runâ?•. â??He runs two milesâ?• means something completely different than â??He runs an office supply companyâ?•.

A wordâ??s meaning depends on its context.

This is also true with â??faithâ?•.

Sometimes, â??faithâ?• means an internal persuasion (*based on evidence*) that a proposition is true. However, that alone literally doesnâ??t save a single person, and we know that because of the demons, as itâ??s written.

James 2:19

You believe that God is one. You do well; **the demons also believe**, and shudder.

That word translated â??believeâ?• is the verb form of the Greek word we translate â??faithâ?•. (*Which you can confirm in an interlinear Bible [here](#).*) **Thus, we know for a fact that the demons believeâ?! but they definitely arenâ??t saved by that belief.** The demons have better theology than any Christian alive, and know/believe that God exists and the cross saves, probably better than any man who ever lived. (*Probably.*) But that intellectual assent to a truth proposition doesnâ??t save them.

James 2:19 proves that simply knowing the facts about God and salvation doesnâ??t save anyone.

Thus, â??faithâ?• isnâ??t just agreeing that an intellectual proposition is true. It can mean that, but â??saving faithâ?• is more. Itâ??s not much more, and it definitely isnâ??t based on our works, but it is more.

Again, the meaning of a word depends on its context.

Now, weâ??ll grab another little portion of that quote to help explain the fuller context.

the client needed to â??keep faithâ?• as well, in the sense of showing loyalty and commitment to the patron and to his or her obligations of gratitude.

Thatâ??s it.

Thatâ??s the whole secret.

Thatâ??s what makes a Christianâ??s saving faith different from a demonâ??s non-saving faith: **loyalty and commitment.**

We actually see this hinted at in Romans:

Romans 10:8-10

8 But what does it say? **THE WORD IS NEAR YOU, IN YOUR MOUTH AND IN YOUR HEART** that is, **the word of faith which we are preaching**, **9 that if you confess with your mouth Jesus as Lord**, and believe in your heart that God raised Him from the dead, **you will be saved**; **10** for with the heart a person believes, resulting in righteousness, and **with the mouth he confesses, resulting in salvation.**

By calling Jesus **Lord**, you are recognizing His authority over you; you are giving Him your loyalty and commitment, and that's what results in salvation.

It's not works.

It's not a mere intellectual assent to a truth proposition.

It's loyalty and commitment.

The demons believe, but they don't have loyalty and commitment. They have disloyalty and rebellion, and that's why they aren't saved. It's the same for disloyal and rebellious men. **However, I want to make it clear that you cannot earn/merit your salvation.**

Ever.

It's impossible.

Giving someone your loyalty and commitment doesn't earn anything, and that's important. However, God decided to make loyalty and commitment the precondition for salvation. (*Like repentance is required.*) If a grandfather says to his grandson: **I'll give you a gift if you are at my house on Christmas morning**, the grandson showing up doesn't earn the gift because it's a gift. But, the grandson does need to be there on Christmas morning (*the precondition*) in order to receive that gift.

Again, we cannot earn/merit salvation.

I can't stress that enough.

Scripture makes this clear in many places, but this is one of the clearest and most concise:

Ephesians 2:8-10

8 For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; 9 not as a result of works, so that no one may boast. 10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them.

Notice that works aren't left out - see verse 10 - but they don't earn/merit anything.

Again, it's about *pledging* loyalty and commitment, and I use "pledging" intentionally, because scripture uses that language; well, arguably. There are two valid ways to translate this next verse.

1 Peter 3:21

NASB 95: Corresponding to that, baptism now saves you **not the removal of dirt from the flesh, but an appeal to God for a good conscience** through the resurrection of Jesus Christ,

NET Bible: And this prefigured baptism, **which now saves you not the washing off of physical dirt but the pledge of a good conscience to God** through the resurrection of Jesus Christ,

The Greek word translated both "pledge" and "appeal" is $\epsilon\pi\epsilon\alpha\lambda\epsilon\upsilon\sigma\iota\varsigma$ ([επεαλεωσις](#)). I usually quote from the Biblehub.com lexical pages, but needed a slightly higher quality lexicon to support the word "pledge", so this is from Bill Mounce's online lexicon. For those who don't know, Bill Mounce wrote the Greek grammar textbook that many seminaries use to teach Greek to scholars and pastors.

Gloss:

pledge; some translate request, appeal

Definition:

pr. an interrogation, question; **in NT profession, pledge, 1 Pet. 3:21***

[Source.](#)

I checked BDAG (*the gold-standard, most respected Greek lexicon*) and its entry is longer and more complete, but substantially similar. Many other lexicons don't mention "pledge", but a fair number of translations translate it this way. (*Which you can see [here](#).*)

Regardless, loyalty and commitment to God are required.

That's what "faith" meant in its cultural context, that's how the New Testament writers used it, and so that's how we should understand it as well.

(As a sidebar, we actually still use "faithful" this way today. By "faithful", we don't mean mental assent to a truth claim, we mean acting loyal and committed to someone or something. Further, we say things like "he put his faith in the wrong person" if that person is disloyal or uncommitted.)

Faith and inheritance law

For starters, we'll go back to Romans.

Romans 10:8-10

8 But what does it say? **THE WORD IS NEAR YOU, IN YOUR MOUTH AND IN YOUR HEART** that is, **the word of faith which we are preaching**, 9 **that if you confess with your mouth Jesus as Lord**, and believe in your heart that God raised Him from the dead, **you will be saved**; 10 **for with the heart a person believes, resulting in righteousness, and with the mouth he confesses, resulting in salvation.**

Calling someone your Lord (when you mean it) means giving that person your loyalty and commitment; i.e. your faith.

We've already discussed the Last Will and Testament of Jesus Christ. **Well, Jesus made that Last Will and Testament open ended** in the sense that anyone can sign on to be an heir, the condition is faith. (*Loyalty and commitment*)

I think that faith is how we (metaphorically) sign onto Jesus's Last Will and Testament, and thus become heirs of salvation via the Holy Spirit's indwelling.

Sadly, I don't think this is explicitly stated in scripture anywhere, so I will admit that I'm slightly out on a limb. However, since we become heirs through faith, and we also inherit salvation, then it seems obvious that faith is how we inherit salvation. The logical leap from there to *faith is how we sign the Last Will and Testament that gives us salvation* is really quite small.

Is it ironclad?

No.

However, after an insane amount of research followed by weeks of thinking about it, I believe the understanding above fits all of the biblical data without ignoring anything, adding anything, or twisting anything. Thus, I'll hold to it until someone can provide contravening evidence. **Faith is how to sign onto the Last Will and Testament of Jesus Christ, and thus become an heir who then inherits salvation.**

With that understanding, we'll now look at the *down payment* that God gave us.

No joke, that's a real thing.

The Holy Spirit is the first *installment* of our inheritance

This is explicitly stated in Scripture:

Ephesians 1:13-14

13 In Him, you also, after listening to the message of truth, the gospel of your salvation—having also believed, **you were sealed in Him with the Holy Spirit of promise, 14 who is given as a pledge of our inheritance**, with a view to the redemption of *God's own* possession, to the praise of His glory.

The word translated “pledge” is ἀρραβών (arrabōn), and the topical lexicon has the most concise explanation of it:

The term ἀρραβών originated in the business world of the eastern Mediterranean. **It described a first installment that both initiated a transaction and guaranteed its completion. Because it was part of the whole payment, it functioned as a tangible promise that the remainder would certainly follow.**

HELPS Word Studies has a similar meaning:

728 ἀρραβών properly, **an installment; a deposit (down-payment) which guarantees the balance (the full purchase-price).**

728 /ἀρραβών (down-payment pledge) is the regular term in NT times for earnest-money, i.e. **advance-payment that guarantees the rest will be given.** 728 (ἀρραβών) then represents full security backed by the purchaser who supplies sufficient proof they will fulfill the entire pledge (promise).

[728 (ἀρραβών) is common in the papyri for down payment/earnest money and hence frequent in business documents and agreements.]

I think “down payment” is probably the best way to translate this word because it gets the idea across quite well. Regardless, **the Holy Spirit is the down payment of our inheritance.** This shouldn't be surprising because our full inheritance—incorruptible bodies cleansed of sin that allow us to live in God's presence on the New Earth forever (as we saw in [this article](#))—hasn't been given yet. However, we do get part of it now; the Holy Spirit living inside of us. That's but a foretaste of the communion with God we'll have on the New Earth.

PSA, inheritance, and salvation

Now, literally nothing in this article strikes against PSA. Whether you believe PSA or not, these basic mechanics work the same. However, there is one very interesting verse that does strike against PSA with the context of this article. This verse is near the end of Acts during Paul's time before Agrippa, and he recounts what happened on the Damascus road in more detail than we get in Acts 9.

We'll pick up where Paul is recounting what Jesus told him:

Acts 26:16-18

16 But get up and stand on your feet; for this purpose I have appeared to you, to appoint you a minister and a witness not only to the things which you have seen, but also to the things in which I will appear to you; 17 rescuing you from the *Jewish* people and from the Gentiles, to whom I am sending you, 18 to open their eyes so that they may turn from darkness to light and from the dominion of Satan to God, **that they may receive forgiveness of sins and an inheritance** among those who have been sanctified by faith in Me.

For this section of this article, please ignore that we spent [a whole article examining whether forgiveness is a good translation of the Greek word here](#). That article concluded that liberation from sins was a better translation than forgiveness from sins. Again, we ignore that for this section.

Now, please notice that forgiveness of sins is **different** from an inheritance. Verse 18 contains a list of 5 things that Jesus commissioned Paul to teach. These are the 5 elements of the gospel but more on that in a moment.

Remember that salvation is an inheritance. But, according to PSA, the forgiveness of sins IS salvation!

!yet the forgiveness of sins is different from the inheritance on this list in Acts 26:18.

We spent a lot of time demonstrating that salvation is part of our inheritance in the beginning of this article, so we won't go over those verses again. **So what happens when the PSA mechanism of salvation forgiveness of sins is separated from salvation?** Because salvation is an inheritance, you could reasonably think of the verse like this: *that they may receive forgiveness of sins and salvation*. Obviously that's not what the text says. However, it's a logical entailment of saying as scripture repeatedly says that salvation/eternal life is part of our inheritance.

In Acts 26:18, the forgiveness of sins is a separate item from our inheritance on the list. Wouldn't that mean they are different things?

If not, why not?

Now, a PSA fellow might say that really, all five items on the list are basically the same thing, so we'll look at the list more closely before coming back to this topic.

The 5 elements of the gospel

Now, while the NASB translates Acts 26:18 very well, it's not quite as literal as I would prefer. Thus, I translated verses 16 and 17 from Greek myself, and you can see my translation below. (*You can see the rest of the New Testament that I've translated so far [here](#), but I haven't started Acts yet as of this writing.*) It reads almost the same, but there are subtle differences.

Italicized words were added for clarity (*just like the NASB and NKJV*), and you can double-check this translation in an interlinear Bible [here](#) if you like. (*My articles on [how to do a word study](#) and [the structure of the Greek language](#) can help with that.*)

Acts 26:17-18 (*My translation*)

16 rescuing you from the *Jewish* people and from the Gentiles, to whom I Myself am sending you,

17 to open their eyes, *for them* to turn from darkness to light, and from the dominion of Satan to *the dominion* of God, **for them to receive forgiveness of sins, and an inheritance** among the men made holy by faith, the *faith* in Me.

As you can see, it's *almost* identical. That shouldn't be surprising because the NASB 95 is an excellent translation. However, for our purposes, the slightly increased literalism will be beneficial. Especially as it concerns PSA, the clarity will help.

Here's the list of five items in order.

1. to open their eyes
2. *for them* to turn from darkness to light
3. and from the dominion of Satan to *the dominion* of God
4. *for them* to receive forgiveness of sins
5. and an inheritance

Now, this list is divided into three rough sections. Here it is again with the divisions more clear.

1. to open their eyes
2. *for them to turn*
 1. from darkness to light
 2. and from the dominion of Satan to *the dominion* of God
3. *for them to receive*
 1. forgiveness of sins
 2. and an inheritance

Thus, "forgiveness of sins" is connected to "an inheritance" because we receive both. However, I don't think the connection runs any deeper than that. Now, before we go on, we should clarify what each item refers to. I don't think there will be much disagreement here, so we'll do it quickly.

1. **to open their eyes** This seems like an obvious reference to making people aware of their sins and need for God. Paul certainly did that through his preaching, and the church still does! or at least, some do. I'd argue this includes repentance too, since [the Greek word we translate](#)

[repentance](#) means to change your mind. (With an assumed change in behavior.)

2. **for them to turn from darkness to light** Again, this seems like an obvious reference to turning from sin toward righteousness.
3. **and from the dominion of Satan to the dominion of God** we covered this in detail in [the article on spiritual warfare in this PSA series](#). To recap, it means exactly what Colossians 1:13 says: *For He rescued us from the domain of darkness, and transferred us to the kingdom of His beloved Son*.
4. **for them to receive forgiveness of sins** This seems self-explanatory, though we saw in [this article](#) that liberation from sins is likely a better translation.
5. **and an inheritance** As we've seen, this includes the indwelling of the Holy Spirit, and eventually salvation via God cleansing our corrupted mortal bodies of their sin so we can live forever in God's presence on the New Earth. Which, by the way, is eternal life and salvation.

These are the five elements of the Gospel.

Interestingly, eternal life doesn't make the list, though, I think that's probably because it's part of our inheritance, as we saw earlier in the article. It seems to me that good, solid churches only teach #1, #2, and #4. (Assuming that forgiveness is a good translation, which again, seems unlikely.) I've never attended a church that taught all 5. Never. I've never even heard of one.

Now, I'm *not* making a statement about salvation. For salvation, faith (*loyalty and commitment*) is what's required. We don't need perfect theology to be saved, and thank God for that or we would all be doomed.

However, giving the full gospel will lead to stronger Christians who walk more closely with God, and thus a better witness to the world.

I honestly think that Acts 26:18 should be [the go-to verse for the Gospel](#). Not necessarily to explain it to unbelievers, but rather to give Christians a framework for understanding salvation.

Anyway, back to PSA.

PSA, inheritance, and salvation, Round #2

After looking at the five elements of the gospel in Acts 26:18 more closely, it really does seem like the forgiveness of sins and the inheritance are separate items on the list. Since the inheritance includes salvation, it does seem like the forgiveness of sins is a different element of the gospel than salvation. That doesn't fit very well with PSA.

However, it's not a strong blow against PSA either. It's a strike against it, but really rather a weak one.

(We probably could've skipped this section, but Acts 26:18 is such an important passage that we needed to look at it at some point. This seemed like the best place.)

Conclusion

According to the overwhelming testimony of scripture, **eternal life and salvation are both an inheritance**. Thus, when scripture refers to us as heirs, that is part of what we are heirs of. Specifically, we inherit incorruptible bodies purged of sin and sin's corruption, which allows us to live forever on the New Earth in God's presence in those glorified bodies.

That's good news!

(metaphorically) God decided to give us this gift via an inheritance, and the method is the Last Will and Testament of Jesus Christ. This is the new covenant spoken of throughout the New Testament, especially in Hebrews 9. Further, because it's a Last Will and Testament, it won't ever be changed and we can be assured of that. The way we *(metaphorically)* sign onto this Last Will and Testament is faith. *(Loyalty and commitment to Jesus.)*

In accordance with the definition of faith and its 1st century context, faith isn't merely intellectual assent to a proposition. Instead, **faith refers to giving your loyalty and commitment to someone; in the case of salvation/eternal life, that's God**. Notably, faith in the sense of an intellectual assent to a proposition should be based on evidence, including personal experience. We should assign our loyalty and commitment based on that evidence.

The Holy Spirit is the down payment of our inheritance, meaning a partial payment of the full inheritance now to demonstrate that the rest is coming later.

Acts 26:18 lists the five components of the gospel. Notably, forgiveness of sins *(assuming that's the correct translation/understanding)* is a different item on the list than an inheritance. If salvation/eternal life are part of our inheritance, that means that they are different from the forgiveness of sins. This strikes against PSA, but not very hard.

Now, I said that we'd come back to justified in the next article, and we will. We'll examine what the underlying Greek and Hebrew words mean because justification is central to the PSA understanding of salvation that's inherent in PSA's 4th pillar. In that article, we'll also address phrases like clothed in the righteousness of Christ, and similar phrases.

I'll see you then.

God Bless,

Berean Patriot