

Unpayable Debts

Receive God's Amazing Grace

Ever since I was old enough to have a job, I've tried to be financially responsible by paying my bills on time and saving money in case of emergency. But while we've probably all cringed at a credit card or cell phone bill, what if the amount was so astronomically high, you could work your entire life and never make a dent? What if your poor choices ran up such a deficit that — without even realizing it — you're drowning in a sea of debt?

We're moving on from discussing reverence in our [Cross Training](#) journey, to another Christlike quality — mercy. Mercy comes when we receive God's grace, forgive others, show kindness, and develop patience. So how did God's grace cancel out those incredible, unpayable debts we all owed because of our sins?

What You Need to Know

Suppose a king showed favor to a particular servant with surprising kindness and generous gifts. That servant has received grace, the favor and goodwill of the king. The more unexpected the kindness — either by the servant's unworthiness or the gifts' extravagance — the greater the grace. But no one ever offered a gift like God's "amazing grace" towards us.

Given enough time, all people sin against God (Rom. 3:23). In our passion and pride, we've all ignored God's will to chase our happiness (1 John 2:16). We've lived shamefully as sin's slaves, earning eternal death as our final payment (Rom. 6:20-23). If it sounds like a bleak picture, you're right. It is! But that's where Jesus — the one person who never sinned (Heb. 4:15) — comes in. "*God shows his love for us in that while we were still sinners, Christ died for us*" (Rom. 5:6-8). Through Jesus' death, he paid the price of our peace and freedom — to ransom and redeem us (Isa. 53:5; 1 Peter 1:18-19).

Our gracious God, "*who desires all people to be saved*" (1 Tim. 2:4) offers this gift and patiently waits for us to accept it, "*not wishing that any should perish, but that all should reach repentance*" (2 Peter 3:9). So any who come to Christ can enjoy his grace, "*having been buried with him in baptism ... raised with him through faith in the powerful working of God ... And you, who were dead in your trespasses ... God made alive ... having forgiven us all our trespasses, by canceling the record of debt that stood against us ... nailing it to the cross*" (Col. 2:12-14).

God's mercy — like his grace — is not equal to our worthiness. But where grace highlights his generosity toward us, mercy highlights his compassion toward us, in our weakness. In God's grace, he gives us what we don't deserve. And in his mercy, he spares us what we do deserve.

What You Need to Do

Humbly accept God's salvation as a gift rather than a wage for services rendered. What could be easier than receiving a free gift? Sounds too simple, which makes many of us pause because

receiving grace requires us to acknowledge that we can't fix this problem and save ourselves. We may want to sneak our worthiness in through a back door, trying to prove we're better than others. But the goodness that saves us rests with God alone. "*God, being rich in mercy, because of the great love with which he loved us ... made us alive together with Christ—by grace you have been saved ... so that ... he might show the immeasurable riches of his grace in kindness toward us in Christ Jesus. For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast*" (Eph. 2:4-9)

Have faith in your salvation (Rom. 5:1-2) and boldly call on God for help. "*Let us then with confidence draw near to the throne of grace, that we may receive mercy and find grace to help in time of need*" (Heb. 4:16). We understand why a father shows favor to his children — because he loves them. "*If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!*" (Matt. 7:9-11).

Respond to God's grace by serving him in righteousness (Rom. 6:1-2). Seek to honor the gift and its giver through good works (Eph. 6:8-10). We'll never be worthy of all this grace, but we can choose today to let our "*manner of life be worthy of the gospel of Christ*" (Phil. 1:27). We can say "Thank You" for his grace by putting to death the old ways of sin (Rom. 6:1-23). Don't "*fall away from the living God*" (Heb. 3:12), having received "*the grace of God in vain*" (2 Cor. 6:1; cf. Heb. 6:4-6; Gal. 5:4). Instead, let the saving grace of God train you to renounce ungodliness (Titus 2:11-12). Someday, we'll complete the circle of grace and gratitude, receiving heavenly crowns and casting them down before God, knowing our victory is only possible through his grace (Rev. 2:10; 4:10-11).

Through the Week

- **Read** (Mon) — Luke 7:36-50; Titus 2:11-14; Eph. 2:1-10; Rom. 3:20-24; Heb. 4:14-16
- **Reflect** (Tue) — Ask yourself, "*What specific sins has God forgiven me of, showing me mercy?*"
- **Request** (Wed) — Pray, "*God, be merciful to me, a sinner!*" (cf. Luke 18:13).
- **Respond** (Thu) — Write a "Thank You Card" to the Lord for his incredible gift.
- **Reach Out** (Fri) — Ask someone, "*How has your response to God's grace changed as you've matured?*"