

The Certainty of Salvation: The Biblical Basis of Assurance

Introduction

For many Christians, assurance of salvation is an ongoing struggle. Some fear that they have not believed “deeply enough.” Others wonder whether their lifestyle proves they were never truly saved. Still others live with a quiet anxiety that their salvation could be lost or invalidated if they fail to measure up. These concerns are common across evangelicalism, and they often arise from a simple but critical confusion: the difference between security and assurance.

Across a wide spectrum of churches and theological traditions, believers wrestle with doubts about their eternal destiny. Even those who affirm salvation by grace through faith alone often find themselves asking, “How can I really know I am saved?” This uncertainty is frequently reinforced by teaching that directs attention inward—toward the quality of one’s faith, the consistency of one’s obedience, or the presence of spiritual fruit. As a result, many sincere believers live with an unsettled conscience, never quite sure whether they have done enough, felt enough, or changed enough to be certain of eternal life.

A major source of this uncertainty is the failure to distinguish between justification and discipleship. Scripture presents justification as a one-time act of God, received through faith alone in Christ alone (Rom 4:4–5; John 5:24). Discipleship, by contrast, involves the lifelong process of growth, obedience, and spiritual maturity (Luke 9:23; Rom 12:1–2). When these two categories are blended, the result is predictable: the conditions for following Christ are mistakenly treated as conditions for receiving eternal life. This confusion inevitably undermines assurance, since no believer’s discipleship is perfect or consistent.

Clarity on this issue is not merely theological—it is deeply personal. When believers understand that their eternal destiny rests entirely on the finished work of Christ and the unbreakable promise of God, they are freed from the burden of self-examination as a means of gaining assurance. Instead of looking inward for confirmation, they can look outward to Christ with confidence. This clarity produces rest rather than anxiety, stability rather than doubt, and gratitude rather than fear. It also provides a solid foundation for genuine spiritual growth, since obedience flows best from security, not insecurity.

This paper seeks to present a clear and biblical understanding of the basis of assurance of salvation. It will distinguish assurance from eternal security, demonstrate that assurance rests on God’s promise rather than human performance, and examine key passages that are often misunderstood in this discussion. It will also address common objections and provide practical guidance for helping believers grow in their confidence before God. Our aim is not to minimize the importance of spiritual growth or obedience, but to place them in their proper role—never as the basis of assurance, but as the outworking of a secure and settled salvation.

Throughout church history, and especially in modern evangelicalism, assurance has often been tied to fruit, feelings, or faithfulness. This paper aims to cut through that confusion by returning to the clear promises of Scripture. Jesus said, “He who believes has everlasting life” (John 6:47). If that is true—really true—then assurance is not arrogance. It is simply believing God.

Distinguishing Assurance from Eternal Security

Eternal security is God’s work—His unbreakable promise to keep all who have believed in Jesus. Assurance is our confidence that what God says is true. One is objective; the other is subjective. One depends entirely on Christ; the other depends on whether we take God at His word. When these two truths are properly distinguished, they bring clarity and rest. When they are confused, doubt and instability inevitably follow.

Eternal Security Defined

Eternal security refers to God’s unchanging commitment to preserve every believer forever. The moment a person believes in Jesus Christ for eternal life, that life is given as a present and permanent possession. This security does not rest on the believer’s performance, perseverance, or faithfulness, but entirely on Christ’s finished work and God’s character.

Because eternal life is a gift (Rom 6:23), it cannot be earned—and therefore it cannot be lost. Jesus promises that the one who believes “shall not come into judgment, but has passed from death into life” (John 5:24). Likewise, He declares that His sheep “shall never perish” and that no one can snatch them out of His hand (John 10:28). The certainty of the believer’s security rests not in human ability, but in divine faithfulness. God keeps His promise because He cannot lie (Titus 1:2).

Assurance Defined

Assurance, by contrast, is the believer’s personal confidence that he or she possesses eternal life. While eternal security is true of all believers, not all believers experience assurance to the same degree. Assurance is rooted in believing God’s promise—taking Him at His word regarding the certainty of eternal life for the one who has believed in Christ.

The apostle John states this purpose explicitly: “These things I have written to you who believe in the name of the Son of God, that you may know that you have eternal life” (1 John 5:13). Assurance, then, is not a second blessing or a special level of spirituality. It is the normal result of believing God’s testimony about His Son. When a believer is convinced that God’s promise is true, assurance follows naturally.

How the Two Doctrines Relate—and Why They Must Not Be Blended

Although closely related, eternal security and assurance must be carefully distinguished. Eternal security is the basis of assurance, but it is not the same as assurance. A believer may be eternally secure and yet lack assurance due to confusion, poor teaching, or an inward focus on performance rather than Christ.

When these doctrines are blended, the result is often a shift in the basis of assurance—from God’s promise to human experience. If assurance is made to depend on examining one’s works, measuring spiritual progress, or evaluating the sincerity of one’s faith, it will inevitably fluctuate. This is because human experience is variable and imperfect.

Scripture consistently directs believers away from themselves and toward Christ. The ground of assurance is external—the promise of God. It is not internal—the condition of the believer. To confuse these categories is to undermine the very certainty that God intends His children to have.

Examples: Clarifying the Distinction

The difference between eternal security and assurance can be illustrated in several simple ways:

- **Security = objective truth; Assurance = subjective awareness**
A person may possess eternal life (objective reality) and yet struggle to feel certain of it (subjective awareness).
- **Security depends on Christ; Assurance depends on believing Christ**
The former is guaranteed by God's faithfulness; the latter is experienced as we are persuaded that His promise is true.
- **Security is constant; Assurance can fluctuate**
Eternal security never changes, but assurance can rise or fall depending on where one's focus lies.
- **Mixing categories leads to doubt**
Eternal security concerns the objective fact of whether a believer possesses eternal life, while assurance concerns the believer's confidence in that fact. Confusion arises when assurance is grounded not in Christ's promise but in inward evidences such as works, feelings, or level of commitment.

A helpful way to summarize the distinction is this: eternal security answers the question, "*Is the believer safe?*" Assurance answers the question, "*Does the believer know he is safe?*" Scripture affirms both—but it grounds the second firmly in the first, and ultimately in the unchanging promise of God.

Assurance Based on God's Promise, Not Human Performance

The Bible consistently presents assurance as a natural result of believing God's promise. Jesus did not call people to examine their behavior, evaluate their spiritual output, or search for signs of transformation to determine whether they had eternal life. Instead, He called them to believe Him. Assurance flows from His words, not from our works. When the object of faith is the promise of Christ, assurance is the expected outcome.

The biblical pattern: A promise believed produces assurance

Throughout the Gospel of John in particular, the pattern is consistent: eternal life is presented as the immediate possession of the one who believes in Jesus.

- **Jesus' repeated formula: "He who believes... has eternal life."**
Statements such as John 3:16, John 5:24, and John 6:47 consistently use present possession language. Eternal life is not presented as a future reward for proven discipleship, but as a present gift received by faith in Christ.
- **There is no call to self-evaluation in evangelism passages.**
In passages where Jesus offers eternal life, He does not instruct hearers to analyze their works, assess their sincerity, or measure their spiritual fruitfulness. The emphasis is consistently placed on believing His promise, not evaluating one's performance.
- **Assurance as the natural fruit of taking Christ at His word.**
When a person believes what Jesus says about the gift of eternal life, assurance is not something added later through introspection—it is the natural confidence that results

from trusting a reliable testimony. Assurance, then, is not grounded in experience but in the trustworthiness of the One who speaks.

Why fruit is not the basis of assurance

While spiritual fruit is an expected outcome of growth in the Christian life, Scripture never presents it as the basis for knowing one has eternal life.

- **Fruit grows unevenly**
Spiritual maturity develops at different rates in different believers. Some grow quickly, others slowly. Some seasons produce visible growth, while others are marked by weakness or struggle.
- **Fruit is subjective and hard to measure**
What one believer considers evidence of spiritual maturity, another may interpret differently. This subjectivity makes fruit an unstable foundation for assurance.
- **Fruit can be counterfeited**
External behavior can be imitated without genuine spiritual life. Moral reform, religious activity, and outward conformity do not necessarily indicate regeneration.
- **The New Testament never says, “Look to your works to know you are saved.”**
While works are addressed in relation to reward, discipleship, and fellowship, no passage in the New Testament explicitly instructs believers to examine their works as the basis for determining whether they possess eternal life.

When fruit is made the determining factor of assurance, the result is inevitably instability, since no believer’s life provides a perfect or consistent standard of evaluation.

Why looking to Christ brings assurance

In contrast, Scripture consistently directs faith outward—to the person and promise of Jesus Christ.

- **Faith focuses on the object (Christ), not the believer.**
Faith is not self-analysis; it is reliance upon Christ. The more faith looks inward, the more unstable assurance becomes. The more faith looks outward to Christ, the more stable assurance becomes.
- **“He is faithful who promised.”**
Assurance rests on the character of God, not the performance of man. The believer’s confidence is anchored in the reliability of the One who cannot lie (Titus 1:2) and who fulfills every promise He makes.

Because Christ Himself is the basis of salvation, He is also the proper basis of assurance. To shift the focus from Christ to self is to move from certainty to uncertainty.

Distinguishing grounds of assurance from encouragements in Christian growth

It is important to distinguish between what assures salvation and what encourages spiritual growth.

- **Fruit can encourage but never guarantee.**
Growth in obedience, love, and holiness can provide encouragement that God is at work

in a believer's life. However, these evidences are not designed to function as the foundation of assurance, since they are always imperfect and incomplete.

- **God's promise alone guarantees.**

Assurance is ultimately grounded in what God has said, not in what we see in ourselves. His promise is objective, unchanging, and sufficient. When assurance is tied to anything other than His word, it ceases to be assurance and becomes evaluation.

Fruit should never be confused with the basis for knowing one possesses eternal life. Assurance rests not in the variability of human performance, but in the certainty of divine promise.

The Testimony of Scripture: What God Says About Assurance

Assurance of salvation is not built on inference, experience, or self-evaluation, but on the direct testimony of God's Word. Scripture does not leave believers to speculate about their eternal destiny. Instead, it speaks with clarity, repeatedly grounding eternal life in the promise of God and the person of Christ. When God speaks, the issue is settled. Assurance, therefore, is ultimately a matter of whether we believe what He has said.

Jesus' Direct Promises

The clearest foundation for assurance is found in the words of Jesus Himself, particularly in the Gospel of John, where the offer of eternal life is repeatedly tied to simple belief in Him.

- **John 3:16**

Jesus declares that "whoever believes in Him should not perish but have everlasting life." The promise is universal in scope—it applies to everyone who believes. The promise is also immediate in possession—it is received the moment one believes. Eternal life is not presented as a future uncertainty but as a present reality for the one who believes.

- **John 3:36**

"He who believes in the Son has everlasting life." The contrast is stark: belief results in possession of life; unbelief results in remaining under wrath. There is no intermediate category of uncertainty.

- **John 5:24**

Jesus states that the believer "has everlasting life" and "shall not come into judgment, but has passed from death into life." The verbs emphasize present possession and permanent transition. This is one of the strongest assurance statements in all of Scripture.

- **John 6:35–40**

Jesus repeatedly emphasizes that the one who comes to Him will never hunger or thirst and that He will "by no means cast out." He further states that it is the Father's will that everyone who believes in the Son "should have everlasting life." The passage underscores both the certainty of possession and the security of Christ's keeping power.

- **John 10:27–30**

Jesus describes His sheep as those who hear His voice and follow Him, and He declares that they "shall never perish." Their security rests not in their grip on Him, but in His grip on them: "no one is able to snatch them out of My Father's hand." The unity of the Father and the Son guarantees the believer's safety.

Together, these passages consistently present eternal life as a present possession grounded in Christ's promise, not a future uncertainty dependent on human performance.

Apostolic Confirmation

The apostles reaffirm and interpret the teaching of Jesus, grounding assurance in the reliability of God's testimony rather than human evaluation.

- **1 John 5:9–13 — Believing God's Testimony**
John explicitly contrasts human testimony with divine testimony: "He who believes in the Son of God has the witness in himself." God's testimony is that eternal life is found in His Son. John concludes his purpose statement by saying these things were written "that you may know that you have eternal life." Assurance is therefore tied directly to believing God's record, not analyzing personal performance.
- **Romans 4:20–21 — Abraham's Assurance**
Abraham serves as a model of faith that results in assurance. He did not waver at the promise of God but was "fully convinced that what He had promised He was also able to perform." Assurance here is rooted in confidence in God's ability and faithfulness, not in Abraham's circumstances or internal feelings.
- **Titus 1:2 — God Cannot Lie**
Paul anchors hope and certainty in the character of God, who "cannot lie." Assurance is possible because the promise of eternal life rests on a God whose nature guarantees truthfulness. If God cannot lie, then His promise can be fully trusted.

The Pattern: Certainty Grounded in God's Reliability

Across both the words of Christ and the witness of the apostles, a consistent pattern emerges: assurance is grounded in the reliability of God Himself. The issue is never presented as uncertainty about whether God keeps His word, nor as a call to verify salvation through human performance. Instead, Scripture repeatedly directs the believer to the object of faith—God's promise in Christ.

When God speaks, the appropriate response is not introspective evaluation, but confident belief. Assurance, therefore, is not an elevated spiritual achievement reserved for the mature. It is the normal result of taking God at His word.

The Dangers of "Fruit-Based Assurance"

When assurance of salvation is tied to the evaluation of fruit rather than the promise of Christ, the result is a significant shift in the basis of confidence. Instead of resting in what God has said, believers are encouraged—explicitly or implicitly—to look inward at their own lives as the determining factor. Using fruit as the ground of assurance introduces serious theological and pastoral problems.

Shifts Focus from Christ to the Believer

Fruit-based assurance inevitably redirects attention away from Christ and onto the individual. Instead of asking, "What has Christ promised?" the question becomes, "What do I see in my life?" This shift changes the center of gravity from the object of faith to the quality of experience. Assurance then becomes centered on self rather than Christ and the believer's confidence rises or falls based on personal evaluation rather than divine promise.

Produces Perpetual Introspection

When inward examination becomes the basis of assurance, the believer is drawn into continual self-analysis. Questions such as “Am I truly changed enough?” or “Do I have enough fruit?” become ongoing concerns. Because no believer’s life is perfectly consistent, this inward focus may produce temporary reassurance, but rarely produces lasting peace. Instead, it fosters a cycle of doubt, evaluation, and re-evaluation that Scripture never presents as the means of knowing one has eternal life.

Undermines Assurance for New Believers

New believers are especially vulnerable under a fruit-based model of assurance. Since spiritual growth is progressive, new Christians often have limited visible fruit. If assurance is tied to maturity markers, those who are youngest in the faith will naturally struggle the most with certainty. This effectively places a burden on new believers that Scripture does not impose, replacing the simplicity of faith with a developmental test they are not yet equipped to evaluate.

Cannot Account for Spiritual Immaturity or Carnality

Scripture clearly teaches that genuine believers can be immature or even carnal (e.g., 1 Cor 3:1–3). A fruit-based system of assurance cannot adequately account for this reality. If assurance depends on consistent evidence of spiritual maturity, then immature or struggling believers are left in a constant state of uncertainty. This collapses the biblical distinction between justification and sanctification and makes assurance contingent on fluctuating experience rather than a fixed promise.

Encourages Unbiblical Categories like “True Believer vs. False Professor”

When fruit is elevated as the determining factor of salvation, it often leads to an unbiblical division between “true believers” and “false professors.” Dave Breese explains the problem with attaching unbiblical adjectives to biblical terms:

The adjective “saving” is now used by its proponents to teach that there is some special quality, depth or sincerity of faith which makes it “saving” faith. It is presented as faith that is “genuinely sincere,” “real” and the like. It is frequently defined as being “heart faith” rather than mere “head faith.” The implication is that the first will save and the second will not.

There is no such thing as saving faith.

That is, there is no such thing as a faith that is made salvific, genuine or efficacious by its quality. It is not the quality of faith which makes it real or saving.¹

Dave Breese argues that faith is not measured by its strength, sincerity, or behavior. When faith is defined in those terms, it naturally leads people to sort Christians into “true believers” and “false believers” based on outward performance.

Those who make such distinctions often describe “true believers” as those who have “heart faith.” In contrast, “false believers” are said to have only “head faith” and to lack genuine heart commitment.

¹ Excerpts from two unpublished papers by Dave Breese. “The Heresy Is in the Adjectives” and “Saving Faith.”

Fruit-based systems attempt to evaluate inward reality through external performance. This inevitably leads to speculative judgments about others' salvation and, even more problematically, about one's own.

Historically Leads Toward Legalism or Quiet Despair

Throughout church history, systems that tie assurance to performance have tended toward one of two outcomes: legalism or despair. Some respond by attempting to produce visible fruit as evidence of salvation, resulting in performance-driven Christianity. Others, recognizing the inconsistency of their own lives, conclude that assurance is unattainable and settle into quiet uncertainty. In both cases, the result is the same: the believer's confidence is no longer anchored in the finished work of Christ, but in the unstable reality of human performance.

Addressing Common Misconceptions About Assurance

Much of the confusion surrounding assurance of salvation does not arise from Scripture itself, but from common assumptions that are read into Scripture. These misconceptions often sound reasonable on the surface, but when examined carefully, they shift assurance away from God's promise and onto human performance or subjective experience. The following addresses several of the most frequent misunderstandings.

“If You Don't Have Works, You Must Not Be Saved.”

This statement reflects a failure to distinguish between justification and sanctification. Justification is a one-time act of God received by faith alone in Christ alone (John 5:24; Rom 4:5). Sanctification, by contrast, is the ongoing process of spiritual growth and transformation.

Good works may or may not be evident at different stages of the Christian life, but Scripture never uses their presence, absence, or inconsistency as the basis for determining whether a person possesses eternal life. A believer may be immature, struggling, or even carnal (1 Cor 3:1–3) and still be genuinely saved. Confusing growth with life inevitably places assurance on unstable ground.

“Assurance Is Prideful or Presumptuous.”

Some argue that claiming certainty of salvation is arrogant. However, biblical assurance is not confidence in oneself—it is confidence in God's promise. To doubt what God has clearly stated is not humility; it is a form of unbelief.

When Jesus says, “He who believes in Me has everlasting life” (John 6:47), the humble response is to believe Him. Assurance, therefore, does not exalt the believer; it exalts the faithfulness and truthfulness of God. It is not presumption to trust what God has said—it is honor to His word.

“Doubt Is a Sign of Spiritual Sensitivity.”

Doubt is sometimes interpreted as a mark of spiritual depth or honesty. While sincere believers may experience seasons of doubt, Scripture does not present doubt itself as a virtue or as evidence of spiritual maturity.

In many cases, doubt about salvation arises not from sensitivity to God, but from unclear or inconsistent teaching about the gospel. When assurance is tied to inward evaluation rather than divine promise, uncertainty is a natural outcome. The remedy is not to embrace doubt as healthy, but to return to the clarity of God's Word.

“If You Sin Too Much, You Lose Assurance.”

This misconception confuses fellowship with sonship. A believer’s sin can affect fellowship with God, joy, and usefulness in service, but it does not alter the promise of eternal life.

Scripture consistently anchors assurance in the reliability of God’s promise, not the consistency of human obedience. “He who believes in the Son has everlasting life” (John 3:36) is stated without qualification regarding the believer’s subsequent performance. If assurance rose and fell with sin, it would no longer rest on grace but on works.

God’s promise is greater than the believer’s failures. The same grace that saves is the grace that secures, and assurance rests in the unchanging character of the One who saves, not the fluctuating condition of the one who believes.

Problem Passages That Seem to Challenge Assurance

While the clear teaching of Scripture grounds assurance in the promise of Christ and the testimony of God, there are several passages that are often understood to challenge or even undermine that certainty. These texts are frequently cited as evidence that assurance must be based on works, perseverance, or visible fruit.

However, a careful reading of Scripture consistently shows that these passages are not addressing the conditions for receiving eternal life, but are instead dealing with issues such as discipleship, fellowship, spiritual maturity, accountability, or false profession. When interpreted within their proper context, they do not contradict the promise-based assurance presented elsewhere in Scripture.

The following will examine several of the most commonly cited passages to demonstrate that, when handled with a consistent literal, historical-grammatical approach, they do not shift the basis of assurance away from Christ’s promise to human performance.

For a more comprehensive list of problem passages and their interpretation from a grace perspective, we recommend *Grace, Salvation & Discipleship* by Dr. Charlie Bing.

Matthew 7:21–23

“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!’”

This passage does not teach that good works are proof of genuine salvation. Although some who profess faith in Christ are not truly saved, the text does not present works as the decisive test of salvation. In fact, the people Jesus rejects in this passage actually possessed impressive religious works, including prophecy and miracles.

The context concerns false prophets who appeared outwardly righteous and even acknowledged Jesus as Lord. Yet Christ declared that He never knew them. Their problem was not a lack of works, but that they failed to do “the will of My Father.”

This begs the question: “What does it mean to do the will of the Father?” According to the passage, the Father’s will is not merely performing good deeds, since these individuals

already had works. Rather, the Father's will is to believe in Jesus Christ, the One who perfectly fulfilled God's righteousness on behalf of sinners (cf. John 6:28–29). Salvation comes through faith in Christ alone, not through works, theology, miracles, or outward submission to Christ's lordship.

The broader context of the "narrow gate" in Matthew 7 and Luke 13 reinforces that eternal life is found only through trusting in Christ. The tragic reality is that many people rely on self-righteousness, or religious activity instead of Christ's righteousness alone, and therefore remain unsaved despite believing themselves secure.

Matthew 24:13

But he who endures to the end shall be saved.

Matthew 24:13 refers to people living during the future Tribulation period, not to Church Age believers. In context, Jesus is describing persecution, deception, and suffering preceding His Second Coming. The "end" refers to the end of the Tribulation, and "saved" refers primarily to physical deliverance into the millennial kingdom, not justification from sin.

Therefore, this verse does not teach perseverance of the saints. It is not saying that a person must continue in faith and works until death in order to obtain or prove eternal salvation. Eternal life is received by faith alone in Christ alone, apart from works or perseverance (e.g., John 3:16; Ephesians 2:8–9).

John 8:31

Then Jesus said to those Jews who believed Him, "If you abide in My word, you are My disciples indeed."

John 8:31 is addressed to people who had already believed in Jesus. The text explicitly says Jesus spoke "to those Jews who believed Him." Therefore, the passage is not about how to become saved or how to prove one's salvation, but about discipleship and spiritual growth.

Jesus says, "If you abide in My word, you are My disciples indeed." The word "if" introduces a condition for discipleship, not for receiving eternal life. In the Gospel of John, eternal life is consistently presented as a free gift received through faith alone in Christ alone (John 3:16; 5:24; 6:47). Discipleship, however, involves continuing in obedience, learning from Christ, and following Him faithfully.

A believer can fail to abide in Christ's teaching and therefore fail as a disciple, while still remaining eternally saved. Salvation and discipleship are related but distinct concepts. Salvation is free; discipleship is costly. Eternal life depends on faith in Christ, whereas abiding concerns fellowship, spiritual maturity, usefulness, and fruitfulness.

Thus, John 8:31 does not teach that perseverance proves salvation. Rather, it teaches that continuing in Christ's Word is what characterizes a faithful disciple.

2 Corinthians 13:5

Examine yourselves as to whether you are in the faith. Test yourselves. Do you not know yourselves, that Jesus Christ is in you?—unless indeed you are disqualified.

2 Corinthians 13:5 is a defense of Paul's apostleship, not a call for believers to search for works as proof of salvation. The Corinthians had demanded proof that Christ was speaking

through Paul (13:3), so Paul turns the issue back on them. Since they were saved through his ministry, they themselves were evidence that his apostleship was genuine.

Paul's argument is essentially: "If you are truly saved, then my ministry is authentic because I led you to Christ." His question, "Do you not know yourselves, that Jesus Christ is in you?" is rhetorical and expects a positive answer. The Greek grammar indicates Paul assumed they would affirm that Christ was indeed in them.

Therefore, the focus of the passage is not introspective testing for evidences of regeneration, but a logical and contextual argument validating Paul's authority. Misusing the verse as a test of salvation can lead to unnecessary doubt and self-examination, which was not Paul's intent.

Colossians 1:21–23

And you, who once were alienated and enemies in your mind by wicked works, yet now He has reconciled in the body of His flesh through death, to present you holy, and blameless, and above reproach in His sight—if indeed you continue in the faith, grounded and steadfast, and are not moved away from the hope of the gospel which you heard, which was preached to every creature under heaven, of which I, Paul, became a minister.

Colossians 1:23 does not teach that believers must persevere in faith to keep their salvation. The phrase "continue in the faith" refers to continuing in the truth of the gospel and living consistently with the Christian hope they had received. Since the readers were already reconciled to God, the condition points forward to their future presentation before Christ, not to obtaining eternal life.

This presentation is understood as the believer's appearance before Christ at the Judgment Seat of Christ, where faithfulness and sanctification are evaluated for reward and honor, not for salvation. Continuing in the faith and remaining grounded in the hope of the gospel has a sanctifying effect on the believer's life and affects how favorably one will be presented before the Lord. Thus, the passage concerns spiritual growth, perseverance in Christian living, and future reward—not maintaining or proving salvation.

2 Timothy 2:10-13

Therefore I endure all things for the sake of the elect, that they also may obtain the salvation which is in Christ Jesus with eternal glory. This is a faithful saying: For if we died with Him, We shall also live with Him. If we endure, We shall also reign with Him. If we deny Him, He also will deny us. If we are faithless, He remains faithful; He cannot deny Himself.

Some use this text to undermine assurance of salvation: ...If we deny Him, He also will deny us (2 Tim. 2:12b). Sadly, they divorce the text from its context.

From a Free Grace perspective, the passage is not about losing eternal life, but about faithfulness in service and the believer's future reward. Paul is encouraging Timothy to endure hardship faithfully in ministry. The surrounding verses focus on perseverance, suffering, and reigning with Christ—not on obtaining or keeping eternal salvation.

The statement, "If we endure, we shall also reign with Him," refers to the privilege of reigning with Christ in the future kingdom, a reward connected with faithful endurance. The parallel statement, "If we deny Him, He also will deny us," therefore refers not to denial of eternal life, but to denial of reward, honor, or reigning privileges. Jesus taught a similar truth

when He warned that unfaithful believers could forfeit reward and acknowledgment before the Father (cf. Matt. 10:32–33; Luke 19:11–27; 1 Cor. 3:15).

This interpretation is confirmed by verse 13: “If we are faithless, He remains faithful; He cannot deny Himself.” Even when believers fail, Christ remains faithful to His promises. Since believers are united with Him, He cannot deny those who belong to Him. Eternal salvation rests on His faithfulness, not ours.

The passage therefore distinguishes between eternal life, which is a free gift received by faith alone, and reigning with Christ, which is a reward connected to faithful endurance. A believer may fail, deny Christ under pressure, or prove unfaithful, yet still remain eternally secure because Christ remains faithful to His saving promises.

Hebrews 3:12–14

Beware, brethren, lest there be in any of you an evil heart of unbelief in departing from the living God; but exhort one another daily, while it is called “Today,” lest any of you be hardened through the deceitfulness of sin. For we have become partakers of Christ if we hold the beginning of our confidence steadfast to the end.

Hebrews 3:12–14 is a warning about spiritual hardening and loss of fellowship, not loss of eternal salvation.

The passage draws on Israel’s wilderness failure to enter God’s rest due to unbelief, which in context refers to missing out on promised blessing, not losing salvation. Likewise, the warning is directed to believers tempted to abandon their confession of Christ and return to Judaism.

“Departing from the living God” does not refer to a loss of justification. The conditional statement about being “partakers of Christ” is understood as sharing in Christ’s life and blessings in an experiential sense, not the possession of eternal life.

The concern is being hardened by sin and drifting spiritually, resulting in failure to enjoy God’s rest and reward. Eternal salvation, however, remains secure because it is received by faith alone in Christ alone (John 5:24; 10:28–29).

Hebrews 6:4–8

For it is impossible for those who were once enlightened, and have tasted the heavenly gift, and have become partakers of the Holy Spirit, and have tasted the good word of God and the powers of the age to come, if they fall away, to renew them again to repentance, since they crucify again for themselves the Son of God, and put Him to an open shame. For the earth which drinks in the rain that often comes upon it, and bears herbs useful for those by whom it is cultivated, receives blessing from God; but if it bears thorns and briars, it is rejected and near to being cursed, whose end is to be burned.

The warning in Hebrews 6:4–8 is directed toward genuine believers who have drifted into serious sin and spiritual immaturity. The result is divine discipline and the loss of eternal rewards, not the loss of salvation.

Support for this view is drawn from passages dealing with the judgment seat of Christ. According to 2 Corinthians 5:10, believers will be evaluated for their works, whether good or bad. Likewise, 1 Corinthians 3:12–15 teaches that a believer’s works may be burned up,

resulting in loss of reward, while the believer himself remains saved. Hebrews 6:7–8 can be understood in a similar way. The imagery of a field being burned is best taken as agricultural purification rather than eternal condemnation. In the ancient world, fields were sometimes burned to remove useless growth so that the land could again become productive. This practice continues in many cultures today. In this sense, the “burning” refers to the destruction of worthless works, not the destruction of the believer.

This interpretation also connects Hebrews 6 with other passages describing severe divine discipline for persistent carnality. For example, in 1 Corinthians 5:5, Paul instructs the church to deliver a sinning believer to Satan “for the destruction of his flesh, that his spirit may be saved in the day of the Lord Jesus.” The issue, therefore, is not loss of eternal life, but severe temporal judgment, spiritual ruin, and forfeiture of reward.

Hebrews 6 does not teach that salvation can be lost. The text says it is “impossible to renew them again to repentance,” not impossible to renew them to salvation. Nor does it imply that such individuals are incapable of repentance; rather, it emphasizes that human effort cannot restore a hardened believer. Friends, family members, or spiritual leaders cannot compel a wandering believer to return to fellowship with God. Repentance must ultimately come through the individual’s response to the Lord’s convicting work.

At the same time, what is impossible with men is possible with God (Luke 18:27). Believers who have drifted far from the Lord should not be regarded as beyond hope. Prayer, exhortation, and reliance on God’s grace remain essential. The warning in Hebrews 6 is therefore both sobering and pastoral: spiritual immaturity and persistent rebellion carry serious consequences, yet the passage ultimately encourages believers to press on to maturity rather than drift away.

Hebrews 10:26–29

For if we sin willfully after we have received the knowledge of the truth, there no longer remains a sacrifice for sins, but a certain fearful expectation of judgment, and fiery indignation which will devour the adversaries. Anyone who has rejected Moses’ law dies without mercy on the testimony of two or three witnesses. Of how much worse punishment, do you suppose, will he be thought worthy who has trampled the Son of God underfoot, counted the blood of the covenant by which he was sanctified a common thing, and insulted the Spirit of grace?

Hebrews 10:26–29 warns believers that if they sin willfully after receiving the knowledge of the truth, there no longer remains a sacrifice for sins, but only a fearful expectation of judgment.

The context indicates that genuine believers are in view. The author includes himself with the pronoun “we,” and the recipients have received “the knowledge of the truth,” a phrase elsewhere associated with saving truth (cf. 1 Tim. 2:4). The immediate context (Heb. 10:19–25) is clearly addressed to believers, with no break before verse 26.

This passage functions as a warning to believers against deliberate apostasy—persistent, willful rejection of Christ after receiving full revelation of the truth. This is not ordinary daily sin, but a decisive turning away from the faith. Some teach that it is impossible for true believers to fall into apostasy. However, Scripture contains examples of individuals who turned from God and fell into apostasy such as Solomon.

The statement that “no sacrifice for sins remains” does not refer to loss of salvation, but rather to the fact that if Christ’s once-for-all sacrifice is rejected, there is no alternative provision for dealing with sin. To abandon Christ is to abandon the only sufficient sacrifice. The issue is therefore accountability and judgment, not eternal condemnation.

The warning is reinforced by Israel under Moses: those who rejected the Law faced capital punishment on the testimony of multiple witnesses. The author argues from lesser to greater—if rejection of the Mosaic covenant brought severe judgment, how much greater will be the consequences of despising the Son of God (v. 29).

Verse 29 describes apostasy in the strongest terms: trampling the Son of God, regarding His blood as common, and insulting the Spirit of grace. Yet the phrase “sanctified him” is best understood as positional sanctification of believers (cf. Heb. 10:10, 14), indicating that the subject is a true believer whose apostasy is especially grievous.

The “worse punishment” (v. 29) is best understood as severe divine discipline in this life and loss of reward at the Judgment Seat of Christ (2 Cor. 5:10), rather than eternal punishment. Believers are judged regarding works, not regarding salvation.

Scripture consistently distinguishes between eternal judgment and temporal discipline of believers (cf. 1 Cor. 11:32; 1 John 1:9). Hebrews emphasizes that falling into the hands of the living God in discipline is a fearful reality, as illustrated in David’s experience (2 Sam. 24).

Thus, Hebrews 10:26–29 warns believers that apostasy brings severe temporal consequences, divine chastening, and loss of reward, while reaffirming the security of salvation in Christ.

James 2:14–17

What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him? If a brother or sister is naked and destitute of daily food, and one of you says to them, “Depart in peace, be warmed and filled,” but you do not give them the things which are needed for the body, what does it profit? Thus also faith by itself, if it does not have works, is dead.

James 2:14–17 is not defining the condition for eternal salvation, but addressing the practical usefulness of a professed faith within the community of believers.

When James says “faith without works is dead,” the idea is not that the person is spiritually unregenerate or lost, but that the faith is inactive, unproductive, and unhelpful. It does not benefit others in the body of Christ because it produces no love, mercy, or practical assistance.

So the emphasis is horizontal rather than vertical:

- Not “How is a person justified before God?”
- But “What value does a claim of faith have to others if it produces no action?”

In that sense, “dead faith” is faith that is functionally useless—it does not serve the needs of fellow believers or reflect God’s character in action. It is real faith in terms of salvation, but it is ineffective in terms of ministry, witness, and edification of the body of Christ (cf. Eph. 2:10; Titus 3:8).

James 2:18–20

But someone will say, “You have faith, and I have works.” Show me your faith without your works, and I will show you my faith by my works. You believe that there is one God. You do well. Even the demons believe—and tremble! But do you want to know, O foolish man, that faith without works is dead?

James 2:18–20 continues James’ argument about the *visibility and usefulness* of faith. These verses cannot be about eternal salvation because demons are not redeemable and their judgment is already fixed. Their belief is also limited to monotheism (“one God”), which by itself is not saving truth, since many non-Christian religions affirm monotheism. Additionally, the passage never says demons believe in Christ as Savior, since Christ did not die for angels but for humanity.

The context of James 2:14–20 is addressing Christian “brethren” and focuses on the usefulness of faith in practical life, especially in relation to helping others. James is arguing that a claim of faith without works is “dead” in the sense of being useless or non-beneficial, not nonexistent or insufficient for salvation.

The issue here is the *object and expression* of that faith, not its saving validity. Demons truly believe a fact about God, but that belief produces only fear, not redemption or usefulness.

Therefore, James 2:19 does not teach that works are required to prove or complete faith. Instead, it shows that even correct belief can exist without salvation and without productive impact. Eternal salvation remains by grace alone through faith alone in Christ alone, apart from works.

James 2:21–26

Was not Abraham our father justified by works when he offered Isaac his son on the altar? Do you see that faith was working together with his works, and by works faith was made perfect? And the Scripture was fulfilled which says, “Abraham believed God, and it was accounted to him for righteousness.” And he was called the friend of God. You see then that a man is justified by works, and not by faith only. Likewise, was not Rahab the harlot also justified by works when she received the messengers and sent them out another way? For as the body without the spirit is dead, so faith without works is dead also.

Paul wrote that Abraham was justified by faith, yet James wrote that Abraham was justified by works. That seeming contradiction so confused Martin Luther that he called the letter of James an “epistle of straw.”

Actually, James 2:21–26 and Romans 4:1–5 are addressing two different kinds of “justification,” so they are not in conflict.

Paul’s teaching (Romans 4): Paul teaches that Abraham was justified before God at the moment he believed God’s promise (Gen. 15:6). This is judicial justification—being declared righteous by God—received by faith alone apart from works. It occurred long before any works of obedience, including the offering of Isaac.

James’ teaching (James 2): James, however, is not describing justification before God but the demonstration or vindication of faith before people. Abraham’s later act of offering Isaac (Gen. 22) “justified” him in the sense that it publicly confirmed or vindicated the reality of

his faith. His faith was “made perfect” (brought to maturity or completion) through works, meaning it was shown to be genuine and complete in expression.

Greek scholar Kenneth Wuest, in his expanded translation, renders “justified” in James as “vindicated,” highlighting this public-demonstration aspect rather than judicial declaration.

The same pattern is seen with Rahab: her works did not save her, but they demonstrated her faith when she protected the spies.

Thus, James concludes that “faith without works is dead” in the sense that it is non-functional and unproductive, like a body without breath. It is real faith, but it is invisible and ineffective without action.

Paul teaches that Abraham was justified before God by faith alone at the moment of belief. In contrast, James teaches that Abraham was justified (vindicated) before men by works that demonstrated faith later in life.

There is no contradiction: Paul explains how a sinner is declared righteous before God, while James explains how faith is shown to be real in experience and testimony.

1 John 2:3–4

Now by this we know that we know Him, if we keep His commandments. He who says, “I know Him,” and does not keep His commandments, is a liar, and the truth is not in him.

1 John 2:3–4 is not teaching that obedience is required to possess eternal life, but that obedience functions as evidence of experiential knowledge of Christ in fellowship.

The phrase “we know that we know Him” refers to assurance of intimate fellowship and personal knowledge, not the initial reception of eternal life. In John’s writings, eternal life is received by faith alone in Christ alone (John 5:24; 1 John 5:13), and is not in doubt for the believer.

“Keeping His commandments” in this context refers to consistent obedience that demonstrates a believer is walking in fellowship with Christ. The claim “I know Him” is tested by life evidence. If someone professes to know Christ but lives in continual disobedience, John says that claim is false in terms of practical fellowship and testimony.

Calling such a person “a liar” does not mean they are unsaved, but that their claim to intimate knowledge of Christ is contradicted by their behavior. The “truth is not in him” refers to the absence of truth operating in experience, not the loss of salvation.

Thus, we need to understand that there is a distinction between:

- *Positional salvation* (eternal life received by faith, secure in Christ), and
- *Experiential knowledge* (walking in obedience and fellowship with Christ).

John’s concern is assurance of fellowship and the credibility of one’s claim to know Christ, not the condition for receiving or keeping eternal life.

1 John 3:9

Whoever has been born of God does not sin, for His seed remains in him; and he cannot sin, because he has been born of God.

Many readers have struggled to reconcile this statement with experience, since Christians do in fact sin, as John himself acknowledges (1 John 1:8). The solution lies in recognizing the distinction John is making within the believer.

In 1 John 1:8, John says that if we claim to be without sin we deceive ourselves, affirming that sin is present in believers' experience. Yet in 1 John 3:9 he says that the one born of God does not sin. The resolution is that John is speaking about different aspects of the believer: as a whole person, the Christian still sins, but in terms of the regenerate inner self, sin is not what characterizes that new life.

This same duality is seen in Paul's description of his own experience. He speaks of an "inward man" that delights in God's law, contrasted with the "flesh" that is still subject to sin (Romans 7:22–24). When he sins, he attributes it not to his true inner identity but to sin dwelling in his members. The "inner man," representing the regenerate self, is oriented toward God and does not itself produce sin.

In this understanding, sin is real in the believer, but it is external to the renewed inner life where Christ dwells. Since Christ is eternal life (1 John 5:20), the one who possesses that life, in terms of his regenerate nature, does not sin. The "seed" of God's life remains in him, preserving the new birth from being defined by sin, even though sin still exists in the believer's experience.

1 John 3:9 is not teaching that believers never sin or only sin less frequently. Rather, John is teaching that the person who is born of God has received a new spiritual life from God, and that new life is sinless in its source and character. In this sense, the believer "does not sin," not because they are incapable of sinning in experience, but because their new identity in Christ is not defined or characterized by sin.

At the same time, John recognizes that believers do still sin in their daily experience because they continue to possess a sinful human nature. Therefore, the point is not that sin is impossible for believers, but that sin is inconsistent with the believer's new birth and new nature in Christ.

The so-called "problem passages" do not introduce uncertainty into the doctrine of assurance when they are interpreted in harmony with the clear teaching of Scripture. Instead, they address real issues within the Christian life without redefining the basis of eternal life or assurance. When these texts are read in their proper context, they reinforce rather than contradict the consistent New Testament testimony that eternal life is a present possession received through faith in Christ. The believer's confidence, therefore, remains anchored not in ambiguous self-evaluation, but in the clear and trustworthy promise of God.

How Believers Can Grow in Assurance

Assurance of salvation is not a fixed emotional state, but a settled confidence that grows stronger as the believer becomes more firmly anchored in the promises of God. While eternal life itself is secure from the moment of faith in Christ, a believer's personal assurance can deepen as attention is increasingly directed away from self and toward the reliability of God's Word. Scripture consistently directs believers to stabilize their confidence not through introspection, but through renewed focus on what God has said and who God is.

Grounding One's Confidence in the Promises of Christ

The most direct path to growing in assurance is to continually return to the explicit promises of Christ. Passages such as John 3:16, John 5:24, and John 6:47 are not merely evangelistic statements for unbelievers; they are foundational truths for ongoing confidence in the believer's life. As faith rests more firmly in what Christ has declared, assurance naturally strengthens. The issue is not the strength of one's faith, but the reliability of the One in whom faith is placed.

Rehearsing the Gospel Regularly

Assurance grows as the believer regularly rehearses the gospel message: that Christ died for sins, was raised from the dead, and offers eternal life as a free gift to all who believe in Him. This continual return to the simplicity of the gospel guards against drift into performance-based thinking. The gospel is not only the entry point into salvation, but also the ongoing foundation for confidence before God.

This is reflected in the hymn *"I Love to Tell the Story."* It reminds us that the gospel is not only the message of initial faith, but also the ongoing source of spiritual nourishment. The hymn writer observes that "those who know it best seem hungering and thirsting to hear it like the rest." The more deeply a believer understands the gospel, the more it continues to serve as the foundation of joy, stability, and confidence before God.

Learning to Separate Feelings from Truth

Because human emotions fluctuate, they cannot serve as a reliable measure of spiritual reality. Feelings of doubt, fear, or uncertainty often arise from circumstances, teaching, or personal struggles, rather than from any change in God's promise. Growing in assurance involves learning to distinguish between subjective experience and objective truth. God's Word remains constant even when feelings are unstable.

Recognizing Spiritual Growth as Encouragement, Not Proof

Spiritual growth, when present, can serve as a source of encouragement that God is at work in a believer's life. However, it must not be elevated to the status of proof of salvation. Since growth is uneven, progressive, and sometimes difficult to perceive, it cannot function as a stable foundation for assurance. Instead, it serves its proper role as a secondary encouragement alongside the primary ground of God's promise.

Cultivating Rest in God's Character

Ultimately, growing in assurance is rooted in a growing understanding of who God is. His faithfulness, truthfulness, and inability to lie provide the unshakable foundation for confidence. As believers become more convinced of God's character, they are increasingly able to rest—not in their own performance, but in His reliability. Assurance deepens as the believer becomes more settled in the reality that God does exactly what He promises.

Summary and Conclusion

The testimony of Scripture is clear and consistent: assurance flows from believing God. It is not achieved through introspection, sustained through performance, or confirmed by fluctuating levels of spiritual fruit. Rather, assurance rests in the reliability of God's promise concerning His Son.

Eternal security is God’s work—His sovereign commitment to keep every believer in Christ forever. Assurance, by contrast, is the believer’s settled confidence in that promise. One is grounded in divine action; the other in human trust. When these two are properly distinguished, Scripture’s teaching on assurance becomes both clear and stabilizing.

The New Testament never presents fruit, works, or personal performance as the basis for knowing one possesses eternal life. While good works have an important role in the Christian life, they function in the realm of discipleship, growth, and reward—not as the foundation for assurance. Confusing these categories inevitably shifts the believer’s focus away from Christ and onto self.

Likewise, the passages that are often cited as challenging assurance do not contradict the promise-based message of the gospel when understood in their proper context. These texts address issues such as spiritual maturity, warnings against false confidence, and the realities of discipleship, but they do not redefine the means by which eternal life is received or known.

In light of this, the believer is called to rest—not in the variability of human experience, but in the certainty of divine revelation. God has spoken clearly in His Son, and His promise does not waver. Where God’s Word is settled, the believer can be settled as well.

Therefore, the appropriate response is both simple and profound: to proclaim the gospel with clarity, and to anchor assurance exclusively in the promise of Christ. When eternal life is received by faith alone in Christ alone, assurance is not a secondary attainment—it is the rightful confidence of those who believe what God has said.