

The Simplicity of Faith

Introduction

Few concepts in Christianity are as important—and yet as misunderstood—as the meaning of faith. The New Testament repeatedly declares that eternal life is received “by faith,” “through faith,” or “upon believing,” yet evangelicals often load the word with ideas that Scripture never intended. Many well-meaning teachers speak of “saving faith,” “true faith,” “heart faith,” “committed faith,” or “faith that works,” as if the difference between heaven and hell depends on the strength, depth, or quality of the believer’s trust. Some insist that faith must include a promise of obedience, a willingness to surrender, or a transformation of lifestyle. The result is a shift from reliance on Christ to a focus on the believer’s performance.

But the Bible itself paints a very different picture. The New Testament uses a single, straightforward term for faith—a word that simply means to be persuaded that something is true, to rely on it, or to trust in it. When Jesus invited people to believe in Him, He was not asking for commitment, reform, or promises in order to gain eternal life. He was asking them to take Him at His word. A child could do it. A desperate sinner could do it. The thief on the cross did it. And according to Scripture, that simple act of believing brings eternal life.

This paper seeks to define faith the way the Bible defines it—to strip away the traditions, theological layers, and modern confusions that have distorted the simplicity of the gospel. By careful examination of Scripture, we hope to help believers explain the message of salvation with confidence and rest in the assurance that Christ saves all who believe in Him.

We will explain what the Bible means when it uses the word *believe* and demonstrate that faith is simply taking God at His word regarding the person and work of Jesus Christ. Scripture never qualifies faith with adjectives such as “genuine,” “saving,” or “heart faith,” because the power of faith lies not in its intensity or quality but in its object—Jesus Himself. By examining the biblical vocabulary, clearing up common misconceptions, and looking at illustrations of faith that Jesus used in His own ministry, believers will be better equipped to articulate the message of salvation with clarity and confidence.

What Faith Is

THE BIBLICAL MEANING OF FAITH

The New Testament Greek word *pisteuō* fundamentally means “to believe,” “to be persuaded,” or “to be convinced of the truth of something.” Standard Greek lexicons consistently emphasize the idea of persuasion or conviction. BDAG¹ defines *pisteuō* as “to consider something to be true and therefore worthy of one’s trust,” while noting that the sense of being persuaded underlies the term. Likewise, *pistis* denotes “belief,” “conviction,” or “confidence,” arising from being persuaded. The terms do not intrinsically contain ideas of commitment, surrender, obedience, or moral resolve. Those concepts are conveyed by other words in Scripture.

¹ Frederick William Danker, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed. (Chicago: University of Chicago Press, 2000), s.v. “πιστεύω”.

The New Testament overwhelmingly uses *pisteuō* to describe a response to testimony or revelation. Believing is a universal human capacity—God created us with the ability to evaluate truth claims, weigh testimony, and be persuaded. Every day we trust people, accept information, rely on promises, and act on what we are convinced is true, even when we cannot see or fully prove it. Faith is not a supernatural ability reserved for a select few; it is a built-in human trait. When Scripture calls people to “believe,” it appeals to this ordinary capacity to be persuaded of the truth, the same capacity we use constantly in normal life and which we are simply invited to direct toward Jesus Christ and His saving promise.

Faith arises when a person becomes persuaded that something God has said is true. This is especially clear in the Gospel of John, where *pisteuō* appears nearly one hundred times and is consistently directed toward a person or proposition. John explicitly states his purpose: “these have been written so that you may believe (*pisteuō*) that Jesus is the Christ, the Son of God; and that believing you may have life in His name” (John 20:31). Here, believing is presented as being convinced of a truth about Jesus, resulting in eternal life—not as a promise of obedience or a pledge of allegiance.

The semantic range of *pistis* and *pisteuō* certainly allows for the concept of trust, but biblical “trust” should not be redefined as personal commitment or faithfulness. Trust, in the biblical sense, flows naturally from persuasion. One trusts Christ for eternal life because one is convinced that He guarantees it. Trust is the posture of reliance that follows belief; it is not a separate act nor an added requirement. To collapse trust into obedience or surrender is to shift faith from persuasion of truth to performance of duty, a move the New Testament never makes when addressing justification.

What does it mean to believe? Is there a connection between the verb *believe* and the noun *faith*?

The word normally translated *believe* in the New Testament is the Greek verb *pisteuō*, which occurs 255 times. The related Greek noun *pistis*, translated as *faith*, appears approximately 243 times in the New Testament.

In English, it is difficult to see the connection between the words *believe* and *faith*. Even their spellings give little hint of their relationship. By contrast, while the connection is obscure in English, it is unmistakable in New Testament Greek.

English	Greek
<i>believe</i>	πιστεύω (<i>pisteuō</i>) ²
<i>faith</i>	πίστις (<i>pistis</i>) ³

The following are examples of how the verb and the noun are used in the New Testament:

- Romans 3:21–22 But now the righteousness of God apart from the law is revealed, being witnessed by the Law and the Prophets, even the righteousness of God, through ***faith*** (*pistis*) in Jesus Christ, to all and on all who ***believe*** (*pisteuō*).

² Thayer, Joseph Henry. *A Greek-English lexicon of the New Testament*: Print.

³ Ibid.

- Romans 4:5 But to him who does not work but **believes** (*pisteuō*) on Him who justifies the ungodly, his **faith** (*pistis*) is accounted for righteousness.
- Galatians 2:16 knowing that a man is not justified by the works of the law but by **faith** (*pistis*) in Jesus Christ, even we have **believed** (*pisteuō*) in Christ Jesus...
- Galatians 3:22 But the Scripture has confined all under sin, that the promise by **faith** (*pistis*) in Jesus Christ might be given to those who **believe** (*pisteuō*).
- Hebrews 11:6 But without **faith** (*pistis*) it is impossible to please Him, for he who comes to God must **believe** (*pisteuō*) that He is, and that He is a rewarder of those who diligently seek Him.

Simply put:

- *Faith* (*pistis*) means to *believe* (*pisteuō*).
- *Believe* (*pisteuō*) means to have *faith* (*pistis*).

It is not complicated. However, because the words *faith* and *believe* do not appear to be related in English, this can create problems for the English reader. Art Farstad explains (as cited in Hixson):

Oddly enough, the most important Gospel word-family in the Greek NT is obscured in English. This is because we translate the Greek verb [*pisteuō*] by the Anglo-Saxon word *believe*, and the related noun [*pistis*] by the totally unrelated word *faith* (from the Latin *fides*, by way of French).

At least partly due to this lack of similarity, many preachers who are weak on grace are able to maintain that the Greek lying behind one or both of the English words includes a whole possible agenda of works, such as commitment, repentance, perseverance, etc.

Actually, *believe* and *faith*, as the Greek shows, are just the verb and the noun for a concept that is really no different in English than in Greek. That concept is taking people at their word, trusting that what they say is true.⁴

The concept of *faith* does not need to be complicated with excess baggage such as *saving faith*, *spurious faith*, *genuine faith*, *false faith*, *temporal faith*, etc. Dave Breese explains:

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*.⁵

⁴ Hixson, J. B. *Getting the Gospel Wrong: The Evangelical Crisis No One Is Talking About*. Revised Edition. Duluth, MN: Grace Gospel Press, 2013. Print.

We need to keep the message of the gospel clear. We can do that by defining terms in the way they are used in God’s Word.

THE PROPER OBJECT OF FAITH

Justification does not occur simply because a person exercises faith, nor because that faith is intense, sincere, or emotionally profound. Faith, by itself, has no saving power. Justification occurs only when faith is placed in the *right object*—the person and finished work of Jesus Christ (Rom. 3:28). The power to save lies not in the act of believing, the attitude of the believer, or the perceived quality of faith, but entirely in the object in whom that faith rests.

This crucial distinction is often overlooked, yet it is essential for understanding biblical faith that results in salvation. Dave Breese illustrates this profound truth:

Faith is “real” or saving only, yes only, because it has the proper object. A “deep,” “genuine,” “high-quality” faith in a rotting rope ladder is worthless by comparison to a simple faith in a strong, solid staircase. Yes, a flicker of faith (which may not be thought of as faith at all by its possessor) in a marble staircase is infinitely more valuable than a long, strong faith in aged hemp which has been eaten away by time. The “assumption” that the staircase will support your weight is better than the passionate, tear-stained, profound conviction that the rotting rope will hold you.

Faith is given its solidity by the thing in which we have faith. Just so, faith becomes “saving faith” when it is faith in Jesus Christ, the strong Son of God. Specifically, the faith that saves is faith that Jesus Christ is the God-man and that He died for our sins on Calvary’s cross and rose again the third day. When one believes these twin truths—who Christ is and what He did to save us—he has exercised “saving faith.”⁶

Scripture consistently presents the proper object of faith as the person and work of Jesus Christ. Faith is not directed toward an abstract promise detached from its basis, but toward Christ as the crucified and risen Savior whose substitutionary death secures eternal life. Any formulation of the gospel that obscures or minimizes this object ultimately distorts the biblical presentation of faith.

In this regard, it is necessary to briefly note the “crossless” or “minimalist gospel” advanced by some within the Grace Evangelical Society (GES) movement. As documented in the position paper *The Minimalist Gospel in Animistic Worldviews*, this view argues that faith requires belief only in Jesus’ promise of eternal life, without the necessity of understanding or believing in His substitutionary death, burial, and resurrection. In practice, faith is directed primarily toward a promise rather than toward Christ’s saving work, and the cross is treated as explanatory or beneficial. It is claimed that an understanding of the person and work of Christ is not essential to the saving message itself.

This minimalist approach stands in contrast to the consistent testimony of the New Testament, which presents faith as a response to the gospel—*the good news of what Christ has done* (1 Cor 15:1–4). While full theological comprehension is not required for a person to place their faith in

⁵ Excerpts from two unpublished papers by Dave Breese. “The Heresy Is in the Adjectives” and “Saving Faith.”

⁶ Dave Breese.

Christ, Scripture does not separate Christ's identity from His redemptive mission. The biblical object of faith is Jesus Christ who died for our sins and secures eternal life to all who believe. To detach the promise of life from the work that secured it is to redefine the object of faith in a way Scripture itself does not support.

THE MINIMUM CONTENT OF FAITH

Having established the proper object of faith, it is necessary to address the minimum content that must be believed for salvation. Scripture is clear that faith does not require exhaustive theological knowledge, but it does require being persuaded concerning specific gospel truths. The issue is not the depth of one's comprehension, but the presence of the essential content to which faith responds.

The apostle Paul provides the clearest summary of gospel content in 1 Corinthians 15:1–4, where he reminds the Corinthians of “the gospel which I preached to you, which also you received, in which also you stand,” namely, “that Christ died for our sins according to the Scriptures, and that He was buried, and that He was raised on the third day according to the Scriptures.” This passage establishes the historical and redemptive core of the gospel message. Faith is a response to this divine testimony concerning what Christ has done.

It is crucial to distinguish between content and comprehension. Content refers to *what* must be believed; comprehension refers to *how fully* one understands what is believed. Scripture nowhere suggests that a person must grasp the full theological implications of Christ's atonement, resurrection, or divine nature in order to be saved. New believers may possess only a rudimentary understanding yet believe that Christ died for their sins and secures eternal life.

This distinction also applies to the deity of Christ. The New Testament presents Jesus as fully God, and this truth is essential to who He is and to the sufficiency of His work. However, Scripture does not require a fully articulated Nicene Christology at the moment of faith. John states the evangelistic purpose of his Gospel in John 20:31: “these have been written so that you may believe that Jesus is the Christ, the Son of God; and that believing you may have life in His name.” To believe that Jesus is “the Christ” is to be persuaded that He is God's anointed Savior, sent to accomplish redemption. To believe that He is “the Son of God” is to affirm His unique divine identity, even if the believer cannot yet explain the metaphysical relationship between the Father and the Son.

Throughout the Gospel of John, individuals come to faith with varying degrees of understanding. What unites them is not theological sophistication but persuasion that Jesus is who He claims to be and that His promise of life is true. The New Testament never demands that a person understand *how* the incarnation works, *how* the atonement satisfies divine justice, or *how* the resurrection body differs from the present one. It requires belief that these things are true because God has testified to them.

Therefore, the minimum content of faith that results in salvation includes belief in Jesus Christ as the Son of God and Savior who died for our sins and rose again, and confidence that eternal life is found in Him. While growth in understanding should and often does follow faith, such growth is the result of salvation, not a condition for it. Any attempt to raise the required content to the level of full doctrinal comprehension risks confusing faith with discipleship and undermines the freeness and clarity of the gospel.

THE CAPACITY OF CHILDREN TO EXERCISE FAITH

Some Bible teachers claim that children lack the capacity to exercise faith in order to be saved. John MacArthur, for example, stated that “saving faith is an adult issue...a conscious turning from sin to follow Jesus Christ with an understanding of something of the sinfulness of sin, its consequences, and something of who Jesus Christ is.”⁷ In his view, because saving faith requires conscious repentance and commitment, very young children may lack the mental capacity necessary to exercise such faith.

Similarly, Justin Peters, in his book *Do Not Hinder Them*, argues that childhood professions of faith must be treated with extreme caution, suggesting that young believers should not be confidently baptized until their subsequent lives demonstrate perseverance in the faith. John MacArthur wrote an endorsement of this book, commending its message and urging careful discernment regarding childhood conversions. His public support for the volume indicates substantial agreement with its central concerns about premature assurance and baptism.

These conclusions are unnecessary and unbiblical. Scripture presents no age restriction on those who can exercise faith in Christ; rather, faith is always a matter of being persuaded that the gospel is true (*pistis/pisteuō*). When a child has sufficient understanding to grasp the gospel, that child can be truly persuaded of it, even without mature theological comprehension. Children can believe because belief is a fundamental human ability, not a mature or advanced spiritual achievement. The same natural capacity that allows a child to trust a parent, accept information, or believe a promise also enables that child to believe the gospel when it is clearly presented.

The New Testament affirms this principle repeatedly. Jesus said, “Suffer the little children to come to Me, and do not forbid them; for of such is the kingdom of heaven” (Matthew 19:14; Mark 10:14; Luke 18:16). The kingdom belongs to those who believe, regardless of age. Moreover, passages such as Acts 16:31 demonstrate that entire households, which likely included children, came to faith upon hearing the gospel: “Believe in the Lord Jesus, and you will be saved—you and your household.”

Some Calvinistic teachers argue that a child’s faith cannot be verified until it produces a consistent life of obedience and fruitfulness; otherwise, the child was never truly saved. This reasoning is contrary to the teaching of God’s Word. Children, like adults, may grow, mature, or even stumble in their walk with Christ without losing salvation. Eternal life is secured the moment a person is persuaded of the truth of Christ’s promise (John 20:31; 1 John 5:13), not based on observed fruit or endurance over time.

Therefore, children who are able to understand the basic elements of the gospel are capable of exercising faith in Christ. The issue is not intellectual maturity or theological sophistication, but whether they are persuaded of the essential truths of the gospel: that Jesus Christ is the Son of God, that He died and rose again for sinners, and that eternal life is given to all who believe in Him. When a child is persuaded of these truths, he or she should be recognized as a genuine believer and, accordingly, as eligible for baptism and participation in the life of the church.

⁷ John MacArthur on Childhood Salvation (*September 25, 1990 at the Calvary Baptist Church in Brewer, Maine*)

What Faith Is Not

COMMON MISCONCEPTIONS ABOUT FAITH

A proper understanding of faith requires clearing away several common—but deeply misleading—assumptions. Many errors about faith arise not from Scripture itself, but from theological categories imposed upon it. The following misconceptions obscure the biblical meaning of faith and, in some cases, shift the ground of salvation away from Christ and onto the believer.

The False “Head vs. Heart” Distinction—One common misconception is the idea that there are two kinds of faith: *head faith* and *heart faith*. According to this view, intellectual belief alone is insufficient; true saving faith must involve a deeper, emotional, or volitional “heart commitment.”

Scripture, however, never makes such a distinction. In the Bible, believing is not divided into mental assent versus heartfelt faith. Faith, in the New Testament, is being persuaded that something is true. When a person believes the gospel, he is convinced of its truth. The biblical writers do not define faith by including emotional intensity or inner resolve as additional components.

The problem with the “head vs. heart” category is that it redefines faith by degrees of depth or sincerity rather than by its object. It also introduces a subjective standard that Scripture itself never supplies. People are left to ask not, “Do I believe Christ?” but “Do I believe deeply enough?”

Confusing Faith with Commitment or Allegiance—Another widespread error is the conflation of faith with commitment, surrender, or allegiance. In this view, faith is not merely believing something to be true, but pledging loyalty, obedience, or lifelong submission.

While allegiance and obedience are vital aspects of Christian discipleship, Scripture consistently distinguishes them from faith itself. Faith is the means by which salvation is received, not a vow of moral resolve or a promise of future obedience. Commitment describes what believers *do* after receiving the gift of salvation; faith describes what they *believe* in order to receive it.

When faith is redefined as allegiance, salvation becomes contingent upon performance—either present or future. The focus shifts from Christ’s finished work to the believer’s ability to live up to a commitment. This undermines justification by faith alone by turning faith itself into a form of salvation by works.

“Faith Must Produce Works” as a Definition of Faith—Closely related is the claim that faith must produce works in order to be genuine. According to this misconception, faith without observable works is not real faith at all. While Scripture clearly teaches that good works should follow salvation, it does not define faith by its results.

Although good works can be a secondary evidence of salvation, they are not the essence of faith. Dr. Lewis S. Chafer wrote, “Old things do pass away, and behold all things do become new; but all such experiences are but secondary evidence, as to the fact of salvation, in that they grow out of that positive repose of faith which is the primary evidence.”⁸

⁸ Lewis Sperry Chafer, *Salvation* (Philadelphia: Sunday School Times Company, 1917).

To insist that faith must produce works in order to save is to confuse justification with sanctification. It places assurance not in Christ's promise, but in the believer's track record. As a result, faith is no longer confidence in Christ, but confidence in one's own transformation.

Faith is the sole condition for justification. The New Testament contains over 160 passages that explicitly present belief in Christ as the only means by which a person is declared righteous, with no requirement of works or obedience as a condition. Although good works may follow justification, they are not a prerequisite.

Scripture itself records examples of genuine believers who failed to produce consistent fruit.

Believers at Corinth were called "carnal" (1 Cor. 3:1–3). Some were involved in serious moral failure (1 Cor. 5:1), yet Paul still addresses them as sanctified in Christ Jesus (1 Cor. 1:2).

Lot provides an especially striking example. When one reads the Old Testament narrative alone (Genesis 13–19), there is little outward evidence that Lot possessed genuine faith. His decisions repeatedly reflect compromise. He chose the fertile plains of the Jordan because they were materially attractive (Gen. 13:10–11). He progressively moved closer to Sodom and eventually lived within the city (Gen. 13:12; 14:12; 19:1). His family life was spiritually disastrous, and his conduct in the final episode of Genesis 19 reveals profound moral weakness. From the Old Testament account alone, there is virtually no explicit indication that Lot was a believer.

Yet the New Testament provides God's evaluation of Lot. Peter refers to him three times as "righteous Lot" and describes him as a man whose "righteous soul was tormented day after day by their lawless deeds" (2 Pet. 2:7–8). Peter's inspired commentary reveals that, despite the moral compromises evident in his life, Lot was nevertheless a righteous man in God's sight. His example demonstrates that genuine faith can exist even where outward spiritual fruit appears minimal or inconsistent.

Solomon likewise illustrates that a person who genuinely knew the Lord can later fall into serious spiritual failure. Early in his reign, Solomon clearly demonstrated faith and devotion to God. When the Lord appeared to him at Gibeon, Solomon humbly acknowledged his dependence upon God and asked for wisdom to govern Israel (1 Kings 3:7–9). Scripture states that "Solomon loved the LORD" (1 Kings 3:3), and God granted him wisdom and established his kingdom. Solomon also authored portions of Scripture, which further indicates his relationship with God.

Nevertheless, Solomon later drifted spiritually. In direct violation of God's commands for Israel's kings (Deut. 17:16–17), he multiplied wives, many of whom were foreign idol worshippers. "His wives turned his heart after other gods" (1 Kings 11:4), and he even participated in the construction of high places for pagan worship (1 Kings 11:7–8). Though he had once loved the Lord and experienced God's blessing, Solomon's later life was marked by serious compromise and idolatry. His example shows that even those who genuinely know the Lord may fall into profound spiritual decline.

Alexander and Hymenaeus are examples of believers who experienced significant spiritual failure. Paul writes that some have rejected a good conscience and "suffered shipwreck in regard to their faith" (1 Tim. 1:19). He then identifies Hymenaeus and Alexander as examples of this failure and explains that he had "handed them over to Satan so that they will be taught not to blaspheme" (1 Tim. 1:20). The language suggests severe church discipline rather than a declaration that they were never believers. The purpose of such discipline is corrective—to bring about repentance and restoration (cf. 1 Cor. 5:5). Later, Hymenaeus is again mentioned as

spreading doctrinal error, claiming that the resurrection had already occurred (2 Tim. 2:17–18). Most commentators understand the Hymenaeus mentioned in 1 Timothy 1:20 to be the same individual later referenced in 2 Timothy 2:17–18. This shows that the earlier disciplinary action did not immediately correct him, as he continued to spread serious doctrinal error, claiming that the resurrection had already taken place. Their doctrinal deviation and moral failure represent a tragic spiritual collapse, yet the disciplinary action described by Paul is consistent with God’s corrective dealings with erring believers.

Demas is another sobering example. In earlier letters, Paul lists Demas among his ministry companions. He is included with Luke and others who are described as Paul’s “fellow workers” (Philem. 24), suggesting that he once served faithfully alongside the apostle. However, by the time of Paul’s final letter, Demas had abandoned the work. Paul writes, “Demas, having loved this present world, has deserted me and gone to Thessalonica” (2 Tim. 4:10). His departure was motivated by a love for the present age rather than devotion to Christ. Scripture records no evidence that Demas renounced Christ, but his desertion reveals a tragic turning away from faithful service.

These examples demonstrate that spiritual failure—even serious failure—does not nullify regeneration. Genuine believers may fall into carnality, doctrinal error, or moral compromise. Such failure invites divine discipline and may result in loss of reward (1 Cor. 3:12–15; 2 Cor. 5:10), but it does not overturn the saving work of God.

Some teach that a genuine believer will persevere in faith to the end of life. In other words, fruit is viewed as the evidence of a genuine believer. However, if fruit were guaranteed in every believer, the numerous New Testament exhortations to walk in the Spirit, abide in Christ, pursue holiness, and bear fruit would be unnecessary. Commands imply possibility, not inevitability. Believers are repeatedly urged to grow, remain, overcome, and be steadfast precisely because fruitfulness is contingent upon fellowship and obedience. Fruit does not appear automatically as proof of justification.

To insist that faith must produce works in order to save is to confuse justification with sanctification. It shifts assurance away from Christ’s finished work and onto the believer’s performance, making sanctification the test of justification. As a result, faith is no longer confidence in Christ, but confidence in one’s own transformation.

The New Testament consistently presents faith as the sole condition for justification. Good works are the normal expectation for a believer’s life, but they are neither required for justification nor are they guaranteed.

“Faith Is a Gift” Redefined as a Special Saving Faith—Another misunderstanding claims that saving faith is a special gift given only to the elect. It is claimed that this is a distinct kind of faith that differs from ordinary human belief. According to this view, a person’s own faith is insufficient to save; God must first impart a unique “saving faith.”

While Scripture teaches that salvation is entirely by grace and that God initiates the saving process, it does not teach that faith itself is a rare substance infused into certain individuals. Faith is persuasion—being convinced of the truth—and Scripture repeatedly calls people to believe. Commands to believe assume the capacity to believe.

This misconception effectively removes personal responsibility and turns faith into a hidden evidence of election rather than the means by which salvation is received. It also undermines assurance, since believers are left wondering whether their faith is the “right kind” rather than resting in the promise of Christ.

Summary of Common Misconceptions about Faith

Thus we understand that faith is not:

- a deeper emotional experience beyond belief
- a pledge of obedience or allegiance
- obedience itself or the proof of future perseverance
- a mystical substance granted only to some

Faith is simply being persuaded that the gospel is true—and resting in the person and work of Jesus Christ. When faith is properly defined, salvation remains grounded not in the believer’s performance, sincerity, or resolve, but entirely in Christ alone.

WRONG OBJECTS OF FAITH

As discussed above, faith is never allegiance, works, or emotional experience. Misplacing the object of faith undermines assurance. The following are further examples.

Faith in One’s Decision—Many people locate their confidence in a past action: praying a prayer, walking an aisle, or raising a hand. In this case, the object of faith quietly becomes *my decision* rather than Christ Himself. Assurance rests on something that I did rather than resting on what Jesus accomplished through His finished work at the cross. Scripture never teaches that we are saved by believing that we believed—only by believing in Christ.

“He who believes in Me has everlasting life” (John 6:47).

Faith in Faith Itself—Faith is the instrument of salvation, not a spiritual force or inner power. Persuasion of the truth saves; mere intensity or effort apart from Christ does not. Though faith is the instrument through which we are saved, it does not save in itself—Christ does.

Faith in Commitment, Surrender, or Allegiance—As discussed above, faith is not a pledge, vow, or act of personal allegiance. These categories belong to discipleship or sanctification, not justification. Biblical faith is trust in what Christ has done, not a promise we make to God.

Faith in Works or Changed Behavior—As noted earlier, good works can be a secondary evidence of salvation, but they are not the essence of faith. Assurance rests on Christ’s finished work, not on observable behavior.

Faith in Perseverance—Others conclude, “I’m saved because I kept believing.” Here perseverance becomes not only evidence, but quietly the condition of salvation. Faith is turned into an ongoing performance rather than a moment of persuasion. Scripture never teaches that eternal life is granted to those who endure in faith; it teaches that eternal life is received at the moment of belief (John 5:24).

Faith in Experience or Emotion—Feelings, experiences, or emotional intensity may accompany faith, but they are never its saving ground. This was addressed above in the discussion of “head vs. heart” faith.

Faith in Doctrinal Systems or Denominational Identity—Right theology can be confused with faith in Christ: “I’m Reformed,” “I’m Baptist,” or “I hold to the Apostle’s Creed.” While doctrinal accuracy matters, one can affirm correct theology without personal trust in Christ. Faith is not belief *about* theology, but belief *in* Christ Himself.

Faith in Election or Regeneration—Some reason backward from theology: “I must be saved because God chose me or regenerated me.” Here the object of faith becomes theological inference rather than Christ. Scripture never invites sinners to trust election or regeneration; it invites them to trust the Savior.

Faith in Moral Seriousness or Repentant Attitude—Others look inward: “I truly meant it,” “I was broken enough,” or “I hated my sin sincerely.” Sincerity replaces truth as the saving ground. This turns introspection into a sacrament and makes salvation dependent on the intensity of one’s sorrow. Scripture never measures repentance by emotional depth as a condition for eternal life.

Faith in One’s Level of Understanding—Some delay belief because they think they do not know enough, while others assume they must be saved because they know so much. In both cases, comprehension becomes the object instead of Christ. This undermines childlike faith (Matt 18:3). Faith rests on *what* is believed, not on how exhaustively it is analyzed.

Summary of Wrong Objects of Faith

Faith goes astray whenever its object shifts—from Christ to decisions, performance, perseverance, emotions, theology, or self-assessment. The faith that saves is not faith *in faith*, faith *in commitment*, or faith *in experience*. It is faith in Jesus Christ alone—who He is and what He has done.

Why Faith Is Simple

NON-BIBLICAL ADJECTIVES USED WITH FAITH

In the New Testament, faith is presented as a straightforward response to divine testimony. The consistent pattern is striking: people are called to *believe* in the Lord Jesus Christ for eternal life (John 3:16; 5:24; 6:47; Acts 16:31). The emphasis is always on the object of faith—Jesus Christ and His finished work—not on parsing faith into multiple technical categories.

As previously noted, faith, in its essence, means persuasion, trust, or confidence. It is not a mystical substance, nor a special theological quality infused into the soul. It is the normal human capacity to be convinced that something is true. Scripture never treats believing in Christ as a different type of believing. It is the same human faculty exercised toward the right object.

This point underscores a crucial truth: believing is not a special spiritual achievement but a normal human act. People believe news reports, trust family members, accept historical claims, and rely on information every day. The gospel simply calls people to direct that same human capacity toward Jesus Christ and His promise of eternal life.

Eternal life is conditioned on a single response: belief in the person and work of Christ. Once the object of faith is rightly placed, no further qualifiers are necessary—precisely the point that Dave Breese rightly emphasized.

One of the most telling features of the New Testament is what it does not say. It never uses expressions such as:

- “saving faith”
- “genuine faith”
- “spurious faith”
- “false faith”
- “temporal faith”

These phrases are common in systematic theology, particularly within Reformed discussions of soteriology, but they are absent from the biblical text itself.

For example, in debates over James 2, writers such as Steve Hays have defended the use of terms like “false faith,” “genuine faith,” and “saving faith,” arguing that such language merely clarifies biblical teaching. He wrote, “You may ask, ‘why use the confusing terminology?’ My answer is that we are simply placing the discussion in Biblical terms.”⁹

But here is the problem: these adjectives are not biblical terms. The writers of the New Testament do not treat faith as if it comes in different kinds or categories. They do not instruct readers to determine whether their faith is “genuine” versus “spurious.” They simply call people to believe in Christ.

This is not just a small issue about words; it’s a problem with how people interpret Scripture. When theological systems introduce categories not found in Scripture, those categories inevitably begin to govern how Scripture is interpreted.

In John’s Gospel—the only book explicitly written to tell unbelievers how to receive eternal life (John 20:31)—the term “believe” appears nearly one hundred times. Yet John never once speaks of “saving faith.” He simply says, “He who believes in Me has everlasting life” (John 6:47). The promise is attached to believing—not to a refined subcategory of believing.

Historically, the multiplication of adjectives arose from theological concerns—especially within Reformed systems—about assurance and perseverance. If someone professes faith but later falls away, the system must explain the phenomenon. The solution becomes: that person had “spurious” or “temporary” faith, not “saving faith.”

But notice what has happened. Instead of allowing Scripture to define the condition for eternal life as simple belief, the system introduces new qualifiers to protect its doctrine of perseverance. This approach confuses the issue.

The consistent teaching of God’s Word is that eternal life is conditioned on faith alone in Christ alone. Works are relevant to discipleship, growth, fellowship, and reward—but not to the reception or retention of eternal life.

Once we begin asking whether faith is “real enough,” “deep enough,” or “proven enough,” the focus shifts from the trustworthiness of Christ’s promise to the believer’s own performance.

⁹ Steve Hays, “The Nature of Saving Faith: James 2:14ff,” *Triablogue* (blog), January 2006, <https://triablogue.blogspot.com/2006/01/nature-of-saving-faith-james-214ff.html>. (accessed February 13, 2026).

Where does Scripture speak of “saving faith” as a technical term? Where does it divide faith into “genuine” versus “spurious” categories? It does not.

The New Testament consistently attaches salvation to believing in Christ. The moment a person is persuaded that Jesus secures eternal life to all who believe in His person and work, that individual has eternal life. The issue is settled because the promise rests on Christ’s veracity, not the believer’s subsequent track record.

There is no biblical need to qualify faith once the object is correct. The New Testament does not analyze faith into theological subclasses. It calls sinners to believe in the Lord Jesus Christ.

Complicating faith with extra-biblical adjectives may appear to add precision, but in practice it obscures the clarity of the saving message. The simplicity of faith honors the sufficiency of Christ’s promise: “He who believes in Me has everlasting life.” (John 6:47)

Nothing more is required.

BIBLICAL EXAMPLES ILLUSTRATING FAITH

When the Bible talks about how a person receives eternal life, it never describes a long, difficult process or a lifelong effort of trying to “hold on” to God. Instead, Scripture consistently presents faith as something very simple—a single act of trusting in Jesus Christ and His finished work. In the Gospel of John, we find three illustrations Jesus Himself used: looking, drinking, and eating. These everyday actions help us understand how simple faith really is.

In John 3, Jesus refers back to an event in Numbers 21. The Israelites had been bitten by poisonous snakes, and God instructed Moses to lift up a bronze serpent on a pole. Anyone who looked at the serpent was instantly healed. They didn’t have to keep on looking. Just one look was enough.

Jesus then says that this is a picture of how we receive eternal life—by looking to Him in faith.

The point is that:

- One look saved an Israelite from physical death.
- One act of faith in Christ gives eternal life.
- Salvation does not require continual looking, continual striving, or lifelong effort.

In John 4, Jesus tells the Samaritan woman that whoever drinks the water He gives will never thirst again. Physical water requires repeated drinking, because it only satisfies temporarily. But Jesus says that one drink of His “living water” results in eternal satisfaction.

The point is that:

- Salvation is not like trying to stay hydrated physically—constantly drinking to keep from drying up.
- Eternal life is received the moment you “take a drink,” meaning the moment you believe in Christ.
- You don’t keep drinking (or keep believing) to stay saved.

In John 6, Jesus calls Himself the “Bread of Life.” The crowds thought He meant that they needed to keep eating this Bread over and over, like the daily manna in the wilderness. Jesus corrects them: the one who comes to Him will “never hunger,” and the one who believes will “never thirst.”

The point is that:

- Physical bread must be eaten daily, but the Bread of Life gives eternal life through a single act of faith.
- Salvation is not maintained by continual “eating.”
- The life Christ gives is permanent because the Giver—not the eater—secures it.

Does the Greek language require continual belief? No, it does not.

Some teachers claim that the Greek word “believes” in verses like John 3:16 means “keeps on believing,” implying that you must maintain continuous belief to remain saved. This is a misunderstanding of Greek grammar. The Greek present tense does not automatically mean ongoing action. In fact, the phrase “the one who believes” simply functions as a general description—a believer—not a demand for continuous belief.

The New Testament even uses the aorist tense (which points to a single, completed action) when describing belief in many salvation passages (e.g., John 1:7, John 2:11, Acts 16:31, 2 Thess. 1:10). This reinforces that salvation occurs at a point in time, not through a lifelong endurance test.

These three illustrations (looking, drinking, eating) all point to the same truth: Salvation is received instantly and permanently at the moment you believe.

Faith is not a work. Faith is not a commitment to perform. Faith is not an ongoing requirement you must meet to retain salvation. Faith is simply being convinced that Christ and His finished work on the cross are enough.

If salvation depended on how long or how well we believe, then salvation would be based partly on our faithfulness rather than on Christ’s faithfulness. Scripture teaches the opposite: “To the one who does not work but believes...” (Rom. 4:5).

This shows that salvation rests entirely on Christ’s finished work, not on the believer’s ongoing performance.

Eternal life is received by a single act of faith in Jesus Christ—just as easily as looking, drinking, or eating—and once received, it is forever secure because God Himself keeps the believer.

This preserves the freeness of the gospel, the sufficiency of Christ, and the assurance God wants every believer to enjoy.

A COMMON OBJECTION TO THE SIMPLICITY OF FAITH

A common objection to the simplicity of faith is the charge of “easy-believism.”

Those of us who believe that salvation is a completely free gift from God are sometimes accused of promoting what critics call “easy-believism.” Our contention is that anyone who simply believes in the Lord Jesus Christ—that He died for their sins and rose again—has eternal life because God promises it. But some object to this, claiming it sounds too easy to be true.

Those who use the term “easy-believism” often mischaracterize what we really teach regarding what it means to believe. They say that we teach a person can be saved...

- by repeating a prayer or saying “the sinner’s prayer.”
- by raising a hand in a church service or walking an aisle.

- by merely saying, “I believe in Jesus,” without understanding the gospel.

The fact is that none of these actions save anyone.

Salvation is not based on what we say or do, but on what we believe about Christ and His finished work. It is true that some people think they are Christians but have never actually believed the biblical gospel. But that is different from saying the gospel itself needs to be made harder.

Critics confuse two very different ideas: easy and simple.

- Easy means something requires little effort or struggle.
- Simple means something is not complicated or mixed with extra conditions.

We believe that salvation is simple, but not necessarily “easy.” Believing the gospel can be difficult. It is not easy to admit our sinfulness, to accept God’s gift of grace or to trust in Christ alone for salvation. Yet the only condition God gives for receiving eternal life is simple and uncluttered: believe. Nothing else is added to it.

Some oppose our view because:

- They see Christians living in sin and wrongly conclude these people *must* be unsaved.
- They fear people may be given a “false assurance” of salvation.
- They believe salvation requires turning from sin as part of repentance.
- They hold a theological system that insists true faith always produces good works that never fail.
- They confuse the cost of discipleship (following Christ) with the free gift of salvation (believing in Christ).

We hold firmly to the simplicity of faith because:

- The Bible clearly states it. Verses like John 3:16; 5:24; 6:47; Acts 16:31; and Ephesians 2:8–9 consistently say that salvation is through faith alone.
- God’s loving nature supports it. If God desires all people to be saved, He would not make salvation complicated. God did the hard part by giving His Son.
- Jesus is already Lord. We do not make Him Lord to be saved; He is Lord. Salvation depends on trusting Him as Savior.
- Discipleship and salvation are different. Discipleship is costly; salvation is a free gift. Mixing the two confuses people and obscures grace.
- Believing can be hard—nevertheless it is still simple or uncomplicated.

It is not always easy to believe that:

- we deserve eternal judgment,
- God still loves us,
- Christ died in our place 2,000 years ago,
- He rose again,
- and He now offers eternal life freely.

But the act of believing these truths is simple: it requires no works or promises—just trust.

From the thief on the cross to the preaching of the apostles, Scripture consistently teaches that the only requirement for eternal life is believing in Jesus Christ as Savior.

Salvation is not a bargain or a contract—it is a gift. And like any gift, it is received, not earned.

WHY ASSURANCE BELONGS TO FAITH

“These things I have written to you who believe in the name of the Son of God, so that you may know that you have eternal life” (1 John 5:13, NASB95).

The apostle John states his purpose plainly: believers are to *know* that they possess eternal life. Assurance of salvation, therefore, is not a secondary blessing reserved for a mature few. Assurance is the birthright of every believer from the very moment he trusts Christ as Savior. Eternal life is a present possession (John 5:24), and God intends that those who believe in the person and work of Christ know that they have it.

This conviction is reflected in the doctrinal statement of Dallas Theological Seminary: “We believe it is the privilege, not only of some, but of all who are born again by the Spirit through faith in Christ . . . to be assured of their salvation from the very day they take Christ to be their Savior, and that this assurance is not founded on any fancied discovery of their own worthiness or fitness, but wholly upon the testimony of God in His written Word.”¹⁰ In other words, assurance rests, not on inward merit, emotional experience, or perseverance in works, but entirely on the objective promise and testimony of God.

Historically, this clarity stood in sharp contrast to the teaching of the Roman Catholic Church, which denied that ordinary believers could possess certainty of salvation apart from special revelation. Since justification was viewed as a process dependent upon sacramental grace and human cooperation, certainty was impossible. Anyone claiming assurance of salvation was under the anathema of the Roman Catholic Church. In reaction to this uncertainty, Martin Luther and John Calvin argued that assurance belongs to the very essence of faith in Christ. Calvin could write in his Commentary on Romans, “My faith is a divine and scriptural belief that God has pardoned me and accepted me.” When the Reformers said that assurance is the essence of faith, they meant that faith includes personal persuasion. Faith is not merely assent to historical facts about Christ; it is the conviction, “I am assured that Jesus died in my place and rose again for my justification.” Faith is being persuaded that God’s promise of eternal life in Christ applies to me because God has said so. This does not mean that a believer will never experience doubts, temptations, or spiritual struggles. It means that the certainty of salvation lies in the nature of faith itself—faith takes God at His Word, and God’s Word is certain.

A noticeable shift occurred in the second generation of Reformers. Theologians such as Theodore Beza, William Perkins, and later John Bunyan increasingly distinguished assurance from the essence of faith. Robert L. Dabney observed that Luther and Calvin “asserted that the assurance of hope is of the essence of saving faith,” citing Calvin’s insistence that each believer must be able to say, in substance, “I believe fully that Christ has saved me.” Dabney concluded that the Reformed churches, guided by the Westminster Confession of Faith, later corrected this

¹⁰ Dallas Theological Seminary, “Doctrinal Statement,” <https://www.dts.edu/about/doctrinal-statement/> (accessed February 13, 2026).

“error.”¹¹ The Confession states, “This infallible assurance doth not so belong to the essence of faith, but that a true believer may wait long, and conflict with many difficulties, before he be partaker of it” (18.3). In other words, being completely sure one is saved is not considered inherent to faith itself; a genuine believer might wait a long time and endure many struggles before attaining assurance.

This theological shift on assurance profoundly shaped Puritan spirituality. Bunyan’s spiritual autobiography, *Grace Abounding to the Chief of Sinners*, reveals his agonizing struggle with the question of election and his fear that he might not be among the saved. Perkins, often called the father of Puritanism, devoted over two thousand pages to the subject of assurance, yet his preaching frequently produced more anxiety than comfort. According to later assessments, many Puritans influenced by this stream of theology lived—and even died—without settled confidence that they were among the elect. By separating assurance from the simple act of believing God’s promise, the focus shifted from Christ’s finished work to the believer’s inward evidences and perseverance.

In contrast, 1 John 5:13 anchors assurance squarely in the written testimony of God. When faith is understood in its biblical simplicity, assurance naturally accompanies it. To believe God’s promise is to be convinced that it is true. Thus, assurance does not rest on introspection, sacramental participation, or sustained performance, but on the unchanging Word of God. It belongs to faith because faith rests in the reliability of the One who cannot lie.

How to Explain Faith Clearly

Since faith is simple, then our explanation of faith should also be simple. Scripture consistently uses ordinary, understandable language when describing the condition for eternal life. The Gospel of John repeatedly uses the verb “believe” (John 3:16; 5:24; 6:47), a word that in its normal sense means to be persuaded that something is true. Other biblical expressions help unfold that same idea: to “trust,” to “rely on,” to “depend on,” or to “take God at His Word.” None of these terms suggest meritorious effort or moral reform; they describe inward persuasion and reliance. To believe in Christ is to be convinced that His promise of eternal life is true and to depend upon Him alone to provide what He has promised. Faith is not performing, committing, surrendering, or reforming—it is being persuaded and resting in Another.

Because faith is easily obscured by religious language, it is important to avoid phrases that may unintentionally communicate works or discipleship as conditions for eternal life. Expressions such as “give your life to Jesus,” “surrender all,” “follow Jesus to be saved,” or “make Him Lord of your life” can blur the distinction between justification and sanctification. Likewise, “invite Jesus into your heart,” though often well-intended, is not a biblical expression for receiving eternal life and may leave people confused about what they are actually being asked to do. These phrases tend to shift the focus from Christ’s finished work to the sinner’s level of commitment or performance. When the condition for salvation is presented as total surrender or lifelong obedience, the simplicity of faith is replaced with ambiguity.

Clear illustrations can help preserve biblical simplicity. Taking a medicine that cures is not a work that earns healing; it is simply receiving the remedy provided. Trusting a trustworthy

¹¹ Robert L. Dabney, *Discussions: Evangelical and Theological*, vol. 1 (Richmond, VA: Presbyterian Committee of Publication, 1890), 215–16.

person does not create the reliability of that person; it merely depends upon it. Our Lord's own illustration in Numbers 21, referenced in John 3, is decisive. The Israelites who were bitten by serpents were not told to reform their behavior or promise future obedience; they were told to look at the bronze serpent and live. The look did not merit healing—it simply received what God promised. In the same way, faith is the sinner's look away from self to Christ. It is persuasion that He alone provides eternal life.

Clarity also requires that the object of faith remain unmistakable. The faith that results in salvation is not faith in faith, faith in repentance, faith in surrender, or faith in one's perseverance. The object is Christ Himself—specifically, His death for our sins and His bodily resurrection. He died as our substitute and rose again for our justification. The issue is not the intensity of faith but its object. Even weak faith in a strong Savior saves, because salvation rests in Him, not in the quality of the believer's resolve.

In evangelistic conversations, clarity can be strengthened by asking a simple question: "What are you trusting Christ to do for you?" The answer to that question often reveals whether the gospel has been understood. If the response centers on improved behavior, commitment, obedience, or perseverance, the message needs to be revisited. The biblical answer is straightforward: "I am trusting Him to save me—to give me eternal life—because He died for my sins and rose again." When the object and promise are clear, assurance naturally follows. Faith, rightly explained, remains as simple as taking God at His Word.

Conclusion

Faith means believing—nothing more and nothing less. In Scripture, to believe is to be persuaded that what God has said is true. It is not a vow of lifelong obedience, a promise of surrender, or a pledge of perseverance. It is the inward conviction that Jesus is the Christ, the Son of God, and that He secures eternal life to all who believe in Him (John 3:16; 6:47; 11:25–27). The moment a sinner is persuaded that Christ's death paid for his sins and that His resurrection secures his justification, he possesses eternal life. Faith does not contribute merit; it simply receives what grace provides.

The New Testament consistently keeps this message simple and accessible. The Gospel of John, written "that you may believe that Jesus is the Christ, the Son of God, and that believing you may have life in His name" (John 20:31, NASB95), uses the single verb "believe" without layering it with qualifiers. The apostles preached Christ crucified and risen, calling people to believe in Him. Children can understand it. The uneducated can grasp it. The dying thief on the cross could exercise it. The simplicity of faith reflects the freeness of grace.

Adding adjectives or extra requirements obscures that grace. When faith is redefined as "committed faith," "surrendered faith," or "persevering faith," the focus shifts from Christ's finished work to the believer's ongoing performance. When justification is confused with discipleship, the gospel becomes clouded. Grace is no longer perceived as a free gift but as something conditioned upon the depth of one's dedication. The more faith is loaded with demands, the less clear the promise becomes. Scripture guards the gospel from such confusion by presenting faith as persuasion of the truth about Christ and reliance upon Him alone.

Assurance, therefore, rests on Christ's promise, not on our performance. Eternal life is certain because the One who promises it cannot lie. The believer's confidence is grounded in the reliability of God's Word, not in fluctuating feelings, spiritual achievements, or perseverance in

works. When a person believes Jesus for eternal life, he can know he has it because Christ secures it. The certainty of salvation flows from the certainty of the Savior.

For these reasons, the church must preserve the simplicity of the gospel in both proclamation and practice. Evangelistic preaching should clearly present Christ's death and resurrection and call people to believe in Him for eternal life. Evangelism should anchor assurance in the promises of Scripture rather than in introspective self-examination. The gospel is gloriously simple because grace is gloriously free. To guard that simplicity is not to cheapen salvation, but to honor the sufficiency of Christ and the clarity of God's Word.