

ROMANS

THE CHRISTIAN'S CONSTITUTION

STUDY NINE

Unwrapping the Gift of Grace

Romans 3:21–31

I can hand you the gift of eternal life all day but if you don't take it by faith, it does you no good. But when you take the gift, grace happens. You, the unworthy and undeserving one, are now declared righteous in God's eyes. That's grace.

—Pastor Charles R. Swindoll

CERTAIN gifts can never be purchased or earned—no matter how hard we work.

The felon who is granted a presidential pardon, the destitute parent whose medical debt is canceled, or the sick person who gets a heart transplant. Gifts like these highlight the character of the donor. Their grateful recipients can only echo the melody of the grace they received, leaving no space for boasting.

At the start of Romans 3, the apostle Paul began narrating the desperate condition of humanity who stand in need of a gift they can't earn or purchase. In Romans 3:10, Paul wrote, "No one is righteous—not even one."

Heaven's verdict against Jews and gentiles alike is *guilty*. The spiritual debt we owe we can never pay. No human device can remedy the corruption in our hearts. But then God, with love in His heart, steps into our darkness and switches on the light of hope. He opens His hands to offer us the greatest of all gifts . . . *the gift of grace*.



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PREPARE YOUR HEART

Draw near to God to receive His grace for this moment in His Word. Believe that His ears are attentive to your heart's plea. The writer of Hebrews invites you into God's presence:

So let us come boldly to the throne of our gracious God. There we will receive his mercy, and we will find grace to help us when we need it most. (Hebrews 4:16)

Freely express your urgent needs. Ask God to guide you with every step you take during this Bible study. Tell Him of your earnest desire to *know Him deeper* as you unpack His gift of grace.



TURN TO THE SCRIPTURES

Paul knew God's grace firsthand. As a Pharisee, he sought to be righteous enough to earn God's approval through strict adherence to the Jewish Law (*Philippians 3:4–6*). When he was on the road to Damascus to arrest Christians, Jesus appeared to him in a bright light. "Saul! Saul! Why are you persecuting me?" Jesus said (Acts 9:4). Instead of fighting for God, Paul realized he was fighting against God. But the Lord showed Paul mercy and appointed him to bear His name before gentiles, kings, and the nation of Israel (*9:1–19*).

Decades of faithful ministry later, Paul expressed his commitment to Christ in these passionate words:

"But my life is worth nothing to me unless I use it for finishing the work assigned me by the Lord Jesus—the work of telling others the Good News about the wonderful grace of God." (20:24)

Paul designed his exposé of humanity's sinful condition in Romans 1:18–3:20 not to drive us to despair but to stir our longing for relief. Like a jeweler, Paul had spread out a black cloth on which he would now showcase the diamond, God's amazing grace.

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Why do you think it was important for Paul to go into so much detail about sin in the first part of his letter before explaining God’s grace?



Observation: The Good News of God’s Grace

When we observe a passage, we examine:

1. The who, what, where, when, why, and how
2. What you can see, touch, taste, hear, and smell
3. The logical connections, flow of thoughts, and range of subjects
4. What’s repeated, emphasized, related, alike, and unlike¹

Begin your observation of [Romans 3:21–31](#) by carefully reading the verses in a few different Bible translations. Underline the key transition phrase, “But now” (Romans 3:21)—which signals the continental divide between [3:10–20](#) and [3:21–31](#). What do you observe about Paul’s shift in tone and emphasis?

A Transfer of Righteousness—Romans 3:21–23

How did Paul say we can be righteous before God in [Romans 3:21–23](#)?

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A Gift of Grace—Romans 3:24

Observe [Romans 3:24](#) thoughtfully. How does God offer the transfer of righteousness? What does this offer give us?

A Display of Love—Romans 3:25–26

According to [Romans 3:25–26](#), what was accomplished when God displayed His love in the death of His Son, Jesus, on the cross?

A Declaration of Faith—Romans 3:26

As a Pharisee, Paul tried to earn access to God by keeping the Law, which was impossible. Instead of earning through effort, how do we gain access to God, according to Romans 3:26?

What three questions emerge in [3:27–31](#)? What answers did Paul provide?

The Law accentuates humanity's desperate need, but it doesn't provide the remedy. God reached out to us in our hopeless state with the gift of *His own righteousness* that we receive by faith. Let's unwrap God's precious gift.

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Interpretation: Unwrapping the Gift of Grace

Interpretation lets the Scriptures speak for themselves by using various tools. Explore the term *righteousness* in a Bible dictionary and find a section on Paul's understanding of this concept. You have free access to the *Baker's Evangelical Dictionary of Biblical Theology* at biblestudytools.com. Explain this term as if you were talking to a new Christian.

God's righteousness is never inherited from our parents or grandparents or even further back. There's no inheritance of righteousness. There's got to be a transfer of righteousness from God to us. —Pastor Chuck Swindoll

We noted in *Romans 3:24* that God's transfer of righteousness to our account—justification—happens as a gift by His grace through faith in Christ Jesus. Explore the Greek words *dorean*, “freely,” and *apolytroxis*, “redemption,” in a Greek lexicon available at billmounce.com or in a free online commentary like *Constable's Notes*. Then rewrite *3:24* in your own words.

To redeem a slave means “to liberate by the paying of a price.” To set free by the paying of a price. You and I do not pay one cent for our eternal home. You and I had nothing in ourselves to earn salvation. —Pastor Chuck Swindoll

Paul noted that God displayed Christ Jesus “publicly as a propitiation in His blood through faith” (Romans 3:25 NASB). Deepen your understanding of the term *propitiation* by looking up the word *atonement* in a Bible dictionary like *Baker's Evangelical Dictionary of Biblical Theology* at biblestudytools.com. Explain the significance of this technical word and why it's so meaningful for Christians.

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On the cross God publicly displayed His judgment on all sin—past, present, and future, thus clearing His name in the minds of those who said He was not holy and was not just. The sinless Lamb of God was sacrificed and thereby satisfied the demands of the Father on sin. How great is that? —Pastor Chuck Swindoll



Correlation: The God of Grace

The God of grace appears throughout the Scriptures—offering the gift of grace to humankind. Compare [Genesis 15:1–6](#); [Romans 3:21–24](#); [4:1–5](#); [Ephesians 2:1–10](#). What theme emerges from all these passages? How was Abraham counted righteous before God?

We deserve in ourselves the opposite, and the Lord in grace gives us His righteousness. —Pastor Chuck Swindoll

Take some time to compare the two stories of redemption found in [Exodus 12](#) and [Romans 3:21–31](#). What price had to be paid in each account for people to experience God's redemption?

The person who 40 years on the mission field lives a sacrificial life is no closer to heaven than the individual who never gets out of his own backyard. You don't earn this. You and I could not possibly work hard enough to win God's favor. —Pastor Chuck Swindoll

Read [Psalm 107](#) and [Romans 12:1](#) attentively. What attitude does redemption produce?

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When you take this gift of eternal life by faith, you give all the credit and glory to the One who gets the credit, and that's God Himself. You didn't earn your way in. You came in by the grace of God. —Pastor Chuck Swindoll

Forgiven sinners exalt the giver of grace. The redeemed speak out—heralding God's way to freedom. Humble hearts who receive eternal life flutter with gratitude—sharing with others the gift of grace that could never be bought!



Application: Receive the Gift! Share the Gift!

The last step of our *Searching the Scriptures* Bible study consists of taking God's Word personally—seeing how [Romans 3:21–31](#) addresses our lives. Read about and sing one of the best-known hymns, “Amazing Grace,” which encapsulates John Newton's response to God's gift of grace.

Amazing grace! how sweet the sound
That saved a wretch like me!
I once was lost but now am found;
Was blind, but now I see.²

Write down your own response to the unwrapping of God's amazing gift of grace. Then, think of those you know who have not received this indescribable gift. Why not bring them before God's throne of grace—asking Him to soften their hearts toward the good news?

*Here I am—lost, absolutely sinful, depraved, with nothing in myself to please God. Nothing. And Christ comes in my place; Christ dies to pay the penalty of sin on my behalf. And as I believe in Jesus Christ and His death for me, where He paid the complete payment for sins, I am now in Christ and I am seen as righteous as God's own Son is righteous. Is that good or what?
—Pastor Chuck Swindoll*

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A FINAL PRAYER

Heavenly Father, thank You for Your gift of eternal life that I could never earn. Thank You for Your Son, Jesus Christ. Thank You for His life, His death, and His resurrection. I give You great praise—singing with unbridled passion the melody of Your amazing grace. In the name of my precious Savior, Jesus. Amen.

ENDNOTES

1. To learn more about Pastor Chuck Swindoll's *Searching the Scriptures* Bible-study method, go to the web page, "[How Does Pastor Chuck Swindoll Study the Bible?](#)"
2. John Newton, "Amazing Grace," in *The Celebration Hymnal: Songs and Hymns for Worship* (n.p.: Word Music / Integrity Music, 1997), hymn 343. To learn more about John Newton's story, see Library of Congress, "[The Creation of 'Amazing Grace,'](#)" at [loc.gov/collections/amazing-grace/articles-and-essays/creation-of-amazing-grace/](https://www.loc.gov/collections/amazing-grace/articles-and-essays/creation-of-amazing-grace/).

For the 2025 broadcasts, this *Searching the Scriptures* Bible study was developed by Mirlenda Noëlliste in collaboration with Aaron Massey, senior vice president of *Searching the Scriptures* Ministries, and Bryce Klabunde, vice president of *Searching the Scriptures* Ministries, based upon the original outlines, charts, and transcripts of Charles R. Swindoll's messages. Copyright © 2006, 2025 by Charles R. Swindoll, Inc. All rights are reserved worldwide. Duplication of copyrighted material for commercial use is strictly prohibited.

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