

## “Faith Counts” – Pr Jim Sprengle – Lent 2 – March 1, 2026

- I. **Romans 4:3** – <sup>3</sup>For what does the Scripture say? “Abraham believed God, and it was counted to him as righteousness.”
- II. **I hate to remind you of this, but it’s tax season.**
  - a. For the first time in many years, we already have our things gathered up and our accountant is working our taxes.
    - i. I happened to see another couple from our church a couple of weeks ago in the post office sending in their taxes, and I thought to myself, “showoffs.” 😊
    - ii. For some people, tax time is especially difficult because it means digging up various receipts and mileage that needed to be tracked, or calculating different write-offs to claim, or getting all the forms required from investments before completing their taxes.
    - iii. Essentially private citizens are required to give an accounting of everything we earn or lose in the prior year.
  - b. Unfortunately, the accounting class I took in college was not a priority, so today I mostly rely on tax preparers and accountants.
    - i. I remember a few things, including the ledger of accounts, and how we have assets and liabilities... but certainly not enough to assist our treasurer if there was a question.
    - ii. It was sort of a joke when I was younger that my dad worked for a bank and I was pretty terrible with money – I never did a good job of keeping my check register or bank accounts balanced.
    - iii. So, I became a theologian instead of an accountant, and surprisingly, I can still use a little accounting – but it’s God’s accounting.
- III. **In our Romans lesson**, Paul uses the word, “counted” multiple times.
  - a. By using this word, he is making a point about the accounting that God does for people.
  - b. Let’s just say that we each have a ledger with all our accounts sitting in front of us.
    - i. When it comes to our assets, we have nothing.
    - ii. When it comes to our liabilities, we have sin, guilt, and death.
    - iii. If you get to the bottom line, we are in the red, or we have a negative balance... and we are in debt to God.
  - c. You see, this is the starting point of every human being from the moment of conception – we have nothing but debt because of sin.
    - i. Paul is very clear about this in the prior chapter, as it says, “<sup>10</sup> None is righteous, no, not one; <sup>11</sup> no one understands; no one seeks for God. <sup>12</sup> All have turned aside; together they have become worthless; no one does good, not even one.” (Romans 3:10-12), and, “All have sinned and fall short of the glory of God.” (Romans 3:23)

1. And then in this reading today, it says the “ungodly” in verse 5, which means someone who essentially rejects the existence of God and lives that kind of life...
  - ii. I realize you hear this a lot from me and other Lutheran pastors, but the great love God showed to us starts with our complete and utter corruption... our liabilities are all we have because of the sin in us.
    1. It’s like having liabilities in the trillions of dollars – we could never get out from under the debt of sin and death.
- d. So, Paul wants all people to understand that our works could never begin to straighten out what we owe.
- e. The Jews often considered their heritage to be enough to be saved from the debt of sin and death, as they could trace their family tree all the way back to Abraham.
  - i. As long as they did the good works of the law that God required, they were part of the blessed family – the great nation that God promised to Abraham.
  - ii. Yet the connection to Abraham as a family line doesn’t balance the account, and neither could their good works.
  - iii. This is why Paul says that Abraham was not an example of how good works get someone right with God, but that he believed... he had faith, and it was counted (it was credited to him) as righteousness.

IV. **The works we do are not counted on our balance sheet.**

- a. I can’t tell you how many times I see or read about people who say that they consider themselves a good person and will go to heaven.
  - i. Even though he’s kind of joking, our President has said this on numerous occasions, saying that he hopes his good deeds will get him into heaven.
  - ii. In an interview, a famous rock star was asked whether Jesus was the only way to heaven as John 14:6 says, and he said that was taken out of context and the only real way to heaven is loving others and following the Ten Commandments.
  - iii. I can’t remember where I saw this, but a survey showed that a majority of people who call themselves Christians believe that being a good person and doing the right things for God gets you to heaven.
    1. Some of you in this very sanctuary are perhaps a part of this majority, even though you will hear me preach time and time again that our works do not count for our salvation.
- b. We all want to take part in our salvation, or to get our balance sheet in order, but the problem is that we come to the table less than empty, we are in the red.
  - i. Abraham wasn’t blessed by God because he did what God said to do... Abraham was blessed by God because he had faith in the

promise, and then God made him right... or credited or counted to him righteousness.

- ii. "Abraham believed God, and it was counted to him as righteousness."
- c. In accounting terms, Abraham had zero spiritual assets, zero wages to apply, and zero moral standing that counted in God's eyes.
  - i. The great message for us today is that God goes to the ungodly and justifies them... counts them as right... through faith.

V. **Faith is a gift of God... that allows us to receive the gifts of God.**

- a. In a miraculous way, God the Holy Spirit works through the Word to bring people to faith – in other words, we can't take credit for our belief either.
  - i. As God creates faith in us, He gives us all His promised gifts... we were turned away from Him... and then turned by Him, and our closed hands are opened to receive what He freely gives.
  - ii. Without faith we are turned away and cannot receive what God wants us to have, but faith has us putting our hands out to receive.
  - iii. Faith does not credit our account, it is the way God chooses to prepare us for the gift... and the credit He gives is forgiveness.
- b. As we read in the Bible, God takes the ungodly, the sinner, the spiritually dead, the one who owes debt beyond payment... and He credits them with a zero balance when it comes to liabilities... the debt is paid by Him.
  - i. As God so loved the world, He chose to send His only Son to die on the cross for us... so that all who come to faith will not die in their sins... but have eternal life.
  - ii. God takes the works of Jesus – His life, His death, and His resurrection – and applies that to our debt of sin...
  - iii. It's all His work, all His love, and all His will to make things right for us, and through faith, we are able to receive this wonderful blessing.
- c. So yes, faith counts...but not because faith is a work added to the ledger... and not because faith is our achievement that improves our balance sheet... faith counts because God chooses to count through faith.
  - i. Faith is the open hand... and the work of Christ is the credit.
- d. When Paul says righteousness is "counted," he is telling us that God enters something into our account that was never ours by nature... the obedience of Christ... His perfect life... His atoning death... His victory over the grave... all of that is credited to us.
  - i. And praise be to God that our debt is NOT counted... "Blessed is the man against whom the Lord will not count his sin."
  - ii. The liability column is cleared, not because it disappeared, but because it was transferred to Christ... and so the books balance at the cross.

- e. So faith counts, alright.... Faith counts as the way God settles the account... receiving all the work He accomplished... and clinging to the promise.
- f. As you go from here, remember the balance sheet before and after... the unimaginable debt we owed... and the unimaginable way that God took it upon Himself. Amen.