

# Bible Study: The Gift We Could Never Afford

**Topic:** The Grace of God and Our Response

## Introduction

We often feel the pressure to be perfect—to be good enough parents, good enough employees, or "good enough" people. But the Bible presents a different reality: none of us are perfect, and we all have a spiritual debt we cannot pay.

This study explores **Grace**—God's unmerited favor toward us. We will look at how God loves us in our brokenness, and the specific "roadmap" He has given us in Scripture to accept that love.

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## Part 1: The Reality of Our Condition

*Is "being a good person" enough?*

**Romans 3:23** "For all have sinned and fall short of the glory of God."

**Romans 6:23** "For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord."

## Discussion Questions:

1. Why is it sometimes hard for us to admit we are "sinners"? Do we tend to compare ourselves to others rather than to God?
  2. A "wage" is something you earn; a "gift" is something you receive. Why is it good news that salvation isn't a wage?
  3. Have you ever tried to fix a spiritual problem (guilt, shame) with a physical solution (working harder, distractions)? Did it work?
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## Part 2: The Initiative of God

*Did God wait for us to fix ourselves first?*

**Romans 5:8** “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.”

**Titus 2:11-12** “For the grace of God has appeared that offers salvation to all people. It teaches us to say ‘No’ to ungodliness and worldly passions...”

### Discussion Questions:

1. **Romans 5:8** says Christ died for us *while* we were still sinners. How does this change the way you view God’s love for you personally?
2. Some people fear that Grace gives people a license to do whatever they want. How does **Titus 2:11-12** describe what Grace actually does to our hearts?
3. Do you feel you need to "clean yourself up" before approaching God? Why is that thinking contrary to these verses?

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### Part 3: Accessing the Gift (The Response of Faith)

*If salvation is a gift, do we have to do anything to receive it?*

**Ephesians 2:8-9** “For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast.”

**Acts 2:37-38** “When the people heard this, they were cut to the heart and said to Peter and the other apostles, ‘Brothers, what shall we do?’ Peter replied, ‘Repent and be baptized, every one of you, in the name of Jesus Christ for the forgiveness of your sins. And you will receive the gift of the Holy Spirit.’”

**Key Thought:** Think of Grace like a check written in your name for a million dollars. You didn't earn the money—it is a gift. But the money isn't yours to use until you endorse and deposit the check. "Endorsing" isn't *earning* the money; it is simply the required method of accepting the gift.

#### Discussion Questions:

1. In **Acts 2**, when the people realized who Jesus was, their immediate question was, "*What shall we do?*" Why is an active response necessary for a relationship?
2. Peter gives two specific commands in verse 38: **Repent** (turn away from sin) and **Be Baptized** (immersed). He connects these directly to the "forgiveness of sins." How does this shape our understanding of when we meet God's grace?
3. Is it comforting to know God has a specific time and place (baptism) where He promises to wash away sin, rather than leaving us guessing if we've "prayed enough" or "felt enough"?

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## Part 4: Walking in Grace

*What happens when we stumble?*

**1 John 1:7** “But if we walk in the light, as he is in the light, we have fellowship with one another, and the blood of Jesus, his Son, purifies us from all sin.”

### Discussion Questions:

1. What does "walking in the light" look like in a practical, everyday sense (at work, at home, in traffic)?
  2. The verse says Jesus' blood *purifies* (present tense, continual action) us. How does this help us deal with the guilt of daily imperfections?
  3. How can this group help each other "walk in the light" this week?
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### Final Reflection

*“God has done everything necessary to save us. He provided the sacrifice (Jesus), He provided the plan, and He provided the invitation. The only variable left is our response.”*

### Closing Prayer Focus:

- Thanking God for loving us while we were still broken.
- Asking for the courage to respond to Him in obedience and faith.
- Asking for help to extend this same grace to others.