



CHRISTIAN EDUCATION: LESSON 165

Reformed theologians divide saving faith into various aspects. Most commonly true faith has been defined as having three key elements, knowledge (notitia), assent (assensus), and trust (fiducia).

True faith includes knowledge – Saving faith includes correct knowledge about the essential truths of the gospel, that is, an accurate understanding of the person and work of Christ – His life, death and resurrection for the salvation of sinners. In addition to the good news of salvation, the sinner must obviously first know about the holiness of God, the perfect demands of God, the sinfulness of man, the penalty for sin, and the hopeless and wretched state of all humanity before God, thus his need for salvation. If a person does not understand these doctrines, then no matter how sincere he may be in what he says and believes, he will not be saved. Though a correct grasp of the essential doctrines of the gospel is necessary for salvation, it is not enough for salvation (John 6:66; 11:45-46). More is needed.

True faith includes assent – A person not only needs to know about the person and work of Christ, he also needs to affirm or agree that these facts are true. When we say that we believe in Jesus, we are in effect saying that we affirm these facts about Jesus to be true. Someone cannot say that he believes in Jesus but then deny His deity or His humanity, deny that He is the only Savior for sinful man, reject that Jesus actually died on the cross for our sins, that He was buried and then rose bodily from the grave, and that our salvation is solely and fully based on the work of Christ. Therefore in addition to having an accurate grasp of the gospel, a person's affirmation of these facts is also necessary for salvation. But even these are not enough for salvation (James 2:19). More is needed.

True faith includes trust – A person not only needs to know about the person and work of Christ, and affirm that these facts are true, he also needs to personally trust or depend on Jesus Christ for his salvation. To have saving faith means to know, accept and love the gospel, to embrace with our will and heart that which we have accepted with our mind, and thus live in accordance to it.

Even though we are commanded by God to evangelize and proclaim the gospel to people, we need to realize that though we can through sound arguments and evidence convince people of the validity of the Christian faith, leading them to know and accept the basic truths of the gospel, which are established in the mind, only the Holy Spirit can bring people to trust in Christ, which is a work He does in the sinners' heart, bringing them to salvation. True faith is a gift of God.

The 16th century Reformers found it necessary to accurately define saving faith. John Calvin defined saving faith as, "A firm and sure knowledge of the divine favor toward us, founded on the truth of a free promise in Christ, and revealed to our minds, and sealed on our hearts, by the Holy Spirit." Martin Luther spoke of saving faith as a living faith, "fides viva," which always yields the fruit of good works (James 2:14-26).

In Hebrews 11:1 we read, "Now faith is the assurance of things hoped for, the conviction of things not seen." This is a concise yet beautiful definition of faith, or more accurately it shows the outcome of true faith. The word hope in this verse is not wishful thinking or a desire for something in the future that may or may not come to pass; rather, a person who has saving faith has full confidence or hope in all that God has promised in His Word, for this life and even for things we cannot see and are yet future, because he trusts in the character, trustworthiness and authority of God, who has revealed Himself to be true and reliable, fulfilling all of His promises throughout history (WCF, Chapter 14, Section 2).

Thus we conclude that saving faith consists of a correct understanding of the essential truths of the gospel, intellectual assent to these truths, and personal trust in Christ. All are necessary for salvation.