

# IFCA International

## THE NATURE OF SAVING FAITH

*The doctrine of soteriology (salvation) is one of the most precious doctrines in all the Word of God. At the same time it is one of the most debated and misunderstood doctrines. In an effort to clearly state IFCA International's position on the nature of saving faith, a group of scholars was commissioned in 1990 to meet for the purpose of creating the following position statement. This statement was adopted by the IFCA Executive Committee (Board of Directors) and was affirmed by 93% of the individual members participating in a straw poll.*

### **SALVATION BY GRACE THROUGH FAITH**

*We believe that salvation is the gift of God brought to man by grace and received by personal faith in the Lord Jesus Christ, whose precious blood was shed on Calvary for the forgiveness of our sins ([Ephesians 2:8-10](#); [John 1:12](#); [Ephesians 1:7](#); [1 Peter 1:18, 19](#)).*

Constitution of IFCA International, Article IV, Section 1, Paragraph 6

#### **I. THE PROBLEM OF FAITH THAT DOES NOT SAVE**

Some individuals profess faith in Christ but have failed to trust in the person and work of Christ alone. This kind of faith will show no evidence of spiritual life.

A person must be prepared to believe in Christ. He must be aware of his need of salvation as was the Philippian jailer ([Acts 16:30](#)). He must be conscious of his hopeless condition apart from God and the sinfulness that has caused this estrangement ([Isaiah 64:6](#); [Romans 3:10, 11, 18, 23](#); [Ephesians 2:12](#)). He must also have had presented to him information about the death of Christ and His resurrection and the sufficiency of Christ's sacrifice in dealing with his sin ([1 Corinthians 15:1-4](#)).

True salvation requires the work of God. An unsaved man, who is spiritually dead, must be enabled by the Spirit of God to believe. This involves the convicting work of the Spirit of God concerning sin and unbelief, God's righteousness which can be bestowed on the individual, and that Christ died for the sins of the world ([John 16:7-11](#); [1 John 2:1,2](#)). The unsaved person must receive grace and enablement from God to believe as stated in [Ephesians 2:8-10](#), "For by grace are ye saved through faith, and that not of yourselves, it is the gift of God." That is, that salvation is a work of God, not a human work, "Not of works lest any man should boast." Such salvation is "unto good works which God has before ordained that we should walk in them" ([Ephesians 2:10](#)).

#### **II. DEFINITION OF FAITH**

Saving faith consists of two indispensable elements:

A. The intellectual, an awareness of the facts of the gospel, particularly about Christ's sacrificial death for sins and His physical resurrection, and a persuasion that these facts are true ([1 Corinthians 15:3-8](#)), and

B. The volitional, a total personal reliance upon Christ and the power inherent in His death to provide forgiveness of sins and everlasting life ([John 3:16](#); [14:6](#); [Acts 4:12](#); [16:31](#); [Romans 1:16](#); [3:21-26](#)). Thus, saving faith in Christ is an act of the person's mind and will.

The absence of either of these elements indicates that the seeker's faith is not of a quality that leads to salvation. The intellectual apprehension of orthodox doctrine alone will avail nothing ([James 2:19](#)). A volitional act of faith in the wrong object (e.g., [John 2:23-24](#); [6:26-27](#); [8:31, 44](#)) is useless. To save, faith must be directed toward the person and work of the Lord Jesus Christ ([Romans 3:22](#)).

Some suitable expressions equivalent to the reliance on Christ that brings salvation include "believe in," "trust in," and "depend on." Other terminology that may be misleading in representing this relationship include "submit to," "yield to," "dedicate [oneself] to," and "make Jesus Lord of one's life." These are better reserved for a stage of sanctification that usually comes subsequent to saving faith. Two additional phrases, "make a commitment to" and "become a disciple of," are ambiguous because they could or could not refer to reliance on Christ, depending on how they are defined. "Repent" is not a suitable way to describe saving faith, because it only partially represents what it is to rely on Christ alone.

### III. RESPONSIBILITY FOR FAITH

The exercise of saving faith is the responsibility of the sinner in need of salvation. For the one coming to Christ, saving faith (a) is uncomplicated ([Acts 16:31](#)). He decides to put his eternal well being into the hands of Christ as his Savior. Subsequent to regeneration, he has a growing awareness of the far-reaching effects of what he has done, but this fuller grasp of the implications of saving faith is not a condition for salvation. (b) Rests squarely on his shoulders. The responsibility for the choice is wholly his. At the time of or subsequent to regeneration, he realizes that the totality of the salvation process is a gift of God, including the grace of God and his own choice to believe ([Ephesians 2:8-9](#)). It is something for which he himself can take no credit.

### IV. IMPLICATIONS OF FAITH

Faith that is saving faith carries with it certain implications, that is, characteristics of which the one coming to Christ may or may not be conscious at the point of initial trust in Christ. The one under conviction is persuaded that the finished work of Christ is sufficient and that nothing else is needed. At the time of his decision, he may be so overwhelmed with his dependence on Christ that the implications of such dependence are not his primary focus of attention. The absence of the following implications may indicate that his dependence is not on Christ alone:

A. Christ is God and consequently sovereign Lord over all things and as such is the object of saving faith ([Acts 16:31](#); [Romans 10:9](#); [Hebrews 1:8](#)). Few people at the moment of salvation understand fully the implications of Christ's sovereignty for their own lives well enough to comply with the exhortation of [Romans 12:1-2](#).

B. Obedience to the command of the gospel to believe in Christ ([Romans 1:5](#); [10:16](#)) is another way of looking at saving faith, but beyond that initial obedience is implied an absence of rebellion against what Christ stands for ([John 3:36](#)). One can hardly place his full trust in Christ while harboring enmity against Him or having a predisposition to oppose Him.

C. Repentance is a change of mind toward sin, self, and the Savior ([Acts 2:38](#); [17:30](#); [1 Thessalonians 1:9](#)). A person can hardly seek forgiveness for something toward which he has no aversion ([Acts 2:36](#); [11:18](#); [20:21](#); [26:20](#); [1 Peter 2:24](#)).

### V. RESULTS OF FAITH

#### GOOD WORKS

At the time of saving faith, a believer is regenerated by the Spirit ([Titus 3:5](#)), indwelt by the Spirit ([1 Corinthians 6:19](#)), sealed by the Spirit ([Ephesians 4:30](#)), and baptized by the Spirit ([1 Corinthians 12:13](#)). Always associated with saving faith is the impartation to the believer of a new nature ([Romans 6:5-7](#); [Galatians 2:20](#); [Colossians 3:9-10](#)) which displays its presence through good works ([1 Corinthians 4:5](#); [James 2:18](#), [21-26](#)). Good works may not always be immediately discernible by man, but are an inevitable consequence of the new birth which occurs in conjunction with saving faith ([John 3:3](#), [5](#); [Ephesians 2:10](#); [Titus 2:11-12](#), [14](#); [3:8](#); [1 Peter 1:3](#), [23](#)). Salvation is in no way contingent on good works.

Faith in Christ which does not result in "good works" ([Ephesians 2:9-10](#)) is not saving faith, but is dead faith ([James 2:17](#), [20](#), [26](#)). The missing element in such faith may be intellectual, a failure to grasp or accept the truthfulness of the facts of the gospel, or it may be volitional, a failure to trust Christ wholly for forgiveness of sins. Failure to trust Christ completely may be traceable to attempts to accumulate

merit through the performance of human works by attempting to add to the finished work of Christ ([Romans 4:5](#); [2 Corinthians 13:5](#); [Galatians 2:16](#); [2 Timothy 1:9](#)).

## SANCTIFICATION

Sanctification in the experience of the believer is the logical continuation of saving faith, namely:

1. The believer is expected to submit to the lordship of Christ over all things in his life ([Romans 6:11-13](#); [12:1-2](#)).
2. The implied obedience to Christ is expected to become an active obedience to Christ's explicit commands ([James 4:7-10](#); [1 John 2:3-10](#)).
3. The implied repentance is expected to become explicit, resulting in a purging of sinful behavior ([1 Corinthians 5:7](#); [6:9-10](#), [18](#); [1 Thessalonians 4:1-8](#); [1 Peter 4:15-16](#)).

The lack of such progress in sanctification is characteristic of a carnal Christian ([1 Corinthians 3:1-4](#)). God may tolerate this lack of response to the regenerating work of the Holy Spirit for a time, but will eventually bring chastening against the delinquent saved person. Such delinquency without correction may serve notice that the person's profession was not saving faith ([1 Corinthians 11:30-32](#), [Titus 1:15-16](#); [Hebrews 12:5-11](#)).

A biblical method of confronting a Christian with his carnality and a pretending Christian with the insufficiency of his faith is through presenting the fact that God judges sin ([Matthew 16:24-28](#); [1 John 3:6](#), [9](#); [5:18](#)). The carnal Christian is faced with the illogical nature of his behavior and forced to reevaluate his spiritual standing, and the pretending Christian is faced with the realization that he was never saved.

Assurance of eternal life is provided by God's written Word ([1 John 5:13](#)). Yet, the Scripture brings reminders and tests to cause those who have professed faith in Christ to examine themselves ([1 Corinthians 11:28](#); [15:2](#); [2 Corinthians 13:5](#); [2 Peter 1:10](#)). When carnality creeps into the life of a believer, causing him to fail the test of self-examination, he may entertain doubts about whether he has met the biblical criteria of saving faith. The solution for such doubt is for the believer to confess the sin which has broken his fellowship with God ([1 John 1:5-10](#)).

The Constitution of the Independent Fundamental Churches of America (Article IV, Section 1, Paragraph 7) states:

We believe that all the redeemed, once saved, are kept by God's power and are thus secure in Christ forever ([John 6:37-40](#); [10:27-30](#); [Romans 8:1](#), [38](#), [39](#); [1 Corinthians 1:4-8](#); [1 Peter 1:5](#)).

We believe that it is the privilege of believers to rejoice in the assurance of their salvation through the testimony of God's Word; which, however, clearly forbids the use of Christian liberty as an occasion to the flesh ([Romans 13:13](#), [14](#); [Galatians 5:13](#); [Titus 2:11-15](#)).

IFCA Study Committee on Saving Faith  
Dr. George Harton, Capital Bible Seminary  
Dr. Robert Lightner, Dallas Theological Seminary  
Dr. Leslie Madison, Calvary Bible College  
Dr. Robert Thomas, The Master's Seminary  
Dr. John Walvoord, Dallas Theological Seminary  
Dr. Lowell Wendt, past president, IFCA International

August 21, 1990  
Cicero, Illinois  
Adopted by the IFCA Executive Committee, November, 1990