

Free Credit
Pastor Steve Maske
Good Shepherd, Elgin

“And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness.” (Romans 4:5)

We all have credit cards, right? With online shopping, we couldn't function in today's world without some form of credit. Do you have a good credit score? Most of us understand how credit works. You earn it, you build it, you protect it. Lose it, and you feel the consequences. We live in a world where nothing is free. Having a credit card requires some form of payment.

That's why St. Paul's words in Romans chapter 4 sound almost unbelievable. In Romans 4, Paul reminds us that Abraham was not declared righteous because he did something impressive for God. He was “counted as righteous” because he believed God. God credited righteousness to his account as a gift. No invoice. No payment plan. No fine print.

This is the heart of the Gospel! Before God, our works do not improve our standing. In fact, if God kept accounts based on our works, we would all be hopelessly overdrawn. Sin always puts us in the red. But God does something astonishing. He justifies the ungodly. He credits righteousness where there is none. Our sins are not counted against us; Christ's righteousness is counted for us.

This “free credit” is not imaginary or symbolic. It is backed by something real—the death and resurrection of Jesus Christ! When Jesus died, our debt was paid. When he rose, God declared the account settled in full. Faith does not cause this to happen; faith simply receives what God has already done.

That means your relationship with God does not rest on today's performance, yesterday's failures, or tomorrow's intentions. It rests on God's promise—sure, reliable, and guaranteed in Christ.

So today, live not as someone trying to earn God's approval, but as someone already credited with righteousness. You are forgiven. You are counted righteous. You are an heir of the promise—purely by grace.