

Assurance of Salvation

How do I know if I am really saved?

I write these things to you who believe in the name of the Son of God that you may know that you have eternal life.

1 John 5:13¹

“How do I know that I am truly saved?” Every Christian wrestles with this question at some point in their journey of trusting in and following Jesus. In the journey of faith there are seasons of doubt, and often in those seasons the question of our salvation can easily begin to plague our minds. However, the assurance of Salvation is one of God’s great gifts to His children, He desires for us to know Him and His saving work in whatever season that we find ourselves. Therefore, in order to understand that Christians can have an assurance of their salvation we will look at the foundation, problems, and reality of the assurance of salvation.

The Foundation of Assurance

The assurance of salvation is the subjective side to the Biblical teaching on the nature of salvation, which is an objective reality.² Therefore, in order to understand and establish a foundation for the assurance of salvation we must look first to the nature of salvation.³ A key understanding of salvation from Scripture is that salvation is a work of God alone. Salvation is by grace alone, meaning that all of salvation is a gift from God and therefore he is the author of and perfecter of our salvation (Eph 2:8 – 9; Heb 12:2). Throughout Scripture we are reminded that those whom God chooses and elects unto salvation He also works to faithfully ensure the entirety of their salvation. Jesus reminds us of this reality when he taught,

And this is the will of him who sent me, that I should lose nothing of all that he has given me, but raise it up on the last day. For this is the will of my Father, that everyone who looks on the Son and believes in him should have eternal life, and I will raise him up on the last day.

John 6:39 - 40

The Apostle Paul proclaimed this reality as well.

For those whom he foreknew he also predestined to be conformed to the image of his Son, in order that he might be the firstborn among many brothers. And those whom he predestined he also called, and those whom he called he also justified, and those whom he justified he also glorified.

Romans 8:29 - 30

Here, Paul clearly teaches that those whom God foreknew and predestined He also glorifies. The emphasis on the passage is the work of God in salvation, for Paul goes on to remind us that nothing can separate us from the love of God in Christ Jesus (Romans 8:39). The truth is that because salvation is a work of God those whom he saves are eternally secure in His salvation. Those whom God saves He saves fully and completely. As Pastor John Piper notes commenting on the Romans passage above, “No one is lost from this group. To belong to this people is to be eternally secure.”⁴ The foundation for the assurance of salvation begins and ends with the reality that salvation is a

¹ Unless otherwise indicated, all Scripture quotations are from English Standard Version® (ESV®) Copyright © 2001 by Crossway

² Dr. Norman Geisler notes this distinction in his systematic theology. Norman Geisler, *Systematic Theology, vol 3* (Bloomington, MN: Bethany House, 2004), 301.

³ For a fuller treatise on the nature of salvation see the article “What is Salvation?” at thechapel.life

⁴ John Piper, *Five Points: Towards a Deeper Experience of God’s Grace* (Scotland, Great Britain: Christian Focus, 2013), 63.

work of God alone and therefore those whom He saves are eternally secure in that salvation.⁵

The Problem of Assurance

While we may recognize the truth that whom God saves he saves fully and completely, it still does not entirely address the question of how we can know that we are saved. But, before we proceed further into that question let us note that to have any assurance of full salvation it must be rooted in the truth of God's work alone in salvation. It's that foundation which enables the reality of assurance.

Yet, there are many who still lack the assurance of their salvation. They continually experience such doubt that they wonder if they are ever truly saved. Before we are able to look at the reality of assurance and how we can know if we are saved, it is helpful to first look at some of the major causes for a lack of assurance.

1. A person is not genuinely saved.

Scripture makes it clear that just because someone claims Christ it does not automatically mean that they are genuinely saved. Jesus even gave this warning to His followers,

"Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven. On that day many will say to me, 'Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?' And then will I declare to them, 'I never knew you; depart from me, you workers of lawlessness.'

Matthew 7:21 – 23

Jesus reminds us here that just because we say His name that does not automatically mean that we have surrendered our hearts and our lives to Him and received His gift of salvation. The apostle John also reminds us that there are many who can look and play the part of a Christian without genuinely being a Christian.

They went out from us, but they were not of us; for if they had been of us, they would have continued with us. But they went out, that it might become plain that they all are not of us.

John 2:19

One of the main reasons a person can lack assurance is because they have gone through the motions of Christianity without making a genuine and personal step of faith and trust in the death and resurrection of Jesus. Faith is the conduit through which salvation comes, and without genuine faith one cannot have assurance of salvation.

2. A person has disregarded the truth of Scripture

Whether it is from our own ignorance, forgetfulness, self-focus, or having received bad teaching, often times people lack assurance simply because they have stopped trusting in the truth of The Gospel and Scripture. The further we remove ourselves from God's promises and the truth of Scripture the more we allow for the increase of doubt into despair. Romans teaches us that we are transformed by the renewal of our mind (Romans 12:2) and often times it is when our minds stop knowing and trusting in the truth of God that we begin to lack assurance of our salvation.

Along with this, the more we believe in our works or effort in our salvation the more we will diminish our assurance. We must remember that salvation is not ultimately about our work. Any teaching or belief that reinforces the work of human agency as the determining factor in salvation will be unable to have a firm foundation for assurance. However, The Gospel ultimately reminds us that our assurance is found not in our work, but in Christ's work on our behalf.

⁵ A related and question to this issue is whether a Christian can lose their salvation. For a further discussion on that issue please see the article, "Can a Christian Lose Salvation?" by Geoff Ashley at <http://www.thevillagechurch.net/sermon/can-a-christian-lose-salvation/>

...but share in suffering for the gospel by the power of God, who saved us and called us to a holy calling, not because of our works but because of his own purpose and grace, which he gave us in Christ Jesus before the ages began.

2 Timothy 1:8b – 9

The more closely we align our hearts and minds with the truth of Scripture the greater assurance we will have.

3. A person is living in on-going and unrepentant sin.

Sin is antithetical to assurance and can cause great consternation in the life of a Christian. When we live in a place of sinfulness and are not confessing and repenting of our sin it erodes our sense of assurance. David portrays this reality in Psalm 32.

*Blessed is the one whose transgression is forgiven,
whose sin is covered.*

*Blessed is the man against whom the Lord counts no iniquity,
and in whose spirit there is no deceit.*

*For when I kept silent, my bones wasted away
through my groaning all day long.*

*For day and night your hand was heavy upon me;
my strength was dried up as by the heat of summer.*

Psalm 32:1 - 4

Here David articulates so poetically what many people have experience personally. When we walk perpetually in sin God opposes us. James writes,

You adulterous people! Do you not know that friendship with the world is enmity with God? Therefore, whoever wishes to be a friend of the world makes himself an enemy of God. Or do you suppose it is to no purpose that the Scripture says, "He yearns jealously over the spirit that he has made to dwell in us"? But he gives more grace.

Therefore, it says, "God opposes the proud, but gives grace to the humble."

James 4:4 – 6

Here we see that sin puts at odds with God. This opposition will cause us not to experience the assurance he provides but instead reminds us of his justice and judgment of sin and sinners. This is not to say that if a Christian is to experience assurance they can never sin. But it is to say that when we walk perpetually in sinfulness and we are unwilling to humble ourselves to the point of repentance and confession that we will not experience assurance. Martin Luther wrote so famously in his 95 Theses,

When our Lord and Master Jesus Christ said "Repent," he intended that the entire life of believers should be repentance."⁶ Those who have genuinely put their faith in Christ are marked by a life of repentance, continually confessing their sin and trusting in the work of Christ for salvation. This is why James concludes,

Submit yourselves therefore to God. Resist the devil, and he will flee from you. Draw near to God, and he will draw near to you. Cleanse your hands, you sinners, and purify your hearts, you double-minded. Be wretched and mourn and weep. Let your laughter be turned to mourning and your joy to gloom. Humble yourselves before the Lord, and he will exalt you.

James 4:7-10

⁶ Martin Luther, 95 theses

The Reality of Assurance

So while we looked at the foundation for assurance and the problems that often affect our assurance, the question we asked at the beginning still stands, "How do I know that I am saved?" While salvation is ultimately an issue between a person and the Lord, God graciously provides for us in Scripture evidences of our salvation which assure us of His saving work. We will place these evidences in the forms of questions to provide a means of self-examination.⁷

1. Have I placed my faith and trust in the work of Jesus Christ for Salvation?

The reality of assurance of our salvation does not rest on us but on Christ's finished work through His death for our sins and His resurrection. Paul writes,

"For by grace you have been saved through faith. And this is not your own doing; it is the gift of God..."
Ephesians 4:8

Here we are gain reminded that our salvation is by grace, as it is God's work, but Paul reminds us that this work of God comes "through faith." Faith is the conduit by which salvation comes, and even faith is a gift that God gives to us. Therefore, one of the ways in which we can have assurance is when we recognize our present faith in the Gospel. It is through this faith that we are saved.

The Reformers emphasized three aspects of saving faith and that all three need to be present for genuine faith to occur. These distinctions are helpful in asking whether we have present faith in Jesus and His finished work. The first one is *notitia*, or knowledge. Saving faith has a knowledge, or understanding, of the truth of the Gospel. The second is *assensus*, or assent. Saving faith requires not just a knowledge of the truth but also an assent to believe that it is true. Finally, the last aspect is *fiducia*, or trust. This is the move from the head to the heart where we personally trust in that truth for our salvation. Therefore, it is not walking the aisle, saying the right words in a prayer, or some other formula, but it is and understanding, receiving, and personal trusting in the Gospel through which God works to save us. If you find that you have not taken the step of personal trust in Christ's saving work, or you doubt your faith, then let us be reminded again of Paul's words to the Corinthian church.

Now I would remind you, brothers, of the gospel I preached to you, which you received, in which you stand, and by which you are being saved, if you hold fast to the word I preached to you—unless you believed in vain. For I delivered to you as of first importance what I also received: that Christ died for our sins in accordance with the Scriptures, that he was buried, that he was raised on the third day in accordance with the Scriptures...
1 Cor. 15:1 - 48

It is as we draw more closely in faith to the work of Christ that we find the reality of assurance.

and since we have a great priest over the house of God, let us draw near with a true heart in full assurance of faith...
Hebrews 10:21 - 22

2. Is there evidence of the Holy Spirit in my life?

God is gracious in our saving work, and he actively participates to assure us of His salvation of us. One of the means which God assures us of our salvation is through the presence of the Holy Spirit. There are two primary ways in which the Holy Spirit works to assure us of God's saving work.

⁷ While self-examination is a discipline of the Christian life it should be noted that in self-examination you are not looking to your own work for the assurance of salvation, but to God's work in your life.

⁸ Emphasis mine

The first way the Holy Spirit assures us of our salvation is through His internal witness. In Jesus' last teaching with His disciples before His death, he reminded them of the presence of the Holy Spirit as the assurance of His presence with them

And I will ask the Father, and he will give you another Helper, to be with you forever, even the Spirit of truth, whom the world cannot receive, because it neither sees him nor knows him. You know him, for he dwells with you and will be in you.
John 14:16 - 17

The Holy Spirit is given to those who are genuinely part of God's children, and His presence sets them apart. Paul reminds us of this truth as well.

The Spirit himself bears witness with our spirit that we are children of God,
Romans 8:16

In him you also, when you heard the word of truth, the gospel of your salvation, and believed in him, were sealed with the promised Holy Spirit, who is the guarantee of our inheritance until we acquire possession of it, to the praise of his glory.
Ephesians 1:13 – 14

As we believe in Christ, God fills us with His Holy Spirit and He serves as an internal witness to our salvation. The Holy Spirit convicts us, comforts us, teaches us, and leads us into a deeper relationship with Jesus Christ. He bears witness to our Spirit, that immaterial part of us, that we are God's children.

But the Holy Spirit not only works internally, he also produces in us external evidence of our salvation. Jesus again taught His disciples,

In that day you will know that I am in my Father, and you in me, and I in you. Whoever has my commandments and keeps them, he it is who loves me. And he who loves me will be loved by my Father, and I will love him and manifest myself to him.
John 14:20 – 21

Abide in me, and I in you. As the branch cannot bear fruit by itself, unless it abides in the vine, neither can you, unless you abide in me. I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing. If anyone does not abide in me he is thrown away like a branch and withers; and the branches are gathered, thrown into the fire, and burned. If you abide in me, and my words abide in you, ask whatever you wish, and it will be done for you. By this my Father is glorified, that you bear much fruit and so prove to be my disciples.
John 15:4 – 8

One of the ways that we can be assured of our salvation is by the fruit that is produced in our lives. Those who are genuinely saved will reject sin and increasingly walk in holiness and righteousness. It is the Spirit of God who works to sanctify us (Romans 15:15) and produce this fruit in our lives. Paul reminds us this reality as well,

But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such things there is no law. And those who belong to Christ Jesus have crucified the flesh with its passions and desires.
Galatians 5:22 – 24

Those who are genuinely believe in Christ and are saved by Him will bear the evidence in their lives through their fruit and works. Now, it should be noted that these works do not merit or add to our salvation. We are saved by faith

alone, but as the reformers noted, not a faith that is alone. These things bear evidence of our salvation, but do not in fact save us. The Holy Spirit works to bear this fruit in our lives, and as we see the evidence of His work we can be assured of God's saving work in our lives.

3. Have I examined myself by the Word of God and seen evidence of God's saving work?

A final means of assurance is to examine our lives in light of God's word. God gives us His word as a means of assurance and the more closely we hold to its truth the more we are assured of God's work. A great example of this is the book of 1 John. The Apostle John writes concerning our assurance,

I write these things to you who believe in the name of the Son of God that you may know that you have eternal life.

1 John 5:13

John writes so that we may know, that is to be assured of our eternal life in Christ. The Word of God works to assure us and provides for us a rubric to see His saving work in our lives. The Apostle John points to two key areas of our lives that we continually seek to align with the word of God. Both of these areas correlate with the previous questions.

And this is his commandment, that we believe in the name of his Son Jesus Christ and love one another, just as he has commanded us. Whoever keeps his commandments abides in God, and God in him. And by this we know that he abides in us, by the Spirit whom he has given us.

1 John 3:23 - 24

The first area is our belief. We must examine what we believe with the truth of Scripture. A genuine Christians continues to grow in His knowledge and belief in God. The more we seek to grow in our understanding of God as revealed by His word the more we grow in assurance.

The second area is our behavior. When we trust in Christ through faith it changes the way we relate to others. We increase in love and decrease in sin. A genuine Christian is marked by an ever increasing growth in their life to be conformed more to the image of Christ.

While we certainly do not rest in our work for the assurance of salvation, we can however attest to God's work in our lives. The more our minds and behavior are conformed to the image of Christ and God's word the more we can rest assured in God's saving work of us.

Conclusion

While even the most devout follower of Christ will experience seasons and moments of doubt, God is faithful not lead us to despair, but to be assured of His saving work through Jesus Christ. Therefore, while we have looked carefully at the foundation and reality of assurance, we conclude this paper with a final exhortation based on those truths. If you find yourself in such a season, draw near to the gospel of Jesus Christ. For the more we embrace the truth of the Gospel the more we are reminded of God's great love for us, and the more we can be assured of His saving work on our behalf.

"but God shows his love for us in that while we were still sinners, Christ died for us."

Romans 5:8