

The Debt I Never Paid

(A Devotional Study of Man's Need of Salvation)

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Imagine having a huge debt or financial obligation that has become a heavy and taxing burden upon your life. Perhaps it's a debt acquired because of the cost of a medical operation. Maybe someone in the court of law has unjustly won a lawsuit and the law is now demanding that you pay a huge sum of money. The creditors are calling you everyday and hounding you for money. The pressure is on and you have no idea how this debt will ever be paid. You are in danger of losing all that you have saved through the years including your home. As far as you can see, there is no way out. You must pay for the debt that you have incurred or else suffer a great financial loss. The future seems bleak and hopeless. The weight of the outstanding debt is hanging over your head.

But then imagine if someone comes along one day and pays your debt or financial obligation. Can you imagine the joy and blessing that would come into your life because of this act of kindness and generosity? There would be a sense of relief, wonder, amazement, and peace knowing that someone else paid your own debt, which you could not pay, and set you free from all your financial obligations. You never had to pay for your debt!

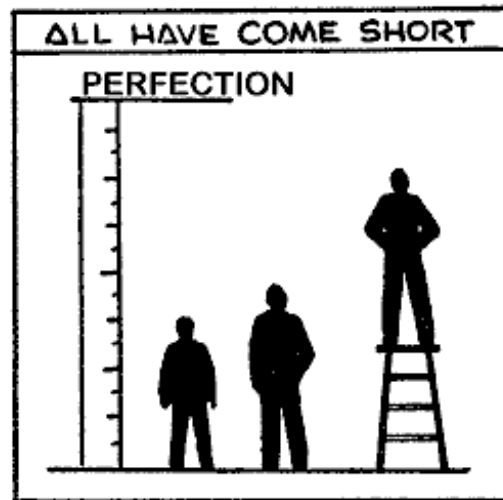
This has actually occurred in the spiritual realm. The Bible teaches that Jesus Christ came to pay for a spiritual debt that every lost person had before God. It was a debt or obligation that every lost person must meet. *The debt can be viewed as the obligation to pay the penalty for our sins that we have accumulated before God.* Every lost sinner is pictured as acquiring a spiritual debt before God, which consists of sinful charges brought against the sinner, and a penalty or payment of judgment for committing these sinful acts against God.

It's a debt of judgment hanging over our heads that we could do nothing about. God was demanding payment for our sins much like a collection agency demands payment for past due bills. But the Bible teaches that Jesus came to pay for this debt that we had before God, by experiencing the penalty (judgment) for our own sins, so we could go free and never again become responsible for this debt.

Jesus paid the debt by dying in our place and satisfying the righteous demands of God to judge sin (1 John 2:1-2). Jesus took our sins upon Himself on the cross and paid for our judgment, by being judged in our place, so that we would never have to experience judgment. In reality, Jesus died so we would never have to pay the penalty for our sin, which is pictured as a spiritual debt that we have accumulated before God. This is why we can entitle this study, "The debt I never paid." The story goes like this.

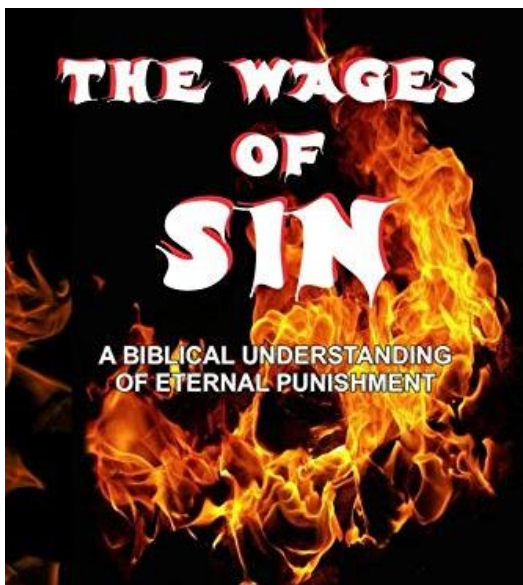
Man's Terrible Plight

Romans 3:23 says, "For all have sinned, and come short of the glory of God." This includes you! Sin is coming short of the standard of God, which is perfect righteousness and holiness. Sin is missing the mark of God's moral perfection ("the glory of God") and the Bible states that we have all fallen short of God's perfect standard of holiness. We are not talking about falling short from our own manmade standards of what we think is right and wrong but from God's standard of perfection.



Can you see your predicament? You are guilty of sinning against God Himself ("Against thee, thee only, have I sinned, and done this evil in they sight – Psalm 51:4). We must cry, "We have sinned against thee" (Judges 10:10) and "I have sinned against the LORD" (Joshua 7:20). Does the fact that you have sinned against God concern you? It should for sin brings forth

death - God's judgment against you. The fact that we have fallen short of God's perfection by sinning against God is stated in 1 John 3:4 which verifies that "sin is the transgression of the law" (Ten Commandments). Since every person has transgressed and broken God's holy law, we are all sinners who have fallen short of God's moral perfection and holiness. We are sinners who have sinned against God! This means that none of us can stand in God's presence and declare that we are acceptable in His sight for the Bible clearly reveals that "there is none that doeth good, no, not one" (Rom. 3:12). This is because from God's perspective we have all fallen from God's perfect standard of righteousness.



There is more to this story. Because we have sinned and offended God's holiness, we must receive a payment or compensation for our sin. Romans 6:23 continues the sad commentary on our lives: "For the wages of sin *is* death." Oh, how dreadful and terrible. In this verse sin is represented or set forth as a master paying wages ("the wages of sin *is* death"). Sin is likened to an employer or paymaster that pays us back with death (eternal separation from God's presence in hell) instead of "eternal life" with God in Heaven (Rom. 6:23). Wages normally maintain human life, but the wages that sin pays results in death (separation from God in the Lake of Fire). Sin is a hideous employer! It pays hellish wages!

The wages of sin have never been reduced. A life of sinful works earns each one of us spiritual death. There has been no reduction in these wages. God's standards never change. He never tolerates sin. Isaiah 59:2 reveals God's hatred toward sin when stating: "your iniquities have separated between you and your God, and your sins have hid *his* face from you, that he will not hear." A holy God cannot accept sin or sinners in His presence and therefore He must judge the sinner ("the way of the ungodly shall perish" – Psalm 1:6).

Behind the concept of sin's payment is God's justice and vengeance. A holy God must deal with sin and He deals with it by demanding the death of the sinner. Perhaps you think God is good and because of His goodness He will overlook your sins. But if you knew of a human judge who turned a blind eye to the crimes of a guilty rapist, murderer, or thief would you describe him as a "good" judge? Never! He would be a corrupt judge. The point is this. God is not a corrupt judge; He is a righteous judge. For this reason He must judge you for all of the sins you have committed. Revelation 15:3 says, "just and true are his ways." Revelation 16:7, "true and righteous are the judgments." God must judge sin because He is a just and righteous judge. This means that no person can question what God does. He is the perfect judge.

Daniel 4:35 says that "none can stay his hand, or say unto him, What doest thou?" The sinner must suffer the "righteous judgment of God" (Romans 2:5) for his sin. Do you actually think that you will "escape the judgment of God?" (Romans 2:3). There is no escape. "How shall we escape, if we neglect so great salvation?" (Hebrews 2:3) which is found only through Jesus Christ? The situation is dire, dreadful, and disastrous. Man is pictured as being spiritually dead, disobedient, defiled, and doomed to hell because of sin (Ephesians 2:1-3).

Sin is then a paymaster, and sin will see to it that you get paid. If you work for sin, the wages of sin is death. You get what you deserve! The compensation paid by sin (for services rendered to it) is death. Spiritual death is the paycheck for every man's slavery to sin. You can be sure that death (separation from God in hell) is the just and rightful compensation for a life that is characterized by sin. "The soul that sinneth, it shall die" (Ezekiel 18:20). Be sure. Sin pays wages.

A Debt That Must Be Paid

The analogy or picture of man's sinful condition and terrible plight before God can be taken one step further. Man's sin is not only viewed as a deserving wage (judgment in hell) but it can also be viewed as a spiritual debt before God, which consists of sinful charges brought against the

sinner, and a penalty or payment of judgment for committing these sinful acts against God.



This debt or obligation of judgment that we have before God can be viewed as a penalty or a fine that man must pay in the courtroom of God's absolute justice. It can be best explained as a large accumulative debt, a

debt of sin and judgment that man has acquired before God throughout his lifetime, and which man must eventually be held accountable for in the future Day of Judgment. It's a debt that is outstanding and must be paid. Man is obligated to pay for his own debt by experiencing the judgment of God for his own sins. God will not overlook this debt. He can't. This is because God is holy (Exodus 3:5; Leviticus 11:44)

There is a direct connection between the wages that sin must pay (Romans 6:23) and "the righteous judgment of God" (Romans 2:5) inflicted upon mankind due to his accumulative debt of sin and judgment before God. The connection is this. Sin must compensate or reward man with death (hell and damnation) for the evil deeds he has done in his life. This is because man has built up a huge debt of accumulating sin and judgment before God, which will one day be meted out against him, by a just God who must punish sin (2 Thessalonians 1:9). This debt is comparable to a person stockpiling or storing up a pile of sins and judgment in God's sight. Romans 2:5-6 says, "But after thy hardness and impenitent heart treasurest up (amass, accumulate) unto thyself wrath against the day of wrath and revelation of the righteous judgment of God. Who will render to everyman according to his deeds" (sinful deeds). Sinners are storing up their sins and judgment before God and someday God is going to bring His righteous judgment and wrath against them.

"The old account was large, Grew larger every day,
For I was always sinning, and never could repay."

Man cannot reimburse God for this awful debt. There is no hope. Man must die the sinner's death. Man must pay the penalty with his own spiritual death and damnation. Sinners have an overwhelming debt of unforgiven sin and judgment before God that He will one day hold them accountable for and bring against them. This debt can be further explained as a penalty of judgment that man must face for his own sins. It's a penalty that man must pay for by being separated from God's presence forever in hell. Revelation 20:12 says that people will be "judged out of those things which were written in the books, according to their works." Jesus spoke of people being "cast into hell, into the fire that never shall be quenched" (Mark 9:45).

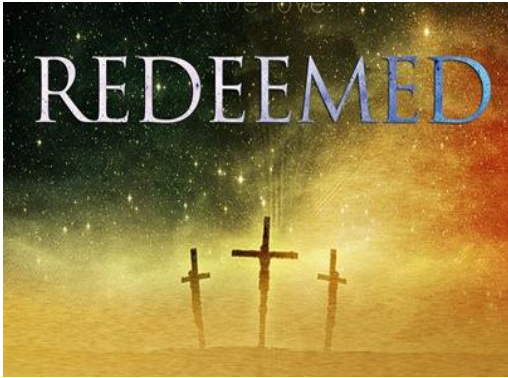
An infidel said, "There is one thing that mars all the pleasures of my life." "Indeed!" replied his friend, "what is that?" He answered, "I am afraid the Bible is true. If I could know for certain that death is an eternal sleep, I should be happy: my joy would be complete! But here is the thorn that stings me. This is the sword that pierces my very soul, -- if the Bible is true, I'm going to hell and I am lost forever." Friend, the reality of hell is verified from what Jesus said in the Bible (Matt. 10:28; 18:8; 25:41), and this is where you are going spend eternity if you refuse to believe in Jesus Christ and His saving provision, which has been made available for you on the cross.

Jesus Paid the Debt

The good news is that Jesus paid the necessary debt or fine that we deserved. 1 Peter 1:18 says that people need to be "redeemed." This word means to be "ransomed" or liberated by the payment of a ransom. A ransom was the money paid to release a slave from their slavery. People need to be ransomed and released from their slavery and judgment of sin. They need to be released from their enormous debt of sin and judgment by the payment of Christ's ransom. When we are redeemed we are set free from our sinful charges before God, and this release can only take place because Jesus paid for our personal sin debt, a payment that occurred when Jesus suffered God's judgment on our behalf on the cross.

"Christ our Redeemer died on the cross.
Died for the sinner paid all his due;

Sprinkle your soul with the blood of the Lamb.
And I will pass, will pass over you.”



The death of Jesus on the cross or the shedding of Christ’s blood (1 Peter 1:18-19) was the ransom price that was paid to God to release or redeem us from our enormous sin debt, or this obligation to pay for our own sins by experiencing God’s fiery judgment. The imagery of Jesus redeeming people and purchasing them (1 Cor. 6:20; 7:23) conveys the idea

that Jesus came to ransom and free people from the sin debt that they had acquired before God. Jesus paid a purchasing price on the cross to free us from the sin debt we had accumulated before God by delivering us from the penalty and power of sin over our lives. This is called redemption.

“Redeemed—how I love to proclaim it!
Redeemed by the blood of the Lamb;
Redeemed thro’ His infinite mercy,
His child, and forever, I am.”

In short, Jesus died on the cross to pay for the debt of sin and judgment that we had accumulated before God. He paid for this debt by taking our own sin and judgment upon Himself so we could be removed from our obligation to pay the debt with our own judgment and condemnation. When Jesus died on the cross he paid the necessary penalty for our sin debt by satisfying the righteous demands of God to judge sin. Jesus paid the debt so we could go free and never face God’s judgment. Jesus paid the price of judgment that God required so we could be forgiven and redeemed (set free from God’s judgment forever).

Putting it all together we can now understand two things. First, the wages for sin is death (Romans 6:23). The wonderful thing is that Jesus bore the wages of sin for us when He died on the cross. Sin pays wages and instead of the sinner being compensated for his wages (separation from God in judgment) the wages of our own sin was placed upon Christ. In this first

scenario Jesus received the wages of sin that we should have received. Second, when Christ was judged for our sins He paid for the spiritual debt of sin and judgment that we had accumulated before God (Rom. 2:5). This is why the Bible says we are “bought with a price” (1 Cor. 6:20; 7:23). The payment for the sinner and his sins was Christ’s sacrificial sufferings and death upon the cross. Instead of the sinner paying for his own debt (separation from God in judgment), Christ died in the sinner’s place and paid the sinner’s debt before God, so that each sinner could be forgiven of his sins and set free from judgment. Jesus paid our fine in Heaven so we could go free and never be judged for our sins. In the second scenario Jesus paid for the debt that we had before God.

Jesus faced the sinner’s wages because each sinner had a huge accumulative debt of unforgiven sins that deserved the judgment of God. So, when Jesus took our sins upon Himself, He was taking the wages that we deserved and paying the price and penalty for our own sins (the judgment of a holy and righteous God). The result was that Christ’s death paid the necessary fine in Heaven to grant us release and forgiveness from our spiritual debt of sin and judgment that we had before God. In short, Jesus faced God’s judgment in every way by taking our wages upon Himself (the wages of sin) and paying the penalty for our sin or the ransoming price that was necessary to free us from the debt of judgment we had before God.

“All my iniquities on him were laid;
He nailed them all to the tree.
Jesus, the debt of my sin fully paid,
He paid the ransom for me.”

Christ’s sacrificial death on the cross became a payment (ransom price) to God for the sinful debt that we had accumulated before Him. Jesus actually paid for our sin debt (removing the charges of the debt) when He took our place on the cross and suffered God’s judgment on our behalf. He took our sins, and the judgment for those sins upon Himself, so He could remove the debt and curse of judgment that was against us, providing us with forgiveness and setting us free from God’s judgment forever. 1 Peter 2:24 declares: “Who his own self bare our sins in his own body on the tree...”

This means that on the cross Jesus took the penalty of judgment for our sins so we could be released from this terrible debt of sin and judgment.

“Jesus, my Saviour, on Calvary’s tree,
Paid the great debt, and my soul he set free;
Oh, it was wonderful—how could it be?
Dying for me, for me!”

No. <u>"All" Rom. 3:23</u>	Date <u>Now 2 Cor. 6:2</u>
THE BANK OF HEAVEN	
P AY TO THE ORDER OF <u>Whosoever Believeth (John 3:16)</u>	\$ <u>Rom. 6:23</u>
THE SUM OF <u>Eternal Life</u>	
FOR <u>Sin (Paid in full) Rom 5:8</u>	<u>John 1:12</u> THE LORD JESUS CHRIST

The sacrificial suffering and death of Christ on the cross was the check or payment that God required to release us from our enormous sin debt before God. Because Christ paid the debt on the sinner’s behalf, the sinner can be freed from God’s judgment and receive the free gift of eternal life (Rom. 6:23). Colossians 2:14 speaks of Christ cancelling out our sin debt before God: “Blotting out the handwriting of ordinances that was against us, which was contrary to us, and took it out of the way, nailing it to his cross.” The Bible declares that our debt was nailed to the cross, and Christ’s death and judgment on our behalf satisfied God’s righteous demand for sin’s punishment, which in return caused our sin debt and sinful charges to be forgiven. The sins that were once charged against us were now charged to Christ’s account, when He died in our place, so the sinful charges that were against us could be dropped and we could be forgiven.

According to an ancient Oriental tradition, whenever a debt was settled, either by payment or forgiveness, the creditor would take the canceled

bond and nail it over the door of the one who had owed it. Anyone passing by could then see that the debt had been fully paid and the person was forgiven or released from his obligation. This is what Christ has done for every Gospel believer. He has removed our debt before God and posted these words on the canceled bond - "Paid in full."



Our total sin debt before God was paid in full and canceled out when Jesus died on the cross. This is what it means when Jesus cried from the cross – "It is finished" (John 19:30). Our sin debt, which consisted of the accumulation of many sins and the judgment for these sins, was

forever removed when Jesus was judged in the sinner's place. Galatians 3:13 states that "Christ hath redeemed us from the curse of the law (a curse of judgment), being made a curse for us: for it is written, Cursed is every one that hangeth on a tree." Jesus took the curse of our judgment upon Himself, He bore our own penalty or fine for breaking God's perfect and righteous law, and God was satisfied with Christ's judgment and death on our behalf (1 John 2:1-2).

The result of Christ's payment for sin was accomplished so we might receive forgiveness before God. The whole need of forgiveness (Ephesians 1:7; Colossians 1:14; 2:13) suggests that we must be pardoned and released from an enormous sin debt that we have acquired before God. Forgiveness comes when our debt is canceled before God. When Jesus died on the cross, He paid the price that God required (the death and judgment of a perfect sacrifice), which allows people to have their sin debt canceled before God and be forgiven of all their sins. Christ took the place of hell-bound sinners, so hell-bound sinners could be forgiven and released from their debt before God and go free, never again to experience God's wrath or judgment.

"Sing, O sing of my redeemer!
With His blood He purchased me;
On the cross He sealed my pardon,
Paid the debt and made me free."

Floyd Barackman has said: "Since the debt of sin (which is judgment) had to be paid, then a substitute had to be found if sinners were to be delivered from this obligation" (the obligation of judgment). This means that a substitute had to be found in order for you and me to escape our obligation to pay for our sin by suffering the eternal judgment of God in hell. Of course, this substitute was Jesus Christ. When people place their faith in the death and resurrection of Christ for salvation, their debt is cancelled. It is wiped out as if it had never been there in the first place. This is what Jesus Christ does for the believing sinner.

The cross is the focal point. It's on the cross that Jesus died for me. He took my sins upon Himself. Isaiah 53:12 says that "he bare the sin of many, and made intercession for the transgressors." Once again, 1 Peter 2:24 states: "Who his own self bare our sins in his own body on the tree." To "bare our sins" means to be



punished for them. Jesus took your own sins upon Himself and was punished for them instead of you. He incurred the sin debt of judgment that you had before God and set you free from the penalty of your sins. This means that Jesus became a substitutionary sacrifice (a replacement) for you on the cross in the sense that He bore the penalty that your own sins deserved. This is what the Scriptures mean when they state: "Christ died for our sins" (1 Cor. 15:3). He paid the penalty of God's wrath and judgment for our sins.

"Was it for crimes that I have done,
He groaned upon the tree?
Amazing pity! Grace unknown!
And love beyond degree!"

On the cross God was judging Christ for your own sins. He was taking your penalty upon Himself. The Bible says that Jesus Christ "once suffered for sins, the just for the unjust" (1 Pet. 3:18) by paying the penalty that our sins

deserved. He bore the judgment for our sins with His own life, and in so doing, Jesus paid the necessary price of judgment that our own sins deserved. This resulted in our forgiveness, release, and pardon from the debt of sin and judgment that we had before God.

“Christ died for me, oh precious thought
Upon the cross my pardon bought.
Yes His own blood was shed for me
The debt is paid and I am free.”

Jesus paid for our sin debt on the cross, by being judged in our place, so that we might never have to pay the penalty of this debt and experience God’s justice and judgment for sin.

“Twas here the debt was paid,
Hallelujah! hallelujah!
Our sins on Jesus laid,
Hallelujah! hallelujah!
So round the cross we sing,
Of Christ our offering,
Of Christ our living King,
Hallelujah for the cross!”

So, let’s recap what we have studied. Romans 6:23 told us that "the wages of sin is death" (separation from God in hell). In this verse eternal spiritual death is contrasted with eternal spiritual life (“but the gift of God is eternal life through Jesus Christ our Lord”). Death is earned since it is a wage (compensation received for sinning) but eternal life is a free gift that is given by God’s unmerited or unearned grace (favor and kindness). Sin pays wages. Man gets exactly what he has coming to him. Sin demands that we are compensated for our sinning against God by experiencing death or eternal separation from God. Revelation 21:8 says that sinners “shall have their part in the lake which burneth with fire and brimstone: which is the second death.”

Sin demands wages because God's matchless holiness (Habakkuk 1:13) cannot accept sin or sinners in His presence. Furthermore, God's absolute justice (Psalm 89:14) and righteousness (Romans 2:5) demands that every sinner (Romans 3:23 - "all have sinned") must pay for his own spiritual debt before God. This is a debt of sinful charges and accumulative judgment that he has acquired before God. The required payment that God demands for this sin debt is spiritual death or separation from God. It can be viewed as a penalty that man must experience for his own sins.

It's like a fine that must be paid in the courtroom of God's perfect holiness, justice, and righteousness. Man must pay the sin debt and face the penalty that he deserves by experiencing judgment for his own sins. The sinner's judgment cannot be overlooked. God requires that man pay for his own sinful deeds by inflicting personal judgment upon each sinner ("And as it is appointed unto men once to die but after this the judgment" - Hebrews 9:27).



God is just and must punish sin and "will by no means clear the guilty" (Exodus 34:7). Because of the sin debt we have acquired before God we have been penalized with spiritual separation from God forever ("who shall be punished with everlasting destruction from the presence of the Lord" – 2 Thessalonians 1:9). In essence, God says that man must pay for his own debt of sin and judgment that he has accumulated before God. He must face the eternal and unrelenting penalty for his own sins. He must pay for his own sins by experiencing eternal separation from God in hell. God's holiness and justice demands that the debt must be enforced. This is because of the serious nature of sin. Sin is a terrible thing!

Isaiah 6:5

"Then said I, Woe *is* me! for I am undone; because I *am* a man of unclean lips, and I dwell in the midst of a people of unclean lips: for mine eyes have seen the King, the LORD of hosts."

It would seem that there is no hope for any of us, since we are all sinners who must pay for the penalty for our sin, which consists of spiritual ruin and judgment in hell. We are condemned as sinners in God's courtroom of absolute justice and holiness. The verdict of God has been given, "Guilty!" We have nothing to say for ourselves ("that every mouth may be stopped" - Romans 3:19). Our sinful condition before God is made clear: "There is none righteous, no, not one" (Romans 3:10) and "there is none that doeth good, no, no one" (Romans 3:12). This is because we have fallen short of God's perfect standard. This is God's verdict and view of humanity. Every man is so tainted with sin that God only views man as a sinner in His presence.

In spite of what humanism says, man is not a good person in God's eyes. God sees every person as a sinner who has broken the Ten Commandments ("for sin is the transgression of the law" - 1 John 3:4) and who must pay for his sins with death (judgment in hell). Our debt before God is then a sinful debt that must be paid with our own spiritual death or eternal separation from God in hell. It would seem like there is no way out. We are people viewed as "having no hope, and without God in the world" (Eph. 2:12). God says that we are "all gone out of the way" (Rom. 3:12) and that "destruction and misery are in their ways" (Rom. 3:16). And so, we sit in the courtroom of God's justice condemned to die the sinner's death ("for the wages of sin is death" - Rom. 6:23).

The Good News



Now here is the good news. The word Gospel means "glad tidings" or "good news." Jesus Christ died for our sins and rose again ("Christ died for our sins", "that he was buried", "that he rose again the third day" - 1 Cor. 15:3-4). This is the good news. It is the Gospel. When Jesus died on the cross "for

our sins” it means that He died to deal with the problem of our sins. Jesus actually died taking the wages of our sins upon Himself, and in doing so, He paid for the necessary fine or penalty that our sins deserved, which was judgment and separation from God. Jesus died to take care of our sin debt before God. He took the judgment for our own sins upon Himself. Jesus paid for my own accumulated debt of sin and judgment, so I would never have to pay for it! In a sense, Jesus paid the price for our own sins with His own death on our behalf. Our sins were laid on Jesus Christ, and His perfect and sinless sacrifice paid the price that God required for sin, which was the death and judgment of a perfect sacrifice.

Isaiah 53:6 says:

“All we like sheep have gone astray; we have turned every one to his own way; and the LORD hath laid on him the iniquity of us all.”

All of our sins were laid on Christ when He died on the cross which means that He bore the penalty for those sins which God’s justice and wrath required. He took the weight and penalty (judgment) for our sins upon Himself when dying on the cross.

“Alone, alone, he bore it all alone.
He suffered bled and died, alone, alone.”



Jesus was judged in the place of the sinner when He died on the cross, so that He could pay for the sinner’s debt (their own personal judgment for sins), which they had before God, and provide them with forgiveness of sins before God. Think of it this way. When Jesus died He paid our fine in the courtroom of Heaven and provided us with forgiveness before God (Col. 1:14 - “even the forgiveness of sins”). Jesus took care of our sin debt before God. He did this by canceling out our debt of sin before God so we could be forgiven, go free, and never experience judgment for our sins! Jesus died in our place to take away our sin debt of judgment (Galatians 3:13 – “Christ hath redeemed us from the curse of the law”). Jesus died to take away our sin (Heb. 9:26 – “to put

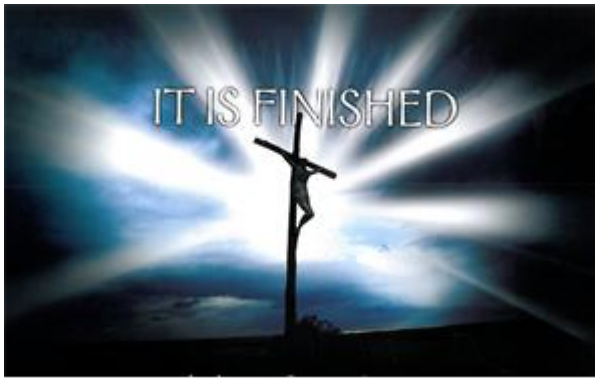
away sin"). Jesus died to give us eternal life (Rom. 6:23 – “the gift of God is eternal life through Jesus Christ”). We can place our faith in Christ today and stake our whole eternity in what He has done for us.

“Upon a life I did not live,
Upon a death I did not die,
Another’s life, Another’s death,
I stake my whole eternity.”

Sinners in the hands of an angry God will have to pay the penalty for their own sins by suffering the judgment of God’s eternal wrath. This means that in one sense no sinner can reimburse God for his sins and escape God’s wrath. There is nothing they could pay in order to escape God’s wrath and judgment. They cannot remove the penalty. Only Jesus, as the perfect sacrifice, could pay the penalty, be punished for our sins, and then rise again to prove that God was satisfied with His sacrifice (Rom. 4:25). Only Jesus can pay the penalty (fine) and allow the sinner to escape God’s wrath. The old saying is true: “Jesus came to pay a debt He didn’t owe because we owed a debt we couldn’t pay.” No sinner can reimburse God and escape His judgment. Only Jesus could die the sinner’s death and satisfy the demands of a holy God so that sinners could be accepted in God’s presence and one day enter Heaven (Hebrews 10:19-20; Ephesians 1:6).

**HE CAME TO PAY A DEBT
HE DID NOT OWE,
BECAUSE WE OWED A DEBT
WE COULD NOT PAY.**

Jesus died to remove the penalty of sin that man could not remove. Jesus came into this world to die on the cross. When He died, Jesus took our sins upon Himself and the judgment that sin deserves. He paid our debt (the personal judgment for our sins) in full and this is why Jesus said before He died, "It is finished" (John 19:30). The debt was paid in full. Jesus paid it all!



“Lifted up was He to die,
“It is finished,” was His cry;
Now in heav’n exalted high,
Hallelujah! what a Savior!”

Jesus had taken our sins and judgment upon Himself and God received Christ’s death as sufficient payment for all of mankind, so we might be set free from the debt of judgment we had before God, the penalty of sin, which we deserved. Jesus took our sins upon Himself and paid for the awful debt of judgment we had before God because of our own sins, which should have brought the wrath of God upon us. In dying for us Christ freed us from our debt and granted us the forgiveness of sins in God’s sight. Christ did not come to charge man’s sins against him but to pay man’s debt. The Bible says that Jesus "gave himself a ransom for us all" (1 Timothy 2:6) which means that His death and judgment upon the cross was the price that had to be paid to free us from our sinful debt before God. No other person could pay this debt. Only the perfect sacrifice of Christ “as of a lamb without blemish and without spot” (1 Pet. 1:18) could ransom us by paying our debt and setting us free.

Only Jesus Christ (God in the flesh) could pay this debt and bring people unto the Father. This is why Jesus said "I am the way" (John 14:6) and why the Bible says in 1 Timothy 2:5 "there is one God, and one mediator between God and men, the man Christ Jesus." Only Jesus could pay for our debt before God so we could be set free from sin’s penalty, which is hell. Matthew 18:27 explains what happens when Jesus pays our sin debt before God and forgives us. “Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.” When speaking in the parable of Luke 7:42 Jesus also illustrates the forgiveness we receive when He pays our sin debt before God: “And when they had nothing to pay, he frankly forgave them both.”

The Proof That the Debt Is Paid



Jesus also rose from the dead to prove He had died and that the debt or penalty for sin's judgment had been paid in full. His resurrection is living proof and can be viewed as the Father's receipt that He has accepted Christ's sacrifice on the cross. Jesus arose again so He can now give you salvation and eternal life

in His presence ("the gift of God is eternal life through Jesus Christ our Lord" - Rom. 6:23). Only the living Christ can give you eternal life (unending life in God's presence within Heaven). Only the living resurrected Christ can save you ("saved by his life" - Rom. 5:10) by providing you with acceptance in God's presence.

Think of it this way. Now that our sin debt has been paid God's holiness and justice can be been satisfied. As a result, God can now accept us in His presence and give us salvation and eternal life. Jesus became the "propitiation" or *satisfying sacrifice* before God for every person (1 John 2:2). The Father's holiness, righteousness, and justice have been satisfied with His Son's payment for our sins (John 3:16) and the resurrection of Christ proves this to be true (Rom. 4:25 – "raised again for our justification"). God the Father is satisfied! This is because God the Father has accepted the perfect sacrifice of Jesus Christ *in our place*.

As a result, those who believe in Jesus Christ for their salvation can receive a perfect standing before God's holy presence, which results in salvation from hell and the gift of eternal life. The Bible says, "For if, when we were enemies, we were reconciled to God by the death of his Son" (Romans 5:10). Our sin debt, which consisted of damnation and judgment, has been paid in full by the death of Jesus Christ. As a result, those of us who are sinners and enemies before God can now find reconciliation and acceptance before God through Christ's death and resurrection which is the crowing proof that God is satisfied with Christ's payment for sin.

Amazing Grace!

So Jesus died *as you, for you, instead of you*, and *in your place*, taking the necessary punishment for your sins upon Himself. He paid the debt (fine) so you could go free. This is the way God demonstrated His grace to a lost human race (“the exceeding riches of his grace in *his* kindness toward us through Christ Jesus” - Eph. 2:7). What amazing grace!



"Amazing grace how sweet the sound,
That saved a wretch like me.
I once was lost, but now am found,
Was blind but now I see."

Go ahead and admit it. You are a sinful wretch. We are sinners from the crown of our head to the sole of our foot. It is amazing that a perfectly righteous God would intervene for a sinful race of humanity (“the just for the unjust” – 1 Peter 3:18), by allowing His only Son to die in their place, and pay for the sin debt that this lost human race had acquired before God. Jesus died for us and took the penalty for our sins, the penalty that we deserved, upon Himself. On the cross Jesus took our sins upon Himself and experienced the judgment of God, which was the penalty for our sins that God required to be paid, so that we could receive forgiveness before God (Ephesians 1:7 - “the forgiveness of sins”).

Many people do not realize that Jesus actually died for them, taking the penalty for their sins upon Himself, providing forgiveness for their sins, reconciliation, and acceptance before God (Colossians 1:21 – “yet now hath he reconciled”). After one man discovered that Jesus died for him on the cross he replied, “That is the most beautiful thing I ever heard.” It is true that many people do not understand that Jesus died for them personally.

“Years I spent in vanity and pride,
Caring not my Lord was crucified,
Knowing not it was for me He died
On Calvary.”

In a small Oriental town several men were working on a scaffold high above the street. Suddenly one of them lost his footing and fell to the pavement below. Horrified, his companions quickly descended, expecting to find his body broken and mangled. To their surprise they discovered that their friend was unhurt! At the exact moment of his fall some sheep were passing through the street beneath him, and he had landed on the back of one of the animals. There it lay, crushed and dead, but the man was saved. As he gazed upon that lifeless creature, he was heard to say, "It died for me!"

In a similar way Jesus died for you. Isaiah 53:7 says that “He was oppressed, and he was afflicted, yet he opened not his mouth: he is brought as a lamb to the slaughter, and as a sheep before her shearers is dumb, so he openeth not his mouth.” Jesus suffered physically, experienced spiritual separation from God on the cross, and then died in your place taking the weight and judgment of your sins upon Himself. The Bible says that His soul was made “an offering for sin” (Isaiah 53:10). This means that He paid the sin debt that God required by taking our sins and judgment for those sins upon Himself. He was judicially judged in our place and judicially separated from the Father (Matthew 27:46) so we might never be separated from God again.



The well-known southern preacher R. G. Lee was visiting Gordon's Calvary, near Jerusalem, possibly the site where Jesus was crucified. Lee told his Arab guide he wanted to walk to the top of the hill. At first the guide tried to discourage him, but when he saw that Lee was determined, he went along with him. Once on the crest, the minister removed his hat

and stood with bowed head, greatly moved. "Sir," the guide asked abruptly, "have you been here before?" "Yes!" replied Dr. Lee. "Two thousand years ago."

It was true. Dr. Lee and everybody in the human race was on that same hill several thousand years ago when Jesus died on the cross. This is because Jesus took the sins of the entire world of lost humanity upon Himself (1 John 2:2 – "the sins of the whole world") when He died on the cross. At the same time the judgment for mankind's sin was placed upon Christ, so He might pay the price for every man's pardon or release from his sin debt before God (2 Peter 2:1). Jesus died upon a cross on the hill called Mount Calvary (Luke 23:33) so we could be set free from the charges of our sins and the debt of judgment we had before God.

"I believe in a hill called Mount Calvary,
I believe whatever the cost.
And when time has surrendered
And earth is no more,
I'll still cling to the old rugged cross."

The Importance of Faith

The way to receive the benefits of Christ's payment for our sin debt is to express faith in Jesus Christ. Christ made an actual provision upon the cross for all people to be saved (1 Timothy 2:6) but this provision can only become ours when we express faith in Jesus Christ. The provision has been made but now we must



appropriate this provision to our own life through faith. Acts 16:31 says, "Believe on the Lord Jesus Christ and thou shalt be saved." In John 6:47 Jesus said, "Verily, verily, I say unto you, he that believeth on me hath everlasting life." The Bible speaks of the absolute necessity to express faith or belief in Christ before any of the benefits of Christ's finished work can become personalized in our life.

Belief or faith is more than intellectual knowledge. It involves personal commitment to Christ. *Belief is essentially a person committing themselves to the death and resurrection of Jesus Christ for salvation.* You have not truly believed in Christ until you commit yourself to Him, or to His death and resurrection, which provides you with salvation and eternal life. You might believe that a lifeboat will save you, but unless you step into the lifeboat and commit yourself to it, the boat will not save you. True belief always involves a personal commitment. When a person believes in Christ they are committing their entire soul into Christ's care and keeping ("that which I have committed unto him against that day" - 2 Timothy 1:12).

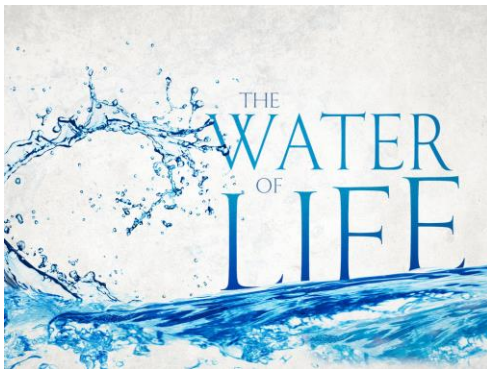
So, our commitment to Christ takes place when we express personal faith (reliance or trust) in the death and resurrection of Jesus Christ to bring forgiveness, salvation (deliverance from hell), and provide us with eternal life. Each person who believes in the Lord Jesus Christ is free from judgment forever (Rom. 8:1) because Christ has already paid the penalty for their sins on Calvary, providing them with forgiveness of sins and eternal life, as a result of His payment.

When a person believes in Jesus Christ, transferring all of their trust in Him for salvation, it's then they can say with confidence that their sin debt has been fully paid. When faith occurs in a person's heart, it's then that Christ's provision is actually applied to one's life, and it's only then that a person becomes known as God's child (John 1:12). When a person moves their will to trust only in Christ for their salvation from hell, it's then that they can claim the actual forgiveness and pardon that Jesus Christ provided for them. When faith is placed in Christ every person can then know that Christ's death has taken care of their debt of sin and judgment before God and the penalty that they deserved has been removed. Faith is the door that unlocks salvation's blessings. The Bible says "for by grace are ye saved through faith" (Ephesians 2:8). The Bible says that we become "the children of God by faith in Christ Jesus" (Gal. 3:26).

"My faith looks up to Thee,
Thou Lamb of Calvary,
Savior divine:
Now hear me while I pray;

Take all my guilt away;
O let me from this day
Be wholly Thine."

So, belief in Jesus Christ involves a definite decision or choice of a person's will to commit their faith to Jesus Christ alone for salvation ("If thou believest with all thine heart" – Acts 8:37). Belief or faith is essentially a commitment to Christ and what He has accomplished for us through His death and resurrection. Faith (trust or reliance) or committing ourselves to Jesus Christ can be explained as reaching out and taking what Jesus has to offer to us - salvation and eternal life through His death and resurrection.



Revelation 22:17 says that "whosoever will, let him take of the water of life freely." This is a beautiful way to explain what it means to commit our faith to Christ. When we take something, we are committing ourselves to it. When we drink a refreshing glass of water, we are committing ourselves to the water to sustain us and give us life. When we make this commitment to Christ, we take what He has to offer ("the water of life") which speaks of His wonderful gift of eternal life (Romans 6:23). Eternal life is comparable to a cleansing, refreshing, and satisfying drink of water. This is the same living water that Jesus spoke about when referring to the bubbling "well of water springing up into everlasting life" (John 4:14). Eternal life is comparable to a spring or fountain of water that will never run dry!

My Personal Testimony

Dear friend, I committed my personal faith to Jesus Christ back in 1973. It was many years ago when I made the definite choice to believe in the death and resurrection of Christ to save me from hell and give me eternal life. It was a time when I transferred all of my trust in Jesus Christ to save me, committing myself only to Him for salvation and eternal life. When I trusted in Christ alone to save me, I knew at once that I was forgiven, and

that Christ had paid the purchasing price that was necessary to redeem or free me from sin's condemnation, and give me eternal life in Heaven. I went forth from the meeting where I was saved with a new song in my heart.

“Gone, gone, gone, gone
Yes my sins are gone,
Now my soul is free
And in my heart's a song;
Buried in the deepest sea
Yes, that's good enough for me—
I shall live eternally
Praise God!
My sins are G-O-N-E gone!”

I never shall forget that day! I remember the day very well, when I found out for the very first time that Jesus paid for the sin debt, which I had before God, a debt of accumulating sins and judgment (the treasures of God's wrath – Romans 2:5). My heart was thrilled and moved beyond measure when I discovered that Jesus paid my debt, so I could go free, and never experience judgment for any of my sins. I knew that the only way I could every be forgiven of all my sins and have this debt erased before God was to place my faith only in Jesus Christ for my salvation.

“There was a time I know, When in the book of heav'n,
An old account was standing, For sins yet unforgiv'n.
My name was at the top, And many things below,
But I went to the keeper and settled long ago.

The old account was large, Grew larger every day,
For I was always sinning, and never could repay.
But when I looked ahead, And saw such pain and woe;
I said that I would settle, And settle long ago.

Long ago, Down on my knees, Long ago,
Yes, the old account was settled long ago;
And the record's clear today, for He washed my sins away,
When the old account was settled long ago.”

My heart became stirred when I contemplated how Jesus paid my debt of sin and judgment before God. I must confess that when I thought of Christ dying for me, and paying a debt that was my own, I could almost place myself there at the foot of the cross and watch Him die for me.

“I saw One hanging on a tree,
In agony and blood;
He fixed His languid eyes on me,
As near His cross I stood.

Oh, can it be, upon a tree
The Saviour died for me?
My soul is thrilled,
My heart is filled,
To think He died for me!”

Yes, my sin and judgment was charged to Jesus Christ when He hung on the cross. Jesus essentially said to the Father, “put that on my account” (Philemon 1:18). Charge that to my account! And so all of our sins that we would ever commit and all the judgment for those sins was placed upon Jesus Christ. He died in our place. He became the sacrifice and substitute for our sins (“Christ died for our sins” - 1 Corinthians 15:3). Jesus paid for you sins, so you don’t have to experience payment for them in hell.



“I should have been crucified,
I should have suffered and died,
I should have hung on the cross in despair,
But Jesus God’s Son took my place.”

When I found out how Jesus died for me I wanted to believe in Him, commit my faith to His death and resurrection to save me from hell, grant me the forgiveness of sins, and give me eternal life in God’s presence forever. When I took that step of faith, I could joyfully sing these words:

“Bearing shame and scoffing rude,
In my place condemned he stood,
Ruined sinners to reclaim!
Hallelujah, what a Savior!”

Jesus is the Savior! He died in my place to save me from an everlasting hell. He was judged on my behalf. He took the wages for my own sin upon Himself. Jesus experienced God’s wrath because of the sinful charges I had before God. Jesus was the perfect sacrifice, who paid for the sin debt of judgment I had accumulated before God. Jesus Christ died paying the necessary purchasing price, which was a sinless substitutionary sacrifice, a sacrifice that was necessary to free me from the judgment that God required for my own sin. Jesus died so I could go free, experience the total forgiveness of sins, and never again face my sinful charges before God and the awful debt of judgment that was mine.

“I love Him, I love Him,
Because He first loved me,
And purchased my salvation
On Calvary’s tree.”

Yes, Jesus paid my debt and set me free from the condemnation and judgment of sin. Never again will I have to pay the penalty for my own sins and face an insurmountable debt of judgment before God. Jesus paid the debt or penalty for me when dying on the cross and my personal faith in Christ’s death and resurrection assures me that my debt has been taken care of or canceled out in God’s heavenly courtroom of justice. My heavenly record has been changed from a sinner deserving of God’s wrath to a believer forgiven through Christ’s sacrifice.

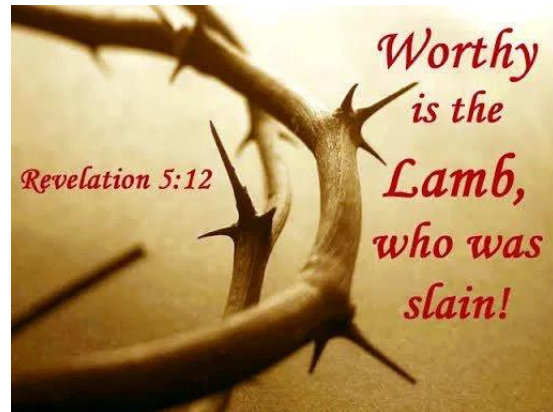
Romans 8:33-34

“Who shall lay any thing to the charge of God's elect? *It is* God that justifieth. Who *is* he that condemneth? *It is* Christ that died, yea rather, that is risen again, who is even at the right hand of God, who also maketh intercession for us.”

No more charges! No more condemnation! No more judgment! No more debt! How can it be? It's because God has declared us legally righteous and acquitted of all our sins (past, present, future) in His presence through the death of Jesus Christ, which paid the price for our release from judgment. Furthermore, Christ living in Heaven reassures us that the debt has been paid in full. His priestly work or ministry on our behalf provides us with the insurance and assurance that Jesus paid the judgment for all of our sins (past, present, future). In other words, Christ's resurrected life is living proof of our final and eternal release from the awful debt of sin's penalty.

“My hope is in the Lord, Who gave Himself for me,
And paid the price for all my sin at Calvary.
And now for me he stands, Before the Father's throne.
He shows His wounded hands and names me as His own.”

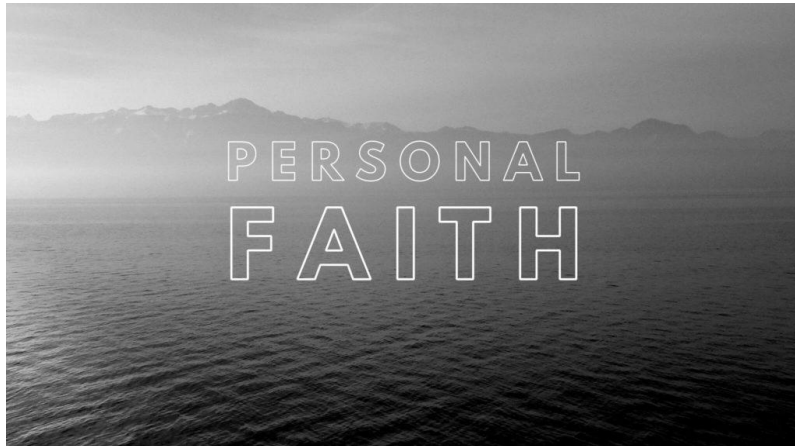
The price has been fully paid. The debt has been paid! Paid in full! I will never have to pay for the judgment for my sins. This is because God the Father sees Jesus as taking care of this debt before His divine presence and providing me with a perfect righteous standing in His presence. That is why I've called this devotional study, “The debt I never paid!” The debt I will never have to pay! This will be the theme of my song throughout eternity! Revelation 5:12 says that all of heaven will one day sing, “Worthy is the Lamb that was slain to receive power, and riches, and wisdom, and strength, and honour, and glory, and blessing.” Yes, worthy is the Lamb that was slain! Jesus Christ, personified as the Lamb of God, took our sins upon Himself and paid for our own sin debt of judgment. He bore the penalty (fine) for our sins so we could go free! This will be my song throughout the ages of time! Will it be yours?



“If you from sin are longing to be free,
Look to the Lamb of God;
He, to redeem you, died on Calvary,
Look to the Lamb of God.

Look to the Lamb of God,
Look to the Lamb of God,
For He alone is able to save you,
Look to the Lamb of God.”

Your Personal Decision



How about you? Are you ready to believe in Jesus Christ? Are you ready to make a personal decision to express faith in Jesus Christ for salvation? Jesus said, “him that cometh to me I will in no wise cast out” (John 6:37). Jesus will not turn you away. Dear friend, my prayer and desire is that you too will come to the place where you embrace the claims of Jesus Christ and commit your faith only to Christ’s death and resurrection for eternal life. Again, the Bible says “for by grace are ye saved through faith” (Ephesians 2:8). The Bible says that we become “the children of God by faith in Christ Jesus” (Gal. 3:26). When you decide to take a *step of faith* or commit yourself only to the death and resurrection of Jesus Christ, you will receive salvation from hell, forgiveness of sins, and the gift of everlasting life.

When Charles Spurgeon lay on his deathbed, he testified to a friend, “My theology now is found in four little words: “JESUS died for ME.” I don’t say this is all I would preach if I were to be raised up again, but it is more than enough for me to die upon.”

Dear friend, are you prepared to die? What if you were to die without believing in Jesus Christ? The Bible says that you would go straight to hell

since the “wages of sin is death” (Romans 3:23). You would have to pay the penalty for your own sins and experience the wages for your own sins. If you die without having your debt paid before God, then you must suffer the payment for your own sins, which is one of judgment and separation from God in hell. If Christ does not take the sin debt away, which we have accumulated and acquired before God, then we must pay for our own sins by suffering the penalty for these sins, which is the eternal wrath of God.

Dying without expressing faith in Jesus Christ means that God would demand payment for your sins and the wages you must pay would be suffering in eternal hell. God will require your judgment in hell forever. Revelation 20:15 says, “And whosoever was not found written in the book of life was cast into the lake of fire.” Like Cain, you will say, “My punishment is greater than I can bear” (Genesis 4:13). Dear friend, Jesus paid your debt so you could go free. Why not express faith in Jesus Christ today and be set free from your sinful debt of judgment before God? You don’t have to pay for your own sins.

Are you ready to believe in Jesus Christ right now? Are you ready to commit yourself to the death and resurrection of Jesus Christ for your salvation? If so, address God right now in prayer and transfer all of your trust in Him to save you. You can express your belief or faith in this way:

“Dear God, I admit that I’m a sinner and deserve the punishment of hell for my sins. I understand that Jesus died in my place, taking my own sins and judgment (the wages and payment for my sins) upon Himself, which I deserved. I understand that Jesus rose from the dead. Today I want to place my personal faith in Jesus Christ for forgiveness of my sins, salvation from hell, and the gift of eternal life. Right now, I choose to commit my faith only to Jesus Christ, believing that He will take away my debt of sin and judgment before God and grant me eternal life in Heaven. I thank You that I will never have to pay the debt for my own sin. In Jesus’ name, Amen.”