

The Theology of Grace

Can You Know “For Sure” that You Are Saved Forever?

Introduction

We would study the doctrine of *Eternal Security* in order to answer the question, “Can you lose eternal life?” A separate but equally important question is, “***Can you really KNOW if you HAVE eternal life or not?***” Here we will study the doctrine of ***Assurance*** which seeks to answer that question.

The Differing Views

If we were simply studying theology, we might be tempted to say that there are really only two different answers to the question: *YES* or *NO*. But in an effort to distinguish themselves, different theological traditions have put their own “spin” on their answer. In order to understand when and why they came up with their different answers, we need to look at the history of the debate. It is enlightening...

To be fair, we all use a “lens” when we seek to interpret the Bible, because we are *interpreting* the words on the page. As we seek to understand what we read, we use the “lens” that we have developed (based on what we’ve been taught, our culture, our family, etc.) to try to make sense of it. We all want to put the “pieces of the puzzle” together in such a way that it forms a whole that makes sense and is reasonable. In this respect, we all interpret what we read or hear based on the “system” (*paradigm* or *lens*) that we have learned. When these systems become popular, more and more people learn to interpret Scripture based on the particular lens that is promoted (taught).

From a biblical perspective, however, the problem with a “lens” is that many Christians are simply taught *how to use the lens* and don’t understand that they are using one! As a result, they (over time) come to *equate* the “truth” of their *lens* with the *Bible itself*. The lens gets passed on as a tradition, and people are led less and less to question their *understanding*. Different people from different church traditions can read the same words (and even agree on *what* the word is) but *understand* those words very differently, because the definitions have to “fit” their *system*, in line with their *lens*. Even simple biblical words can get “redefined” through this process (including words like *save*, *faith*, *just*, *justify*, *gift*, and even *grace*!). They hear verses in a particular way based on what they’ve been taught, often unaware of the context or how it shapes their overall “puzzle.” One only needs to look at the number of different denominations around in order to get an idea of how the process works.

For the purposes of our study, we are going to look at the four *major* theological traditions (or “systems”), since *most* churches that claim to believe the Bible find their roots in one of the four. The four major systems are: *Catholicism/Orthodoxy*, *Reformed/Calvinism*, *Arminianism* and *Classical (Free) Grace*.

Before we look at the history of the debate, let’s take a moment to look at the relationship between *Eternal Security* and *Assurance* across those four systems. Notice how each of them answers based on their theology (or “lens”). I think you will find it helpful:

<i>The Relationship between ETERNAL SECURITY and ASSURANCE</i>		
SYSTEM:	Is Eternal Life GUARANTEED to the person who obtains it? (Eternal Security)	Can someone know “for sure” that they POSSESS Eternal Life? (Assurance)
Catholicism/Orthodox	NO	NO
Reformed/Calvinist	YES	NO
Arminian ¹	NO	YES (with qualification...)
Classical Grace	YES	YES

But what motivates their answers? What shapes their “lens”? Let’s take a look.

The History behind the Debate

If we look simply at statements of Scripture, it appears that the early believers simply assumed they had eternal life on the basis of their faith. For example, Jesus said, *“Most assuredly, I say to you, he who hears My word and believes in Him who sent Me **has** everlasting life, and **shall not** come into judgment, but **has passed** from death into life.”* Unless someone could find a way to inject doubt into that statement, it seems that Jesus had no doubt about **anyone who hears...and believes**, and the assurance of their salvation. The Apostle Paul says several interesting things in this regard; let’s look at just two. In 2 Corinthians 5:17, he writes, *“Therefore, if anyone is in Christ, he **is** a new creation; old things **have passed** away; behold, all things **have become** new.”* If any of these statements is conditional upon future actions, then it doesn’t make sense. Also, in Colossians 1:12-14, Paul writes, *“giving thanks to **the Father who has qualified us** to be partakers of the inheritance of the saints in the light. **He has delivered us** from the power of darkness and **conveyed (transferred)** us into the kingdom of the Son of His love, in whom we **have redemption** through His blood, the forgiveness of sins.”* In these verses, notice how much GOD did (without any works on our part) and how His actions are FINISHED for the audience...

What changed? Well, after Rome pronounced its “marriage” to Christianity (under Constantine), more and more ideas entered the church from outside the Bible. Roman Catholicism was declared the official religion throughout the Roman world, and its ideas and traditions were spread throughout that empire. One of their early theologians, Augustine, taught that the Bible should be understood allegorically, and as a result, understood Matthew 24:13 (*“But he who endures to the end shall be saved”*) to refer to eternal salvation.² **This promoted the idea within the church that “endurance” (perseverance) was absolutely necessary until the end of one’s physical life if they hoped to enter heaven.** By the time of the Middle Ages, Roman Catholicism was the “only” major religion in Europe, and it clearly taught persistent works as necessary for salvation.

¹ While there is a distinction between those Arminians who say that salvation can be lost by a failure to persevere in *works* and those who say that it can be lost by a failure to persevere in *faith*, that discussion is outside the scope of this paper. For our purposes, I will be referring to Arminians who believe that *works* must be maintained in order to maintain eternal life.

² If understood literally, this passage refers to the physical salvation of those who become believers during the future Great Tribulation, an event still in the future.

At the time of the Reformation (the 1500s), Catholic ideas combining the Bible with their traditions were taught as *dogma*. When Martin Luther and John Calvin (along with others like Philip Melanchthon) entered the picture, you might think things would have radically changed. While *some* things did, we will find that other things changed, well, *not so much*...

Early in their ministries, both Luther and Calvin issued statements that ignited controversy. They both maintained that justification (a right standing with God) was a result of *faith alone* without any works. In 1536, they both published documents to try to establish this idea. In Luther's *Disputations*, he penned the still famous phrase, "SIMUL IUSTUS ET PECCATOR" (*Righteous and a Sinner AT THE SAME TIME*). He taught that God is the One Who justifies, and He does it simply on the basis of our *faith, completely apart from anything we do (works)*. Luther became convinced of that based on his reading of Romans 4:4-6, among other places.

In Calvin's first edition of his *Institutes of the Christian Religion* (six chapters), Calvin drew from Romans 4 to say that "forensic justification" included forgiveness of *all* sins: past, present and future. According to Calvin's early writing, since eternal life was "apart from works," no sins could keep the person whom God justified from eternal life (heaven).

The more that Luther's and Calvin's ideas were publicized, however, the more the Catholic Church began to attack them. Within several years, the Catholics convened a council to officially combat and seek to refute the ideas presented by the Reformers.

The Centrality of The Council of Trent to the Debate

The Council of Trent was held between 1545 and 1563. During those eighteen years, roughly forty Catholic clergymen convened some twenty-five times. The group was made up primarily of Catholic bishops, and their goal was not only to refute Calvin and Luther, but to clarify (and entrench) the doctrines of Catholicism. This council became the most important movement of what was called "the Catholic Counter-Reformation," their first major reply to the growing Protestant Reformation. Their influence (especially on Calvin) should not be underestimated. Here are just a few of their declarations:

- The Council rejected the doctrine of *Justification by Faith Alone* apart from any works, good or bad (***Sola Fide***, which the Protestants all endorsed up to that point). The Catholic Church condemned this view as heresy. During the Council's sixth session, they issued the following decree: "If any one saith, that the justice received is not preserved and also increased before God through good works; but that the said works are merely the fruits and signs of justification obtained, but not a cause of the increase thereof; let him be *anathema*."
- The Council rejected the authority of *Scripture Alone* (without the Apocrypha) as the only authority for faith and practice (***Sola Scriptura***, which Luther and Calvin taught). The Council of Trent decreed that there were two sources of special revelation: *Holy Scripture (e.g., all the books included in the Latin Vulgate version)* and *the traditions of the church (including the "unwritten traditions")*.
- The Council rejected the idea that eternal life was *never* merited (***Sola Gratia***, by Grace Alone) and affirmed the doctrine of purgatory, where dead souls who were guilty of "venial" sins (a lesser sin that does not result in complete separation from God and eternal damnation in hell) could be punished for those "debts" and eventually enter heaven. The Council *damned* anyone who claimed (in line with *Sola Gratia* = Grace Alone) "that, after the grace of justification has been received, the guilt is so remitted and the debt of eternal

punishment so blotted out for any repentant sinner, that no debt of temporal punishment *remains to be paid.*" And there I was thinking that eternal life was a GIFT!

While we have yet to talk about the Council of Trent's influence on the Protestants, you might want to know that the declarations and anathemas (curses) of the Council of Trent *have NEVER been revoked.* Both the Second Vatican Council (1962-1965) and the official "Catechism of the Catholic Church" (1992) CONFIRMED the decrees of the Council of Trent.

The Catholic Council of Trent was constantly attacking the Reformers' ideas, but their primary arguments, and in line with their theology, were accusations like this:

- "You're saying that a person can have eternal life and live their life any way they want."³
- "You're saying that someone can have a place in heaven and live like hell."
- "You're an antinomian ("against law," or lawless)."
- "You're promoting sin" or "You're promoting a sinful lifestyle."⁴

Facing those accusations, it would have been great if the Reformers had said, "Read your Bible! That's the only way to find a balanced view!" There is a HUGE difference between saying (1) something is *possible* and (2) *promoting* it. And I could wish that they had gone on to add, "You (Catholics) are putting words in our mouths, and we would never promote sin; that's ridiculous!" *But they did not...*

Instead, Calvin kept reading and writing, and instead of relying on *Sola Scriptura*, went back to Augustine ("the father of Catholic theology") to try to answer the Catholic accusations. In his theological "shift," he found Augustine's spiritualizing of Matthew 24:13 helpful in trying to formulate a response to the Catholics. If a person *must* "endure to the end" of their physical life in order to be (spiritually) saved, then works must *somehow* be involved in salvation. While he wanted to maintain the doctrine of "Faith Alone," he looked for a way to harmonize faith and works in order to answer the Catholic accusations. He ended up writing things like this (which is still a common Calvinist axiom today): "*Faith Alone justifies, but the faith that justifies is not alone.*" In other words, "A = NOT A," in my opinion. But it did effectively accomplish the goal of *tying* works to eternal life (heaven).

While Calvin gave his answers to the accusations, Arminians formulated their answers as well. While they appear to have very different theologies, they both come from the same root: accommodation to the *faulty and false accusations made by the Council of Trent.* Instead of maintaining their belief in the sufficiency of the death and resurrection of Christ to cover *all* sins, both sought ways to harmonize faith and works as a response to the (faulty/false) accusations of the Council of Trent. If the Bible had been at the center of the debate, the many passages which demonstrate the possibility of "sinful believers" would have *at least* played a role in the discussion. Many of the New Testament letters were written to correct the believers' *behavior* while not questioning their *identity*. But the focus *shifted* from Christ's *finished* work to our *ongoing* works (*performance*), because of the Catholic accusations...

³ One need only read passages like Hebrews 12:5-11 or 1 Corinthians 11:29-32 to realize that if God is truly our Father, we can't just "do anything we please" without consequences. He wouldn't be a *Good Father* otherwise!

⁴ Do some of these accusations sound familiar? I hear them fairly often, but most typically from Calvinists who have no idea that they are repeating Catholic arguments... These involve a logical fallacy called a "straw man."

When it comes to the doctrine of assurance, you might think that there are four *very different* theologies out there, as we discussed before. But when you look at what resulted after the “shifting” of beliefs because of the Council of Trent, it might be a little easier to see the common roots. Take a look at the relationships which exist between most of them:

ON WHAT BASIS CAN I HAVE “ASSURANCE” OF ETERNAL LIFE?		
SYSTEM:	Arrival in Heaven after you die REQUIRES:	Basis of “Assurance”:
Catholicism/Orthodox	Persistent Faith PLUS Persistent Works	Perseverance (Performance)
Reformed/Calvinist	Persistent Faith DEMONSTRATED BY Persistent Works	Perseverance (Performance)
Arminian	Persistent Faith MAINTAINED BY Persistent Works	Perseverance (Performance)
Classical Grace	Receiving Christ’s Forgiveness (Pardon) by Trusting/Believing in Him for it	Identity in Christ (through faith in His FINISHED work)

If you put this table together with the first table in these notes, it becomes apparent that the only view that can give any *real assurance* is the Classical Grace position. That doesn’t *make* it the correct view, but if words like “grace,” “gift” and “ransom” are meaningful, it is the only view which maintains the normal meanings of those words without having to “modify” them!

When the emphasis in salvation *moves* from the finished work of Christ to our ongoing works, any real hope of assurance goes out the window! The problems that result, when the basis of assurance is *works*, are many... Here are just some of the questions that the first three systems really need to wrestle with while trying to determine their eternal destiny based upon their performance:

- *How many* good works must you do before you can be reasonably assured?
- *What kind* of works count: does it include small acts of kindness or only more important ones?
- Since some *unbelievers can do really good things*, and perhaps bigger and better things than we might be doing, what conclusions should we draw from that about our assurance?
- How can I know if I’m doing as many good works as I’m *supposed* to be doing? In other words, what percentage of what I’m *supposed to do* pushes me over the line so that I can have assurance (since we all fail, at least now and then)? 51%? 70%? 90% or better?
- How about simple questions like: How often do you read your Bible? Pray? Witness?

All of these are *valid* questions if the way we *validate* our faith is by our works... Since they are all relative (of course), the only honest answer is that we *can’t* have any REAL assurance if works play a role. While it is normal to see the Holy Spirit producing things in and through us whenever we act in line with our new identity, they are not the *basis* of our assurance; Jesus’ finished work IS!⁵ So, is your lens (interpretation) getting in the way of your assurance?

⁵ Chapter 11 of the book by Dr. Dennis Rokser *Freely by His Grace: Classical Grace Theology*, gives an extensive list of the verses typically used to attempt to deny or mitigate a believer’s assurance. This is a highly recommended resource, and is very re-assuring!

Other Things You Should Know about Scripture and Assurance

And now that you've seen the HISTORY behind the doctrine, take this test to see the "lens":

The "Works Are Necessary" Return to Catholicism

Calvinist or Catholic??? Take this test and see how well you can guess...⁶

- The only evidence of election is . . . the production of holiness. And the only evidence of the genuineness of this call and the certainty of our perseverance, is a patient continuance in well-doing.⁷
- The Scriptures repeatedly exhort us to persevere, to "hang in there." It is only the one who endures to the end who will be saved.⁸
- Endurance in faith is a condition for future salvation. Only those who endure in faith will be saved for eternity.⁹
- Believing in Jesus Christ and in the One who sent him for our salvation is necessary for obtaining that salvation . . . therefore without faith no one has ever attained justification, nor will anyone obtain eternal life "but he who endures to the end."¹⁰
- And since, without faith, it is impossible to please God, and to attain to the fellowship of his children, therefore without faith no one has ever attained justification, nor will anyone obtain eternal life unless he shall have persevered in faith unto the end.¹¹
- The New Testament clearly teaches that bare faith cannot save and that works are necessary for final justification or final salvation.¹²
- Saving faith is no simple thing. It has many dimensions. "Believe on the Lord Jesus" is a massive command. It contains a hundred other things. Unless we see this, the array of conditions for salvation in the New Testament will be utterly perplexing.¹³
- Just as the Bible teaches God's protection and preservation of His people, it is equally emphatic that only those will be saved who endure to the end, abide in Christ and his Word, and continue in the faith (please read Matt 24:13; John 8:31; John 15:6; 1 Cor 15:1, 2; Col 1:22, 23).¹⁴
- These are just some of the conditions that the New Testament says we must meet in order to inherit final salvation. We must believe on Jesus and receive him and turn from our sin and obey him and humble ourselves like little children and love him more than we love our family, our possessions or our own life. This is what it means to be converted to Christ. This alone is the way of life everlasting.¹⁵
- We cannot "earn" our salvation through good works, but our faith in Christ puts us in a special grace-filled relationship with God so that our obedience and love, combined with our faith, will be rewarded with eternal life.¹⁶

⁶ Adapted from research published in Stegall, Tom, *Must Faith Endure for Salvation to be Sure? Chapter 3: The Roman Catholicism of Calvinism*.

⁷ **Calvinist.** Charles Hodge, *Commentary on Romans* (Grand Rapids: Eerdmans, 1994), 292.

⁸ **Roman Catholic.** Joseph Kindel, *What Must I Do to be Saved?* (Milford, OH: Riehle Foundation, 1995), 79.

⁹ **Calvinist.** R. C. Sproul, *Grace Unknown: The Heart of Reformed Theology* (Grand Rapids: Baker, 1997), 198.

¹⁰ **Roman Catholic.** *Catechism of the Catholic Church* (Bloomington, OH: Apostolate for Family Consecration, 1994), 44, 161.

¹¹ **Roman Catholic.** Vatican I, Dogmatic Constitution on the Catholic Faith, Chapter III, "On Faith," in *The Creeds of Christendom: With a History and Critical Notes*, ed. Philip Schaff, rev. by David S. Schaff, 6th rev. ed. (New York: Harper and Row, 1931; reprint, Grand Rapids: Baker, 1993), 2:245.

¹² **Calvinist.** Thomas R. Schreiner, *Faith Alone-The Doctrine of Justification* (Grand Rapids: Zondervan, 2015), 191. Schreiner is a Southern Baptist theologian.

¹³ **Calvinist.** John Piper, *Desiring God* (Sisters, OR: Multnomah, 1986), 65.

¹⁴ **Roman Catholic.** justforcatholics.org/a72.htm (accessed January 15, 2026).

¹⁵ **Calvinist.** John Piper, *Desiring God*, 65-66.

¹⁶ **Roman Catholic.** *Pillar of Fire, Pillar of Truth* (San Diego: Catholic Answers, 1993), 23.