

ASSURANCE OF SALVATION

by
Jon Pratt¹

As Paul closes out 2 Corinthians, he makes a rather startling command: “Examine yourselves to see whether you are in the faith” (2 Cor 13:5). This command jolts us because we assume that the Corinthians are already believers. After all, Paul started the church (Acts 18:1–18), baptized some of its members (1 Cor 1:14–16), and wrote at least three letters to them (a previous letter [1 Cor 5:9], 1 Corinthians itself, and a painful letter [2 Cor 2:3–4; 7:8–12]).² He also confirmed that they were standing firm in the faith (2 Cor 1:24), that he had perfect confidence in their obedience to his apostolic authority (2 Cor 7:16), and that they excelled in faith, speech, knowledge and earnestness (2 Cor 8:7). So why would Paul (implicitly) suggest that the Corinthians question their salvation? Perhaps he did so because some of their actions indicated that they may *not* truly be Christian (2 Cor 11:19–20; 12:20; 13:2).

Or consider 2 Peter 1:10: “Therefore, brothers, be all the more diligent to make your calling and election sure, for if you practice these qualities, you will never fall.” Believers appreciate a sense of certainty about their future in heaven, but texts like these in 2 Corinthians and 2 Peter only add fuel to the fire of their uncertainty. They long to be assured in their own hearts that heaven and Jesus and glory are all theirs. Many would like to hold a passport to heaven that guarantees entrance. But such a scenario does not exist, and this lack of concrete, black-and-white assurance causes some Christians to struggle throughout their earthly lives often wondering whether or not they belong to Christ.³

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²Murray J. Harris, *The Second Epistle to the Corinthians*, New International Greek Testament Commentary (Grand Rapids: Eerdmans, 2005), 102–5.

³Beyond the fears about assurance that may arise from biblical texts, people’s thoughts and actions can add fuel to the flames of doubt. For example, someone might ask, “Would a true Christian really be able to commit the sin I just committed?” “Is it possible that I didn’t really accept Christ when I thought I did?” “Why don’t I feel saved today?” Responses to doubts like these may take varied forms: (1) people are thwarted and disillusioned in their service for God, ministry to others, and in personal

My purpose in this essay is to consider the doctrine of salvation as it relates to a foundational question, "How do I know if I am a born-again Christian?" I am writing about the doctrine of *assurance*, and those who are reading may fall into two extremes regarding the certainty they enjoy in their personal relationship with God. On the one hand are those who, like the Corinthians, are not even asking this question (but should be) or, on the other end of the spectrum, are those who are so doubtful about their position in God's family that they struggle to have *any* assurance that they belong. But in either case and all along the spectrum between these two extremes, it is vital and appropriate that Christians have assurance that they are saved.

Incidentally, one of the foundational principles of the Reformers' teachings was that people could have assurance of salvation. For centuries the Roman Catholic Church had taught (and still teaches⁴) that people cannot have assurance, and in order to gain this assurance it was necessary to do good works through the developed penitential system (e.g., participating in the sacraments, confession, pilgrimages, etc.) and the purchase of indulgences.⁵ Without such meritorious deeds, people could not be assured of their salvation. But the Bible clearly shows that Christians *can* have assurance that they are God's children.

Indeed, a biblical understanding of assurance provides doubters with a firm foundation of truth on which to build a house that will not crumble when met with the soul-crushing, doubt-creating tempests arising from the world, the flesh, and the devil. In order to understand assurance rightly, I will seek to answer two broad questions about assurance. First, what is the *description* of assurance? We will answer this question by considering the definition, basis, cultivation, and benefits of assurance. Second, what is the erroneous *delimitation* of assurance? We will learn that some Bible teachers minimize or deny important biblical teaching regarding assurance and thereby fail to provide a full-orbed theology of assurance.

Description of Assurance

A Definition of Assurance

In order to explain the meaning of assurance, I must also explain

spiritual growth; (2) others may get "saved" over and over again "just to make sure"; (3) still others may try to become "super saints," seeking assurance by being extra busy in doing good deeds.

⁴Karl Rahner and Herbert Vorgrimler, "Certainty of Salvation," in *Theological Dictionary*, ed. Cornelius Ernst; trans. Richard Strachan (New York: Herder and Herder, 1965), 70–71.

⁵Robert A. Peterson, "Christian Assurance: Its Possibility and Foundations," *Presbyterion* 18 (1992): 10–12; Sinclair B. Ferguson, "Assurance Justified," in *Assured by God*, ed. Burk Parsons (Phillipsburg, NJ: P & R, 2007), 99–101; John Jefferson Davis, "The Perseverance of the Saints: A History of the Doctrine," *Journal of the Evangelical Theological Society* 34 (June 1991): 213–19.

how *assurance* relates to two other important but related words: *security* and *perseverance*. First, *assurance* is the subjective awareness or inner confidence of believers that relates to their personal knowledge and certainty of eternal salvation. More specifically, it is “a Christian believer’s confidence that he or she is already in right standing with God, and that this will issue in ultimate salvation.”⁶ John describes assurance in 1 John 2:3 (“And by this we know that we have come to know him, if we keep his commandments”) and in 1 John 5:13 (“I write these things...that you may know that you have eternal life”). Paul states, “The Spirit himself bears witness with our spirit that we are children of God” (Rom 8:16). And the author of Hebrews 6:11 desires that his readers “have the full assurance of hope until the end” even as they are to “draw near [to God] with a true heart in full assurance of faith” (Heb 10:22). The New Testament clearly affirms that Christians can have assurance of their salvation.

Second, *eternal security* or *preservation* is the objective truth that God secures and guarantees the final salvation of all true believers. Simply put, God promises that salvation can never be lost. Jesus said this about his children: “My sheep hear my voice, and I know them, and they follow me. I give them eternal life, and they will never perish, and no one will snatch them out of my hand. My Father, who has given them to me, is greater than all, and no one is able to snatch them out of the Father’s hand” (John 10:27–29). Peter heard those words and later described our salvation as “kept in heaven” by the Father, “guarded through faith,” and “prepared” or “ready” for final salvation (1 Pet 1:4–5). Jude 2 states that Christians are “kept for Jesus Christ.” Paul also believed the certainty that the Lord would bring him safely into his heavenly kingdom (2 Tim 4:18) and “keep that which had been entrusted to him until that day” (2 Tim 1:12). Similarly, in 1 Corinthians 1:8, Paul writes, “[He] will sustain you to the end, guiltless in the day of our Lord Jesus Christ.” Paul also points to the ministry of the Holy Spirit, who has been given to Christians as a seal or guarantee of their salvation (2 Cor 1:22; 5:5; Eph 1:13–14; 4:30) and the first fruits of their future glorification (Rom 8:23). Thus, the Scriptures teach that once people believe in Jesus for salvation, their future existence in heaven is eternally secure. We can truly say that once someone has been justified, they cannot and will not ever lose their salvation, i.e., they are eternally preserved and secure in Christ.

Third, *perseverance* is the enabling that God provides for all true believers to continue in faith and good works to the end of their earthly lives—every true Christian will produce righteous fruit. The Westminster Confession of Faith (17.1) explains, “They whom God hath accepted in His Beloved, effectually called and sanctified by his Spirit, can neither totally or finally fall away from the state of grace, but shall

⁶D. A. Carson, “Reflections on Christian Assurance,” *Westminster Theological Journal* 54 (Spring 1992): 1; also see Robert A. Peterson, “Preservation, Perseverance, Assurance, and Apostasy,” *Presbyterian* 22 (1996): 35.

certainly persevere therein to the end, and be eternally saved.” Three verses among many substantiate this truth: “You did not choose me, but I chose you and appointed you that you should go and bear fruit and that your fruit should abide” (John 15:16). “For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them” (Eph 2:10). “And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ” (Phil 1:6).

While there is little dispute as to the meaning of assurance as the subjective awareness of one’s status as a believer, there is often confusion between the nuances of perseverance and preservation.⁷ So I want to give some needed clarifications. First, if someone is referring to God’s power to preserve or keep a person who has believed in Christ for eternal life, then the term *preservation* should be used. On the other hand, if reference is made to the continuation in holiness and good works of obedience in a Christian’s life, then *perseverance* is the proper term.⁸ Second, “the perspective of *preservation* is from God’s viewpoint. . . . A kindred doctrine, *perseverance*, looks at it from the believer’s viewpoint; that is, the believer will progress in the Christian life until the day of final redemption.”⁹ Finally, it is helpful to consider these two ideas in terms of what they are promising to keep: (1) *preservation* means that God keeps believers in the faith (that is, God ensures that believers will not lose their salvation); (2) *perseverance* means that God keeps the believer in doing good works (that is, God ensures that believers will live obediently and bear good fruit to the end of their lives).

Having provided the meaning of these terms, how does assurance relate to perseverance and preservation/security? Asked another way, how can someone have personal assurance of the reality that their salvation cannot be lost (preservation)? This leads us to address the three bases of assurance.

The Basis of Assurance

If a believer questions his salvation and claims that he does not “know” or have the assurance that he is a Christian, where in God’s Word should the pastor or fellow believer point him? If we picture assurance as a three-legged stool,¹⁰ we can understand the three biblical

⁷One example is John Piper: “This doctrine, which goes by different names, has an urgent and practical application to our life together as Christians. Some call it the doctrine of eternal security. Some call it the doctrine of perseverance” (*Astonished by God: Ten Truths to Turn the World Upside Down* (Minneapolis: Desiring God, 2018), 134). The context of Piper’s discussion shows that he is talking about perseverance and not preservation (eternal security), but he unhelpfully equates the two in this statement.

⁸Anthony Badger, “TULIP: Free Grace Perspective, Part 5: Perseverance of the Saints,” *Journal of the Grace Evangelical Society* 18 (Autumn 2005): 31.

⁹Rolland McCune, *A Systematic Theology of Biblical Christianity*, vol. 3 (Allen Park, MI: Detroit Baptist Theological Seminary, 2010), 159.

¹⁰Thomas R. Schreiner and Ardel B. Caneday suggest this helpful analogy (*The*

bases of assurance that can be given to a doubting believer: (1) the promises of God, (2) perseverance, and (3) the internal testimony of the Spirit. It seems that the first time these three foundational principles appear in theological literature about assurance is in the Westminster Confession of Faith 18.2: “This certainty is not a bare conjectural and probable persuasion, grounded upon a fallible hope; but an infallible assurance of faith, founded upon the divine truth of the promises of salvation, the inward evidence of those graces unto which these promises are made, the testimony of the Spirit of adoption witnessing with our spirits that we are the children of God: which Spirit is the earnest of our inheritance, whereby we are sealed to the day of redemption.”¹¹

The *promises of Scripture* provide the most objective and primary ground of assurance among the three legs of the stool.¹² God has given so many promises to his children in regard to his preservation of their souls for eternal life so I must limit myself to four NT passages. First, John 10:27–29 offers four preservation promises: (a) Jesus gives his sheep eternal life; (b) Jesus’s sheep will never perish; (c) no one will snatch the sheep out of Jesus’s hand; and (d) no one is able to snatch the sheep out of the Father’s hand. Second, John 6:39 indicates that all those chosen by God cannot lose their salvation: “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.”¹³ Third, Hebrews 6:13–20 gives two

Race Set Before Us: A Biblical Theology of Perseverance and Assurance [Downers Grove, IL: InterVarsity Press, 2001], 276). Kevin Bauder uses the image of a bicycle with a big rear wheel (the promises of God) and two training wheels (perseverance and the witness of the Spirit) that help to keep the rider in balance (“Eternal Security, Assurance of Salvation, and Perseverance of the Saints in Romans 8,” [unpublished paper, July 2017]). Peterson calls these bases “foundations of assurance” (“Christian Assurance,” 21).

I suggest a third analogy—a tricycle. Typically, the tricycle has a large front wheel (the promises of God) and two smaller rear wheels (perseverance and the witness of the Spirit).

¹¹What the Westminster Confession calls “the inward evidences of grace” may also be defined as the Puritan way of denoting perseverance in good works. See Joel R. Beeke, *Puritan Reformed Spirituality* (Grand Rapids: Reformation Heritage Books, 2004), 179–83, for a helpful description of this reality especially as seen in the writings of Anthony Burgess.

¹²Beeke rightly states, “most Puritans believed that God’s promises in Christ are the primary ground for a believer’s assurance” (*Puritan Reformed Spirituality*, 177).

To further substantiate the primary importance of the promises of God, Peterson writes, “Epistemological priority must be given to the first and objective foundation—God’s promises to save and keep his people. Let only those who profess faith in Christ consider the other two, subjective foundations. No one should claim the Spirit’s inner witness who has not believed the gospel. To look for evidences of sanctification [perseverance] without first being justified is to fall into merit theology” (“Christian Assurance,” 22).

¹³John Calvin, *Institutes of the Christian Religion*, ed. John T. McNeill, trans. Ford Lewis Battles (Philadelphia: Westminster Press, 1960), 3.24.7, citing John 6:39 states, “All by whom he is received in true faith have been given to him by the Father, no one of whom, since he is their guardian and shepherd, will perish.”

examples to believers so that they can be strongly encouraged to hold fast to the hope set before them (v. 18): Abraham, who received Isaac in fulfillment of God's promise (v. 15), and Jesus, who attained a superior and eternal priesthood through his death just as God had promised (6:18; 5:6; see Ps 110:4). In both cases God showed that he will not fail to give believers eternal life. Fourth, Romans 8:29–39 unquestionably points to God's preserving grace in giving eternal glorification to his children. The "golden chain" of salvation truth in verses 29–30 promises that those who have been foreknown, predestined, called, and justified will also be glorified.¹⁴ Furthermore, God promises that no one can bring a damning charge against his children (v. 33); no one can condemn his children (v. 34); and no one or nothing in all creation can separate his children from his love shown in Christ Jesus (vv. 35–39).

Considering all the divine promises of God made to Christians, Anthony Burgess focused on four implications for the believer's experience of assurance:

- (1) The believer does not gain assurance by looking at himself but primarily by looking to God's faithfulness in Christ.
- (2) As assurance grows, God's promises become increasingly real to the believer personally and experientially.
- (3) The Christ-centeredness of personal assurance is accented in God's promises (2 Cor 1:20).
- (4) Although subjective phenomena may sometimes feel more certain than faith in God's promises, such experiences give less glory to God than the divine promises themselves.¹⁵

In summary, the promises of God are certain beyond any doubt that God's children will receive eternal life.

The second leg of the assurance stool is *perseverance*. Here we turn to five authoritative teachers in the New Testament: Jesus, Paul, Hebrews, Peter, and John. First, Jesus uses the metaphor of fruit-bearing to describe perseverance: (a) fruitful soil bears good crops (Matt 13:23; Mark 4:20; Luke 8:15); (b) good trees bear good fruit (Matt 7:17; 12:33; Luke 6:43–45); and (c) Jesus causes the branches of vine to bear fruit (John 15:2, 5, 8, 16). Second, Paul argues that believers will demonstrate persevering faith by living obediently (Rom 6:4; 7:6; 2 Cor 9:8; Eph 2:10), having a new perspective (2 Cor 5:16), and having new desires (Rom 6:21; Phil 2:13; Titus 2:14).¹⁶ Third, the author of Hebrews shows that Christians "serve the living God" (9:14) and have faith and preserve their souls (10:39). Fourth, Peter states that believers

¹⁴Douglas J. Moo states, "The realization of God's purpose in individual believers is the bedrock of 'the hope of glory'" (*The Letter to the Romans*, 2nd ed. [Grand Rapids: Eerdmans, 2018], 553).

¹⁵Summarized by Beeke, *Puritan Reformed Spirituality*, 178–79.

¹⁶See Jonathan R. Pratt, "The Relationship between Justification and Spiritual Fruit in Romans 5–8," *Themelios* 34 (2009): 162–78, for 15 examples of the necessary connection between spiritual fruit and justification in Romans alone.

rejoice in their salvation (1 Pet 1:6–8), live obediently (2 Pet 1:5–11), and love God (1 Pet 1:8). Fifth, John gives three tests by which we can judge whether or not someone is a Christian: (a) he keeps God’s commandments (1 John 2:3–6; 2:28–3:10); (b) he loves his Christian brothers and sisters (1 John 3:11–18; 4:7–21); and (c) he confesses Jesus as the Messiah (1 John 2:20–23; 4:1–3).¹⁷

A question that often arises in light of these perseverance passages is, “How much fruit is enough to validate my position in Christ?”¹⁸ On the one hand, Scripture writers affirm that Christians will sin (1 John 1:8–9) and that perfection is not a possibility in this life (Heb 12:7). On the other hand, we should avoid the concept that obedience is some sort of quantifiable substance that can be weighed on a scale. Rather we should ask some diagnostic questions:¹⁹

- (1) Do I care about obedience in my life?
- (2) Do I long to please my heavenly Father?
- (3) Do I want to love and serve Christ?
- (4) Do I care when I stumble and sin, i.e., do I hate sin?²⁰
- (5) Do I confess and repent when I sin?

If the struggling believer can answer, “Yes!” to these questions, this is ample evidence of a regenerate heart producing good fruit.²¹

¹⁷Robert Law is typically credited as the first to use the phrase, “tests of life,” to describe the evidences of true belief in 1 John (*The Tests of Life: A Study of the First Epistle of St. John* [1913; repr. Grand Rapids: Baker, 1968]).

¹⁸David R. Anderson writes, “Such tests [of assurance] only stir up doubt, confusion, or self-deception. If keeping His commandments is the test, then I must ask: 1. How many do I have to keep? 2. How long do I have to keep them? 3. Do I have to keep them perfectly? 4. Are some more important than others? 5. Will He grade on a curve? The believer quickly becomes disoriented on a sea of subjectivity” (*Free Grace Soteriology*, 3rd ed. [The Woodlands, TX: Grace Theology Press, 2018], 223–24).

¹⁹Anthony Burgess, *Spiritual Refining* (London: A. Miller for Thomas Underhill, 1652), 41, mentions fear of God, poverty of Spirit, hungering and thirsting for righteousness, repentance, love, and patience as signs that “scripture attributeth blessedness and salvation” to the believer.

Wayne Grudem provides three categories of questions that someone might use in considering the question of fruit in one’s life: (1) Do I have a present trust in Christ for salvation? (2) Is there current evidence of a regenerating work of the Holy Spirit in my heart (7 evidences are given)? (3) Do I see a long-term pattern of growth in my Christian life? (*Systematic Theology: An Introduction to Biblical Doctrine*, 2nd ed. [Grand Rapids: Zondervan Academic, 2020], 986–89).

²⁰Beeke reminds us that “the reprobate do not have these struggles [with the flesh] for they neither love God nor hate sin” (*Puritan Reformed Spirituality*, 41).

²¹In contrast to a positive answer that one might give regarding these questions Darrell L. Bock provides three practical tests that may be used to determine a lack of saving faith: (1) there is a “total callousness toward sin in various areas of one’s life without any desire for change or any evidence of regret”; (2) “no fruit at all is evidence of His absence and the lack of salvation”; and (3) there is no “desire for and a sense of intimacy with God” nor any indication of that person’s “desire to please his heavenly Father” (review of *The Gospel According to Jesus*, by John MacArthur, *Bibliotheca Sacra* 146 [Jan–Mar 1989]: 31–32).

Finally, we come to the third leg, the *internal testimony of the Holy Spirit*. Romans 8:16 shows that the Holy Spirit gives subjective assurance to the believer: "The Spirit himself bears witness with our spirit that we are children of God." God has sent the Spirit into believers' hearts (Gal 4:6), confirming their standing as God's children. John also speaks of the Spirit's witness to believers that God abides in them (1 John 3:24; 4:13). While this internal witness of the Spirit is sometimes confused with a type of nebulous, ephemeral, intuitive feeling, it may be better clarified by considering the specific way in which both Romans 8:15–17 and Galatians 4:6–7 describe it.²² In both passages Paul explains that the cry of "Abba! Father!" coming from Christians' lips is the Spirit's testimony to them that they belong to him.²³ Indeed, this internal ministry of the Spirit shows the believer the difference between *having* salvation and *knowing* that one is saved.²⁴

All three of these legs serve to support the assurance stool, but anyone wishing to apply the Bible's teaching on assurance to someone's life must assess the situation of the doubting believer in order to know which of them to emphasize. First, the most subjective of the three, the internal testimony of the Spirit, is also the most difficult to quantify or identify since everyone's personal experience of the Spirit's presence is unique.²⁵ Thus, this leg should be the least emphasized. Second, the decision between highlighting the promises of God or perseverance depends much upon the orientation of the struggler. (1) Does he struggle with an over-sensitive conscience, always wondering whether he has been obedient enough? In such cases, I would emphasize the rock-solid promises of God that he cannot be plucked out of the Father's hand. (2) Conversely, does he struggle with over-confidence of his position in Christ so that he prizes resting in grace while neglecting calls to personal holiness and obedience? Or to put it another way is he sinning with impunity, i.e., sinning without regard for sin's effects on others and on

²²David A. Gundersen gives an excellent discussion of these two passages with regard to the internal witness of the Spirit in his "Adoption, Assurance, and the Internal Testimony of the Holy Spirit," *Journal of Family Ministry* 2 (Fall–Winter 2011): 29–30.

²³Sinclair B. Ferguson states, "These two statements [of Abba, Father in Rom 8:16 and Gal 4:6] are best harmonized by recognizing that the cry 'Abba, Father' is seen by Paul as expressing the co-ordinated witness of the believer and the Spirit. There is one cry, but that cry has two sources: the consciousness of the believer and the ministry of the Spirit. Thus the Spirit bears witness along with our own spirits that we are God's children in the cry which comes from our lips, 'Abba, Father'" (*The Holy Spirit* [Downers Grove, IL: InterVarsity Press, 1996], 185).

²⁴Gundersen summarizes this point well: "There is a difference between legal righteousness and *intimate relationship*. There is a difference between having a father and *knowing your father*. There is a difference between the certainty of a judge's declaration and the *certainty of a father's embrace*" ("Internal Testimony of the Spirit," 30, emphasis added).

²⁵Gundersen explains, "The witness of the Spirit is personal but not individualistic; private, but not anarchist; unseen, but producing visible fellowship; subjective, but not leading to subjectivism" (*ibid.*, 31).

the person's fellowship with God (1 John 1:9 indicates that one of the evidences of a true Christian is that they confess their sin to God)? Is he sinning in this way because he thinks he is okay with God due to some foolish reliance on an act of confession (e.g., walking an aisle at a revival meeting, saying the sinner's prayer, answering someone's questions about the Gospel with accuracy)? This situation calls for an accent on perseverance and the need to bear fruit.²⁶ Finally, we must instruct the doubting Christian about all three legs, knowing that the scriptural truth abounding in each of them will give firm assurance of salvation to the doubting Christian.

Having established the definition and basis of assurance, we proceed to the cultivation of assurance because assurance does not just happen.

The Cultivation of Assurance

In its instruction regarding assurance, the Westminster Confession of Faith states, "This infallible assurance doth not so belong to the essence of faith, but that a true believer may wait long, and conflict with many difficulties, before he be partaker of it: yet, ...he may, without extraordinary revelation, in the right use of ordinary means, attain thereunto. And therefore it is the duty of every one to give all diligence to make his calling and election sure."²⁷ Joel Beeke summarizes Anthony Burgess's thinking on the cultivation of assurance by focusing on two practical issues: the time involved in pursuing assurance and the means God uses in helping believers attain assurance.²⁸

In regard to the amount of *time* that it may take for a Christian to receive assurance of salvation, God typically produces assurance "by degrees" for a lengthy period.²⁹ Burgess comments on this reality: "This privilege of assurance is given to those who have a long time been acquainted with God, much exercised in his ways, and enduring much for him."³⁰

God also uses *means* to help believers gain greater assurance. These include: (1) suffering in the form of "conflicts, doubts, and trials" as well as times of difficult spiritual warfare;³¹ (2) a concentration and

²⁶In regard to the Christian who is bearing little to no fruit, 1 John 2:3 clearly shows that one of the ways believers have assurance is if they are being obedient: "And by this we know that we have come to know him, if we keep his commandments." Indeed, disobedient Christians should doubt their salvation, and obedient Christians do gain greater and greater assurance as they follow the Lord's commands.

²⁷WCF 18.3.

²⁸Beeke, *Puritan Reformed Spirituality*, 186–87. These observations are found in a whole chapter dedicated to Burgess's understanding of assurance (chap 8—"Anthony Burgess on Assurance," 170–95).

²⁹Beeke, *Puritan Reformed Spirituality*, 187.

³⁰Burgess, *Spiritual Refining*, 35.

³¹Beeke, *Puritan Reformed Spirituality*, 187.

meditation upon the cross work of Jesus Christ;³² (3) meditation on God's Word; (4) participation in the ordinances; and (5) perseverance in prayer.³³

J. C. Ryle was right when he reminded believers about the error of failing to cultivate assurance:

Many appear to think that, once converted, they have little more to attend to, and that a state of salvation is a kind of easy chair, in which they may just sit still, lie back, and be happy. They seem to fancy that grace is given them that they may enjoy it, and they forget that it is given, like a talent, to be used, employed, and improved. Such persons lose sight of the many direct injunctions "to increase—to grow—to abound more and more—to add to our faith," and the like; and in this little-doing condition, this sitting-still state of mind, I never marvel that they miss assurance.³⁴

The Benefits of Assurance

Thus far we have considered the description of assurance by looking at its definition, basis, and cultivation. The final element of our description involves the benefits that accrue to the Christian who enjoys assurance of salvation.

Sinclair Ferguson rightly notes that Rome was concerned that giving believers assurance would result in antinomian and licentious behavior, which is why the Roman Catholic Church denied the possibility of it.³⁵ But quite to the contrary Christians who experience assurance are emboldened and encouraged in their walk of faith.

We should take note of this listing of fruit produced by believers emboldened in assurance: (1) boldness in witness; (2) eagerness and intimacy in prayer; (3) poise in the face of trial, danger, and opposition; (4) joy in worship; (5) true humility; (6) faithful obedience; (7) confidence in God;³⁶ (8) spiritual peace; (9) humble gratitude; (10) joyful love; and (11) the avoidance of careless living and moral indifference.³⁷

More benefits of assurance could be offered, but these eleven provide sufficient evidence that believers' certainty of their personal relationship with God encourages obedience, emboldens faith, and enhances hope.

³²Richard D. Phillips, "Assured in Christ," in *Assured by God*, ed. Burk Parsons (Phillipsburg, NJ: P & R, 2007), 85–86.

³³Beeke, *Puritan Reformed Spirituality*, 187; Phillips, "Assured in Christ," 84–85.

³⁴J. C. Ryle, *Holiness, Its Nature, Hindrances, Difficulties, and Roots* (repr., London: James Clarke & Co., 1956), 119–20.

³⁵Ferguson, "Assurance Justified," 104.

³⁶The first seven in this list come from *ibid.*, 105.

³⁷Beeke mentions the last four in this list as he summarizes Anthony Burgess's meditation on WCF 18.3 (*Puritan Reformed Spirituality*, 188).

Delimitation of Assurance

Now that we have considered the description of this precious doctrine of assurance, I think it is necessary to put the spotlight on some evangelical pastors and teachers who minimize or deny some aspects of the doctrine of assurance to the great detriment of their hearers. The motivation for their minimizing is not to discourage people's faith. Rather it is often the desire to give greater objective certainty so as to avoid any reliance on subjective feelings (which is how the internal witness of the Spirit is often described) or unhelpful dependence on personal obedience (which is too subjectively difficult to quantify or measure).³⁸

However, even noble motives like these (and there are likely several others) do not help Christians gain greater assurance. And they actually remove two legs from the stool creating a very wobbly foundation for personal certainty of salvation. Wayne Grudem helpfully explains the fundamental category mistake made by these who deny the need to consider perseverance and the internal witness of the Spirit in giving assurance. First, he affirms that "all Protestant theologians would agree that our assurance *that Christ's work has earned salvation for sinners and that all who trust in Christ will be saved* should be based fully and entirely on the testimony of God in Scripture and what Scripture teaches us about the finished atoning work of Christ."³⁹ And second he states, "The question is not: How do I know that Christ has died for people's sins and that he will save all who believe in him? The question is, rather: How do I know *that I have truly believed*?"⁴⁰ Indeed, one's personal awareness of his place in God's family is not addressed simply by noting the promises of Scripture about God's promise to forgive and keep him. Rather, he needs to ask whether his life gives evidence that he has truly believed. This is what John directly affirms in 1 John 2:3: "And by this we know that we have come to know him, if we keep his commandments."

With these introductory remarks in mind we now consider two groups of evangelical teachers (Free Grace and Radical Grace) who deny the need for perseverance and the internal witness of the Spirit but who argue that the only foundation for assurance is trusting in the promises of God to give eternal life to anyone who believes.

Free Grace

Originating with the writing and teaching of Zane Hodges, the Free Grace movement is best represented today by two organizations: Grace Evangelical Society (<https://faithalone.org>) and the Free Grace

³⁸Anderson, *Free Grace Soteriology*, 227–28.

³⁹Wayne Grudem, *"Free Grace" Theology: 5 Ways It Diminishes the Gospel* (Wheaton, IL: Crossway, 2016), 84–85.

⁴⁰*Ibid.*, 85.

Alliance (<https://freegracealliance.com>).⁴¹ A major concern of Free Grace advocates is that God asks nothing more of a person than faith when he justifies that person. For this reason we must provide assurance to this person, “not because of a change in his life which we can feel or see, but because we believe without doubt the promises of God which offer eternal life as a free gift to anyone who believes in Jesus Christ as the Son of God and Savior from our sins.”⁴²

We should note two distinctives of the Free Grace teaching regarding assurance which can be recognized in this quotation from the home page of the GES website: “Assurance of our eternal destiny is based solely on believing Jesus’ promise to the believer, and not on looking to our works, experiences, or behavior.”⁴³ First, the promises of the Bible that God will save those who believe is the “sole” basis for the believer’s assurance. Second, looking for evidence of perseverance in the “works, experiences, or behavior” of the Christian is *not* recognized as a foundational principle of assurance but is rather denied.

Thus, the Free Grace advocates argue that it is unhelpful to suggest as I have that assurance rests on three foundational criteria—the promises of God, perseverance, and the internal witness of the Spirit. Rather these Free Grace teachers believe only one standard is needed: God’s promises.

Radical Grace

Another group of pastors and teachers arrive at the same conclusion as Free Grace supporters though they travel on a different road to get there. I have labeled this group “Radical Grace,” using terminology coined by Gerhard Forde, a conservative Lutheran theologian.⁴⁴ The major concern of Radical Grace teachers is the problem of mixing Law and Gospel when teaching about sanctification. If a proper balance is not maintained, people can fall into the rut of believing that their effort in doing good works will gain them greater favor with God.⁴⁵ One of the major antidotes recommended for such a performance-based

⁴¹Grudem, “*Free Grace*” *Theology*, 17–26, provides the history and basic tenets of this movement. For a more recent and thorough description of Free Grace’s history and proponents see Jonathan R. Pratt, *My Sheep Follow Me: A Study of Perseverance and the Threat of Antinomianism* (Grand Rapids: Kregel, forthcoming); and Jon Pratt, “The Free Grace Movement and Perseverance,” in *To Seek, To Do, and To Teach: Essays in Honor of Larry D. Pettegrew*, ed. Douglas Bookman, Tim Sigler, and Michael Vlach (Cary, NC: Shepherds Press, 2022), 155–75.

⁴²Anderson, *Free Grace Soteriology*, 228.

⁴³<https://faithalone.org/> (accessed 3/10/25).

⁴⁴Gerhard Forde, “Radical Lutheranism” *Lutheran Quarterly* 1 (1987): 5–18. Many non-Lutherans also espouse Forde’s view of grace including Baptists, Anglicans, Presbyterians, and non-denominationalists, which is why the more general term “radical grace” has been adopted. For further delineation and description see Jon Pratt, “Radical Grace,” *Gloria Deo Journal of Theology* 1 (2022): 85–109.

⁴⁵Pratt, “Radical Grace,” 100.

approach to Christian living are exhortations to rest, relax, remember, and receive Christ's work on one's behalf.⁴⁶ Included with this emphasis on resting rather than working is the notion that expecting persevering obedience as a basis for assurance would be to emphasize the very thing Radical Grace teaching is trying to avoid.

Two books written by Radical Grace advocates serve as examples of this inclination to deny the importance of perseverance and the internal witness of the Spirit when discussing the Christian's assurance. First, the basic concern of the authors of *Safe in Christ* is that "Assurance must be grounded in the work of Jesus for us, not in our efforts or our feelings about Him."⁴⁷ The emphasis throughout this booklet is that Christians must look outside themselves to Christ and his promises as their only assurance.⁴⁸ While pointing to these promises, the denial of perseverance as a basis for assurance is clearly denied. Notice two examples: (1) "It is so dangerous to think that a level of your own obedience would ever bring assurance";⁴⁹ (2) "God is the one who sanctifies us, but we cannot find assurance within ourselves."⁵⁰

The second book, *Ditching the Checklist*, argues that Christians make a huge mistake if they are looking to their behavior as a way to gain assurance because they need to believe that God is doing the work; Christians must trust in this promise.⁵¹ Indeed, the believer should recognize that assurance of salvation wholly depends on Christ and is "completely separate from our feelings, decisions, or behaviors."⁵² Just as in the previous example, Mark Mattes reminds his readers: "*Our faith is never in our faith*. Our faith is always outside us, resting in Christ, trusting in his promises."⁵³ In addition this author claims that perseverance is not a basis for assurance: "God is in the business of making new creatures with new desires and behaviors, even if that newness is not the basis for the assurance of salvation."⁵⁴

These two examples of Radical Grace teaching show the same

⁴⁶See Pratt, "Radical Grace," 100–102, for a list of these recommendations with many examples.

⁴⁷Jon Moffitt, Justin Perdue, and Jeremy Buehler, *Safe in Christ: A Primer on Assurance* (N.p.: Theocast, 2020), 18.

⁴⁸Moffitt, Perdue, and Buehler, *Safe in Christ*, 20, 23, 27, 30.

⁴⁹*Ibid.*, 39.

⁵⁰*Ibid.*, 40–41. Note this statement also: "We are talking to the one who struggles with sin, announcing that rest [assurance] is found in Christ, not in your own faithfulness to God."

⁵¹Mark Mattes, *Ditching the Checklist: Assurance of Salvation for Evangelicals (& Other Sinners)* (Irvine, CA: 1517 Publications, 2024), 22, writes, "It is not only that the Spirit brings us to faith, but the Spirit keeps us and advances us in the faith."

⁵²*Ibid.*, 31.

⁵³*Ibid.*, 33.

⁵⁴*Ibid.*, 39.

emphases demonstrated by the Free Grace writers.⁵⁵ They insist that assurance be based *only* on the promises of God. Any consideration of one's obedience would mean that the individual was resorting to obligation and law-oriented performance rather than resting on grace. Thus, neither perseverance nor the internal witness of the Spirit should be considered when seeking assurance of salvation.

Conclusion

In this article I have sought to give the reader a description of assurance which is the subjective awareness or confidence of one's salvation. This assurance is based upon three foundational principles: the promises of God to save and to keep, perseverance in good works, and the internal testimony of the Spirit. With God's help this assurance can be cultivated by several means with wonderful benefits for the confident Christian. Sadly, Free Grace and Radical Grace teachers have erroneously delimited the blessing of assurance for the believer by denying the consideration of perseverance and the internal witness of the Spirit while emphasizing only the promises of God. The negative effects of such a minimization of assurance are twofold. First, antinomian behavior and thinking can easily accompany any denial or ignoring of the Bible's many imperatives given to believers which was Paul's concern in verses like 2 Corinthians 13:5. Second, false security is given to unbelievers who think they are Christians when people say that they have faith with no accompanying good works just as James taught (Jas 2:14–26).⁵⁶

May God graciously grant full assurance to all the readers of this article who trust the promises of the Word, who live obediently, and who enjoy the internal testimony of the Spirit who is the "guarantee of our inheritance until we acquire possession of it, to the praise of his glory" (Eph 1:14).

⁵⁵Please notice that these books are published by Theocast (*Safe in Christ*) and 1517 (*Ditching the Checklist*). For further explanation of these two groups and how they fit under the Radical Grace umbrella see Pratt, "Radical Grace," 95–96.

⁵⁶Grudem, "Free Grace" *Theology*, 78, explains a very real scenario in which such false security might exist.