

Assurance of Faith

In the time before the seminar starts, please answer these true or false questions!

1. If you are assured of your salvation, you are definitely saved.
2. To be assured of your salvation is arrogant and offensive to God.
3. God doesn't really care if you're assured or not.
4. Once you become a Christian, you will never struggle to believe.
5. If you are only 99% sure of your own salvation, you are 100% certainly going to hell.
6. Doubting your own salvation is always a temptation from the devil.
7. You do not truly believe if you still struggle with doubts.
8. The surest cure to doubt is self-examination.
9. You can reach assurance of faith by sheer will power alone.
10. Egregious sin should never cause you to doubt your salvation.
11. Assurance of salvation doesn't really matter in the Christian life.
12. Assurance is something only younger or weaker believers struggle with.
13. People in the Bible never struggled with their assurance of salvation.
14. Only mature and godly Christians deserve to be assured of their faith.
15. Assurance is only given by God miraculously and cannot be grown by everyday means.

How Can You Be Sure Your Saved?

We want to be sure of our salvation, but so often we waver and doubt. How do you know if you're really saved? This seminar will help you know what true assurance of faith is and give practical guidance for how to grow in assurance, by the grace of God.

A Definition of Assurance of Faith

What does it mean to have assurance of faith? First, we must define faith.

*"Saving faith is thus a commitment of the whole person to the whole Christ. It is a relying upon Him for all that He is with all that we are. The believer embraces Christ with his mind, heart, and will—as Savior, Lord, Advocate, Provider, Sustainer, Counselor, and God."*¹

In other words, to believe means you are committed to Christ and you believe His gospel.

1. God is Creator: holy, just, wise, Almighty, Sovereign.
2. You are a sinner and rebel deserving His wrath.
3. Christ, truly God and truly Man, lived a perfect life and died a perfect death as the substitutionary sacrifice for your sin, taking the punishment your sin deserves. He resurrected on the third day as conqueror over sin, death, and the grave and
4. And seeing the helplessness of your own state, the irresistible delightfulness and beauty of this Savior, you cast yourself on His mercy to save your soul. Salvation is by grace (a free gift) alone, achieved by Christ alone (His finished work), received by faith alone (not your good works).

¹ Michael Riccardi, Theology III 10.2 Conversion: Faith, Theology 3 Class Notes: Fall 2023.

Assurance of faith, simply, means you *know* you truly believe. You are confident—through Scripture, through the testimony of the Holy Spirit, through evidences of grace—that in Christ you have eternal life.

*“Assurance is the **conscious confidence** that we are in a right relationship with God through Christ. ...It is the confidence that we have been justified and accepted by God in Christ, regenerated by his Spirit, and adopted into his family, and that through faith in him we will be kept for the day when our justification and adoption are consummated in the regeneration of all things.”²*

Experience alone is insufficient.

Matthew 7:21–23 (ESV) 21 “Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven. 22 On that day many will say to me, ‘Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?’ 23 And then will I declare to them, ‘I never knew you; depart from me, you workers of lawlessness.’

Also, knowledge alone is insufficient.

*James 2:19 (ESV) You believe that God is one; you do well. **Even the demons believe—and shudder!***

Both true knowledge and true experience walk hand in hand in true assurance.

*1 John 1:6–7 (ESV) 5 This is the message we have heard from him and proclaim to you, **that God is light**, and in him is no darkness at all. 6 If we say we have fellowship with him while we walk in darkness, we lie and do not practice the truth. 7 But if we walk in the light, as he is in the light, we have fellowship with one another, and the blood of Jesus his Son cleanses us from all sin.*

Four Kinds of People

Now that we’ve defined what we’re talking about, what does it mean for us? Regarding assurance, there are only four kinds of people in the world:

1. The Dead: unbelievers who do not believe and who know they do not believe.
2. The Deceived: professing believers who do not believe and yet have assurance that they believe.
3. The Doubting: professing believers who truly believe and yet lack assurance that they truly believe.
4. The Delighted: professing believers who truly believe and have consistent assurance that they do truly believe.

² Sinclair B. Ferguson, ‘The Reformation and Assurance’, *The Banner of Truth*, cf. p. 30 fn. 1, no. 643. (Apr. 2017): 20. Quoted in Joel R. Beeke, *Knowing and Growing in Assurance of Faith* (Ross-shire, Scotland: Christian Focus, 2017), 15.

I. The Dead

These are unbelievers who do not believe and who *know* they do not believe.

*Luke 11:9-13 (ESV) 9 And I tell you, ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. 10 For everyone who asks receives, and the one who seeks finds, and to the one who knocks it will be opened. 11 What father among you, if his son asks for a fish, will instead of a fish give him a serpent; 12 or if he asks for an egg, will give him a scorpion? 13 If you then, who are evil, know how to give good gifts to your children, **how much more will the heavenly Father give the Holy Spirit to those who ask him!**”*

II. The Deceived

These are also unbelievers, but the difference is that they are convinced that they are true Christians. They are those who are in the church, who might even display superficial signs of spiritual life, but they are in fact not spiritual alive.

*Matthew 7:20-23 (ESV) 20 Thus you will recognize them by their fruits. 21 “**Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven. 22 On that day many will say to me, ‘Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?’ 23 And then will I declare to them, ‘I never knew you; depart from me, you workers of lawlessness.’**”*

Those who are self-deceived are dangerous to themselves and to others, because they claim that they path the walk upon is to heaven, when in reality it is leading them to hell.

1 John 1:6–10 (ESV)

6 If we say we have fellowship with him while we walk in darkness, we lie and do not practice the truth. 7 But if we walk in the light, as he is in the light, we have fellowship with one another, and the blood of Jesus his Son cleanses us from all sin. 8 If we say we have no sin, we deceive ourselves, and the truth is not in us. 9 If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness. 10 If we say we have not sinned, we make him a liar, and his word is not in us.

James 2:15–26 (ESV)

15 If a brother or sister is poorly clothed and lacking in daily food, 16 and one of you says to them, “Go in peace, be warmed and filled,” without giving them the things needed for the body, what good is that? 17 So also faith by itself, if it does not have works, is dead. ...26 For as the body apart from the spirit is dead, so also faith apart from works is dead.

Assessing the Fruit

How do you know if you're really saved?

2 Corinthians 13:5 (ESV) Examine yourselves, to see whether you are in the faith. Test yourselves. Or do you not realize this about yourselves, that Jesus Christ is in you?—unless indeed you fail to meet the test!

*Matthew 7:16–20 (ESV) 16 You will recognize them by their fruits. Are grapes gathered from thornbushes, or figs from thistles? 17 **So, every healthy tree bears good fruit, but the diseased tree bears bad fruit.** 18 A healthy tree cannot bear bad fruit, nor can a diseased tree bear good fruit. 19 Every tree that does not bear good fruit is cut down and thrown into the fire. 20 Thus you will recognize them by their fruits.*

How do we know if our assurance is genuine or false? Joel Beeke lists four simple tests for your assurance:

1. Does your assurance produce humility or pride?
2. Does it produce diligence and holiness, or does it make you slothful and negligent?
3. Does it make you say with the psalmist, 'Search me, O God, and know my heart: try me, and know my thoughts: and see if there be any wicked way in me, and lead me in the way everlasting' (Ps. 139:23,24) or does it move you to say, 'Don't dare question me'?
4. Does it make you seek greater intimacy with your Heavenly Father, or does it drive you from Him so that you strive to become more independent [rather] than dependent on Him?³

III. The Doubting

These are those who doubt that their salvation is real and yet are true believers. For various reasons—some even somewhat legitimate!—they doubt.⁴

Ironically, those who have never doubted their faith probably are not believers; but those who do doubt their faith probably are believers.

A. The Character of God

1. God is a Father who Loves His Children

God is the Father of all believers, and He desires them to be assured of His love. Why does He do this? Because He is our heavenly Father. As a perfect Father, He desires for His children to be assured of their salvation. He is not holding out of us, keeping us at arm's length, afraid to get too close. He knows literally everything about you—past, present, and future. And He is involved in literally everything in your life. He is loving you, dear child of God, all the day and night. He accomplishes this through many means, but I will cover just three.

³ Beeke, 66. Based upon notes taken from a sermon by David Murray.

⁴ Beeke details eleven reasons many Christians lack assurance: (1) our history and present experience of sin, (2) false conceptions of God's character and His gospel, (3) lack of clarity on justification by faith, (4) lack of confessing Christ, (5) disobedience and backsliding, (6) ignoring of satisfying evidences of grace, (7), possessing a doubting or negative disposition, (8) conversion in early childhood or gradual conversion, (9) looking for the wrong kind of experience, (10) lack of acknowledging what God has done, (11) being attacked by Satan. (Beeke, 25-41).

His Word

First, He has given us His Word that we may know Him.

*John 20:30–31 (ESV) 30 Now Jesus did many other signs in the presence of the disciples, which are not written in this book; 31 but **these are written so that you may believe that Jesus is the Christ, the Son of God**, and that by believing you may have life in his name.*

*1 John 5:13 (ESV) **I write these things to you** who believe in the name of the Son of God, **that you may know that you have eternal life.***

His Spirit

Second, He has given us His Spirit that we may know that we know Him.

*Romans 8:15–17 (ESV) 15 For you did not receive the spirit of slavery to fall back into fear, but you have received the Spirit of adoption as sons, by whom we cry, “Abba! Father!” 16 **The Spirit himself bears witness with our spirit that we are children of God**, 17 and if children, then heirs—**heirs of God and fellow heirs with Christ**, provided we suffer with him in order that we may also be glorified with him.*

His Love

Third, He has loved us with an eternal, magnanimous, overflowing, abounding love.

*1 John 3:1–2 (ESV) 1 **See what kind of love the Father has given to us, that we should be called children of God; and so we are.** The reason why the world does not know us is that it did not know him. 2 **Beloved, we are God’s children now**, and what we will be has not yet appeared; but we know that when he appears we shall be like him, because we shall see him as he is.*

God is the perfect Heavenly Father.

2. God is a Savior who Loves to Save

Even as God is opposed to sin, He welcomes sinners into His family. He is by nature a Savior, a Savior who loves to save.

Ezekiel 18:31–32 (ESV) Cast away from you all the transgressions that you have committed, and make yourselves a new heart and a new spirit! Why will you die, O house of Israel? 32 For I have no pleasure in the death of anyone, declares the Lord GOD; so turn, and live.”

As a Christian, you still sin, even sometimes worse than an unbeliever. But a fundamental difference is you are broken, humble, contrite because of your sin—and you come to God.

Psalms 51:17 (ESV)

*The sacrifices of God are a broken spirit;
a broken and contrite heart, O God, you will not despise.*

John Bunyan wrote in his “Come and Welcome to Jesus Christ” on John 6:37

“But I am a great sinner, say you.

“I will in no wise cast out,” says Christ.

But I am an old sinner, say you.

“I will in no wise cast out,” says Christ.

But I am a hard-hearted sinner, say you.

“I will in no wise cast out,” says Christ.

But I am a backsliding sinner, say you.

“I will in no wise cast out,” says Christ.

*But I have served Satan all my days, say you.
"I will in no wise cast out," says Christ.
But I have sinned against light, say you.
"I will in no wise cast out," says Christ.
But I have sinned against mercy, say you.
"I will in no wise cast out," says Christ.
But I have no good thing to bring with me, say you.
"I will in no wise cast out," says Christ."*

Robert Murray McCheyne wrote:

Learn much of the Lord Jesus. For every look at yourself, take ten looks at Christ. He is altogether lovely. Such infinite majesty, and yet such meekness and grace, and all for sinners, even the chief! Live much in the smiles of God. Bask in His beams. Feel His all-seeing. Eye settled on you in love, and repose in His almighty arms.⁵

B. The Work of God

1. Election (Foreknowledge, Predestination): God foreknew and chose whom He would save before the foundation of the world according to His own perfect will. See Ephesians 1:4.
2. [Effectual] Calling: God intervenes, in time, to proclaim the gospel of salvation by grace alone to the sinner in an effective way to apply the work of salvation. See Ephesians 2:5.
3. Regeneration: God grants to that dead sinner spiritual life so that he lives and opens his eyes to the beauty of Christ and the truthfulness of the gospel. See John 3.
4. Repentance: Because of his regeneration, the sinner resolves to turn away from his sin and turn towards God as his greatest desire. See Acts 2:38.
5. Faith: That sinner exercises belief/trust in the gospel of Jesus Christ alone for the forgiveness of his sin. Together, repentance and faith are called conversion. See Mark 1:15.
6. Justification: God declares that sinner to be legally righteous in His sight because of the Person and finished work of Jesus Christ. See Romans 3:24.
7. Adoption: Having transformed him from an enemy into a child of God, God brings that believer into His fold and grants him all the freedoms and privileges of being part of the family of God. Steps 3 to 7 do not happen sequentially in time, but at the same time. See Romans 8:15.
8. Sanctification: God makes the believer more like Jesus Christ through the means of grace, perfecting him over his entire life to walk in a manner worthy of his salvation calling. See 1 Thessalonians 4:4-7.
9. Perseverance (Preservation): By His all-powerful and unfailing love, God brings His promises to pass by bringing that believer home to heaven, losing not even one of His own. See Romans 8:29-30.
10. Glorification: After the believer dies, God gives the believer a new resurrection body and finishes the work of sanctification that he would with Him forever in bliss and glory. See Philippians 3:20-21).

⁵ Andrew Bonar, *Memoir and Remains of the Rev. Robert Murray McCheyne*, (Edinburgh: Banner of Truth, 1966), 293. Accessed at <https://www.thetrails.org/blog/post/for-every-look-at-yourself-take-ten-looks-at-christ>.

This order of salvation cannot stop half-way. There are no dropouts. If God elects you (#1), **He** will bring you all the way to the end (#10) glorification.

Rom 8:30 And those whom he predestined he also called, and those whom he called he also justified, and those whom he justified he also glorified.).

A Faith that Grows

In assurance, what we are looking at is the reality of faith, not the supposed quantity or strength of faith.

Mark 4:30–32 (ESV) 30 And he said, “With what can we compare the kingdom of God, or what parable shall we use for it? 31 It is like a grain of mustard seed, which, when sown on the ground, is the smallest of all the seeds on earth, 32 yet when it is sown it grows up and becomes larger than all the garden plants and puts out large branches, so that the birds of the air can make nests in its shade.”

Remember king David, the prophet Jonah, John the Baptist, and the apostle Peter! They all doubted, and yet were true believers!

Maxims on Assurance

1. True assurance is built upon *both* true knowledge and true experience.
2. True assurance is rooted *primarily* in the objective—God’s character, promises, and works—rather than in the subjective—your obedience, holiness, or zeal. Yet both are necessary.
3. As the perfect Heavenly Father, God desires all of His children to be confident (assured!) of His love.
4. God is a Savior by nature and swears to save every sinner who comes to Him.
5. God secures your salvation; your assurance does not secure your salvation.
6. True Christians have true faith and yet sometimes lack assurance. (E.g., John the Baptist in Luke 7:18-23.)
7. For every look at yourself, take ten looks at Christ. Self-examination is necessary, but Christ alone is primary.
8. Like anything that grows, growing in assurance takes time. The means of that growth are the ordinary means of grace: Scripture, prayer, holiness, love, church life.
9. **Assurance belongs to the health of saving faith not to the essence of saving faith.**
10. **Those who have never doubted their faith probably are not believers; but those who doubt their faith may truly be believers.**

IV. The Delighted: Growing Up into Assurance

These are those who have true faith and are confident in the reality of their salvation are the delighted.

Assurance is not necessary to be saved, but it is essential to **enjoying** the Christian life.

“...assurance makes ‘heavy afflictions light, long afflictions short, bitter afflictions sweet’. It ‘makes the soul sing care away’. It also makes Christian faith ‘more motion than notion, more work than word, more life than lip, more hand than tongue’.”⁶

⁶ Thomas Brooks, *The Works of Thomas Brooks* (Edinburgh: Banner of Truth Trust, 2002), 2:41, 3:54, 160. Quoted in Beeke, 55.

A. Keep Loving the Lord

*John 15:1–11 (ESV) 1 “I am the true vine, and my Father is the vinedresser. 2 Every branch in me that does not bear fruit he takes away, and every branch that does bear fruit he prunes, that it may bear more fruit. 3 Already you are clean because of the word that I have spoken to you. 4 **Abide in me, and I in you.** As the branch cannot bear fruit by itself, unless it abides in the vine, neither can you, unless you abide in me. 5 I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing. 6 If anyone does not abide in me he is thrown away like a branch and withers; and the branches are gathered, thrown into the fire, and burned. 7 If you abide in me, and my words abide in you, ask whatever you wish, and it will be done for you. 8 By this my Father is glorified, that you bear much fruit and so prove to be my disciples. 9 As the Father has loved me, so have I loved you. Abide in my love. 10 If you keep my commandments, you will abide in my love, just as I have kept my Father’s commandments and abide in his love. 11 These things I have spoken to you, that my joy may be in you, and that your joy may be full.*

When we abide, it leads to assurance.

*1 John 2:28 (ESV) 28 And now, little children, **abide in him**, so that when he appears we may have confidence and not shrink from him in shame at his coming.*

Commonalities between abiding and marriage:

- The strength of the relationship can ebb and flow.
- Your demonstrations of love for God are not the foundation of your relationship with God. His act of love—the gospel!—is the foundation of your relationship with God.
- A healthy relationship with Christ (which leads to assurance!) comes from demonstrations of love.
- Make your failures opportunities to demonstrate your love for Christ. 1 John 1:9.

B. Love the Brethren

*1 John 3:18–24 (ESV) 18 Little children, let us not love in word or talk but **in deed and in truth.** 19 **By this we shall know that we are of the truth and reassure our heart before him; 20 for whenever our heart condemns us, God is greater than our heart, and he knows everything.** 21 Beloved, if our heart does not condemn us, we have confidence before God; 22 and whatever we ask we receive from him, because we keep his commandments and do what pleases him.*

Conclusion

Appendix

Westminster Confession of Faith, Chapter XVIII. Of the Assurance of Grace and Salvation.

I. Although hypocrites and other unregenerate men may vainly deceive themselves with false hopes, and carnal presumptions of being in the favour of God, and estate of salvation;(a) which hope of theirs shall perish:(b) yet such as truly believe in the Lord Jesus, and love Him in sincerity, endeavouring to walk in all good conscience before Him, may, in this life, be certainly assured that they are in the state of grace,(c) and may rejoice in the hope of the glory of God, which hope shall never make them ashamed.(d)

(a) Job 8:13, 14; Mic. 3:11; Deut. 29:19; John 8:41. (b) Matt. 7:22, 23. (c) I John 2:3; I John 3:14, 18, 19, 21, 24; I John 5:13. (d) Rom. 5:2, 5.

II. This certainty is not a bare conjectural and probable persuasion, grounded upon a fallible hope;(e) but an infallible assurance of faith, founded upon the divine truth of the promises of salvation,(f) the inward evidence of those graces unto which these promises are made,(g) the testimony of the Spirit of adoption witnessing with our spirits that we are the children of God:(h) which Spirit is the earnest of our inheritance, whereby we are sealed to the day of redemption.(i)

(e) Heb. 6:11, 19. (f) Heb. 6:17, 18. (g) II Pet. 1:4, 5, 10, 11; I John 2:3; I John 3:14; II Cor. 1:12. (h) Rom. 8:15, 16. (i) Eph. 1:13, 14; Eph. 4:30; II Cor. 1:21, 22.

III. 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:(k) yet, being enabled by the Spirit to know the things which are freely given him of God, he may without extraordinary revelation, in the right use of ordinary means, attain thereunto.(l) And therefore it is the duty of everyone to give all diligence to make his calling and election sure;(m) that thereby his heart may be enlarged in peace and joy in the Holy Ghost, in love and thankfulness to God, and in strength and cheerfulness in the duties of obedience, the proper fruits of this assurance:(n) so far is it from inclining men to looseness.(o)

(k) I John 5:13; Isa. 50:10; Mark 9:24; Ps. 88 throughout; Ps. 77 to ver. 12. (l) I Cor. 2:12; I John 4:13; Heb. 6:11, 12; Eph. 3:17, 18, 19. (m) II Pet. 1:10. (n) Rom. 5:1, 2, 5; Rom. 14:17; Rom. 15:13; Eph. 1:3, 4; Ps. 4:6, 7; Ps. 119:32. (o) I John 2:1, 2; Rom. 6:1, 2; Tit. 2:11, 12, 14; II Cor. 7:1; Rom. 8:1, 12; I John 3:2, 3; Ps. 130:4; I John 1:6, 7.

IV. True believers may have the assurance of their salvation divers ways shaken, diminished, and intermitted; as, by negligence in preserving of it, by falling into some special sin, which woundeth the conscience and grieveth the Spirit; by some sudden or vehement temptation, by God's withdrawing the light of His countenance, and suffering even such as fear Him to walk in darkness and to have no light:(p) yet are they never so utterly destitute of that seed of God, and life of faith, that love of Christ and the brethren, that sincerity of heart, and conscience of duty, out of which, by the operation of the Spirit, this assurance may, in due time, be revived;(q) and by the which, in the meantime, they are supported from utter despair.(r)

(p) Cant. 5:2, 3, 6; Ps. 51:8, 12, 14; Eph. 4:30, 31; Ps. 77:1 to 10; Matt. 26:69, 70, 71, 72; Ps. 31:22; Ps. 88 throughout; Isa. 50:10. (q) I John 3:9; Luke 22:32; Job 13:15; Ps. 73:15; Ps. 51:8, 12; Isa. 50:10. (r) Mic. 7:7, 8, 9; Jer. 32:40; Isa. 54:7, 8, 9, 10; Ps. 22:1; Ps. 88 throughout.

Recommended Resources

Beeke, Joel R. *Knowing and Growing in Assurance of Faith*. Ross-shire, Scotland: Christian Focus, 2017.

- Each chapter is excellent and full of heart-comforting truth. He leans heavily upon the Westminster Confession of Faith, which is quite encouraging.
- Also available as an online lecture series: <https://www.ligonier.org/posts/assurance-faith-new-teaching-series-joel-beeke>

Ferguson, Sinclair B. *The Whole Christ: Legalism, Antinomianism, and Gospel Assurance : Why the Marrow Controversy Still Matters*. Wheaton, Illinois: Crossway, 2016.

- An excellent treatment that shows the heart of Christ for sinners. A little difficult to read, but well worth the effort.

Pierre, Jeremy. *How Can I Be Sure I'm Saved? Church Questions*. Wheaton, Illinois: Crossway, 2022.

- This is the place to start. It's short and simple and written by our All Church Retreat speaker from 2024.