Romans: Repentance and Salvation

A Bible Study in Twelve Sessions

Pastor Yves Gerard — The Unwatered Word

Scripture: King James Version (KJV)

Introduction

The Epistle to the Romans is the Apostle Paul's fullest explanation of the gospel. It answers the two questions every soul must face: How does a sinner stand before a holy God? And how is that sinner saved? Paul's answer walks a clear road: man is guilty and must repent; God justifies the one who believes; the saved person receives a new life and can never be separated from God's love. Take this study slowly, one session at a time. Read the verses aloud, talk through the questions honestly, and end every session in prayer.

Session 1 — The Gospel Is the Power of God

Reading: Romans 1:1–18

Key verses

> *"For I am not ashamed of the gospel of Christ: for it is the power of God unto salvation to every one that believeth; to the Jew first, and also to the Greek." — Romans 1:16*

> *"For therein is the righteousness of God revealed from faith to faith: as it is written, The just shall live by faith." — Romans 1:17*

> *"For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who hold the truth in unrighteousness;" — Romans 1:18*

Teaching

Paul opens his letter with joy, not shame. The gospel is not advice about how to be a better person; it is the very power of God that saves everyone who believes. Before Paul speaks of salvation, he speaks of wrath, because a man who does not see his danger will never run to the Savior. God has shown enough of Himself in creation that no one is without excuse. The first step toward salvation is honesty: God is holy, His wrath against sin is real, and we need the righteousness that only He can give. That righteousness is revealed in the gospel, and it is received one way only: by faith.

Questions

1. Why do you think Paul speaks of God's wrath before he speaks of God's love in this letter?
2. What does "the just shall live by faith" mean for your daily life, not only for the day you were saved?
3. Where do people today "hold the truth in unrighteousness" — suppressing what they know about God?

Prayer

Lord, thank You for the gospel, which is Your power to save. Open our eyes to see ourselves as we truly are, and teach us to live by faith from this day forward. In Jesus' name, Amen.

Session 2 — God's Goodness Leads Us to Repentance

Reading: Romans 2

Key verses

> *"Or despisest thou the riches of his goodness and forbearance and longsuffering; not knowing that the goodness of God leadeth thee to repentance?" — Romans 2:4*

> *"But after thy hardness and impenitent heart treasurest up unto thyself wrath against the day of wrath and revelation of the righteous judgment of God;" — Romans 2:5*

Teaching

Chapter 2 is aimed at the religious person who judges others while doing the same things. Paul warns that God's patience is not approval. Every day God withholds judgment is a gift meant to lead us to repentance — a true turning of the heart, not mere regret or fear of punishment. The person who refuses to repent is, in Paul's strong picture, storing up wrath for himself the way a man stores treasure. Judgment will be righteous, impartial, and according to truth. Repentance is not one department of the Christian life; it is the door into it, and the path we keep walking.

Questions

1. What is the difference between feeling sorry for sin and true repentance?
2. How has God's patience and goodness shown itself in your own life?
3. Why is it dangerous to judge another person's sin while excusing your own?

Prayer

Father, thank You for Your patience with us. Soften every hard heart in this room. Give us true repentance — not words only, but a real turning toward You. In Jesus' name, Amen.

Session 3 — All Have Sinned

Reading: Romans 3

Key verses

> *"As it is written, There is none righteous, no, not one:" — Romans 3:10*
>
> *"For all have sinned, and come short of the glory of God;" — Romans 3:23*
>
> *"Being justified freely by his grace through the redemption that is in Christ Jesus:" — Romans 3:24*

Teaching

Romans 3 closes every mouth. Jew and Gentile, churchgoer and stranger — all are under sin, and none can be justified by works of the law. The law shows us our sin the way a mirror shows dirt on a face; the mirror cannot wash us. Then comes the turning point of the whole letter: "But now." God has revealed a righteousness apart from the law — sinners are justified freely, by His grace, through the redemption that is in Christ Jesus. Salvation is free to us because it was costly to Him. No one in the room is too clean to need grace, and no one is too dirty to receive it.

Questions

1. Why must the bad news of verse 23 come before the good news of verse 24?
2. What does it mean that justification is "freely by his grace"?
3. How does this chapter answer the person who says, "I am a good person; God will accept me"?

Prayer

Lord God, we confess that we have all sinned and fallen short of Your glory. Thank You for justifying us freely by Your grace through Jesus Christ. Keep us humble, and keep us grateful. Amen.

Session 4 — Abraham Believed God

Reading: Romans 4

Key verses

"For what saith the scripture? Abraham believed God, and it was counted unto him for righteousness." — Romans 4:3

"But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is counted for righteousness." — Romans 4:5

Teaching

If anyone could have earned God's favor, it would have been Abraham. Yet Paul shows that Abraham was justified the same way we are: he believed God, and his faith was counted to him as righteousness — before circumcision, before the law, before any work could be offered. Wages are earned; a gift is received. Romans 4:5 is one of the most astonishing verses in the Bible: God justifies the ungodly — not the improved, not the almost-ready, but the ungodly who believe. The same God who raised Jesus from the dead credits righteousness to everyone who trusts Him as Abraham did.

Questions

1. What is the difference between working for God's acceptance and believing for it?
2. Why does Paul use Abraham, of all people, as his example?
3. What promise of God do you need to simply believe today?

Prayer

Father, like Abraham, we believe You. Count our faith as You promised, and help us trust Your word even when we cannot yet see the outcome. In Jesus' name, Amen.

Session 5 — Peace With God

Reading: Romans 5

Key verses

> *"Therefore being justified by faith, we have peace with God through our Lord Jesus Christ:" — Romans 5:1*

> *"But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us." — Romans 5:8*

Teaching

The war is over. The justified sinner has peace with God — not a feeling that comes and goes, but a settled fact through Jesus Christ. And notice when God proved His love: not when we had cleaned up our lives, but while we were yet sinners. Christ died for the ungodly. Paul then sets Adam and Christ side by side: through one man's disobedience, sin and death entered the world; through one Man's obedience, grace and life overflow to many. In Adam, we inherit ruin. In Christ, we inherit righteousness. Every believer must learn which family he now belongs to.

Questions

1. What does "peace with God" mean, and how is it different from simply feeling peaceful?
2. Why does it matter that Christ died for us "while we were yet sinners"?
3. What has changed in your life since you came to be "in Christ" rather than "in Adam"?

Prayer

Lord Jesus, thank You for dying for us while we were still sinners. Let the peace we have with God rule our hearts today, in trouble and in joy. Amen.

Session 6 — Dead to Sin, Alive to God

Reading: Romans 6

Key verses

"Knowing this, that our old man is crucified with him, that the body of sin might be destroyed, that henceforth we should not serve sin." — Romans 6:6

"For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord." — Romans 6:23

Teaching

Grace is not permission to keep sinning; it is the power to stop. Baptism pictures the truth: our old man was crucified with Christ, so we are no longer slaves who must obey sin. A slave's bond is broken — he may still hear his old master shouting, but he is free not to obey. Paul ends the chapter with the Bible's plainest contrast: sin pays wages, and the wage is death; God gives a gift, and the gift is eternal life. Wages are what we deserve. A gift is what we could never deserve. The Christian life begins when we stop collecting wages and start receiving the gift.

Questions

1. What does it mean, practically, that your "old man is crucified"?
2. How does the picture of wages versus a gift change the way you think about sin and grace?
3. Is there an area of life where you are still serving the old master? What would freedom look like there?

Prayer

Father, thank You that we are dead to sin and alive to You. Teach us to reckon ourselves free, and to present ourselves to You as servants of righteousness. In Jesus' name, Amen.

Session 7 — The Struggle Within

Reading: Romans 7

Key verses

"O wretched man that I am! who shall deliver me from the body of this death?" — Romans 7:24

"I thank God through Jesus Christ our Lord. So then with the mind I myself serve the law of God; but with the flesh the law of sin." — Romans 7:25

Teaching

Romans 7 is the most honest chapter in the Bible about the believer's inner war. Paul delights in God's law, yet finds another law in his members pulling him toward the sin he hates. The good he wants to do, he does not do; the evil he hates, that he does. This is not hypocrisy — it is warfare, and it proves the law is good even while it proves we cannot save ourselves by it. The cry of verse 24 is the cry of every honest Christian: "Who shall deliver me?" The answer comes immediately: "I thank God through Jesus Christ our Lord." Deliverance is a Person, not a program.

Questions

1. How does Romans 7 comfort a believer who feels like a failure?
2. What is the difference between a person at peace with sin and a person at war with sin?
3. When the struggle is strongest, where does Paul turn — and where do you turn?

Prayer

Lord, You know the war inside us. We thank You that deliverance is through Jesus Christ, not through our own strength. Keep us fighting, and keep us trusting. Amen.

Session 8 — No Condemnation

Reading: Romans 8

Key verses

> *"There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit." — Romans 8:1*

> *"And we know that all things work together for good to them that love God, to them who are the called according to his purpose." — Romans 8:28*

> *"For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord." — Romans 8:38–39*

Teaching

After the struggle of chapter 7, chapter 8 opens the door of heaven: no condemnation. Not less condemnation, not condemnation postponed — none, for those in Christ Jesus. The Spirit of life sets us free, helps our weakness, and intercedes for us when we do not know how to pray. Suffering is real in this chapter, but it is not meaningless: God works all things together for good for those who love Him and are called according to His purpose. And the chapter ends with Paul's great persuasion: nothing in heaven, earth, or hell — not even death — can separate us from the love of God. The saved life is a secure life.

Questions

1. What voices bring condemnation into your life, and how does Romans 8:1 answer them?
2. How has God worked something painful together for good in your life?
3. Which item in Paul's list in verses 38–39 do you most need to hear today?

Prayer

Father, thank You that there is no condemnation for those in Christ Jesus. Fill us with Your Spirit, and persuade our hearts that nothing can separate us from Your love. Amen.

Session 9 — Confess With Your Mouth, Believe in Your Heart

Reading: Romans 9–10

Key verses

> *"That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved." — Romans 10:9*

> *"For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation." — Romans 10:10*

> *"For whosoever shall call upon the name of the Lord shall be saved." — Romans 10:13*

> *"So then faith cometh by hearing, and hearing by the word of God." — Romans 10:17*

Teaching

Paul loved his own people Israel with a grief so deep he could wish himself accursed for their sake. Yet his message to them, and to us, is wonderfully simple. Salvation is not at the top of a ladder of religious effort. The word is near — in your mouth and in your heart. Confess with your mouth that Jesus is Lord; believe in your heart that God raised Him from the dead; and you shall be saved. No background is excluded: whosoever shall call upon the name of the Lord shall be saved. And because faith comes by hearing the word of God, this chapter also sends us out: someone must preach, someone must tell, so that someone can call.

Questions

1. Why does salvation require both the heart's belief and the mouth's confession?
2. What does "whosoever" in verse 13 mean for the people you find hardest to reach?
3. Who first told you the gospel? Who might God be sending you to tell?

Prayer

Lord Jesus, we confess You as Lord, and we believe God raised You from the dead. Put Your word on our lips for someone this week who needs to hear and call on Your name. Amen.

Session 10 — Mercy Upon All

Reading: Romans 11

Key verses

> *"For God hath concluded them all in unbelief, that he might have mercy upon all." — Romans 11:32*

> *"For of him, and through him, and to him, are all things: to whom be glory for ever. Amen." — Romans 11:36*

Teaching

Romans 11 guards the saved heart against pride. Israel stumbled, but God has not cast away His people; through their fall, salvation came to the Gentiles, and Paul sees a day of mercy still ahead. Gentile believers are grafted branches — alive only because they are joined to a root they did not plant. The chapter's great summary is verse 32: God shut up all in unbelief so that He might have mercy upon all. No one boasts; everyone bows. Paul ends not with an argument but with worship: of Him, and through Him, and to Him are all things. Sound doctrine, humbly held, always finishes in praise.

Questions

1. Why is pride impossible for someone who truly understands grace?
2. What does it mean that you are a grafted branch, kept alive by a root you did not plant?
3. How should this chapter shape the way we speak about people who do not yet believe?

Prayer

God of mercy, You have had mercy on us when we deserved none. Keep us humble, keep us grateful, and make us merciful to others. To You be glory forever. Amen.

Session 11 — A Living Sacrifice

Reading: Romans 12

Key verses

> *"I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service." — Romans 12:1*

> *"And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God." — Romans 12:2*

Teaching

Everything Paul has taught now becomes a life. Because of God's mercies — the whole gospel of chapters 1 to 11 — the reasonable response is to present our bodies to God as a living sacrifice. In the old worship, sacrifices were brought dead; ours stay on the altar alive, every day, in ordinary work, family, money, and speech. And the transformation God works is not by squeezing us into the world's mold but by renewing the mind through His word. A renewed mind begins to discern God's will — good, acceptable, perfect — and a church of renewed minds becomes a body where every member serves, loves sincerely, and overcomes evil with good.

Questions

1. What does a "living sacrifice" look like on an ordinary weekday?
2. Where is the world most pressing you into its mold right now?
3. What daily habit most renews your mind?

Prayer

Lord, by Your mercies we present ourselves to You — body, mind, and day. Renew our thinking by Your word, and make our lives an acceptable offering. In Jesus' name, Amen.

Session 12 — Clothed With Christ, Filled With Hope

Reading: Romans 13–16

Key verses

> *"But put ye on the Lord Jesus Christ, and make not provision for the flesh, to fulfil the lusts thereof." — Romans 13:14*
>
> *"Now the God of hope fill you with all joy and peace in believing, that ye may abound in hope, through the power of the Holy Ghost." — Romans 15:13*

Teaching

Paul closes his letter the way a pastor closes a visit: practically, warmly, and by name. Love fulfills the law; debts of love are the one debt we never finish paying. The strong must bear with the weak, receive one another as Christ received us, and watch out for those who cause division. "Put ye on the Lord Jesus Christ" — dress your life in Him each morning, and make no provision for the flesh. The last chapters are full of greetings to ordinary believers whose names history would have forgotten; Paul remembered them, because the gospel is carried by people. The letter that began with wrath ends with the God of hope filling His people with joy and peace. That is the whole road of Romans: from sin, through repentance and faith, into a life of hope that cannot be shaken.

Questions

1. What would it mean for you, tomorrow morning, to "put on the Lord Jesus Christ"?
2. How can the strong in faith carry the weak without despising them?
3. Looking back over this study, what is the one truth about repentance or salvation you must not forget?

Prayer

God of hope, fill us with all joy and peace in believing. Clothe us with Christ, unite us in love, and keep us abounding in hope by the power of the Holy Spirit. In Jesus' name, Amen.

A Closing Word

If this study has shown you your sin and pointed you to the Savior, do not stop at understanding. Repent — turn from sin to God. Believe — trust Jesus Christ, who died for sinners and rose again. Confess Him with your mouth, and follow Him in new life. "For whosoever shall call upon the name of the Lord shall be saved" (Romans 10:13).

Pastor Yves Gerard — The Unwatered Word

pastoryves63@gmail.com — 305-970-8411 — theunwateredword.org

© 2026 Pastor Yves Gerard / The Unwatered Word. Free for personal and church use. Please do not sell.