

What Did Jesus Finish When He Said “It Is Finished”?

Pastor: Do you trust Jesus died for your sins?

me: I do.

Pastor: Great. That's the work Jesus finished on the cross.

me: My sins are all paid for, then?

Pastor: That's right: all paid for, past, present and future, just like you've heard before

me: So, sin can never separate me from God?

Pastor: We cannot undo what Jesus has done for us.

me: Wow. That's wonderful.

Pastor: That's God's grace, His unmerited favor.

Perhaps you've heard a pastor like that. Perhaps you *have* a pastor like that. It is true that Jesus died for our sins. The apostle Paul wrote:

- “For I delivered unto you first of all that which I also received, how that Christ died for our sins according to the scriptures” (1 Corinthians 15:3).

The pastor continues, saying all our sins—past present and future—were paid for when Jesus died . . . indicating that this was Jesus' finished work.

Let's fact-check that. Did Paul teach that all his sins—past, present and future—had been paid for? Did Paul teach that sin, therefore, was no longer a salvation issue? No! Absolutely not! Paul understood that even after preaching to others, he could possibly return to a life of sin and therefore be rejected, a “castaway”:

- “But I keep under my body, and bring it into subjection: lest that by any means, when I have preached to others, I myself should be a castaway” (1 Corinthians 9:27).

Here's a similar warning from Jesus:

- “But and if that servant say in his heart, My lord delayeth his coming; and shall begin to beat the menservants and maidens, and to eat and drink, and to be drunken; The lord of that servant will come in a day when he looketh not for him, and at an hour when he is not aware, and will cut him in sunder, and will appoint him his portion with the unbelievers” (Luke 12:45,46).

Were that servant's sins “all paid for, past present and future”? Apparently not! That servant was going to pay for his sins himself!

Here's the apostle Peter, warning that those who return to a life of sin will end up even worse than they were beforehand:

- “For if after they have escaped the pollutions of the world through the knowledge of the Lord and saviour Jesus Christ, they are again entangled therein, and overcome, the latter end is worse with them than the beginning” (2 Peter 2:20).

So we must question the assumption that sins were all paid for the moment Jesus died. Yes, Jesus died for our sins . . . but that does not mean our sins were all paid for the moment He died.

I know: many find such a statement offensive, and confusing. They will angrily reply “You can't add to what Jesus did on the cross! You don't understand God's grace, His unmerited favor, and you think you need to add your own works. You're saying Jesus' sacrifice wasn't good enough! That's self-righteous

heresy.”

I hear that all the time. My answer is that I'm not trying to add to what Jesus finished on the cross. And I'm not trying to subtract from what Jesus finished on the cross. I can do neither. Those are a straw man arguments. The issue goes much deeper. The question is: “*What* did Jesus finish on the cross?”

Jesus explained His mission in Matthew 20:28:

- “Even as the son of man came, not to be ministered unto, but to minister, and give his life a ransom for many” (Matthew 20:28).

“Ransom” in that verse is from the Greek word λύτρον (“lutron”) which is a noun, not a verb. Jesus made His death, His blood, *available* as a ransom—the noun—to cover our death penalty. We were not ransomed (the verb) when He died on the cross. By analogy, a briefcase full of money (a ransom, the noun) is made available to ransom (the verb) a kidnapped person. Jesus made a ransom (His death, His blood; the noun) available for us—available to cover our death penalty for sin—when He died on the cross. Thank you, Jesus.

Now, with that ransom (the noun) available for us, we can be ransomed (the verb); our death penalty earned for past sins can be covered. We call that coverage—when received—redemption. We have redemption when the death penalty we had earned for past sin is covered by Jesus' death and blood in our place.

Jesus died for us so that He could be able to ransom us—with His death and blood—from our death penalty. He died so that it would be possible:

- “Who gave himself for us, that he might redeem us from all iniquity, and purify unto himself a peculiar people, zealous of good works” (Titus 2:14)

So, how can we receive that redemption? Well, here's a verse that answers that question—AND makes a critically important point about sin:

- “Repent therefore and be converted, that your sins may be blotted out, so that times of refreshing may come from the presence of the Lord” (Acts 3:19, NKJV).

That's right: our past sins remain—not blotted out—until we come to repentance! So much for the theory that all our sins were “paid for” and erased the moment Jesus died on the cross! 1 John 1:9 is similar: we are neither forgiven nor cleansed of sin until we confess. Note the IF:

- “If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness” (1 John 1:9).

Our sins were neither erased nor forgiven nor “paid for” the moment Jesus died on the cross; *our sins remain until we come to repentance.*

IF we'll come to repentance, then we'll enter God's mercy and grace, as promised:

- “He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy” (Proverbs 28:13).

- “Let the wicked forsake his way, and the unrighteous man his thoughts: and let him return unto the LORD, and he will have mercy upon him . . . ” (Isaiah 55:7).

Outside of repentance we remain outside His mercy and grace. And we'll perish, without mercy, without coverage, without redemption. We'll pay our own death penalty. That's why Jesus warned

- “. . . except ye repent, ye shall all likewise perish” (Luke 13:5).

That's why Jesus told His disciples to preach “repentance and remission of sins,” not “faith alone,” not “just trust Jesus”:

- “Then opened he their understanding, that they might understand the scriptures, And said unto them, Thus it is written, and thus it behoved Christ to suffer, and to rise from the dead the third day:

And that *repentance and remission of sins* should be preached in his name among all nations, beginning at Jerusalem” (Luke 24:45-47).

Those who preach “faith alone” are preaching a different, perverted gospel of their own invention. “Faith alone” means just that: no obedience required, no repentance required.

Peter makes it clear: come to repentance, or else perish:

- “The Lord is not slack concerning his promise, as some men count slackness; but is longsuffering to us-ward, not willing that any should perish, but that all should come to repentance” (2 Peter 3:9).

So, how does faith fit in?

- “For by grace are ye saved through faith; and that not of yourselves: it is the gift of God” (Ephesians 2:8).

That's right: we come to grace *through* or *by* faith . . . NOT just because we *have* faith. *Through* faith we “see” that we have a real choice—and decision—to make: to either “come to God” on His terms, or else to continue in our old life.

Without faith that God exists and rewards we could neither “see” nor make that decision:

- “But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him” (Hebrews 11:6).

Faith is necessary, but “faith alone” is not enough! It is the decision and action—to “*come to God*” on *His terms*—that matters, and pleases God . . . AND for which we enter His promised mercy and grace. Faith is given to us (Ephesians 2:8) to call us; question is, will we answer the call and come to God on His terms?

Some will immediately say “Hey, Paul said we're justified by faith. Read it Romans 5:1”:

- “Therefore being justified by faith, we have peace with God through our Lord Jesus Christ”

By or through or by means of faith Abraham recognized he had a choice, and he decided to obey. He headed for the promised land, and later offered his son, Isaac:

- “By faith Abraham, when he was called to go out into a place which he should after receive for an inheritance, obeyed; and he went out, not knowing whither he went” (Hebrews 11:8).

That *obedience* by or through faith made him a believer, and for his works—his obedience—he was justified to God . . . “and not by faith only.” Here's the apostle James:

- “But wilt thou know, O vain man, that faith without works is dead?”

Was not Abraham our father justified by works, when he had offered Isaac his son upon the altar? Seest thou how faith wrought with his works, and by works was faith made perfect?

And the scripture was fulfilled which saith, Abraham believed God, and it was imputed unto him for righteousness: and he was called the Friend of God.

Ye see then how that by works a man is justified, and not by faith only” (James 2:20-24).

So we plainly see that true believing goes beyond “faith only”! Believers are those who act on their faith and obey.

So, how do we “come to God”? What does God tell us to do?

- “And the times of this ignorance God winked at; but now commandeth all men every where to repent” (Paul, in Acts 17:30).

Nineveh repented: they “turned from their evil way” (Jonah 3:10) and then received God's mercy. Here's what Jesus had to say about Nineveh:

- “The men of Nineveh shall rise in judgment with this generation, and shall condemn it: because they repented at the preaching of Jonas; and, behold, a greater than Jonas is here” (Jesus, in Matthew 12:41).

Outside of repentance, we face condemnation. It should be obvious, therefore, that “faith alone” or “just trust” is not enough.

If we'll obey and come to repentance, then we'll enter His mercy and grace as promised. Now, with the past sins (which separated us from God, Isaiah 59:1,2) blotted out, and redeemed from the death penalty earned for past sins, we will enter justification, made right with God. No longer separated, we enter “the presence of the Lord” as we saw earlier in Acts 3:19:

- “Repent therefore and be converted, that your sins may be blotted out, so that times of refreshing may come from the presence of the Lord” (Acts 3:19, NKJV).

How are we in His presence? Through the gift of the holy spirit, which is given “to them that obey him” and repent:

- “And we are his witnesses of these things; and so is also the Holy Ghost, whom God hath given to them that obey him” (Acts 5:32).

- “Then Peter said unto them, Repent, and be baptized every one of you in the name of Jesus Christ for the remission of sins, and ye shall receive the gift of the Holy Ghost” (Acts 2:38).

Now we can begin a new life—“times of refreshing”—through the holy spirit, given to us because we are willing to change: we have obeyed and chosen repentance. Through the Holy spirit Jesus leads and helps us overcome slavery to sin, preparing us to receive the gift of eternal life as part of the Father's family. Jesus says:

- “As many as I love, I rebuke and chasten: be zealous therefore, and repent” (Revelation 3:19).

- “He that overcometh shall inherit all things; and I will be his God, and he shall be my son” (Revelation 21:7).

While in His mercy and grace, we have the “hope of salvation”: the promised gift of eternal life, to be received at Jesus' “revelation,” His return:

- “But let us, who are of the day, be sober, putting on the breastplate of faith and love; and for an helmet, the hope of salvation.

For God hath not appointed us to wrath, but to obtain salvation by our Lord Jesus Christ” (Paul, in 1 Thessalonians 5:8,9).

- “And this is the promise that he hath promised us, even eternal life” (1 John 2:25).

- “Wherefore gird up the loins of your mind, be sober, and hope to the end for the grace that is to be brought unto you at the revelation of Jesus Christ” (1 Peter 1:13).

Having the holy spirit is necessary, but it is *ineffective* unless we remain in repentance, willing to be **led** by the holy spirit! Note the **ifs** in the next passage . . . we must follow:

- “For if ye live after the flesh, ye shall die: but if ye through the Spirit do mortify the deeds of the body, ye shall live.

For as many as are led by the Spirit of God, they are the sons of God” (Romans 8:13,14).

Having the holy spirit is necessary, but it is not a guarantee of salvation. Many times Ephesians 1:13 and 4:30 are quoted, saying that being “sealed” by the holy spirit is a guarantee of salvation. However, Paul had the holy spirit, and he taught no such thing. Again, Paul understood that even after preaching to others, he could possibly return to a life of sin and therefore be rejected, a “castaway”:

- “But I keep under my body, and bring it into subjection: lest that by any means, when I have preached to others, I myself should be a castaway” (1 Corinthians 9:27).

As we abide in Him (present tense) in repentance, walking “after the spirit” (present tense) we remain in justification. We are not under condemnation:

- “There is therefore now no condemnation to them which are [present tense] in Christ Jesus, who walk [present tense] not after the flesh, but after the Spirit” (Romans 8:1).

As we remain in repentance, abiding in Him, we remain in justification and in His grace and mercy; His blood continues (present tense) to cover any new sins we commit:

- “But if we walk in the light, as he is in the light, we have fellowship one with another, and the blood of Jesus Christ his Son cleanseth us from all sin” (1 John 1:7).

When we come to repentance—and while we remain in repentance—all our past sins are covered. We have “remission of sins that are past” (Romans 3:25). We've been “purged” of our “old sins” (2 Peter 1:9).

What happens if we no longer abide in Jesus and return to un-repentance and sin, and are no longer “walking after the spirit”? Then we return to condemnation—like that Lord's servant and the other examples mentioned earlier. We are no longer “in His goodness” or grace and we forfeit that “hope of salvation.” Here's Jesus and Paul:

- “If a man abide not in me, he is cast forth as a branch, and is withered; and men gather them, and cast them into the fire, and they are burned” (Jesus, in John 15:6).

- “For if God spared not the natural branches [the Israelites], take heed lest he also spare not thee. Behold therefore the goodness and severity of God: on them which fell, severity; but toward thee, goodness, if thou continue in his goodness: otherwise thou also shalt be cut off” (Romans 11:21,22).

Let's re-do that conversation:

Pastor: Do you trust Jesus died for your sins?

me: I do.

Pastor: Great. That's the work Jesus finished on the cross.

me: My sins are all paid for, then?

Pastor: No; a payment is now available to cover your sins.

me: So, how can I have that coverage?

Pastor: You can have that mercy, that grace and coverage, as promised, if you'll obey and come to God

in repentance, confessing and forsaking sin.

me: Just trusting in Jesus is not enough?

Pastor: No; outside of repentance, we will perish, as Jesus warned. If you trust Jesus, obey Him. Remember Hebrews 5:9: Jesus is “the author of eternal salvation unto all them that obey him.”