

# GRACE

## *What It Is, What It Cost, and How We Live It*

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### **Introduction: The Most Misunderstood Word in Christianity**

I've heard the word "grace" more times than I can count.

We sing about it. We preach about it. We put it on bumper stickers and wall art.

But I've noticed something strange.

For all the talk about grace, most of us don't actually understand it.

Some of us have turned grace into a license to sin. *"God will forgive me anyway, so I can live how I want."* That's not grace. That's presumption.

Others of us have turned grace into a heavy burden. *"I know God loves me, but I have to earn it. I have to be good enough. I have to try harder."* That's not grace. That's legalism.

And most of us live somewhere in between—confused, guilty, unsure if we've really been forgiven or if we need to do more.

Here's the truth:

Grace is the most radical, outrageous, life-changing reality in the universe.

And most of us have missed it.

Not because we're bad people. Because no one ever explained it to us. Or because the church gave us cheap versions of grace that collapsed under the weight of real life.

This book is an attempt to get back to the real thing.

Not the cliché. Not the bumper sticker.

The actual grace of God. What it is. What it cost. What it does to you when you truly receive it. And what it looks like when you start extending it to others.

I'm not a theologian. I'm just someone who has received far more grace than I deserve. And I want to help you do the same.

Let's start at the beginning.

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## Chapter 1: What Grace Is Not

Before we can understand what grace is, we need to clear away some rubble.

Because grace has been twisted into shapes the Bible never intended.

Let me name a few.

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Grace is not permission to sin.

This is the most common distortion.

*"I'm saved by grace, so my choices don't matter. God will forgive me anyway."*

The apostle Paul dealt with this exact nonsense. Someone accused him of saying, "Let us do evil that good may come." His response?

*"Their condemnation is just."* (Romans 3:8)

Then he asked the question directly:

*"What shall we say then? Are we to continue in sin that grace may abound?"*

His answer?

*"By no means! How can we who died to sin still live in it?"* (Romans 6:1-2)

Grace doesn't give you permission to sin. It gives you power to stop sinning.

If your understanding of grace leaves you comfortable in sin, you haven't understood grace. You've misunderstood it.

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Grace is not God lowering His standards.

Some people think grace means God looked at His holy law, shrugged, and said, *"Ah, never mind. Do your best."*

No.

The law still stands. Holiness is still required. Sin is still deadly.

The difference is that Jesus met the standard for us. He lived the life we couldn't live. He died the death we should have died.

God didn't lower His standards. He met them Himself.

*"For God has done what the law, weakened by the flesh, could not do. By sending his own Son in the likeness of sinful flesh and for sin, he condemned sin in the flesh."* (Romans 8:3)

Grace doesn't ignore the problem. It solves it.

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Grace is not a "get out of jail free" card.

Monopoly has a card that lets you leave jail without paying. No consequences. No change. Just freedom.

That's not grace.

Real grace forgives you—but it also transforms you. It doesn't just release you from punishment. It changes your heart so you don't want to go back to jail.

If you've received grace and you're exactly the same person you were before, you may have received a concept. You haven't received the real thing.

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Grace is not God being nice.

This one sounds strange, but stay with me.

"Nice" is surface-level. "Nice" avoids conflict. "Nice" says whatever keeps the peace.

God is not nice. He is *good*. And goodness is much fiercer than niceness.

God's grace confronts you. It challenges you. It disturbs your complacency. It calls you higher.

*"For the grace of God has appeared, bringing salvation for all people, training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age." (Titus 2:11-12)*

Grace trains you. It doesn't just comfort you.

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Grace is not earned.

This should be obvious, but it needs to be said.

If you could earn grace, it wouldn't be grace. It would be a wage.

*"Now to the one who works, his wages are not counted as a gift but as his due. And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness." (Romans 4:4-5)*

You cannot earn grace.

You cannot deserve grace.

You cannot buy grace.

You cannot be good enough for grace.

You can only receive it.

And that's the hardest part for most of us. Because we want to contribute. We want to feel like we earned it. We want to be able to say, "I did this."

But grace says: *"You did nothing. He did everything. Rest."*

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So what is grace?

We'll get there.

But first, we had to clear the rubble.

If you've believed any of these distortions, you're not alone. Most of us have.

But now it's time to meet the real thing.

## Chapter 2: What Grace Actually Is

Now let me tell you what grace really is.

Not what we've made it into. Not the distortion. The real thing.

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Grace is unmerited favor.

That's the classic definition. And it's a good one.

*Unmerited* means you didn't earn it. *Favor* means someone thinks well of you and acts on your behalf.

Put together: God thinks well of you and acts on your behalf even though you've done nothing to deserve it.

Not because He's blind to your sin. He sees it clearly. But He chooses to extend kindness anyway.

*"But God shows his love for us in that while we were still sinners, Christ died for us."*  
(Romans 5:8)

While we were still sinners. Not after we cleaned up. Not after we got our act together. While we were still in the mess.

That's grace.

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Grace is getting what you don't deserve.

Let me draw a simple distinction that will help you for the rest of your life.

- Justice is getting what you *do* deserve.
- Mercy is *not* getting what you *do* deserve.
- Grace is getting what you *don't* deserve.

Justice says: You sinned, so you get punishment.

Mercy says: You sinned, but I'm withholding the punishment.

Grace says: You sinned, and I'm giving you blessing instead.

Most of us understand justice. We get that.

Many of us understand mercy. We're grateful for it.

But grace? Grace goes beyond mercy. Mercy stops the negative. Grace adds the positive.

Mercy says: "I won't give you what you earned."

Grace says: "I will give you what you didn't earn."

Mercy empties the prison cell.

Grace puts a crown on your head.

That's grace.

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Grace is the opposite of karma.

Karma says: "What goes around comes around." You get what you give. Good for good. Evil for evil.

Grace says: "You gave evil. I'm giving good anyway."

Karma is fair. Grace is outrageous.

Karma makes sense. Grace is scandalous.

Karma is what every other religion teaches. Grace is what makes Christianity different.

Not because Christians are better people. Because the Christian God is different. He doesn't give us what we deserve. He gives us what we don't deserve.

*"He does not deal with us according to our sins, nor repay us according to our iniquities."*  
(Psalm 103:10)

That's not karma. That's grace.

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Grace is God's kindness leading you to repentance.

Here's something important.

Grace is not God pretending your sin doesn't matter. Grace is God being kind to you so *that* you will turn from your sin.

*"Or do you presume on the riches of his kindness and forbearance and patience, not knowing that God's kindness is meant to lead you to repentance?" (Romans 2:4)*

Did you catch that?

God's kindness has a purpose. It's not just to make you feel good. It's to change you.

The goodness of God leads you to say: *"I've been loved when I didn't deserve it. I've been forgiven when I deserved punishment. I don't want to keep living the way I was living."*

That's what grace does.

If you've received grace and it didn't make you want to change, you may have received a concept. The real thing rewires your heart.

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Grace is a person.

This is the deepest truth about grace.

Grace is not just a doctrine. It's not just a theological category. It's not just a transaction.

Grace is a Person.

*"And the Word became flesh and dwelt among us, and we have seen his glory, glory as of the only Son from the Father, full of grace and truth." (John 1:14)*

Jesus is grace. Full of it. Brimming with it.

You want to know what grace looks like? Look at Jesus.

- Jesus touching the leper no one would touch – that's grace.

- Jesus eating with tax collectors and sinners – that's grace.
- Jesus forgiving the woman caught in adultery – that's grace.
- Jesus asking the Father to forgive the men nailing Him to a cross – that's grace.
- Jesus promising paradise to a criminal dying next to Him – that's grace.

Grace has a face. And that face is Jesus.

You cannot separate grace from Him. He didn't just bring grace. He *is* grace.

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Grace is the foundation of your identity.

Here's where grace gets personal.

Before grace, you were defined by what you did. Good deeds made you good. Bad deeds made you bad. Your performance was your identity.

But grace changes that.

In Christ, you are not defined by your failures. You are defined by His love.

Not because your failures don't matter. They do. But because He has removed them as far as the east is from the west (Psalm 103:12).

Paul said it this way:

*"I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me." (Galatians 2:20)*

His identity was no longer wrapped up in what he did. It was wrapped up in who loved him.

Same for you.

You are not your worst mistake.

You are not your strongest temptation.

You are not your weakest moment.

You are someone for whom Christ died. You are someone who has been graced.

That's your identity. Everything else is secondary.



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Grace is both free and expensive.

This is the paradox that confuses people.

Grace is free to you. It costs you nothing.

But it was not free. It cost God everything.

- It cost the Father His Son.
- It cost the Son His life.
- It cost blood, sweat, tears, and the agony of separation on the cross.

Grace is a free gift. But it was not cheap.

*"You were bought with a price."* (1 Corinthians 6:20)

Someone paid for your freedom. You didn't. You just received it.

That's why grace is not a license to sin. When someone pays that much for your freedom, you don't spit in their face by going back to the old life.

You live in a way that honors the price that was paid.

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## A Simple Way to Remember Grace

I've heard it said this way:

God's  
Riches  
At  
Christ's  
Expense

That's grace.

God's riches—everything He has to give—made available to you. And the price was paid by Christ.

You didn't pay. You can't pay. You just receive.

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### What Grace Is Not (Review)

- Not permission to sin
- Not God lowering standards
- Not a get-out-of-jail-free card
- Not just "God being nice"
- Not earned

### What Grace Is (Summary)

- Unmerited favor
- Getting what you don't deserve
- The opposite of karma
- God's kindness leading to repentance
- A Person—Jesus Christ
- The foundation of your identity
- Free to you, expensive to God

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We'll dig deeper in the coming chapters. But for now, let this sink in:

You have been graced.

Not because you earned it. Not because you're good enough. Not because you tried hard enough.

Because God is gracious.

And that changes everything.

## Chapter 3: What Grace Cost God

We need to talk about something uncomfortable.

We talk about grace as a gift. And it is. Freely given. No charge to you.

But gifts cost someone something.

And the gift of grace cost God more than we can comprehend.

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### The Cross Was Not Easy

Sometimes we talk about the cross like it was a transaction. A legal formality. God needed to forgive sin, so Jesus volunteered, and it was done.

But the cross was not easy.

It was not a transaction. It was a *trauma*.

The Gospels don't present the cross as a calm exchange. They present it as a horror.

- Jesus sweating blood in the garden (Luke 22:44)
- Crying out to be spared if possible (Matthew 26:39)
- Betrayed by a friend (Luke 22:47-48)
- Denied by another (Matthew 26:69-75)
- Mocked, beaten, stripped, spit upon (Matthew 27:27-31)
- Nails through hands and feet (John 20:25)
- And then the worst part—the cry that should shake us every time:

*"My God, my God, why have you forsaken me?"* (Matthew 27:46)

The Father turned His face away. The Son experienced separation from the One He had been with for all eternity.

That's what grace cost God.

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### The Father Did Not Spare His Son

Romans 8:32 says:

*"He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?"*

*He did not spare his own Son.*

Think about that.

Abraham was asked to sacrifice Isaac. At the last moment, God provided a ram. Abraham's son was spared.

But on Calvary, there was no ram. There was no last-minute reprieve.

The Father did not spare the Son.

Not because He was cruel. Because He loved you.

*"For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life." (John 3:16)*

The cross was not God punishing the Son. It was God *in* the Son, absorbing the punishment you deserved.

Grace cost the Father His beloved Son.

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The Son Became Sin for You

This is almost too much to say.

*"For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God." (2 Corinthians 5:21)*

Jesus knew no sin. He never sinned. Not once. In thought, word, or deed. Perfect. Holy. Innocent.

And on the cross, He *became* sin.

Not just took the punishment for sin. Became sin itself. The full weight of every wicked thing ever done, every evil thought ever thought, every rebellion, every betrayal, every lust, every lie—all of it—poured onto Him.

The Holy One became the sin offering.

He became what He hated so that you could become what you never were.

That's what grace cost the Son.

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The Trinity Was Torn

This is the mystery we cannot fully grasp.

The Father, Son, and Holy Spirit have existed in perfect love and unity for all eternity. Never separated. Never divided.

But on the cross, something happened that had never happened before and will never happen again.

The Son cried out: *"Why have you forsaken me?"*

Not "Why have you forgotten me?" Not "Why have you abandoned me?"

*Forsaken.*

The Father turned His face away from the Son. Not because He stopped loving Him. But because He was pouring out the judgment for sin—and He could not look upon it.

The Trinity experienced a rupture. A tearing. A darkness deeper than the sky going black.

And it happened for you.

That's what grace cost God.

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## Grace Was Not Cheap

Dietrich Bonhoeffer, a German pastor who was executed by the Nazis for opposing Hitler, wrote this:

*"Cheap grace is the grace we bestow on ourselves. Cheap grace is the preaching of forgiveness without requiring repentance, baptism without church discipline, communion without confession. Cheap grace is grace without discipleship, grace without the cross, grace without Jesus Christ, living and incarnate."*

Then he wrote this:

*"Costly grace is the treasure hidden in the field. For the sake of it, a man will gladly go and sell all that he has. It is costly because it calls to discipleship; it is grace because it calls us to follow Jesus Christ. It is costly because it costs a man his life; it is grace because it gives a man the only true life."*

Grace is free to you.

But it was not cheap.

It cost God His Son. It cost the Son His life. It cost blood, agony, separation, death.

And if we treat it like it cost nothing, we haven't understood it at all.

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### Why This Matters

Here's why I'm telling you this.

Because when you know what grace cost God, you stop treating it like a small thing.

- You stop using it as an excuse to sin.
- You stop treating it like a "get out of jail free" card.
- You stop living like it doesn't matter.

When you see the price tag, you handle the gift differently.

If someone gave you a gift that cost them their life savings, you wouldn't toss it in a corner. You'd treasure it. You'd protect it. You'd live in a way that honored what it cost.

Grace is that gift.

It cost God everything.

Don't treat it like it cost nothing.

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### A Question for You

Have you ever really thanked Him?

Not just said "thank you" as a religious habit. But actually stopped. Let the weight of it hit you. Let yourself feel what it cost Him to save you.

The Father gave His Son.

The Son gave His life.

The Spirit continues to draw you.

All of it. For you.

Not because you deserved it. Because they are gracious.

Take a moment. Let that sink in.

Then thank Him.

Not because you have to. Because you want to.

That's what grace produces. Not obligation. Gratitude.

## Chapter 4: What Grace Cost Jesus

We talked about what grace cost God the Father. Now let's look at what it cost the Son.

Because Jesus didn't just *experience* the cross. He *chose* it.

And that choice cost Him everything.

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### He Left Glory

Before Jesus was born in a manger, He had glory.

Not the kind of glory that fades. Not the kind that depends on human applause. The kind of glory that existed before the world began.

Jesus prayed about it the night before He died:

*"And now, Father, glorify me in your own presence with the glory that I had with you before the world existed."* (John 17:5)

He had glory. He had worship. He had angels crying "Holy, holy, holy" day and night.

And He left it.

Not reluctantly. Not because He was forced. Voluntarily. Willingly. For you.

Paul describes it this way:

*"Though he was in the form of God, did not count equality with God a thing to be grasped, but emptied himself, taking the form of a servant, being born in the likeness of men."*  
(Philippians 2:6-7)

*He emptied Himself.*

Think about that. The One who filled the universe with galaxies and stars and life—emptied Himself. Set aside the independent use of His divine attributes. Chose to live within human limitations.

He didn't just *add* humanity to His divinity. He *contained* Himself. Limited Himself. Made Himself small enough to fit inside a womb, a manger, a human body.

That's what grace cost Jesus.

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He Became Poor

Paul puts it even more starkly:

*"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich."* (2 Corinthians 8:9)

He was rich. Not just financially. He owned everything. The cattle on a thousand hills. The hills themselves. The stars. The galaxies. Everything.

And He became poor.

- Born in a borrowed feed trough
- Grew up in a carpenter's family in a nobody town
- Had nowhere to lay His head as an adult (Matthew 8:20)
- Rode into Jerusalem on a borrowed donkey
- Ate His last meal in a borrowed room
- Was buried in a borrowed tomb

He owned nothing. Everything was given, loaned, or provided by others.

Why? So that you might become rich. Not necessarily in money. In everything that matters. Forgiveness. Righteousness. Eternal life. Adoption into God's family.



He gave up everything so you could have everything.

That's what grace cost Jesus.

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He Was Rejected by His Own

John says it simply:

*"He came to his own, and his own people did not receive him."* (John 1:11)

The people He came to save. The nation He had chosen, delivered, protected, and taught for centuries. They didn't want Him.

- They said He was demon-possessed (Matthew 12:24)
- They said He was a Samaritan (John 8:48)
- They said He was a glutton and a drunkard (Matthew 11:19)
- They tried to throw Him off a cliff (Luke 4:29)
- They plotted to kill Him (John 11:53)
- They chose a murderer over Him (Luke 23:18-19)
- They screamed "Crucify Him!" (Luke 23:21)

He came to His own. They rejected Him.

Not because He wasn't good enough. Because He was too good. Their darkness didn't want His light.

And He endured their rejection without becoming bitter. Without retaliating. Without walking away.

He stayed. He loved. He died.

That's what grace cost Jesus.

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He Suffered Physically

We don't need to be graphic, but we can't ignore it.

The Romans perfected crucifixion as a method of torture. It was designed to be slow, humiliating, and agonizing.

- The scourging tore His flesh open
- The thorns pressed into His skull
- The nails through His hands and feet
- The hours of suffocating while hanging from torn muscles
- The thirst, the cramping, the agony of every breath

Isaiah prophesied it:

*"He was pierced for our transgressions; he was crushed for our iniquities; upon him was the chastisement that brought us peace, and with his wounds we are healed." (Isaiah 53:5)*

Pierced. Crushed. Wounded.

That's what grace cost Jesus.

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He Suffered Emotionally

But the physical pain wasn't the worst part.

Consider what He endured emotionally:

- Betrayed by a friend who knew His every secret (Luke 22:47-48)
- Denied by another friend who swore he'd never leave (Matthew 26:69-75)
- Abandoned by all the rest (Matthew 26:56)
- Mocked by religious leaders who should have recognized Him
- Watched His mother weep at His feet
- Felt the weight of every sin ever committed

He was the most rejected, misunderstood, and alone person on that hill.

And He felt all of it. Fully. Not numbed. Not detached. Fully human, fully feeling.

That's what grace cost Jesus.

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He Suffered Spiritually

And then there was the worst part.

The separation.

*"About the ninth hour Jesus cried out with a loud voice, saying, 'Eli, Eli, lema sabachthani?' that is, 'My God, my God, why have you forsaken me?'" (Matthew 27:46)*

Not "why have you forgotten me?" Not "why have you left me temporarily?"

Forsaken.

The Father turned His face away. Not because He stopped loving the Son. But because He was pouring out the judgment for sin—and He could not look upon it.

Jesus, who had been in perfect communion with the Father for all eternity, experienced separation. Darkness. Abandonment.

Not because He deserved it. Because you and I did.

He took your hell so you could have His heaven.

That's what grace cost Jesus.

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He Died

And in the end, He died.

Not because He couldn't prevent it. He could have called ten thousand angels (Matthew 26:53).

He died because He chose to.

*"No one takes it from me, but I lay it down of my own accord. I have authority to lay it down, and I have authority to take it up again." (John 10:18)*

He laid down His life. No one took it. He gave it.

For you.

That's what grace cost Jesus.

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He Did It for You

Here's what I want you to sit with.

He knew exactly what He was walking into.

He knew about the rejection. The betrayal. The whipping. The thorns. The nails. The separation. The death.

And He came anyway.

Not because He had to. Because He wanted to.

*"For the joy that was set before him endured the cross, despising the shame." (Hebrews 12:2)*

What joy? What was set before Him?

You.

The thought of you being forgiven. The thought of you being adopted. The thought of you spending eternity with Him.

That's why He endured it.

You were the joy set before Him.

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### A Question for You

If someone gave you a gift that cost them everything—their comfort, their reputation, their friends, their body, their very life—how would you treat that gift?

Would you use it as a coaster? Throw it in a corner? Forget about it?

Or would you treasure it? Protect it? Live in a way that honored what it cost?

Grace is that gift.

It cost Jesus everything.

Don't treat it like it cost nothing.

## Chapter 5: Receiving Grace – The Posture of the Heart

We've talked about what grace is. We've talked about what it cost God and what it cost Jesus.

Now we come to the most personal question in the book:

How do you actually receive it?

Because here's the thing about grace. You can know about it. You can believe it's true. You can even preach it to others.

But until you *receive* it—personally, deeply, for yourself—it hasn't done its work in you.

And receiving grace requires a certain posture of the heart.

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### You Can't Earn It

Let's start with the obvious, because it's the hardest for most of us.

You cannot earn grace. You cannot deserve grace. You cannot work for grace. You cannot be good enough for grace.

If you could, it wouldn't be grace.

*"Now to the one who works, his wages are not counted as a gift but as his due. And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness." (Romans 4:4-5)*

Did you catch that?

*"To the one who does not work but believes."*

Not "to the one who works really hard and believes." Not "to the one who cleans up their life and then believes."

To the one who does not work. Just believes.

That's offensive to our sense of fairness. We want to contribute. We want to feel like we earned it. We want to be able to say, "I did my part."

But grace says: "You did nothing. He did everything. Rest."

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## The Parable of the Prodigal Son

Jesus told a story that captures this perfectly.

A young man demands his inheritance early. Essentially telling his father, "I wish you were dead." He takes the money, goes to a far country, and wastes everything on wild living.

A famine hits. He's broke, hungry, desperate. He gets a job feeding pigs—unthinkable for a Jewish boy. He's so hungry he wishes he could eat the pig slop.

Then he comes to his senses. He decides to go home and say to his father, "I have sinned against heaven and before you. I am no longer worthy to be called your son. Make me like one of your hired servants." (Luke 15:18-19)

He rehearses his speech. He's ready to earn his way back. Servant status. That's all he deserves.

But watch what happens.

*"But while he was still a long way off, his father saw him and felt compassion, and ran and embraced him and kissed him."* (Luke 15:20)

The father didn't wait for the speech. He didn't make him earn his way back. He ran. He embraced. He kissed.

And then he threw a party.

Not "welcome back, now let's talk about restitution." A party. Robe. Ring. Sandals. Fattened calf. Celebration.

That's grace.

The son wanted to earn his way back. The father wouldn't let him. He just received him.

That's the posture of receiving grace. You stop trying to earn it. You stop rehearsing your apology speech. You just let the Father run to you.

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## The Parable of the Tax Collector and the Pharisee

Jesus told another story.

Two men went to pray. One was a Pharisee—religious, respectable, moral. The other was a tax collector—despised, corrupt, a traitor to his own people.

The Pharisee stood and prayed about himself: *"God, I thank you that I am not like other men, extortioners, unjust, adulterers, or even like this tax collector. I fast twice a week; I give tithes of all that I get."* (Luke 18:11-12)

He listed his credentials. His good works. His religious performance.

The tax collector stood at a distance. Wouldn't even lift his eyes to heaven. Beat his chest and said: *"God, be merciful to me, a sinner."* (Luke 18:13)

That's it. No credentials. No performance. Just: *"Have mercy."*

Jesus said: *"I tell you, this man went down to his house justified, rather than the other. For everyone who exalts himself will be humbled, but the one who humbles himself will be exalted."* (Luke 18:14)

The Pharisee tried to earn grace. He walked away empty.

The tax collector simply asked for mercy. He walked away justified.

That's the posture of receiving grace. Humility. Honesty. Empty hands.

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## The Difference Between Working and Resting

Here's a practical way to think about it.

When you work for something, you're striving. You're anxious. You're never sure if you've done enough. You're always comparing yourself to others. You're exhausted.

When you rest in something, you're trusting. You're at peace. You're confident not in yourself but in the one who provided. You're free.

Grace invites you to rest.

*"Come to me, all who labor and are heavy laden, and I will give you rest."* (Matthew 11:28)

Not "come to me and I'll give you more work." Rest.

Not "come to me and I'll tell you what else you need to do." Rest.

Rest.

That's what receiving grace feels like. You stop striving. You stop earning. You stop performing. You just... rest.

Not because you're lazy. Because the work is already done. Jesus said, "*It is finished.*" (John 19:30)

The payment is made. The debt is paid. The wrath is satisfied.

You don't need to add anything. You just need to receive.

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## Why Receiving Is So Hard

If receiving grace is so simple, why do we struggle with it?

Because receiving requires humility.

- Humility to admit you can't save yourself
- Humility to admit you deserve nothing
- Humility to admit you're not as good as you think you are
- Humility to stop comparing yourself to others
- Humility to accept a gift you didn't earn

And humility is hard. Our pride wants to contribute. Our pride wants to earn. Our pride wants to feel superior to someone.

But grace shatters pride. It levels the playing field. Everyone receives the same gift. The moral Pharisee and the crooked tax collector. The lifelong Christian and the deathbed convert.

Same grace. Same gift. Same unearned, undeserved, outrageous kindness.

That's offensive to pride. And that's why some people never truly receive grace. Not because God won't give it. Because they won't humble themselves to take it.

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## What Receiving Grace Looks Like

Let me paint a picture.

Receiving grace looks like:

- Stopping the performance. You stop trying to earn God's love. You already have it.
- Admitting your emptiness. You come to God with empty hands, not full ones.
- Accepting the gift. You stop saying "I'm not worthy" as an excuse to not receive. You're not worthy. That's the point.
- Resting in what Jesus did. You stop looking at your failures and start looking at His finished work.
- Walking in freedom. You stop being afraid of messing up. Not because sin doesn't matter. Because His grace covers it.
- Extending grace to yourself. You stop beating yourself up for failures God has already forgiven.

That's what it looks like to receive grace.

Not striving. Resting.

Not earning. Receiving.

Not performing. Believing.

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## A Practical Exercise

Try this.

Sit quietly for a few minutes. Close your eyes. Take a few deep breaths.

Then imagine yourself standing before God. Not in judgment. Not in fear. Just... present.

Now imagine Jesus standing next to you. He puts His hand on your shoulder.

You start to list all the reasons you don't deserve His love. All your failures. All your sins. All your shortcomings.

And He says: *"I know. I died for all of it. It's finished. You're forgiven."*

You try to argue. *"But I did this..."*

He says: *"It's finished."*

*"But I keep messing up..."*

*"It's finished."*

*"But I'm not good enough..."*

*"It's finished."*

That's grace. Not "try harder." *"It's finished."*

Can you receive that? Not intellectually. Not theologically. But deep in your heart. Can you stop striving and just... rest?

That's the posture of receiving grace.

## **Chapter 6: The Danger of Cheap Grace**

We've talked about what grace is. We've talked about what it cost. We've talked about how to receive it.

Now we need to talk about something uncomfortable.

Because grace can be twisted. Distorted. Turned into something it was never meant to be.

And the most common distortion is what Dietrich Bonhoeffer called *cheap grace*.

---

What Is Cheap Grace?

Bonhoeffer wrote these words while sitting in a Nazi prison, waiting to be executed for opposing Hitler. He knew the cost of following Jesus. And he saw the church around him treating grace like it was nothing.

Here's how he defined it:

*"Cheap grace is the preaching of forgiveness without requiring repentance, baptism without church discipline, communion without confession. Cheap grace is grace without discipleship, grace without the cross, grace without Jesus Christ."*

Let me put it in my own words.

Cheap grace says: *"You're forgiven, so don't worry about it."*

Cheap grace says: *"God loves you just as you are, so stay just as you are."*

Cheap grace says: *"Grace means you don't have to change."*

Cheap grace takes the most expensive gift in the universe and treats it like it cost nothing.

---

## The Biblical Warning

Jude wrote about this.

*"For certain people have crept in unnoticed who long ago were designated for this condemnation, ungodly people, who pervert the grace of our God into sensuality and deny our only Master and Lord, Jesus Christ." (Jude 1:4)*

*Pervert the grace of our God into sensuality.*

That's cheap grace. Using grace as an excuse to sin. Saying, "God will forgive me anyway, so I can live how I want."

Paul dealt with the same thing. People accused him of saying, "Let us do evil that good may come." His response?

*"Their condemnation is just." (Romans 3:8)*

Then he asked the question directly:

*"What shall we say then? Are we to continue in sin that grace may abound?"*

His answer?

*"By no means! How can we who died to sin still live in it?" (Romans 6:1-2)*

*By no means.* Strongest possible negative in the Greek. Absolutely not. No way. Never.

Grace is not permission to sin.

---

### Why Cheap Grace Is So Dangerous

Cheap grace is dangerous because it feels good.

It's comfortable. It's easy. It doesn't require anything of you.

You can hear about grace, feel relieved, and go back to living exactly the way you were living before.

No change. No repentance. No cross. No cost.

But here's the problem.

Cheap grace isn't grace at all.

It's a counterfeit. A forgery. A lie dressed up in religious language.

True grace changes you. Cheap grace leaves you where you are.

True grace leads to repentance. Cheap grace leads to presumption.

True grace produces holiness. Cheap grace produces entitlement.

The difference isn't in the word. It's in the fruit.

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### Grace That Doesn't Transform Isn't Grace

Listen to how Paul describes what grace actually does:

*"For the grace of God has appeared, bringing salvation for all people, training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age." (Titus 2:11-12)*

Did you catch that?

Grace *trains* us. It doesn't just forgive us. It teaches us. It disciplines us. It leads us away from sin and toward holiness.

If you've received grace and you're exactly the same person you were before—same sins, same habits, same loves, same priorities—you may have received a concept. You may have received cheap grace. But you haven't received the real thing.

Real grace transforms.

---

## The Difference Between Cheap Grace and Costly Grace

Let me lay it out side by side.

| Cheap Grace                    | Costly Grace                         |
|--------------------------------|--------------------------------------|
| Forgiveness without repentance | Forgiveness that leads to repentance |
| No change required             | Change is the evidence               |
| Comfortable                    | Challenging                          |
| Leaves you where you are       | Moves you forward                    |
| No cross                       | The cross is central                 |
| Jesus as helper                | Jesus as Lord                        |
| Easy                           | Costly                               |
| Feels good                     | Sometimes hurts                      |

Cheap grace says: *"Jesus died so you don't have to change."*

Costly grace says: *"Jesus died so you can change."*

Cheap grace says: *"God loves you as you are"* (and leaves you there).

Costly grace says: *"God loves you as you are—too much to leave you there."*

---

## The Cross Is Not Optional

Here's what cheap grace removes.

The cross.

Not the symbol. The reality. The death. The dying to self. The taking up your cross daily.

Cheap grace wants the benefits of the cross without the death of the cross. It wants forgiveness without surrender. It wants heaven without holiness. It wants the crown without the cross.

But Jesus was clear:

*"If anyone would come after me, let him deny himself and take up his cross daily and follow me." (Luke 9:23)*

Not "let him nod in agreement." Not "let him feel grateful."

*Take up his cross.*

That's death. Daily death. To your will. Your way. Your sin. Your comfort. Your plans.

Cheap grace avoids the cross. Costly grace embraces it.

Not to earn salvation. But because salvation changes you. And part of that change is dying to the old life.

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## The Warning of Hebrews

The writer of Hebrews gives a terrifying warning to those who treat grace lightly.

*"If we go on sinning deliberately after receiving the knowledge of the truth, there no longer remains a sacrifice for sins, but a fearful expectation of judgment, and a fury of fire that will consume the adversaries." (Hebrews 10:26-27)*

This is not talking about struggling with sin. We all struggle. This is talking about *continuing in sin deliberately*—willfully, persistently, unrepentantly—because you've cheapened grace.

*"How much worse punishment, do you think, will be deserved by the one who has trampled underfoot the Son of God, and has profaned the blood of the covenant by which he was sanctified, and has outraged the Spirit of grace?" (Hebrews 10:29)*

*Outraged the Spirit of grace.*

That's what cheap grace does. It outrages the Spirit. Because the Spirit came to make you holy. And cheap grace says, "Holiness doesn't matter."

---

## A Personal Inventory

Let me ask you some honest questions.

- Do you sin and then say, "God will forgive me anyway"?
- Do you treat grace as a safety net so you can live how you want?
- Have you stopped fighting against sin because grace covers it?
- Is there unrepentant sin in your life that you've justified with grace?

If you answered yes to any of these, you may have drifted into cheap grace.

And I'm not saying this to condemn you. I'm saying it to wake you up.

Because cheap grace isn't grace at all. It's a deception. And it leads not to freedom, but to destruction.

---

## What Cheap Grace Produces

Let me show you what cheap grace produces over time.

- Presumption – You assume God will forgive you no matter what, so you stop fearing sin.
- Stagnation – You stop growing because you don't think you need to.
- Entitlement – You think God owes you grace, forgetting that it's a gift.
- Hypocrisy – You claim to be saved but look just like the world.
- Hardness – Your heart becomes less sensitive to sin, not more.
- Loss of assurance – Eventually, you'll wonder if you were ever truly saved at all.

None of these are the fruit of grace. They're the fruit of abusing grace.

---

## The Solution

If you've drifted into cheap grace, the solution is not to abandon grace. It's to return to *real* grace.

Real grace doesn't let you stay where you are. It moves you.

Real grace doesn't make sin comfortable. It makes sin hateful.

Real grace doesn't say "don't worry about it." It says "sin is serious, but forgiveness is available."

Here's what you need to do:

1. Repent. Not just feel bad. Turn. Change your mind about sin. Agree with God that it's wrong and you want to leave it.
2. Stop excusing. Don't justify your sin with "grace." Call it what it is. Sin.
3. Fight. The Spirit gives you power to overcome. Use it. Fight against the sin you've been tolerating.
4. Receive grace again. Not cheap grace. Real grace. The kind that forgives *and* transforms.
5. Walk in freedom. Not freedom to sin. Freedom *from* sin. That's what grace actually offers.

## Chapter 7: The Danger of No Grace (Legalism)

We've talked about cheap grace—twisting grace into permission to sin.

But there's another danger on the opposite side. Just as deadly. Just as destructive.

It's the danger of *no* grace.



No grace says: *"You have to earn it."*

No grace says: *"God loves you more when you perform."*

No grace says: *"You're never quite good enough."*

It's called legalism. And it has crushed more souls than we care to admit.

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### What Is Legalism?

Legalism is adding human rules to God's requirements and treating those rules as if they came from God.

It's saying: *"Yes, grace is important. But you also need to do this, follow that rule, meet this standard."*

It's shifting the basis of your relationship with God from what Jesus *did* to what you *do*.

Paul described it this way:

*"You who would be justified by the law have fallen away from grace."* (Galatians 5:4)

Strong words. *Fallen away from grace.*

Not because they stopped believing. But because they added requirements. They said grace wasn't enough.

---

### The Pharisees: A Warning

Jesus had the harshest words for the Pharisees. Not the prostitutes. Not the tax collectors. The religious people.

Why? Because the Pharisees were the legalists of their day.

They added rule upon rule. They took God's law and built a fence around it—and then treated the fence as if it were the law itself.

Jesus said to them:

*"You shut the kingdom of heaven in people's faces. For you neither enter yourselves nor allow those who would enter to go in."* (Matthew 23:13)

*"You travel across sea and land to make a single proselyte, and when he becomes a proselyte, you make him twice as much a child of hell as yourselves." (Matthew 23:15)*

*"You tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness." (Matthew 23:23)*

*"You clean the outside of the cup and the plate, but inside they are full of greed and self-indulgence." (Matthew 23:25)*

*"You are like whitewashed tombs, which outwardly appear beautiful, but within are full of dead people's bones and all uncleanness." (Matthew 23:27)*

Strong words. Because legalism is deadly.

It replaces relationship with rules. It replaces grace with performance. It replaces freedom with bondage.

---

### Why Legalism Is So Dangerous

Legalism is dangerous because it *looks* like righteousness.

The legalist appears disciplined. Devoted. Serious about God.

But underneath, there's no grace. No freedom. No joy. Just performance. Just fear. Just comparison.

Here's what legalism produces:

- Anxiety – You're never sure if you've done enough.
- Pride – You look down on those who don't follow your rules.
- Judgment – You measure everyone by your standards.
- Burnout – You can't keep performing forever.
- Hypocrisy – You clean the outside while the inside stays dirty.
- Distance from God – You're so focused on rules that you miss relationship.

None of these are the fruit of grace. They're the fruit of trying to earn what can only be received.

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### The Galatian Heresy

The book of Galatians is Paul's response to legalism.

Some teachers had come into the churches of Galatia and said: *"It's great that you believe in Jesus. But you also need to be circumcised. You also need to follow the Jewish laws. Grace isn't enough."*

Paul was furious.

*"I am astonished that you are so quickly deserting him who called you in the grace of Christ and are turning to a different gospel—not that there is another one, but there are some who trouble you and want to distort the gospel of Christ."* (Galatians 1:6-7)

A different gospel. That's what legalism is. Not the true gospel with some additions. A *different* gospel. A false gospel.

Then he got personal:

*"O foolish Galatians! Who has bewitched you? ... Did you receive the Spirit by works of the law or by hearing with faith? Are you so foolish? Having begun by the Spirit, are you now being perfected by the flesh?"* (Galatians 3:1-3)

*Bewitched.* Under a spell. That's how Paul saw legalism. It's a deception. It looks religious, but it's actually demonic.

Why? Because it shifts your trust from Christ to yourself.

---

## The Danger of Adding to Grace

Here's what legalism doesn't understand.

You cannot add to grace. You can only fall from it.

If grace is unearned favor, then adding any requirement—any rule, any performance, any "you must also do this"—destroys grace.

Paul put it this way:

*"If righteousness were through the law, then Christ died for no purpose."* (Galatians 2:21)

Think about that.

If you could be saved by following rules, by being good enough, by performing well—then Jesus died for nothing. His death was unnecessary. A mistake.

But that's not true. You *can't* be saved by rules. You *can't* be good enough. You *can't* perform well enough.

That's why Jesus had to die.

So when you add rules to grace, you're not making grace stronger. You're making the cross smaller. You're saying, in effect: *"Jesus did His part, but now I need to do mine."*

No. Jesus did it all.

*"It is finished."* (John 19:30)

Not "it's started." Finished. Complete. Done.

---

## Legalism in the Church Today

We don't call it legalism anymore. We call it different things.

- *"Real Christians don't drink."*
- *"Real Christians don't listen to that music."*
- *"Real Christians vote a certain way."*
- *"Real Christians dress a certain way."*
- *"Real Christians follow these specific practices."*

Some of these things might be wise. Some might be biblical. But when you turn them into requirements for God's acceptance, you've crossed into legalism.

The moment you say *"God loves me more when I do X"* or *"God loves me less when I don't do Y"*—you've fallen from grace.

Not because God stops loving you. Because you've stopped resting in His love and started performing for it.

---

## The Difference Between Wisdom and Legalism

Let me be careful here.

The Bible does have commands. Obedience matters. Holiness matters. There are things God expects.

So how do you know the difference between following God's commands and falling into legalism?

Here's the test:

- Legalism says: "I obey, therefore God accepts me."
- Grace says: "God accepts me, therefore I obey."
- Legalism says: "I perform, therefore God loves me."
- Grace says: "God loves me, therefore I want to perform."
- Legalism says: "I follow the rules to earn my place."
- Grace says: "I follow the rules because I already have a place."

The *order* matters.

Legalism obeys to be accepted. Grace obeys because it's already accepted.

Legalism is performance for approval. Grace is performance from approval.

Same actions. Different heart. Different gospel.

---

## What Legalism Produces

Let me show you what legalism produces over time.

- Burnout – You can't keep performing forever. Eventually you crash.
- Resentment – You start resenting God for demanding so much.
- Judgmentalism – You look down on everyone who doesn't measure up.
- Hidden sin – You clean the outside while the inside rots.
- Loss of joy – Relationship becomes obligation. Love becomes duty.
- Loss of assurance – You're never sure if you've done enough.

I've seen it happen. Good people, sincere people, trying so hard to please God. And they're miserable. Because they're trying to earn what can only be received.

---

## The Solution to Legalism

If you've drifted into legalism, the solution is not to stop obeying. It's to change your *why*.

You need to be re-graced. Reminded that God's love is not based on your performance. It's based on His character.

Here's what you need to do:

1. Stop earning. You can't. You never could. Rest in what Jesus already did.
2. Stop comparing. You're not saved by being better than someone else. You're saved by grace.
3. Stop performing for approval. You already have approval. Not because of what you do. Because of who you're in.
4. Obey from love, not fear. Not "I have to" but "I get to." Not obligation but gratitude.
5. Extend grace to yourself. Stop beating yourself up for not being perfect. You're not perfect. That's why you need grace.
6. Extend grace to others. Stop measuring everyone by your standards. Let them stand or fall before their own Master.

### The Beautiful Balance

Grace is not a license to sin (cheap grace). And grace is not a burden to perform (legalism).

Grace is a gift. Free. Unearned. Undeserved.

And when you truly receive it, two things happen:

1. You stop using it as an excuse to sin (because you love the One who gave it).
2. You stop trying to earn it (because you know you can't).

You rest. You obey. You love. You grow.

Not from fear. From freedom.

That's grace.

## Chapter 8: Grace That Transforms

We've talked about cheap grace (using grace as an excuse to sin). We've talked about legalism (trying to earn grace through performance).

Now let me tell you about the real thing.

Grace that transforms.

Not grace that leaves you where you are. Not grace that forgives but doesn't change.

Grace that actually makes you different.

---

### Grace Is Not a Hamster Wheel

Here's what I've noticed about many Christians.

They're running. Running hard. Running fast. Trying to be good enough. Trying to please God. Trying to earn His favor.

But they're exhausted. And they're not sure they're making progress.

That's not grace. That's a hamster wheel. Lots of effort. No forward movement.

Grace is different.

Grace doesn't say "run harder." Grace says "rest, then run."

Grace doesn't say "try harder." Grace says "be changed, then act from that change."

The order matters.

---

### Titus 2: The Training Ground of Grace

Paul gives us the clearest picture of transforming grace:

*"For the grace of God has appeared, bringing salvation for all people, training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age." (Titus 2:11-12)*

Did you catch that?

Grace *trains* us.

Not just forgives. Not just covers. *Trains*.

Like a coach training an athlete. Like a parent training a child. Grace teaches you. It disciplines you. It shapes you.

Grace doesn't just say "you're forgiven, now go live however you want."

Grace says "you're forgiven, now let me show you how to live."

---

### What Grace Trains You To Do

Paul lists three things grace trains you to do.

#### 1. Renounce ungodliness.

Ungodliness is living as if God doesn't matter. Ignoring Him. Forgetting Him. Living for yourself.

Grace trains you to say "no" to that. Not through guilt. Through love. You see what God has done for you, and you no longer want to live like He doesn't matter.

#### 2. Renounce worldly passions.

Worldly passions are the desires that drive the world—greed, lust, envy, pride, selfish ambition.

Grace trains you to say "no" to those too. Not through willpower. Through satisfaction. You taste something better, and the old desires lose their pull.

#### 3. Live self-controlled, upright, and godly lives.

This is the positive side. Grace doesn't just teach you what to avoid. It teaches you what to pursue.

- Self-control: mastering your appetites instead of being mastered by them
- Upright: living with integrity, honesty, fairness
- Godly: reflecting God's character in how you treat people



This is not legalism. This is transformation. Grace actually changes what you want.

---

## The Difference Between Trying and Being Changed

Here's the problem with most attempts at holiness.

We try. We try really hard. We make resolutions. We sign up for accountability. We white-knuckle our way through temptations.

And sometimes it works. For a while.

But eventually we exhaust ourselves. Or we give in. Or we just learn to hide our sins better.

That's trying. That's willpower. That's not transformation.

Grace does something deeper. It changes your heart. Your desires. Your wants.

- You don't just stop lying because it's wrong. You start loving truth.
- You don't just stop lust because it's sinful. You start valuing purity.
- You don't just stop being angry because it's bad. You start becoming peaceful.

The behavior changes because the heart changes. And the heart changes because grace does its work.

---

## The Cross Changes Everything

How does grace transform you?

By showing you the cross.

When you truly see what Jesus did for you—when you grasp that He died for you while you were still a sinner—something breaks inside you.

You realize: *He loved me that much? While I was still His enemy?*

And that realization changes you.

- You don't want to sin against the One who died for you.
- You don't want to grieve the Spirit who lives in you.

- You don't want to cheapen the blood that bought you.

Not because you're afraid of punishment. Because you're in love with the One who saved you.

That's transformation. Not fear. Love.

---

## A Picture of Transformation

Let me give you a picture.

Imagine a man drowning in a river. He's thrashing, struggling, going under. Someone jumps in, pulls him to shore, and saves his life.

The man is grateful. He's been given a second chance.

Now, does that man go back into the river? Does he jump back into the current that almost killed him?

No. He stays on the shore. He builds his life away from the river. Not because someone threatened him. Because he almost died there. He doesn't want to go back.

That's grace.

You were drowning in sin. Jesus pulled you out. He saved your life.

Now, do you go back to the sin that almost destroyed you? Do you jump back into the current that was pulling you under?

If you truly understand what He saved you from, you don't want to.

Not because of rules. Because of love.

---

## Grace and Obedience Are Not Enemies

Here's where people get confused.

Some think grace and obedience are opposites. Grace means no rules. Obedience means no grace.

But that's not true.

Grace and obedience are friends. Partners. Teammates.

- Grace saves you. Then grace teaches you to obey.
- Grace forgives you when you fail. Then grace trains you to fail less.
- Grace gives you a new heart. Then that new heart wants to obey.

*"Do you not know that if you present yourselves to anyone as obedient slaves, you are slaves of the one whom you obey, either of sin, which leads to death, or of obedience, which leads to righteousness?" (Romans 6:16)*

Obedience leads to righteousness. Not to earn salvation. Because salvation is already yours. Obedience is the path of life within that salvation.

---

## The Role of the Holy Spirit

You can't transform yourself. You've probably tried. It didn't work.

Transformation is the work of the Holy Spirit.

*"I will give you a new heart and put a new spirit within you. I will remove the heart of stone from your flesh and give you a heart of flesh. And I will put my Spirit within you and cause you to walk in my statutes." (Ezekiel 36:26-27)*

Cause you to walk. Not force you. But enable you. Empower you. Change you from the inside so that obedience becomes not a burden but a desire.

The Holy Spirit is the agent of transformation. Your job is to cooperate. To say yes. To not resist. To stay in the stream of His grace.

---

## What Transformation Looks Like

Let me paint a picture of someone being transformed by grace.

- They sin less. Not perfectly. But less. And when they sin, they feel it more quickly.
- They love more. More patience. More kindness. More forgiveness.
- They serve more willingly. Not for recognition. Because they want to.
- They care less about the world's approval. They've found something better.

- They handle suffering differently. Not without pain. But with hope.
- They think about others more. And themselves less.
- They look more like Jesus. Not perfectly. But recognizably.

This doesn't happen overnight. It's a process. A journey. A slow, steady transformation.

But it's real. And it's the work of grace.

---

### A Warning and an Encouragement

Warning: Transformation takes time. Don't expect to be perfect tomorrow. Don't give up when you fail. Grace covers your failures while it works to change them.

Encouragement: Transformation is real. You can change. The same grace that saved you is the grace that changes you. Don't settle for being stuck. Don't believe the lie that you'll always struggle with the same sin. Grace can break anything.

## Chapter 9: Extending Grace to Others

We've talked about receiving grace. We've talked about being transformed by grace.

Now we come to the part that separates the believers from the talkers.

Extending grace to others.

Because here's the truth: You cannot truly receive grace and withhold it.

The two are incompatible.

If you have been forgiven much, you will forgive much. If you have been given grace freely, you will give it freely. Not because you have to. Because it's now who you are.

---

### The Parable of the Unforgiving Servant

Jesus told a story that should make every Christian pause.

A king decided to settle accounts with his servants. One servant owed him ten thousand talents. In today's money? Millions. Billions. An unpayable debt.

The servant couldn't pay. The king ordered him, his family, and everything he owned to be sold to repay the debt.

The servant fell on his knees and begged: *"Have patience with me, and I will pay you everything."*

The king had compassion. He released the man and *forgave him the entire debt*. Not a payment plan. Not reduced payments. Full forgiveness. Complete mercy.

You'd think the man would be overwhelmed with gratitude.

But watch what happens.

That same servant went out and found a fellow servant who owed him a hundred denarii. A few thousand dollars. A fraction of what had been forgiven.

He grabbed him by the throat and said, *"Pay what you owe."*

The fellow servant fell on his knees and begged: *"Have patience with me, and I will pay you."* Same words the first servant had used.

But the first servant refused. He had the man thrown into prison until he could pay the debt.

The king heard about it. He summoned the servant and said:

*"You wicked servant! I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had mercy on you?"*

Then the king handed him over to the torturers until he could pay back everything he owed.

Then Jesus said:

*"So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart."* (Matthew 18:21-35)

This is terrifying.

Not because God is cruel. Because grace that doesn't flow outward is not grace at all. It's just self-interest.

If you have received grace but refuse to give it, you haven't understood the grace you received.

---

## Forgive as You Have Been Forgiven

Paul says it simply:

*"Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you."* (Ephesians 4:32)

*As God in Christ forgave you.*

How did God forgive you?

- Completely. Not partially.
- Freely. Not reluctantly.
- At great cost. Not cheaply.
- Without you earning it. Not because you deserved it.
- Once and for all. Not holding it over you.

That's how you are to forgive others.

Not "I forgive you, but I'll bring it up later." That's not forgiveness.

Not "I forgive you, but I won't trust you again." That's not forgiveness.

Not "I forgive you, but I'll treat you differently." That's not forgiveness.

*As God forgave you.*

Completely. Freely. Costly. Without condition. Without resentment.

That's grace extended.

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## Why It's So Hard

Let me be honest. Extending grace is hard.

- When someone hurts you deeply, forgiving them feels impossible.
- When someone keeps making the same mistake, giving them another chance feels foolish.
- When someone has wronged you and never apologized, extending grace feels unfair.

Why is it so hard?

Because we want justice. We want people to get what they deserve.

But here's the thing. You wanted justice too. And if God had given you what you deserved, you would be in hell.

But He didn't. He gave you grace.

And now He asks you to do the same for others.

---

## Grace Is Not Letting People Walk All Over You

Let me clarify something important.

Extending grace does not mean being a doormat. It does not mean letting people abuse you. It does not mean pretending sin doesn't matter.

Grace is not weakness. It's strength under control.

When you extend grace, you are *choosing* to withhold what someone deserves. You are not ignoring the wrong. You are absorbing it.

That takes strength.

And sometimes, extending grace means setting boundaries. It means saying "I forgive you, but I cannot continue in this relationship if you keep hurting me." That's not withholding grace. That's wisdom.

Grace forgives the debt. But grace doesn't force you to lend the money again.

---

## What Extending Grace Looks Like

Let me get practical.

Extending grace looks like:

- Withholding the cutting word. You want to say something sharp. You choose not to.
- Giving the second chance. Someone failed. You let them try again.
- Assuming the best. Instead of assuming bad intentions, you give them the benefit of the doubt.
- Not keeping score. You stop mentally tracking every wrong done to you.
- Praying for those who hurt you. Not "God, get them." But "God, bless them."
- Letting it go. You release the offense. Not because they deserve it. Because you've been released.
- Speaking well of them. Even when they're not in the room.

This is not natural. It's supernatural. It's grace flowing through you.

---

## The Connection Between Receiving and Extending

Here's something I've noticed.

The people who are hardest on others are often the people who have never truly received grace for themselves.

They're still trying to earn God's approval. So they expect others to earn theirs.

They're still keeping score with God. So they keep score with everyone else.

But when you truly receive grace—when you know, deep in your bones, that you have been forgiven an unpayable debt—something shifts.

You stop keeping score. You stop demanding your rights. You stop holding grudges.

Not because you're a better person. Because you've been shown such extravagant mercy that you can't help but extend it.

The unforgiving servant didn't really understand the forgiveness he received. If he had, he couldn't have acted the way he did.

Same with us.

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## A Test for Your Heart

Let me give you a test.

- Is there anyone you refuse to forgive?
- Is there anyone you're hoping will get what they deserve?
- Is there anyone you talk about differently when they're not in the room?
- Is there anyone you've written off as beyond grace?

If you answered yes to any of these, you may have received grace but you haven't extended it.

And the parable of the unforgiving servant suggests that's a dangerous place to be.

Not because God is waiting to punish you. Because an unforgiving heart shows you may not have truly understood the forgiveness you were given.

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## How to Extend Grace When You Don't Feel Like It

Let's be real. You won't always feel like extending grace.

You'll want revenge. You'll want justice. You'll want them to suffer.

What do you do then?

1. Remember what you were forgiven. Think about your own debt. How much God forgave you. Let that soften your heart.
  2. Ask for help. "God, I don't feel like forgiving them. I don't want to. But I choose to. Help me mean it."
  3. Pray for them. Not generic prayers. Real prayers for their good. It's hard to hate someone you're praying for.
  4. Act your way into feeling. Forgiveness is a choice before it's a feeling. Choose it. The feelings often follow.
  5. Give it time. Deep wounds take time to heal. You may need to choose forgiveness daily for weeks or months. That's okay. Keep choosing.
-

## The Freedom of Extending Grace

Here's what I've learned.

Extending grace is not just for the other person. It's for you.

When you hold a grudge, you're the one in prison. Not them. When you refuse to forgive, you're the one carrying the weight. Not them.

Forgiveness sets you free.

- Free from bitterness
- Free from resentment
- Free from replaying the offense over and over
- Free to move on
- Free to love again

The person who hurt you may not deserve your forgiveness. But you deserve the freedom it brings.

## Chapter 10: Grace in Marriage, Parenting, and Friendships

We've talked about receiving grace. We've talked about extending grace generally.

Now let's get specific.

Because grace isn't just a Sunday morning concept. It's a Tuesday afternoon reality. It's how you treat your spouse when they disappoint you. It's how you respond to your children when they mess up. It's how you handle your friends when they let you down.

Grace in the trenches. That's where it matters most.

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### Grace in Marriage

Marriage is the ultimate testing ground for grace.

Why? Because marriage brings two sinners into close quarters with no escape. You see each other's flaws. You see each other's selfishness. You see each other at your worst.

And here's where grace either lives or dies.

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## What Grace Looks Like in Marriage

Grace in marriage means:

- Forgiving the small stuff. The dirty socks on the floor. The tone of voice. The forgotten anniversary. Grace lets it go.
  - Forgiving the big stuff. Infidelity. Financial betrayal. Years of neglect. Grace doesn't pretend it didn't happen. But grace chooses to heal instead of punish.
  - Not keeping score. Marriage kills when you start tracking who did what. "I did the dishes three times this week and you only did them once." Grace doesn't keep score.
  - Speaking kindly even when you're frustrated. The words you say in anger can't be unsaid. Grace bridles the tongue.
  - Assuming the best. Instead of assuming your spouse meant to hurt you, grace assumes it was a mistake. Instead of assuming malice, grace assumes ignorance.
  - Apologizing first. Even when you're right. Especially when you're right. Grace cares more about reconciliation than being right.
  - Giving the benefit of the doubt. Over and over and over again.
- 

## The Gospel in Your Marriage

Paul connects marriage to the gospel:

*"Husbands, love your wives, as Christ loved the church and gave himself up for her."*  
(Ephesians 5:25)

How did Christ love the church?

- Sacrificially. He gave Himself up.
- Unconditionally. He loved us while we were still sinners.

- Persistently. He never gave up on us.
- Graciously. He forgave us when we didn't deserve it.

That's how husbands are to love their wives. Not as a transaction. As a reflection of the gospel.

And wives? They're called to respect and submit to their husbands "as to the Lord" (Ephesians 5:22). Not because men are better. Because marriage is a picture of Christ and the church.

When you extend grace in your marriage, you're not just being nice. You're preaching the gospel with your life.

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### Practical Grace in Marriage

Here are some practical ways to extend grace to your spouse today:

- When they mess up, don't bring up the past. Leave it buried.
  - When they apologize, accept it. Don't make them earn it.
  - When they fail, assume the best. They probably didn't mean to hurt you.
  - When you're angry, pause before you speak. Count to ten. Pray. Then respond.
  - When you're wrong, admit it quickly. "I'm sorry. I was wrong. Please forgive me."
  - When they're struggling, be gentle. Not everyone is having the same day you are.
  - When you want to keep score, remember how much God has forgiven you.
- 

## Grace in Parenting

Parenting is another testing ground for grace.

Children are born selfish. They don't need to be taught to hit, grab, lie, or whine. It comes naturally.

And parents are exhausted, stretched thin, and often running on empty.

Grace is needed on both sides.

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## What Grace Looks Like in Parenting

Grace in parenting means:

- Disciplining without rage. Correction is necessary. But rage damages. Grace disciplines with calm, with purpose, without cruelty.
  - Forgiving quickly. Your child will disappoint you. They will lie, disobey, rebel. Grace forgives quickly and doesn't hold it over them.
  - Not expecting perfection. They're children. They're learning. Grace doesn't demand what they can't yet give.
  - Apologizing when you're wrong. Parents make mistakes. Grace admits it. "I was wrong. I shouldn't have yelled. Will you forgive me?"
  - Seeing the heart, not just the behavior. A child who acts out may be hurting, scared, or tired. Grace looks past the behavior to the child underneath.
  - Giving grace even when they don't deserve it. That's what grace is. Not because they earned it. Because you want to show them what God is like.
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## The Goal of Parenting

The goal of parenting is not well-behaved children. It's children who know grace.

Because well-behaved children who don't know grace grow up to be Pharisees. They follow the rules but have no heart for God.

But children who know grace? They learn that love is not earned. They learn that failure is not final. They learn that forgiveness is real. They learn what God is like.

And that's the most important thing you can teach them.

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## Practical Grace in Parenting

Here are some practical ways to extend grace to your children today:

- When they spill the milk, don't yell. It was an accident. Clean it up together.
- When they disobey, discipline without rage. Calm, consistent, loving. Not screaming, not shaming.
- When they confess, receive them. Don't add guilt to their confession. Celebrate their honesty.

- When they fail, offer another chance. Not unlimited chances. But more than one.
  - When you lose your temper, apologize. Model what it looks like to admit you're wrong.
  - When they're struggling, sit with them. Not fixing. Just present.
  - When they don't deserve it, give grace anyway. That's how they'll learn what God is like.
- 

## Grace in Friendships

Friendships are where grace often gets tested in smaller, more subtle ways.

- They cancel plans at the last minute.
- They forget something important to you.
- They say something thoughtless.
- They don't show up when you needed them.
- They change and grow in different directions.

Friendships require grace to survive.

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### What Grace Looks Like in Friendships

Grace in friendships means:

- Giving the benefit of the doubt. Assume they didn't mean to hurt you. Assume they have good intentions.
- Not keeping score. Don't track who texted first, who planned the last get-together, who always pays.
- Speaking directly, not behind their back. If they hurt you, go to them. Don't go to everyone else.
- Staying loyal. Friends are hard to find. Grace stays when it's easier to leave.
- Forgiving the small stuff. Most offenses in friendship are small. Grace lets them go.
- Celebrating their wins without envy. Grace rejoices when your friend succeeds. It doesn't compare.
- Carrying their burdens. When they're struggling, show up. Not with solutions. With presence.

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## The Friend Who Shows Grace

Proverbs says:

*"A friend loves at all times, and a brother is born for adversity."* (Proverbs 17:17)

*At all times.* Not just when it's convenient. Not just when they're easy to love.

*At all times.*

That's grace. A friend who shows up. A friend who forgives. A friend who stays.

Be that friend.

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## Practical Grace in Friendships

Here are some practical ways to extend grace to your friends today:

- When they cancel, assume it wasn't personal.
  - When they forget, don't bring it up later.
  - When they hurt you, talk to them directly.
  - When they succeed, celebrate genuinely.
  - When they struggle, show up.
  - When you're tempted to gossip, stay silent.
  - When they need grace, give it freely.
- 

## The Common Thread

Whether in marriage, parenting, or friendships, grace looks the same:

- Withholding what they deserve (anger, punishment, coldness)
- Giving what they don't deserve (kindness, forgiveness, another chance)
- Refusing to keep score
- Assuming the best
- Apologizing quickly when you fail
- Forgiving quickly when they fail

- Reflecting the grace you've been shown

This is not natural. It's supernatural.

But it's what grace does. It flows through you to others.

## Chapter 11: Grace for Yourself

We've talked about receiving grace from God. We've talked about extending grace to others.

But there's one more person who needs your grace.

Yourself.

And for many of us, this is the hardest one of all.

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The Person You're Hardest On

Think about it.

When others make mistakes, you extend grace. You give them the benefit of the doubt. You forgive them.

But when *you* make a mistake? You beat yourself up for days. You rehearse your failure over and over. You call yourself names you'd never call anyone else.

Why are we so much harder on ourselves than we are on others?

Because we know our own hearts. We know our motives. We know how many times we've failed at the same thing.

And we think: *"I should know better by now."*

So we withhold grace. Not from others. From ourselves.

And that's a problem.



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## Self-Condernation Is Not Humility

Here's what I've learned.

Many Christians think beating themselves up is a form of humility. They think if they're hard on themselves, it shows they take sin seriously.

But self-condernation is not humility. It's pride reversed.

- Pride says: "I'm better than everyone else."
- False humility says: "I'm worse than everyone else."

Both are focused on self. Both are missing the point.

True humility doesn't obsess over how good or bad you are. True humility looks at Jesus.

*"I have been crucified with Christ. It is no longer I who live, but Christ who lives in me."*  
(Galatians 2:20)

Paul didn't say "I'm terrible." He didn't say "I'm great." He said "I'm dead. Christ lives in me."

That's humility. Not self-hatred. Self-forgetfulness.

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## The Accuser vs. The Advocate

Here's something you need to know.

There is an accuser. His name is Satan. He is called "the accuser of the brothers" (Revelation 12:10). His job is to point at your failures and say, "See? You're worthless. God could never love you."

And here's the twist.

Sometimes you do his job for him.

When you beat yourself up endlessly, when you refuse to accept God's forgiveness, when you keep rehearsing your failures—you're doing the enemy's work. You're accusing yourself. And the enemy loves it.

But there is also an Advocate. Jesus Christ.

*"If anyone does sin, we have an advocate with the Father, Jesus Christ the righteous." (1 John 2:1)*

An advocate. A defense attorney. Someone who stands up for you.

When the accuser says "Guilty!" the Advocate says "Forgiven."

When the accuser says "They haven't changed!" the Advocate says "They're being transformed."

When the accuser says "They don't deserve grace!" the Advocate says "That's why I died."

Whose voice are you listening to? The accuser's? Or the Advocate's?

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## What Grace for Yourself Looks Like

Let me be practical.

Extending grace to yourself means:

- Accepting God's forgiveness. When He says you're forgiven, believe Him. Don't keep bringing up what He's already put in the sea of forgetfulness.
  - Stop punishing yourself. You don't need to make up for your sin. Jesus already did. Your self-imposed punishment is not necessary. It's not humble. It's actually a rejection of the sufficiency of the cross.
  - Learn from your failures without living in them. Yes, examine what happened. Yes, repent. Yes, make changes. Then move on. Don't camp at the scene of your crash.
  - Talk to yourself the way God talks to you. Would God call you "stupid" or "worthless" or "hopeless"? No. Then don't call yourself those things either.
  - Give yourself room to grow. You're not perfect. You won't be perfect until heaven. Stop expecting to be something you're not yet.
  - Celebrate small progress. You didn't fail as badly today as you did yesterday? That's progress. Thank God for it. Don't dismiss it because it's not perfection.
- 

## The Difference Between Conviction and Condemnation

This is crucial to understand.

Conviction comes from the Holy Spirit. Condemnation comes from the enemy.

Conviction says: "You did something wrong. Let's make it right."

Condemnation says: "You are wrong. There's no hope for you."

Conviction is specific. "That lie you told was wrong."

Condemnation is general. "You're a liar. That's just who you are."

Conviction leads to repentance and freedom.

Condemnation leads to shame and bondage.

Conviction says "come closer to God."

Condemnation says "run away from God."

The Holy Spirit convicts believers because He loves them. The enemy condemns believers because he hates them.

Learn the difference. When you feel shame and hopelessness, that's not from God. That's the accuser. Reject it.

When you feel a specific sorrow over a specific sin that leads you to repentance, that's from God. Receive it. Then receive His forgiveness.

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The Lie of "I Should Know Better"

Here's a lie that keeps us from extending grace to ourselves:

*"I should know better by now."*

I've been a Christian for years. I've been through this before. I should have grown past this by now.

And that lie keeps us stuck. Because we're so focused on how far we *should* be that we can't see how far we've *come*.

Yes, you should be further along than you are. But you're not. So what now?

Do you beat yourself up for not being there? That doesn't help you grow.

Do you receive grace, learn from your failure, and keep walking? That's the path of growth.

The apostle Paul said:

*"Not that I have already obtained all this, or have already arrived at my goal, but I press on to take hold of that for which Christ Jesus took hold of me. Brothers and sisters, I do not consider myself yet to have taken hold of it. But one thing I do: Forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus."* (Philippians 3:12-14)

Paul hadn't arrived. He didn't pretend he had. He forgot what was behind—not through denial, but through releasing the guilt—and pressed on.

That's grace for yourself.

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### A Practical Exercise

Try this.

Think about a failure you've been holding against yourself. Something you've already asked God to forgive. Something He's already put in the past.

Now imagine Jesus standing in front of you.

He holds out His hands. You see the scars.

He says: *"I paid for that. It's finished. Why are you still paying for it?"*

What do you say?

Most of us say: "But I should know better. I keep doing the same thing. I don't deserve to be forgiven."

And He says: *"That's right. You don't deserve it. That's why it's called grace. Receive it. Stop punishing yourself for something I already took."*

Can you receive that? Can you let go of the guilt you've been carrying? Can you accept that the cross was enough?

That's grace for yourself.

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## What Grace for Yourself Produces

When you learn to extend grace to yourself, something beautiful happens.

- Freedom. You stop carrying guilt that was already taken.
- Joy. You start enjoying your relationship with God instead of dreading it.
- Growth. You're free to fail and learn, instead of staying stuck in shame.
- Love for others. When you stop beating yourself up, you stop beating others up too.
- Rest. You stop striving to earn what you've already been given.

This is not a license to sin. It's not "grace for yourself" as an excuse to stay the same.

It's freedom to grow. It's the removal of a weight that was never meant to be yours to carry.

## Chapter 12: Living as a Grace-Giver

We've come to the end.

We've talked about what grace is. What it cost. How to receive it. How to extend it to others. How to extend it to yourself.

Now the only question left is the one that matters most:

Are you going to live as a grace-giver?

Not just understand grace. Not just believe grace. Not just receive grace.

*Live it.*

Because grace is not a doctrine to be studied. It's a life to be lived.

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## The Grace-Giver's Identity

Here's who you are now.

You are someone who has been forgiven an unpayable debt. You have been shown mercy you didn't deserve. You have been given grace you couldn't earn.

That's not just your history. That's your identity.

And because that's who you are, that's how you live.

- You forgive because you've been forgiven.
- You show mercy because you've been shown mercy.
- You extend grace because you've been graced.

Not out of obligation. Out of overflow.

A grace-giver doesn't have to try to be gracious. Grace just flows out because it's what's inside.

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### The Grace-Giver's Posture

The grace-giver walks through life with open hands.

Not clenched fists, demanding their rights.

Not crossed arms, withholding forgiveness.

Not pointed fingers, accusing others.

Open hands. Receiving grace. Giving grace. Letting it flow.

The grace-giver doesn't keep score. Not with God. Not with others. Not with themselves.

The grace-giver doesn't demand justice. They've received mercy. They give mercy.

The grace-giver doesn't hold grudges. They've been released. They release others.

This is not weakness. This is strength. The strength of someone who knows they have nothing to prove because everything has been given.

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### The Grace-Giver in Action

Let me paint a picture of what a grace-giver looks like in daily life.

At home:

- They apologize first when they're wrong.
- They forgive quickly when they're wronged.
- They don't bring up past failures.
- They assume the best about their family members.
- They speak words that heal, not words that wound.

At work:

- They don't gossip about coworkers.
- They give credit to others instead of taking it.
- They're patient with difficult people.
- They don't retaliate when they're treated unfairly.
- They work as unto the Lord, not for human approval.

At church:

- They serve without needing recognition.
- They overlook small offenses.
- They speak well of others, especially when they're not in the room.
- They mentor younger believers.
- They give generously without keeping score.

In the world:

- They share the gospel with gentleness and respect.
- They don't treat non-believers like projects.
- They love their enemies.
- They pray for those who persecute them.
- They're known more by their love than by their opinions.

This is not perfection. This is direction. This is what it looks like to live as a grace-giver.

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The Grace-Giver's Challenge

But let me be honest.

Living as a grace-giver is hard.

- There will be days when you want to retaliate, not forgive.
- There will be people who take advantage of your grace.
- There will be moments when you feel like you've been gracious long enough and it's time for justice.
- There will be relationships where extending grace feels like dying.

The grace-giver's challenge is to keep extending grace anyway.

Not because it's easy. Because it's true.

Not because people deserve it. Because you didn't either.

Not because you feel like it. Because you've been called to it.

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### The Grace-Giver's Source

You cannot live as a grace-giver in your own strength.

You'll run out. You'll get bitter. You'll give up.

The only way to live as a grace-giver is to stay connected to the Source of grace.

- Stay in the Word. Let grace wash over you daily.
- Stay in prayer. Let grace fill you up.
- Stay in community. Let grace flow through you to others and back to you.
- Stay at the cross. Never forget what it cost.

The moment you forget the grace you've received, you'll stop extending it.

The moment you stop extending grace, you'll become bitter, judgmental, and hard.

The only way to stay soft is to stay soaked in grace.

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### A Final Word

Grace is the most radical, outrageous, life-changing reality in the universe.

It cost God His Son. It cost Jesus His life. It cost blood, sweat, tears, and the agony of separation.



And it's free to you.

Not because it's cheap. Because someone else paid the price.

Now He asks you to live as a grace-giver.

- Receive His grace daily.
- Extend it to others freely.
- Give it to yourself when you fail.
- Let it flow through every part of your life.

Not to earn anything. Because everything has already been given.

This is the grace life. It's not always easy. But it's always good.

And it's available to you. Right now. Today.