

Saving Faith: What is it?

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Many Theologians say that saving faith has three elements: (Westminster Confession, Chapter XIV, II “Of Saving Faith”)

- 1). **Knowledge** (understanding)
- 2). **Assent** (acceptance)
- 3). **Trust** (believe)

Unless all three **elements** are present, a person does not have a faith that saves eternally. Does the Bible agree with these man made statements?

It seems misleading and *a priori* to state that faith is composed of these three elements. And to speak of “the elements of faith” seems to suggest an infused faith.

Knowledge (understanding) is necessary for faith to occur, but it is not exactly the same as saying that it is **an element** of faith. Knowledge (understanding) is a **precondition** for faith inasmuch as one cannot believe what one does not understand (Matt. 11:2-6; Rom. 10:14-17; Eph. 1:13).

Engineers design plans that are necessary in building cars, but this does not mean the plans are an **element** of the car. Elements that make a car are tires, engines, transmissions, rear ends, generators, fans, etc., etc., not the plans. The plans are necessary preconditions to making the cars. While **knowledge** (understanding) is necessary for faith to occur, it does not ensure that faith will occur, no more than design plans ensure the building of a car. A person can understand a proposition and not believe it. A person can have a proposition before him and not act on it, that is not to believe it.

In 1993 I understood that President Bill Clinton wanted to change the economy, yet I did not believe that he would fulfill his promise. Likewise an automobile manufacturer may understand a specific design but reject it. It is better and more Biblical to think of **knowledge** (understanding) as a **precondition** to faith and not an element of faith.

Another stated **element** of faith is **trust**. But, it is wrong to call trust an element of faith because trust is actually a synonym for faith. It would be pure sophistry to argue that one element of a car is an automobile. A car is an automobile, they are synonyms, they are the same thing. Trust is not an element of faith. **Trust is faith!**

Assent (acceptance) is a synonym for faith and not an element of faith. When one assents to the testimony of someone as truth, then they believe or trust it, they accept it as truth. This is the way John the apostle states it in I John 5:9-11:

“If we receive the witness of men, the witness of God is greater; for the witness of God is this, that He has borne witness concerning His Son. The one who believes in the Son of God has the witness in himself; the one who does not believe God has made Him a liar, because he has not believed in the witness that God has borne concerning His Son. And the witness is this, that God has given us eternal life, and this life is in His Son.”

He concludes his statement as follows:

“He who has the Son has the life; he who does not have the Son of God does not have the life” (I John 5:12).

To **assent** (accept) to the testimony of God about His Son is to trust it, to believe it, to have faith in it. Assent (acceptance) is not an element of faith , it is faith.

When Jesus stated, “**He who believes in Me has everlasting life**” (Jn. 6:47), do you believe that? That is to say, do you accept what is stated as being true? Do you trust that He will fulfill what He stated? Do you have faith in that promise? There is no other step to take, to believe is to **trust**. Trust is not a part of faith, it is faith! Assent is not a part of faith, it is faith! Knowledge is not a part of faith, it is a precondition of faith, and you can assent and trust God’s Word on that!

In all the illustrations of saving faith the confusion is with the instrument of salvation, and the agent of salvation. A faith that saves or saving faith is in this dispensation of Grace, the Church age, a human response to a Holy Spirit prompted conviction of the truth of the redemptive merits of Christ as heard or read from the Word of God (John 16:8-15; I Pet. 2:23; Titus 3:5; Eph. 1:13; Rom. 8:28-30).

Faith that saves is not based on “human reason” or “human understanding” (I Cor. 2:11-16). Faith that saves is Theocentric not Anthropocentric. One may trust God on this. His instrument is His Word, His agent is the Holy Spirit. By believing in Jesus God guarantees one everlasting life! (John 6:47).