

## “How’s Your Credit Score?” Pastor Jim Sprenkle, October 25, 2020

- I. **Romans 3:23-24** – <sup>23</sup> for all have sinned and fall short of the glory of God, <sup>24</sup> and are justified by His grace as a gift, through the redemption that is in Christ Jesus.
- II. **How’s your credit score?**
  - a. We hear a lot about credit scores these days...
    - i. You need to have a good credit score to get a loans and credit cards
    - ii. In today’s world you also might need a good credit score to rent a home or even apply for a job... sometimes insurance agencies check into credit scores before covering you
    - iii. They say a perfect credit score is 850, but only around 1% of people have a score like that, but it opens many opportunities to get the best rates and deals available.
    - iv. It seems a credit score can follow you around and create trouble...
  - b. Perhaps you’ve heard of the new credit score in China?
    - i. It’s not just about your payment history, but it deals with your social history too
    - ii. They monitor a person’s volunteerism, legal records, and other factors to give you credit and access to better things.
      1. I read somewhere that they issue a sort of social credit card that gives you access to certain businesses and benefits – I guess like an ID of sorts
      2. In some parts of China they may monitor the amount of video games you play, the kind of online activities you do, along with giving to charity, if you are a parent, etc.
      3. They even have a dating site that uses this credit score to match people – so, the lower the score... I’m not sure what kind of person is on the other side of the date.
      4. Some people are even blacklisted if they owe fines to the government or have major offenses – and they might not be able to get into some stores or get basic supplies
  - c. These examples of credit scores might make some people feel extra proud that they have worked hard to do the right things... while others might feel like they have a black cloud following them around.
  - d. Just imagine if God has a credit score, and you could access the report.
    - i. You’ve all probably seen the credit report you get from the credit companies, right? It’s a long list of your payment and loan history.
    - ii. What would your report look like for God?
    - iii. What if it had the 10 Commandments, along with a list of your offenses and where you kept them as God wants?

III. **Martin Luther tried to keep his credit score with God.**

- a. If you haven't already, I encourage you to read the biography of Martin Luther called, "Here I Stand: A Life of Martin Luther", by Roland Bainton
- b. Luther struggled with how to understand God's system of credit... God's righteousness and grace.
- c. Many of you know the story of Martin Luther and the amazing events that took place.
  - i. The Roman Catholic Church had great power that was connected to the Roman Empire... so it was Church and government combined to control the modern world.
  - ii. If anyone stepped out of line, it was all but impossible to avoid punishment, because everyone was influenced by these powers in some way.
  - iii. Yet, Martin Luther was protected by Prince Frederick III, who had an interest in seeing some changes in the Roman Catholic Church
- d. You see, Martin Luther devoured the Scriptures, taught them, and all but memorized them.
  - i. He taught Paul's Letter to the Romans and personally wrestled with a little phrase, "the righteousness of God." (Romans 1:17, 3:21-22)
  - ii. Everyone in that day understood grace to be "infused" or.... given as a gift, and then expanded upon by good works only to be judged at the end on how well a person did.
    1. It's like China's social credit system: God gives you 1000 free points (or grace), and you can add to that by doing more good stuff... or you can subtract from it by doing bad stuff.
      - a. At the end of time, you will be judged by the final score.
- e. With that kind of system in Luther's mind, he could not figure out how he could possibly be saved in the end... God's righteousness turned into a burden that always left him with a lack of assurance.

IV. **St. Paul did not write these words as a burden, but as freedom.**

- a. It finally came to Luther that by God's grace, through faith, we are simply free – and God's righteous action is done to us and for us.
- b. Let me be very clear, when it comes to salvation and being saved by God, it is not about you and your "credit score."
- c. And that's a good thing because without a doubt we fall short of God's high standard of perfection, His holiness and glory...
  - i. With sin infecting us we can never measure up...
  - ii. Our credit score is trash – we are blacklisted with no hope or way to ever get to the "good" side.
  - iii. Some of us believe that our good deeds, our giving to charity, going to church, or living a good life helps us with our salvation – but that kind of life is no different from the bondage that Martin Luther was living in.

- iv. When we live by the good works we do, we don't even realize the free gift of grace – the gift of being called “not guilty” is ignored!
- d. I've used this story many times before, but it makes the point so well –
  - i. An escape artist claimed in a press conference that he could break free from anything... so a sheriff in a little town challenged the escape artist with his jail cell from which no one had ever escaped.
  - ii. With cameras and a big crowd, the escape artist came to show everyone how great he was – so the sheriff slammed the door and said, “Just holler when you want out...”
  - iii. After a while of listening to him struggle, the sheriff checked on him and asked if he wanted out – but he wanted to try more.
  - iv. Finally, defeated by the old jail cell door, he gave up and yelled for help... so the sheriff walks up and simply gives the door a tug and it slides open

1. It was unlocked the whole time

V. **Jesus unlocked the door as a free gift** (John 8:36).

- a. No bad works and sin... or good works for credit... change the state of that door... it is unlocked by grace through our faith.
- b. In this wonderful and very unfair exchange, God's plan of salvation was completed in Jesus Christ.
  - i. What Paul writes for us today is at the very heart of the Christian faith – he writes about the very heart of God...
  - ii. Jesus came to have our debt of unrighteousness and sin put on Himself... to have the full weight of God's judgment and wrath placed on HIM
  - iii. Isaiah 53 (10-12) says God's will was to crush His Son, but by that sacrifice many people will be made righteous... that Jesus poured out His life died to bear our sins.
  - iv. The greatest gift of all time was credited to our account – our lousy, sin-filled lives for the perfection and forgiveness and life and salvation of Christ.
  - v. The great exchange.
- c. No better news exists than that... our credit score has nothing to do with our salvation because Jesus paid our debts in full.
- d. If you haven't stopped for a moment and considered God's grace lately, today, the celebration of the beginning of the Reformation, is a great day to give thanks.
- e. We no longer live by the constant pressure of doing good works to have a better score...
  - i. We are free to live in the truth – that our score is perfect by the good work of God Himself. Amen