Pastor Jon Warren

Romans 4:3-5 (NIV) - What does Scripture say? "Abraham believed God, and it was credited to him as righteousness." ⁴ Now to the one who works, wages are not credited as a gift but as an obligation. ⁵ However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness.

1	can settle their spiritual del	эt

with God by	,	

 can settle their spiritual debt with God through ______.

 Receiving life's greatest credit leads me to experience the _____

_____in life.