



LifeGroup Study
2024-02-25
PAID IN FULL
Leader Notes

OVERVIEW: Welcome to our LifeGroup study, PAID IN FULL. On this date we are celebrating two amazing things God has done. First, we are celebrating that the mortgage on our church building and property in Waterloo is PAID IN FULL. This celebration is an incredible testimony to our God who has provided through the generous hearts of many Creeksiders. The second celebration today is those who are being baptized. Each baptism story is a testimony pointing to Jesus, our Redeemer, who has PAID IN FULL the debt we owed for our sin. For our LifeGroup study today, we'll explore what it means to us that Jesus has redeemed us, that our debt has been PAID IN FULL.

ICEBREAKER: It's Paid For

About 3 years ago our family went out to a restaurant that was recommended to us by a friend. Our dining experience that evening was among the best we have had. It was an incredible meal and the service was excellent. At the end of the evening, the manager of the restaurant came to our table and said, "Your meal has been paid for." We were blown away! This was an unexpected and wonderful gift. How about you? Have you ever had someone say to you – "It's paid for"? Or, have you covered the cost for someone? **Share your story with the group!**

STUDY:

1. I owed a DEBT I could not pay.

READ: Romans 3:23

²³ For everyone has sinned; we all fall short of God's glorious standard. NLT

- **What does it mean that "we all fall short of God's glorious standard"?**

LEADER NOTE: To fall short of God's glorious standard means that because of our sin, we have missed the mark. The mark (God's standard) is his holiness (perfection). Our sin is the condition of our hearts. All of us are born sinners. We have inherited our sin nature from our parents who sinned in the garden of Eden. All of us have fallen short. All of us need to be redeemed.

- **Why is it important that we measure ourselves by God's standard and not our own?**

LEADER NOTE: It is important that we measure ourselves by God's standard because He is God. He is our Creator and his standard is right and true. Measuring ourselves by our own standard gives us a wrong view of our standing before God. For example, we may measure our sin compared with others and conclude we're not so bad and we don't need to be redeemed or that we're beyond hope and no redemption is possible.

READ: Isaiah 59:1-2

Listen! The LORD's arm is not too weak to save you, nor is his ear too deaf to hear you call.

² It's your sins that have cut you off from God. Because of your sins, he has turned away and will not listen anymore. NLT

- **How do these verses speak to our need to be redeemed?**

LEADER NOTE: Sin offends our holy God and separates us from Him. Because God is holy, he cannot ignore, excuse or tolerate sin as if it didn't matter. Sin cuts us off from him, forming a wall to isolate God from the people he loves. Life Application Study Bible Notes – Isaiah 59:1-14

READ: John 8:34

³⁴ Jesus replied, "Very truly I tell you, everyone who sins is a slave to sin. NIV

- Every one of us is a "slave" to sin. **How does this speak to our need to be redeemed?**

LEADER NOTE: To be a slave to sin means that sin is our master. In the Bible, a slave remained a slave for life unless someone paid for their freedom. It is the same for us. We are born slaves to sin. We need someone to redeem us - to pay the price to set us free.

2. Jesus, my Redeemer, has PAID my debt.

READ: Galatians 3:13-15

¹³ Christ *paid the price* to free us from the curse that the laws in Moses' Teachings bring by becoming cursed instead of us. Scripture says, "Everyone who is hung on a tree is cursed."¹⁴ Christ *paid the price* so that the blessing promised to Abraham would come to all the people of the world through Jesus Christ and we would receive the promised Spirit through faith. GOD'S WORD translation

- **According to verse 13, what did Jesus become to redeem us?**

LEADER NOTE: Galatians 3:13 tells us that Jesus became "cursed" for us. Jesus took the curse that we deserved – the condemnation for our sin. None of us could perfectly keep the laws in Moses' Teachings – all of the laws in the Old Testament. When we failed to keep the law, we sinned and therefore we became cursed by God. Jesus took our curse on himself on the cross.

- **These verses tell us that Jesus *paid the price* for us. How did He do this?**

LEADER NOTE: In Galatians 4:5 we read, "God sent him (Jesus) to buy freedom for us who were slaves to the law, so that he could adopt us as his very own children." NLT. Jesus bought freedom for us by dying on the cross in our place. Jesus paid the price we owed for our sin. He paid the debt so that we could be set free.

- Galatians 3:14 says, "Christ paid the price so that the blessing promised to Abraham would come to all the people of the world ...". **What was the blessing promised to Abraham?**

LEADER NOTE: In Genesis 12:2-3, we read, ²"I will make you into a great nation and I will bless you; I will make your name great, and you will be a blessing.^[a] I will bless those who bless you, and whoever curses you I will curse; and all peoples on earth will be blessed through you."^[b] God promised Abraham that through him, all the peoples of the earth would be blessed. This salvation blessing came through Jesus Christ, our Redeemer, the One who has paid the price for us.

3. Part of the Gospel message is "PAID IN FULL".

READ the following quote from John Piper

"The gospel of Jesus Christ is that all who believe in him are bought with a price. They will never come into condemnation. The judgment day is past. It was 2,000 years ago. When Jesus died, the debt was paid. Justice has been done. We are free. And God is not against us but for us, if we will accept his gift and trust him."

- **How does this quote help you understand the Gospel message, "PAID IN FULL"?**

LEADER NOTE: "When Jesus died, the debt was paid." This is the heart of the Gospel message. A powerful part of this message is that because our debt is paid in full, we will no longer face judgment or

condemnation. There is nothing we can do in our own efforts to pay the debt we owed. All we have to do is believe the debt has been paid for us by Jesus.

READ: Romans 6:23

²³ For the wages of sin is death, but the gift of God is eternal life in^[a] Christ Jesus our Lord.

- The Gospel message is found in the little word “but” in this verse. **Why is the word “but” so important?**

LEADER NOTE: Romans 6:23 is an incredible summary of the Gospel. “For the wages of sin is death ...”. This is the bad news. What we earn (wages) for our sin is death (spiritual and physical). “BUT”. The Good News is that God has given us a gift, eternal life, in Christ Jesus. “BUT” is the story of how God took on the penalty of sin for us. He took on our debt, the debt of sin, and paid the price for you and me.

- **How might you respond to someone who says, “You don’t know what I’ve done. I can never be forgiven by God.”?**

LEADER NOTE: The debt God has paid for us is a gift. There is nothing we can do to earn it. There is nothing we can do that is outside of God’s sin payment for us. No sin is too great to be covered by the blood of Jesus.

READ the following quote from John Piper

With all my heart I commend to you the infinitely valuable Jesus Christ. He is the Father's full and sufficient price for sinners. If you receive him, then from this day forward every time your conscience dredges up the sin of the past and says, "You will pay!" you will be able to say, "God has already paid. I have been bought with a price." John Piper

- **How does the quote encourage you that your debt has been “PAID IN FULL”?**

4. I’ve been REDEEMED.

Read through the following verses about how God has redeemed us. **How do these verses encourage you that your debt has been paid in full?**

Remember that you were slaves in Egypt and the LORD your God **redeemed** you. Deut. 15:15 NIV

Remember that you were slaves in Egypt and the LORD your God **redeemed** you from there. That is why I command you to do this. Deut. 24:18 NIV

And who is like your people Israel—the one nation on earth that God went out to **redeem** as a people for himself, and to make a name for himself, and to perform great and awesome wonders by driving out nations and their gods from before your people, whom you **redeemed** from Egypt? 2 Samuel 7:23 NIV

Let the **redeemed** of the LORD tell their story— those he **redeemed** from the hand of the foe, Psalm 107:2 NIV

But now, this is what the LORD says— he who created you, Jacob, he who formed you, Israel: “Do not fear, for I have **redeemed** you; I have summoned you by name; you are mine. Isaiah 43:1 NIV

They will be called the Holy People, the **Redeemed** of the LORD; and you will be called Sought After, the City No Longer Deserted. Isaiah 62:12 NIV

For you know that it was not with perishable things such as silver or gold that you were **redeemed** from the empty way of life handed down to you from your ancestors, 1 Peter 1:18 NIV

“This is what the LORD says— Israel’s King and **Redeemer**, the LORD Almighty: I am the first and I am the last; apart from me there is no God. Isaiah 44:6 NIV

This is what the LORD says— your **Redeemer**, the Holy One of Israel: “I am the LORD your God, who teaches you what is best for you, who directs you in the way you should go. Isaiah 48:17 NIV

⁹ And they sang a new song, saying:

“You are worthy to take the scroll
and to open its seals,
because you were slain,
and *with your blood you **purchased*** for God
persons from every tribe and language and people and nation. Revelation 5:9

PRAYER:

Spend some time together in group thanking God that your debt has been PAID IN FULL.
Ask Him to help you to live in the freedom He has purchased for you.