
title: "What Will Your Faith Cost You?"

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What Will Your Faith Cost You?

Preaching Text: James 2:21–26 (NASB 1995)

Springboard Passage: Luke 14:27–33 (NASB 1995)

Thesis

Saving faith is living faith, and living faith always moves into costly obedience. If obedience costs you nothing, your faith is not the faith James describes.

Learning Aims

- **Recall** the two witnesses James presents—Abraham and Rahab—and the acts that displayed their faith.

- **Explain** how James uses their actions to show that faith reaches its intended goal through obedience.
- **Apply** the principle by identifying where obedience will cost us something real.
- **Evaluate** our own faith by the presence of concrete, sacrificial obedience to Christ.

Introduction

Faith is easy to praise and easy to talk about. It sounds noble. It sounds safe. But James does not treat faith as a decoration for a religious life. He treats it as a power that moves a life.

Jesus warned that following Him requires counting the cost.

****Luke 14:27–33 (NASB 1995)**** 27 Whoever does not carry his own cross and come after Me cannot be My disciple. 28 For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? 29 Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, 30 saying, ‘This man began to build and was not able to finish.’ 31 Or what king, when he sets out to meet another king in battle, will not first sit down and consider whether he is strong enough with ten thousand men to

encounter the one coming against him with twenty thousand?
32 Or else, while the other is still far away, he sends a
delegation and asks for terms of peace. 33 So then, none of
you can be My disciple who does not give up all his own
possessions.

That is not a warning against faith; it is a definition of it. The question James presses is not, “Do you believe?” The question is, **“What has your belief made you do?”**

James calls two witnesses: **Abraham** and **Rahab**. They are as far apart as two people can be—one a patriarch, the other a disgraced outsider. Yet both share one mark: **their faith became expensive**. James concludes with a plain verdict: faith without obedience is dead (James 2:26).

So the text puts a single question in front of us:

What will your faith cost you?

I. Abraham: Faith That Costs What You Love Most (James 2:21–23)

****James 2:21 (NASB 1995)**** Was not Abraham our father justified by works when he offered up Isaac his son on the altar?

A. James deliberately directs us to **Genesis 22**, the most severe test of Abraham's life.

I. This is not Abraham's first encounter with faith.

****Genesis 15:6 (NASB 1995)**** Then he believed in the LORD; and He reckoned it to him as righteousness.

b. That reckoning happened **before** Isaac was born, before the altar, before the knife was raised.

****Genesis 21:12 (NASB 1995)**** But God said to Abraham, "Do not be distressed because of the lad and your maid; whatever Sarah tells you, listen to her, for through Isaac your descendants will be named."

II. James is not correcting Moses and not replacing faith with works.

He is showing the **public confirmation** of the faith already counted as righteousness.

B. Isaac was not merely Abraham's son; he was **the promise embodied**.

C. Abraham's obedience shows how faith **moves from conviction to action**.

I. Genesis records that Abraham rose early and went to the place God had told him (Genesis 22:3).

There is no recorded argument, no delay, no negotiation.

D. Hebrews explains the inner reasoning that drove Abraham's obedience.

****Hebrews 11:17–19 (NASB 1995)**** 17 By faith Abraham, when he was tested, offered up Isaac, and he who had received the promises was offering up his only begotten son; 18 it was he to whom it was said, “In Isaac your descendants will be named.” 19 He considered that God is able to raise people even from the dead, from which he also received him back as a type.

E. James explains the relationship between faith and obedience in this event.

****James 2:22 (NASB 1995)**** You see that faith was working with his works, as a result of the works, faith was perfected;

F. God's own verdict shows what this obedience revealed.

****Genesis 22:12 (NASB 1995)**** He said, "Do not stretch out your hand against the lad, and do nothing to him; for now I know that you fear God, since you have not withheld your son, your only son, from Me."

G. The same principle governs discipleship under Christ.

****John 14:15 (NASB 1995)**** "If you love Me, you will keep My commandments."

****Philippians 2:8 (NASB 1995)**** Being found in appearance as a man, He humbled Himself by becoming obedient to the point of death, even death on a cross.

II. Rahab: Faith That Costs Your Old Life (James 2:25)

****James 2:25 (NASB 1995)**** In the same way, was not Rahab the harlot also justified by works when she received the messengers and sent them out by another way?

A. James deliberately moves from a patriarch to a prostitute, from a tent to a city wall.

B. Rahab's confession shows she truly believed in the God of Israel.

****Joshua 2:11 (NASB 1995)**** When we heard it, our hearts melted and no spirit remained in any man any longer because of you; for the LORD your God, He is God in heaven above and on earth beneath.

C. Rahab's action was a deliberate break with her old life and her old loyalties.

D. Hebrews explains the outcome and confirms the nature of her faith.

****Hebrews 11:31 (NASB 1995)**** By faith Rahab the harlot did not perish along with those who were disobedient, after she had welcomed the spies in peace.

III. The Principle: Faith That Costs Nothing Saves No One (James 2:26)

****James 2:26 (NASB 1995)**** For just as the body without the spirit is dead, so also faith without works is dead.

A. James closes his argument with a simple and unmistakable analogy.

B. Works do not replace faith; they reveal it.

C. The rest of Scripture agrees with James' conclusion.

****Romans 2:13 (NASB 1995)**** For it is not the hearers of the Law who are just before God, but the doers of the Law will be justified.

****Galatians 5:6 (NASB 1995)**** For in Christ Jesus neither circumcision nor uncircumcision means anything, but faith working through love.

D. Jesus taught the same truth in direct and sobering terms.

****Matthew 7:21 (NASB 1995)**** “Not everyone who says to Me, ‘Lord, Lord,’ will enter the kingdom of heaven, but he who does the will of My Father who is in heaven will enter.”

Conclusion

Abraham laid Isaac on the altar.

Rahab left her old world behind.

Real faith always lays **something** down.

The question the text presses is simple and unavoidable:

What will your faith cost you?

If it costs you nothing, it is worth nothing.

Invitation (The Plan of Salvation)

A. The first act of living faith is obedience to the gospel.

- I. **Hear** the message of Christ (Romans 10:17).
- II. **Believe** that Jesus is the Son of God (John 8:24).
- III. **Repent** of sin (Acts 17:30).
- IV. **Confess** Christ (Romans 10:9–10).
- V. **Be baptized** for the forgiveness of sins (Acts 2:38; Mark 16:16).
- VI. **Continue faithfully** (Revelation 2:10).

****Acts 2:38 (NASB 1995)**** Peter said to them, “Repent, and each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you will receive the gift of the Holy Spirit.”

****Mark 16:16 (NASB 1995)**** He who has believed and has been baptized shall be saved; but he who has disbelieved shall be condemned.

If you have been claiming faith while protecting sin, comfort, or control, James speaks plainly: **Faith without obedience is dead.** Today is the day to stop admiring faith and start **living** it.

Appendix 1 — Scripture Reference Table

| REFERENCE | SECTION USED | HOW APPLIED |
|------------------|---------------|-------------------------------------|
| James 2:21–26 | Entire Sermon | Main text proving living faith acts |
| Luke 14:27–33 | Intro, II | Cost of discipleship |
| Genesis 15:6 | I | Initial reckoning of righteousness |
| Genesis 22:1–12 | I | Abraham’s costly obedience |
| Hebrews 11:17–19 | I | Abraham’s faith reasoning |
| John 14:15 | I | Love for Christ shown by obedience |

| REFERENCE | SECTION USED | HOW APPLIED |
|------------------|--------------|--------------------------------------|
| Philippians 2:8 | I | Christ's model of obedient suffering |
| Joshua 2:1–11 | II | Rahab's confession and action |
| Hebrews 11:31 | II | Rahab saved by acting faith |
| Matthew 10:37–39 | II | Allegiance to Christ above all |
| Romans 2:13 | III | Doers, not hearers, justified |
| Galatians 5:6 | III | Faith working through love |
| Matthew 7:21–23 | III | Doing the Father's will |
| Acts 17:30 | Applications | Call to repentance |
| Romans 6:1–4 | Applications | Obedience in baptism |
| James 1:22 | Applications | Doers of the word |
| Mark 16:16 | Invitation | Belief and baptism |
| Acts 2:38 | Invitation | Baptism for forgiveness |
| Romans 10:17 | Invitation | Hearing produces faith |
| John 8:24 | Invitation | Necessity of belief |
| Romans 10:9–10 | Invitation | Confession |

| REFERENCE | SECTION USED | HOW APPLIED |
|-----------------|--------------|----------------------|
| Revelation 2:10 | Invitation | Faithful continuance |

Appendix 2 — Word Study Table (Hebrew & Greek)

| TERM | LANGUAGE | MEANING | TEXT | NOTE |
|---------------------------------|----------|--------------------------------|------------------|--|
| אמן (<i>aman'</i>) | Hebrew | To trust, be firm | Gen 15:6 | Root idea behind “believed” — reliance |
| τελειόω (<i>teleioō</i>) | Greek | To bring to completion, mature | James 2:22 | Faith reaches its goal through obedience |
| συνεργέω (<i>synergeō</i>) | Greek | To work together | James 2:22 | Faith and works operate together |
| δικαιόω (<i>dikaioō</i>) | Greek | To justify, vindicate | James 2:21,24,25 | Here: shown to be righteous |

| TERM | LANGUAGE | MEANING | TEXT | NOTE |
|-----------------------------|----------|---------------------------|------------------|---|
| νεκρός (<i>nekros</i>) | Greek | Dead, lifeless | James 2:17,26 | Describes faith without works |
| πίστις (<i>pistis</i>) | Greek | Faith, trust, reliance | James 2 | Living trust that acts |
| ἔργα (<i>erga</i>) | Greek | Works, deeds | James 2 | Obedient actions revealing faith |