Secure in Christ

Understanding
Salvation
for
Unshakable
Assurance

MATT PAVLIK



Secure in Christ

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The name of the Lord is a fortified tower; the righteous run to it and are safe. Proverbs 18:10 NIV

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PREFACE

In this book, I use the singular "she" when referring to an individual person. This choice is not meant to exclude males but to avoid the repetition of "he or she" or the imprecision of the plural "they." Using "she" also creates a helpful distinction from the capitalized "He" used throughout for God, Jesus, or Holy Spirit.

Additionally, I refer to Holy Spirit without the definite article "the" to emphasize His personhood.

When I use "we" or "our," I am typically referring to myself together with other believers.

Citations from other works follow a numbered selected bibliography, formatted as:

SB#<number>, <author's last name>, p. <page number> For example, a reference to the first source's page 27 listed in the bibliography would appear as:

SB#1, Gilmore, p. 27

I brought passion and insight to this book, God inspired me to understand His truth, and I used AI Copilot to edit, enhance, and clarify certain ideas, sentences, and paragraphs. All content and creative decisions are my own.

Why I Wrote Secure In Christ

God chose me on a Saturday evening in July 1991. God's causing of my spiritual birth was unmistakable. I was unable to believe one moment and I knew God was real the next. God opened my mind and heart so that I could see Him. I will always cherish this decisive and instantaneous transformation. When the reality of this world becomes confusing, it keeps me hopefully grounded in God's reality.

To put it plainly, my purpose is the same as John's:

I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life. 1 John 5:13 NIV

PART 1

Union In Christ Secures Salvation

From the moment we trust in Jesus, the cornerstone by which we measure everything, we are spiritually joined to His life, death, and resurrection. This union places us in Christ's righteousness and adopts us into God's family, securing our standing before the Father. Our salvation rests entirely on His perfect work, not on our own merit.

CHAPTER 1

What Problem Does Salvation Solve?

Salvation is the gift of spiritual life—a new birth that brings peace, joy, and an everlasting relationship with God. But what if worldly ideas have distorted your understanding of it?

Has Jesus rescued you from spiritual death into His life and light, only for you to live in fear of returning to darkness? Jesus cures spiritual blindness, making a return to darkness impossible.

When salvation is rightly understood, you can fully embrace the life-changing gift God has provided through Christ. It cannot be obtained or retained through human effort. Salvation is secure because it is entirely the work of Holy Spirit, who lives and works within every believer.

ASSURANCE OF SALVATION IS ESSENTIAL

Salvation is a matter of eternal life and death—its significance cannot be overstated. Because salvation is spiritual life, both awareness and assurance of that life confirm its authenticity.

Consider Steve, who believed he had to earn God's favor anew each day. Every misstep deepened his doubt in his salvation. He was consumed by fear—until he encountered the truth of God's grace. Once he realized that salvation is secure in Christ, he finally found peace, liberated from the exhausting cycle of performance-based faith.

How often do we live like Steve, even while believing differently? We affirm grace with our lips, but do we rest in it with our hearts? How many of us live under the shadow of fear, measuring ourselves against a standard we've already been freed from?

ASSURANCE: THE COMPANION OF SALVATION

Life is challenging enough without believing salvation is fragile. A wavering view of salvation undermines the peace and security of God's love. Imagine waking up each day with a knot of anxiety and doubt, wondering if you are "good enough" to keep your salvation. Now contrast this with rising each morning fully assured of God's unchanging love and faithfulness. That assurance flows from trusting that God's heart overflows with fierce love for you as His child.

Life often feels like a journey upstream. But salvation is not an uncertain midpoint between hell and heaven. God does not abandon us halfway home, watching from a distance as we paddle toward eternal life. Instead, He steps into the canoe with us, empowering and guiding us through life's currents. The journey may be turbulent, but with God leading, it cannot fail.

To be saved is to rest in God's complete rescue—to trust Him not only to provide the way, but to be the way. The alternative is a life marked by spiritual insecurity: fear and inadequate striving to gain His favor. We cannot fully trust God when we quietly suspect He may leave us behind.

ASSURANCE: SALVATION PROTECTS THE MIND

God considers the security of salvation to be like a helmet—armor designed to protect the head from attack (Ephesians 6:17). Therefore, understanding salvation accurately is a defensive maneuver commanded by God. Too many people have holes in their helmet. But, because we are destined for eternal peace with God, we need not be plagued with daily anxieties. Instead, God wants us filled with hope.

But since we belong to the day, let us be sober, having put on the breastplate of faith and love, and for a helmet the hope of salvation. For God has not destined us for wrath, but to obtain salvation through our Lord Jesus Christ.

1 Thessalonians 5:8-9 ESV

ASSURANCE: THE GOSPEL HEALS INSECURITY

This book is a heartfelt journey into how the Gospel heals spiritual insecurity—a burden many people carry, despite God's unfailing love. The Bible's central message is simple yet profound: salvation is a free, irrevocable gift rooted in Christ's unchanging work, not in people's flawed efforts. The Gospel assures believers of God's steadfast love, no matter their fears, doubts, or struggles. This book seeks to illuminate the depth and permanence of God's love, dispelling the anxiety and uncertainty that often cloud faith.

Spiritual insecurity, guilt, and shame stem from flawed theology that misunderstands salvation. Many struggle with the fear that their imperfections could separate them from God. But shifting from trusting in self-effort to fully relying on the sufficiency of Christ's once-and-for-all sacrifice, produces assurance and joy.

As a professional counselor, I've witnessed how relying on self breeds fear, doubt, and insecurity. Motivated by a desire to showcase the incredible reality of God's love, I wrote this book to provide clarity and hope. With both theological depth and

pastoral care, I want it to serve as a lifeline for those longing for peace and security in their relationship with God. Through scriptural evidence, theological insights, and practical examples, you will see how God's faithful solution to sin assures believers of their eternal salvation.

My prayer is that this book assures you of God's unwavering love, unbreakable promises, and irrevocable salvation. May it guide you to walk boldly in the joy and freedom of His grace. Together, let's explore how the Gospel transforms hearts, heals spiritual wounds, and brings lasting assurance to all who believe.

THE CONSEQUENCES OF MISUNDERSTANDING SALVATION

Misunderstanding salvation doesn't just lead to confusion—it brings life-altering consequences that ripple through every aspect of a believer's spiritual and emotional well-being. Pursuing the correct understanding of the Gospel should be a believer's top priority. Consider these two extreme distortions:

- 1. Expecting more than the Gospel promises: Assuming everyone will be saved or treating eternal life as an offer rather than a gift, can lead to a non-believer's false assurance of salvation. This view undermines God's initiative in choosing people for salvation.
- 2. Expecting less than the Gospel promises: Believing that salvation can be lost, or doubting its security, results in a weakened trust in God's love. This can leave true believers mired in uncertainty and fear.

Salvation is not conditional upon human effort to stay faithful; it is secured entirely by Christ. Doubting its permanence shifts the focus from God's faithfulness to our own performance, leading to unnecessary fear.

WHAT'S AT STAKE?

The quality of life and the believer's witness to God's kingdom are at stake. Weakened trust in God can manifest in the believer's life as any of the following:

- Compromised mental and emotional health: anxiety, low self-worth, shame, guilt, and despair.
- Distance from God: believing the lie that He is indifferent to believers' sense of well-being.
- Short-sighted perspective: prioritizing earthly matters more than eternal matters.

The negative consequences of believing that salvation can be lost are deeply concerning:

- Consuming fear and worry: "Does God accept or reject me?"
- Compulsive focus on performance: "Am I doing enough to earn salvation?"
- Continuous self-doubt: "Am I good enough?"
- Confusion over outcomes: "Am I responsible for saving people, or is God?"

A believer preoccupied with doubts about her salvation may fail to reflect the fullness of God's Good News to others. The Gospel isn't **okay-I-think-I-am-saved** news or **terrible-I-thought-I-was-saved-but-now-it's-too-late** news. The Gospel is **amazing-I-know-I-am-saved** news.

THEOLOGY AFFECTS EMOTIONAL HEALTH

Good theology is a correct view of God. Good emotional health is a correct view of self. Both are essential for victorious living.

Bad theology will lead to poor mental and emotional health. A lack of understanding what the Bible says combined with blindly trusting other people or institutions to interpret the Bible can lead to a negative self-worth. For example, beliefs like "God might terminate salvation", "God expects people to earn salvation", or "God doesn't care about people" can produce emotional

conclusions like "I am alone in my journey toward salvation", "My situation is hopeless", or "I am unlovable." We should study the Bible individually and learn from other biblical teachers, but then test the spirit of the teaching by listening to Holy Spirit who helps us see the correct meaning.

Good theology starts with an accurate understanding of the Gospel. The Gospel is the foundation for understanding and interpreting other less-central passages. If the Gospel understanding is wrong, everything else will be wrong. If the Gospel has been interpreted correctly, it is difficult to misinterpret less-central passages.

When seeking to understand the main message of the Bible, it's important to see the big picture message. This is done by recognizing how the Bible speaks to foundational truths across many verses, chapters, and books. The Bible does not contradict itself, so passages that seem to be presenting differing ideas must be studied in context and reconciled to a coherent teaching.

The Gospel is the foundation for mental and emotional health. Accurate understanding of who God is leads to healthy thinking, feeling, and actions. But misguided understanding wastes precious effort. For example, believing that God's acceptance is conditional upon performance will encourage a fear-based relationship with God. This bad theology leads to a need to ask, "Have I performed sufficiently today to remain in good standing with God?" Then, because no one is perfect, it is easy for the next thought to be, "God is disappointed with me. My sin was too great today. My efforts were not enough. God will abandon me."

Notice the subtle, but significant, shift from relying on God's power to self-effort. One is cooperation with God's initiative, the other, operating alone.

The grave reality of this bad theology becomes even clearer when we consider the consequences of not performing. What happens if performance is not good enough? What is our official status before God? To have to seriously and continually ask this will become a source of debilitating anxiety. Have you ever found yourself feeling this way—wondering if God's love could

run out? The Bible says that Jesus's sacrifice is sufficient to cover all sin and imperfections for all time (Hebrews 10:12-14).

Bad theology says that God might remove a person's salvation, so that she is no longer a child of God. Such a consequence would be traumatizing because it would mean being abandoned by God.

Bad theology also says that a true believer can remove her own salvation. This is impossible because no one, after knowing God's love, would want to end her relationship with Him.

Imagine believing that it's possible that God can change His mind, break His promise to never abandon us, and revoke His love. The consequences on our mental and emotional health would be devastating. Then, living in constant fear would be normal.

God is better than we are at dealing with how our hearts are both deceived and deceitful. He is gentler on us than we are on ourselves. He is the good shepherd that searches our hearts to find offensive ways (Psalm 23, 139). This is not to bring judgement and condemnation; it is to pull out sin splinters lodged in our hearts. Jesus came to save—to bring relief from the burden of sin (John 3:17-18).

EMOTIONAL HEALTH AFFECTS THEOLOGY

Negative life experiences might cause changes in personal theology. The depressed or anxious believer might start to doubt God's steadfast love for her. Despite the truth of God's Word, believers can adopt a distorted view of God when they are beaten down by traumatic events. For example, having an abusive father might result in a heart-felt belief "I am unlovable" which can produce bad theology like "God does not care about people" or "God cannot love a defective person like me."

Assurance of eternal life is a quality of life concern. The person who cannot feel assurance and know she is saved will suffer poor emotional and spiritual health.

Signs of spiritual sickness can start with feeling no choice but to compromise on biblical teaching to reconcile it with tragic life experiences. Unexplainable losses, such as the death of a

spouse early in life, can turn hearts against God, causing people to doubt if God is real or that He cares. If this crisis of faith hasn't happened to you personally, chances are you know someone who seems like she has more to endure than she can bear.

Mental and emotional health concerns can significantly lower assurance, creating unnecessary suffering. The only way to heal is to apply correct theology with conviction, trusting God's truth more than negative experiences. As difficult as life can be sometimes, God expects us to hold fast to the truth of His integrity and faithfulness. To compromise on God is to lose everything.

Growing in truth about Jesus will increase assurance, while distance from Him will decrease assurance. This doesn't mean that low assurance is the believer's sole responsibility—as if an instant "fix" is available by working harder, being more disciplined, or simply thinking positively. Assurance is not earned through better discipline—it is received by resting fully in God's unchanging promises.

A believer should not compare her faith walk against other believers. She must run her God-appointed race. Everyone starts at a different place and faces different circumstances. Furthermore, appearances can be deceiving. Only God knows the depth of pain in each person's heart.

Low assurance indicates that God's love has not yet penetrated deeply enough into the believer's heart. To grow in assurance, she must cooperate with Holy Spirit to remove the barriers that block the truth from taking root. If her theology is solid, then personal wounds—such as experiences of abuse or neglect—may be preventing God's truth from fully shaping her perspective. What happens to us can feel more real than God's truth.

The problem isn't God's love but rather a misplaced focus away from God and onto self. This can lead to an incomplete train of thought:

- 1. God is powerful and perfect.
- 2. I am weak and inadequate.
- 3. God didn't fail, I did.
- 4. God rejects me because I am not good enough.

While these statements contain truth, dwelling on personal inadequacy rather than God's sufficiency weakens assurance. We cannot save ourselves, so when our focus remains on sin and self instead of Christ's completed work, we struggle to recognize the high value God places on us. The Gospel completes the story by adding:

5. Christ's sacrifice reconciles my relationship with God, fully restoring His acceptance of me.

Spiritually, the enemy works to destabilize assurance—causing believers to doubt their relationship with God and feel uncertain about their salvation. He also deceives non-believers into a false confidence, leading them to presume salvation without genuine faith or surrender.

A believer can be saved yet allow lies and circumstances to interfere with assurance. Conversely, false assurance is possible—non-believers may assume they are saved when they are not. The key difference lies in trust: authentic assurance thrives when faith rests fully in God's sufficiency rather than human effort.

Anxiety And Doubt Are Optional

One of the ways God relates to us is by providing comfort. God does not want us to be afraid. He wants us to be confident in His strength. Doubt is related to fear; the person who doubts stops seeing God as strong and in control.

Many beliefs are implicit. This means it is possible to believe something strongly but, at the same time, not be fully aware of what you believe or why you believe it. You might think you know what you believe but it is your actions that reveal what you actually believe. For example, it is possible to know the truth that Jesus is gentle but live in fear of judgement because your heart has yet to fully grasp this truth.

When we verbalize what we believe, we expose hidden distortions and allow God's truth to correct them. This is why it is important to make beliefs explicit. This is done by externalizing them through writing, speaking or some other form of expression. When you put your beliefs into words, you become more

aware of how the "truth" in your heart differs from the truth in the Bible.

God is always on your side, and His perfect love eliminates fear for the true believer. Anxiety is essentially fear. Because He is love, everything He does in your life is meant to reduce anxiety and increase trust in Him—even when trials make this hard to see. While suffering is inevitable for Christians, fear and doubt are not; God matures His children by driving away fear, providing unlimited peace through His presence (1 John 4:18). Scripture affirms that anxiety does not come from God—His desire is for His people to experience lasting peace and joy through Holy Spirit.

Insecurity is optional because God has given us everything we need to overcome it (2 Peter 1:3, 2 Timothy 1:7). Spiritual insecurity stems from misinterpreting the Bible's teaching on salvation. Salvation is not dependent on our perfection but on God's unchanging promises and perfect love. When lies take root in our hearts—whispering that our failures or sins outweigh God's grace—they distort the truth of the Gospel. To overcome insecurity, believers must reject these lies and realign their focus on the unshakable truth of God's character and the finished work of Christ

THE TRANSFORMATIVE POWER OF UNDERSTANDING SALVATION

Salvation is not simply one option among many—it is the ultimate and only solution to humanity's most profound problem. It goes beyond merely providing a potential fix; it is God intervening to rescue us from our desperate condition.

THE PROBLEM: HUMANITY'S SEPARATION FROM GOD

Everyone is born into a broken state:

- Enslaved to sin
- Spiritually dead and orphaned

• An enemy of God

These realities highlight a serious and urgent problem: each person is born cut off from the only One who can save them. The consequences are fatal, leaving humanity spiritually adrift, without hope or purpose (Romans 3:23).

THE SOLUTION: A NEW LIFE UNITED TO CHRIST

Salvation is nothing less than a rescue—a deliverance from a life destined for destruction to a life that will endure forever. As Scripture assures:

For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.

Romans 6:23 ESV

Through salvation, believers are reborn into an entirely new existence:

- Freed from sin and enslaved to righteousness
- Spiritually alive and welcomed as God's child
- Brought into an eternal friendship with God

This transformation isn't partial or temporary; it is comprehensive and everlasting. Salvation addresses the problem of separation from God completely, providing reconciliation and restored relationship with Him.

When a person is born spiritually, she goes through a significant transformation. It might appear subtle on the outside, but it won't be subtle inside her heart and mind. To have God living with you and showing you His spiritual reality is a radical way of life.

Understanding the Gospel is the key to understanding all of life. It provides that sure and steady anchor for the soul. Every believer should be encouraged, her heart at rest, by answers to the following questions:

- Is God's love unconditional or conditional?
- Am I wanted by Him or unwanted?

- Is my existence intentional and significant, or random and arbitrary?
- Will I be in heaven, or might I still end up in hell?
- Does emphasizing free will become a liability or an asset to my spiritual journey?

The positive consequences of seeing that the Gospel teaches that believers are secure in Jesus Christ are profoundly amazing good news:

- God can be trusted.
- Knowing God's love provides secure emotional attachment.
- Significance and hope conserve energy to channel into God's kingdom agenda instead of wasting time worrying about how to be good enough for God.
- Consistent peace and confidence from knowing that only God has the power to save people, means sharing the Gospel message without worrying about outcomes.

Because salvation is unshakable, believers can confidently rest in God's love, knowing that their future is secure. This removes fear and provides the foundation for a life of peace and purpose.

Ultimately, anxiety and worry stem from weakened trust in God—consequences that vanish when believers embrace the Gospel's promise of eternal security. Believers who are confident in their faith in God will experience perfect peace. Worry is only possible when doubt weakens faith.

You will keep in perfect peace those whose minds are steadfast, because they trust in you.

Isaiah 26:3 NIV

By fully understanding and embracing the truth of salvation, believers can move past fear and doubt to live a life of steadfast peace and confident faith in God's unwavering love.

OVERVIEW OF TOPICS COVERED

This book defends the security of biblical salvation by exploring it from beginning to end in four parts. Together, they highlight God's purpose for salvation and how we can confidently trust in its permanence. The first half (Parts 1 and 2) focuses on the details of daily Christian living. The second half explores the bigger picture of eternity past (Part 3) and future (Part 4). The past and future must be understood correctly to comprehend God's complete intentions for salvation.

Each chapter focuses on a specific question with the overall goal to strengthen assurance of God's redemptive plan. The foundational questions in Part 1 establish the framework for understanding salvation. Part 2 explains how God leads believers to grow in Christ, confirming their salvation. Part 3 dives deeper, exploring the divine and human roles in salvation, the true nature of freedom, and the challenges posed by free will. Part 4 concludes with how God uses love, evil, and suffering to deepen our understanding of salvation. His complete solution to sin ensures we experience glory, not suffering, forever in the next life with Him.

FOR REFLECTION AND DISCUSSION

Read about Sarah's journey to find assurance of her salvation, then answer the questions at the end.

Sarah's Journey

Sarah had always struggled with feeling unworthy of God's love. As a child, she internalized the belief that her value was tied to obedience due to her parents' obsession with responsibility. As an adult, she carried that weight into her view of God as Father.

When her marriage began to falter, her sense of adequacy crumbled. Her thoughts weighed on her, an avalanche of doubt and insecurity, and soon, her uncertainty about herself became uncertainty about God. She thought, If I was a better wife, maybe this wouldn't be happening. If I were a stronger Christian,

maybe God would bless my marriage. Was I ever truly saved? Maybe I only thought I had faith, but my failures prove I don't. The anxiety consumed her, making prayer difficult and Scripture confusing. Sunday's sermon on God's forgiveness seemed directed at others, not her. Fear shouted that she had somehow fallen outside of God's grace—that salvation was for those who had it together, and she clearly didn't.

One evening, while searching for something to hold onto, Sarah opened her Bible to Ephesians 2. She read the words,

It is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God.

She read them again.

It is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God.

Holy Spirit helped her understand this truth—not as an idea she had heard before, but as a reality she had not fully understood and embraced. God's grace had never been about her ability to perform. Salvation had never depended on her strength or perfection. It had always been entirely God's gift.

At first, this truth felt distant, almost too good to be true. Could she really trust it? The doubts didn't disappear overnight, nor did her fears. But the more she reflected on God's promises, the more she realized that doubts do not define her faith. Instead, God is the source of faith—He gave her the insight that faith is spiritual, not fleshly. She felt hope deep within. Instead of spiraling into uncertainty, she started bringing her questions to God rather than avoiding Him.

Day by day, Sarah began uncovering her faith, looking beyond her fluctuating emotions and failures, to the unshakable certainty of God's character. She wrote down scriptures about God's promises and reminded herself that His love was based on His nature, not her performance. She still struggled—she still had moments of fear—but now, she had a foundation to stand on when insecurity crept in.

As weeks passed, her mindset changed. She no longer saw salvation as a fragile state she could lose. She began to experience true peace, not because life was perfect, but because she finally understood that God's love was unbreakable. She realized she had a real relationship with a Father who really cares. Slowly, she embraced the freedom that comes with trusting God completely, and joy followed.

Conclusion

Assurance does not mean being free from hardship; it means knowing that nothing—no doubt, no sin, no weakness—could undo the finished work of Christ. Without assurance, faith feels unstable—always dependent on performance rather than grace. But when salvation is fully understood as unbreakable, it leads to deep joy and lasting confidence. Like Sarah, you too can find freedom, strength, and assurance in the truth of the Gospel.

Questions

- 1. Are you afraid of losing your salvation? Why or why not, and how does that shape your relationship with God?
- 2. What problem does salvation solve?
- 3. What are some common misconceptions about salvation, and how can believers guard against them?
- 4. If salvation is a helmet meant to protect you, what condition is yours in? Is it strong and secure, or does it feel fragile?
- 5. In what ways have negative life experiences impacted your understanding of salvation or God's love?
- 6. Have struggles with mental or emotional health ever led you to doubt God's faithfulness? How have you worked through those doubts?
- 7. How can a solid theological foundation positively impact mental and emotional health?
- 8. In what ways does Satan attempt to undermine assurance, and how can believers resist his lies?
- 9. How much are you truly enjoying your salvation? What does it mean to fully embrace it, and how might fear or insecurity block that joy?

- 10. How could understanding salvation as a gift rather than an achievement change the way you live out your faith?
- 11. Why is assurance of salvation crucial for spiritual growth and personal peace?
- 12. How do you balance faith and feelings when doubts arise? What practices help realign your heart with truth?

Thank you for reading this preview. To continue reading Chapter 2 for free, subscribe to Matt's Weekly Insights at ChristianConcepts.com/subscribe. For all the life-changing details about how salvation is secure in Christ, purchase your copy. See ChristianConcepts.com/book/secure-in-christ for where to purchase.