

**Bible
Teachings
Series**

*A self-study
course about
the main
message of
the Bible*



God's Great Exchange

God's Great Exchange

A self-study course about
the main message of the Bible

Featuring

- basic Law-Gospel lessons
- based on a popular evangelism presentation
- self-study format
- simplified language
- clearly stated goals and review questions

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Level 1, Book 3



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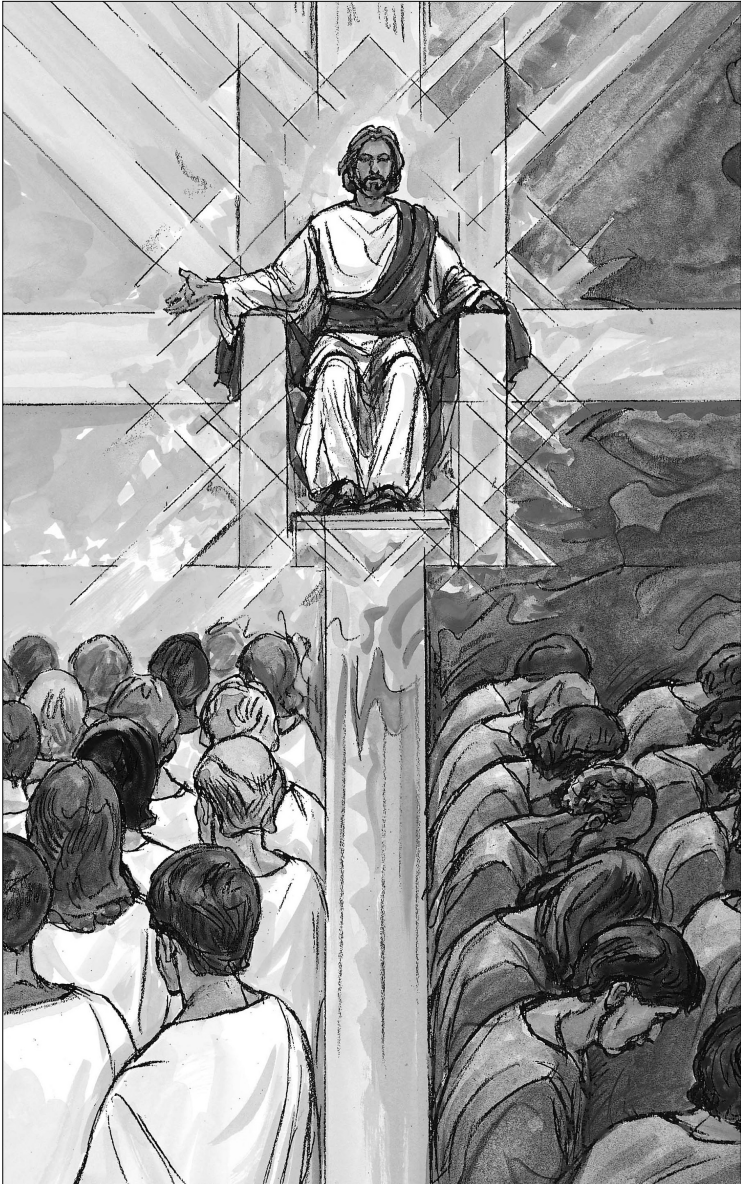
Getting Started

This book will help you learn some wonderful things about your relationship with God. Each chapter begins with a list of goals marked with a small star (*). These goals tell you what you will be learning in that chapter. Then you will read a few lines and answer some questions. At the end of the chapter there is a test. The test questions cover only what you read in the chapters and the questions you have completed.

When you finish answering a group of questions, you will be given a page number. If you turn to that page, you will find the answers at the very bottom of that page. Check your answers carefully, correcting any mistakes you made. Make sure you understand all the answers before reading further.

At the end of the book there is a final test. Before taking the test, go back and review the chapter tests. When you have completed the final test, you can either turn the test in to the person who gave you this book, or mail the test to the address on the back cover of this book.

May God help you as you learn more about the Great Exchange he made for all sinners.



Jesus separates the believers from the unbelievers.



Chapter One

WHAT GOD DEMANDS

During your life you have answered many important questions. In this book we will discuss the most important questions of all. You will learn God's answers to these questions. The questions deal with life in the world to come.

Our study will center around three important questions:

QUESTION 1:

If you died tonight, would you go to heaven or hell?

QUESTION 2:

Are you sure where you will go when you die?

QUESTION 3:

Let us say that you did die, and you found yourself before the doors of heaven. God is standing there, and he asks you, "Why should I let you into my heaven?" What would you say to him?

In this section we will see what God says about life and death. By the end of this chapter you will be able to:

- * know the answers most people give to the three important questions; and
- * tell what God's law demands of you.

Let us take a look at the three questions again. This time write in your answer.

QUESTION 1:

If you died tonight, would you go to heaven or hell? Write your answer below.

QUESTION 2:

Are you sure where you will go when you die?

QUESTION 3:

Let us say that you did die, and you found yourself before the doors of heaven. God is standing there, and he asks you, "Why should I let you into my heaven?" What would you say to him?

Now let us take a closer look at the three questions.

QUESTION 1: If you died tonight, would you go to heaven or hell?

Many people are not really sure where they would go. Most people hope they will go to heaven. Almost everyone hopes that they will not go to hell. Others think there will be nothing after death.

1. Most people hope they go to _____.

Let us look at it another way. Remember **QUESTION 2:** Are you sure where you will go when you die? As we already said, most people are not sure. They hope they will go to heaven, or they think they will go to hell. Many say, "Nobody can be sure."

2. Almost everyone agrees that a person cannot be _____ where he will go when he dies.

(Check your answers on the bottom of page 14)

How about **QUESTION 3**: Let us say that you did die, and you found yourself before the doors of heaven. God is standing there, and he asks you, "Why should I let you into my heaven?" What would you say to him?

Most people give one of these answers:

- * "I know I am not perfect, but I am not that bad."
- * "I am not a Hitler."
- * "I am certainly better than Joe who lives down the street."

A few might say:

- * "Stop joking! There is no way you will ever let me in!"
- * "I had my chance, and I lost my chance to go to heaven."

If you think you have already lost your chance to get into heaven, this Bible study has some good news for you. As you study through the next chapters you will see there still is hope.

However, first we want to look at the other answers, those given by people who think they will get into heaven. People who give answers like those above are really saying that Jesus should let them into heaven because of what they do or do not do. Some people want to be in heaven based on what they do. "I have been pretty good most of the time." Others hope to be in heaven because of what they do not do. "I have not been really bad." If we want to be in heaven because of what we do or do not do, then we must find out what God tells us to do or not do.

One of the main messages of the Bible is God's law. In the message of God's law, God demands certain things of us. The law tells us what we must do and what we must not do in order to get to heaven. God's law also tells us what we deserve if we do not perfectly do what God demands.

3. Most people hope they can be in heaven because of what they _____ or do not _____.

4. The message of God's _____ tells us what God demands of us.

5. The message of God's law tells us what we deserve if we do not perfectly do what God _____.

(Check your answers on the bottom of page 14)

Laws always demand things of us. One law of our country demands that we do not drive too fast. Another law demands that we do not take things that are not ours or steal. Other laws demand that we do not hurt or kill other people. But do you know what God's law demands? The Bible tells us what God demands, and this is what it says, "Be perfect, just as your Father in heaven is perfect" (Matthew 5:48).

To be perfect a person has to live without doing anything wrong. It means living, speaking, and thinking correctly all the time. If you have lived a life without ever doing anything wrong, you are perfect. This is what God the Father demands. This is his law. Man must live his whole life perfectly, without doing anything wrong.

In the Bible God says, "Be holy, because I am holy. I am the LORD your God" (Leviticus 19:2).

To be holy means to be perfect in God's sight. A holy person is someone who never does anything wrong. If you have ever done anything wrong or anything that God does not want you to do, you are no longer holy. God calls what we do wrong, sin. God's law tells us not to sin. We will discuss sin more in the next chapter. God's law says we must be holy. He demands holiness.

6. God's _____ demands certain things of us.
7. God's law says I must be perfect and _____.
8. To live perfectly means to live without _____ or _____.
9. To live a holy life means to live a life that is perfect in the eyes of _____.
10. God's law _____ that we must be holy.

(Check your answers on the bottom of page 14)

Yes, God's law demands a holy and perfect life from everyone. If you could live a perfect and holy life, you would receive life forever in heaven.

You might also look at it this way, God does not expect us to be somewhat good. God does not ask us to be as good as we can be. He

does not say, "Try as hard as you can," or "Do the best you can." God demands perfection. He demands total holiness. He wants us to be without sin.

What God demands can be pictured like a math problem. Study it carefully.

$$\begin{array}{l} 100\% \text{ holiness} \\ + 0\% \text{ sin} = \\ 100\% \text{ eternal life} \end{array}$$

So, if a person lives a perfect life and has no sin, God promises in his law to give that person life forever in heaven.

11. Place an X on the line in front of the statement that tells us what God demands of us.

- a) _____ God demands that we be pretty good.
- b) _____ God demands that we do the best we can.
- c) _____ God demands that we be completely holy and perfect.

12. Fill in the missing blanks to show what God demands of us and the reward he promises us.

$$\begin{array}{r} 100\% \underline{\hspace{2cm}} \\ + 0\% \underline{\hspace{2cm}} = \\ 100\% \underline{\hspace{2cm}} \end{array}$$

(Check your answers on the bottom of page 14)

Review of Chapter One

Most people are not sure where they will go after they die. In the Bible God's law tells us what God demands of us. He demands that we live a completely perfect and holy life, with no sins at all. Trying to be good is not good enough. Only if we live a perfect life does God promise to give us eternal life in heaven when we die.

Important Note: After what you have just learned, you may decide not to go on to the next chapter. You may think, "Why should I? I know I am not perfect." But there is some very good news ahead. News about how you can still get into heaven. So do not give up now. Study the entire book.

Answers to questions in Chapter One:

1. heaven; 2. sure; 3. do, do; 4. law; 5. demands; 6. law; 7. holy; 8. sin, wrongdoing; 9. God; 10. demands (or says); 11. c. gets the X; 12. 100% holiness, 0% sin, 100% eternal life.

Chapter One Test

1. God demands a _____ life from everyone.
2. The message of God's _____ makes this demand.
3. If a person would live a _____ life, that person could earn eternal life.
4. Doing wrong things makes God angry and he calls it _____.
5. Fill in the blanks to show what God demands of us and the results he wishes for us.

_____ % holiness

+ _____ % sin =

_____ % _____

(Check your answers on page 91)



Noah thanked God for keeping him safe during the flood.



Chapter Two

WHAT GOD SEES

God's law demands that we be perfect and holy. But as God looks at us, what does he see? When God looks at your life and at your thoughts, does he see perfection? Does he see a completely holy life? Does he see a life without doing anything wrong? Does God see a life without sin? By the end of this chapter you will be able to:

- * tell what God sees in everyone;
- * give examples of sin; and
- * tell what the results of sin are.

There are many passages in the Bible which tell us what God sees in people. As you read these passages, remember that God is talking about every human being. That means he is also talking about you.

"There isn't anyone on earth who does only what is right and never sins" (Ecclesiastes 7:20).

"Everyone has sinned. No one measures up to God's glory" (Romans 3:23).

We are no different from any other men or women that have ever lived. We were all born with sin. Because we have not lived a perfect or holy life, we are sinners.

Everyone is a sinner. Great people in the Bible: Noah, Moses, David, Peter, and Paul, to name only a few, were all sinners, too. The greatest people living today are also sinners. Whether one is a preacher or a prisoner, a community leader or a prostitute, a rich man or a poor man, everyone is a sinner. No one has lived a perfect and holy life, except Jesus.

For example, imagine you are out in front of your house. A group of men has dug a large hole to build a new building. You and a couple of friends as well as a former fast runner from your school, want to see if you can jump over the hole. But the distance is too great. It is almost 100 feet (30 meters) across the hole. You figure that if you jumped, maybe you could jump 10 feet (3 meters); the fast runner might be able to jump 20 feet (6 meters). But even that would leave him well short of the other side. You would all end up at the bottom of the hole.

So it is with sin. All of us have sinned and fallen short of the holiness that God demands.

1. In God's sight, everyone is a _____.
2. In God's sight, no one other than Jesus has lived a _____ life.
3. Even the great people of the Bible were _____.

(Check your answers on the bottom of page 31)

But why be so worried about sin? Because it makes us fall short of God's demands. The Bible says, "Everyone has sinned. No one measures up to God's glory" (Romans 3:23).

Because we are sinners, we cannot be perfect or holy, as God's law demands. No matter how hard we try, we will always fall short of holiness. So instead of heaven or eternal life, we deserve hell or eternal death. The Bible also says, "When you sin, the pay you get is death" (Romans 6:23).

If you have a job, you earn money. That is your pay. But the only pay you earn by your sin is eternal death, or physical death in this life and spiritual death in hell. Even if you think you are better or worse than other people are, it makes no difference. All sinners, all people, earn the same pay of death.

Perhaps an example will help. Sin is like poison. Imagine that you and two friends are sitting at a table with three glasses of very strong poison. One glass is totally full, and one of your friends drinks it. The second glass is half full, and your second friend drinks it. The third glass only has a little bit of poison in it, and you drink it. Will the results be any different? Not at all. Even a small amount of this poison will quickly kill you. In the same way, even a little sin will spread through our life and end with our death. Whether we think of ourselves as big sinners or little sinners, we still deserve death.

These truths can be shown as another math problem. Study it carefully.

100% sin
 + 0% holiness =
 100% eternal death in hell

4. Because we are _____, we cannot be perfect or holy, as God's law demands.
5. Because of sin, every sinner deserves _____.
6. Every sinner deserves eternal death in _____.
7. Fill in the blanks on this page to show what God really sees in us and what we deserve.

100% _____
 + 0% _____ =
 100% _____

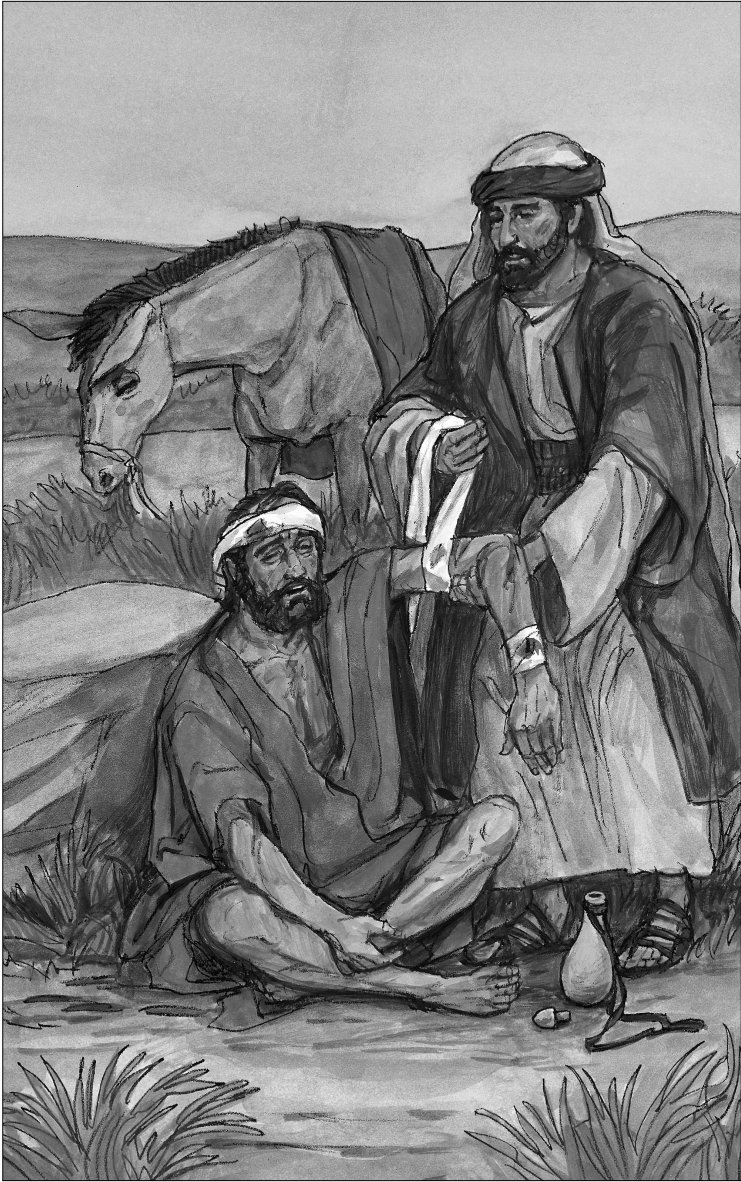
(Check your answers on the bottom of page 31)

Perhaps you might ask, "What is sin?"
According to the Bible, we can divide sin into three kinds.

First of all, sin is doing what God tells us not to do and not to say. Here are a few things God tells us not to do and not to say:

- * Do not murder. (Exodus 20:13)
- * Do not steal. (Exodus 20:15)
- * Do not have sex with anyone you are not married to. (Exodus 20:14)
- * Do not give false testimony or lie.
(Exodus 20:16)
- * Do not misuse God's name.
(Exodus 20:7)

When we do these things, things that God tells us not to do, we sin. This earns for us the pay of death and hell. And remember, there are many more things God tells us not to do.



The Samaritan helped a man who was beaten by robbers.

Secondly, sin is also not doing what God tells us we should do or say. Here are a few things God tells us to do or to say.

- * Love your enemies. (Matthew 5:44)
- * Pray for those who hurt you.
(Matthew 5:44)
- * Honor your parents. (Exodus 20:12)
- * Worship only the true God. (Exodus 20:3)
- * Stay away from every kind of evil.
(1 Thessalonians 5:22)

When we do not do these things, things that God tells us we should do, we sin. So we again have deserved death and hell.

Remember, there are many more things God tells us to do.

Thirdly, sin can also be a thought or something we are thinking. Here are some thoughts God tells us not to think.

- * Anyone who looks at a woman in the wrong way has already committed adultery with her in his heart. (Matthew 5:28)
- * Those who hate their brothers and sisters are murderers. (1 John 3:15)
- * Do not long for anything that belongs to another person. (Exodus 20:17)

Here are some thoughts that God tells us we should be thinking:

- * Keep on thinking about everything that is excellent and worthy of praise, the kind of things that are true, respectable, right, pure, lovely, and noble. (Philippians 4:8)

When we think lustful or hateful thoughts, we sin. We sin when we are not satisfied with what God has given us. We sin when we want what does not belong to us. When we think evil and unholy thoughts, we sin. When we do not think noble, true, and pure thoughts, we have

sinned. Every sin makes us deserving of death and hell.

8. Sin is not _____ what God wants us to _____.

9. Sin is _____ what God does not want us to _____.

10. Sin can also be wrong _____ in our heads.

11. Place an X on the line if the sentence describes a sin.

_____ a) Worshiping God

_____ b) Stealing

_____ c) Giving to the poor

_____ d) Hating a person

_____ e) Murdering someone

_____ f) Not praying to God

(Check your answer on the bottom of page 31)

But why would God send people to hell for only a few sins? It is more than a few sins. We see that we have actually sinned quite often when we look at all of God's demands.

Here is another way to look at this truth. Imagine that someone sins only five times a day. That is far less than the sins we really commit every day. The list below shows how quickly that person's sins would add up:

1 month =	150 sins
6 months =	910 sins
1 year =	1,825 sins
5 years =	9,125 sins
10 years =	18,250 sins
25 years =	45,625 sins
50 years =	91,250 sins
75 years =	136,875 sins

How would your sins compare? Remember we are imagining a person who sins only five times a day. Even that adds up to many, many thousands of sins in a lifetime! Look how sinful

one is, and how deserving of death and hell one is! That is why we can say that what God sees in every person is sin. And with every single sin, a person earns death in hell.

The Bible says this, too. "Suppose you keep the whole law [everything God said we are to do or not to do] but trip over just one part of it. Then you are guilty of breaking all of it" (James 2:10).

Disobey God once, and you have broken the whole law. One sin makes you imperfect, less than holy, and undeserving of heaven.

Here is an example of how one harmful action can change something forever. Put a pin into a balloon at only one point. The balloon breaks. The whole balloon becomes worthless.

God is a God of perfect justice as well as a God of perfect love. He is the only perfect judge who will give people no more and no less than what they deserve.

Here is an example of justice. Suppose you go to the store to buy some food. The food costs \$2.00. But you only have \$1.00 in your pocket. So you borrow \$.50 from a friend. Now you have \$1.50. But that is all you can get together. Can you buy the food? No! You came up short. You do not have what is demanded to buy the food.

God in his perfect justice has said, "Be perfect, just as your Father in heaven is perfect" (Matthew 5:48). If you are going to get to heaven by living a certain way, then you must be perfect. If your life is anything short of perfection, you will not get in. For "the pay you get is death" (Romans 6:23).

12. A person sins _____ during his life.
13. If a person commits only _____ sin, he has broken all of God's law.
14. Merely one sin makes us unholy and deserving of _____.

(Check your answers on the bottom of page 31)

Review of Chapter Two

When God looks at each of us, he sees that we are all full of sin. We sin when we do or say what we should not. We sin when we do not do or say what God wants from us. We even sin in the thoughts we think. Because of our sins and sinfulness, we fall short of what God demands of us. Sin earns us death under God's holy judgment. When God looks at us sinners, he sees that we must be punished with death.

Important note: DO NOT STOP YOUR STUDY HERE. This chapter has taught you some more discouraging things. There still has not been any good news. But there is good news ahead. So do not give up. Keep studying the entire book. You will not be sorry!

Answers to questions in Chapter Two:

1. sinner; 2. perfect (holy); 3. sinners; 4. sinners; 5. death; 6. hell;
7. 100% sin, 0% holiness, 100% eternal death in hell; 8. doing, do;
9. doing, do; 10. thoughts; 11. b, d, e, f; 12. often (or many times);
13. one; 14. death (or hell).

Chapter Two Test

1. God sees everyone as a _____.
2. Because of sin we have fallen far short of the _____ life that God's law demands.
3. Our sin has earned us _____.
4. Sin is not _____ what God tells us to _____.
5. Sin is also _____ what God tells us not to _____.
6. Sin also is lustful, evil, or hateful _____.
7. Even if we commit only _____ sin, we deserve spiritual death or _____.
8. Each person commits _____ sins during his or her life.

(Check your answers on page 91)



Chapter Three

MAN-MADE REMEDIES

By now you might well be asking yourself this question: if everyone is so sinful, how can anyone get to heaven? People have come up with several answers to this important question. We will call them remedies, remedies for the problem of sin. If you are very sick and want to start feeling better, you may look for a doctor. The doctor will give you some medicine. That medicine will be the remedy for your disease or sickness. In the same way, people have tried to come up with several remedies for the sickness of sin that infects us all. At the end of this chapter you will be able to:



Joseph ran away from temptation and sin.

- * describe three common remedies people try to use for sin; and
- * tell why none of them works.

Remedy No. 1: TRYING HARDER

With this remedy we are told to try harder to be better people. We know that we are sinners, but if we only try harder, if we simply try as hard as we can to be as good as we can, God will be happy with us and will let us into heaven.

Every day you can see people around you trying this remedy. "I am going to straighten out my life. I am going to go to school. I am going to graduate from school and get my certificate. I am going to start attending the church services." Others say, "I am going to get myself a job, give up drinking liquor and using drugs, and improve my relationship with my family." But as hard as we try, we still cannot achieve or reach perfection. Trying harder never solves the problem of sin.

We might compare it to being on a very long ladder. It is the ladder of being perfect. The ladder reaches to heaven. We know we are sinners, so we are close to the bottom of the ladder. We tell ourselves, "Simply try harder. Try as hard as you can to be better." So we climb higher on the ladder. The only problem is this: we will never become perfect and get to the top of the ladder. Remember, God demands perfection. But because of sin, we will never be perfect. We may be somewhat good, maybe. But we will never be perfect.

1. We need a _____ for the sickness of sin.
2. One remedy people think of is _____ harder.
3. But no matter how hard we try, we can never be _____.

(Check your answers on the bottom of page 41)

Remedy No. 2: BALANCING THE BAD WITH GOOD WORKS

With this remedy, we try to make up for sin by doing good things. We sometimes think that if we do enough good deeds, those deeds will balance out the weight of the sins we commit. Then God will be happy with us and let us into heaven.

For example, last week some of your friends offered you some drugs. It was a long time since you did drugs, so you bought a small amount. You knew what you were doing was not right, but perhaps your mind said something like this, "Yes, using drugs is not right. I know it is against the law, and I should obey the law. But look how good I have been lately. I work hard. I do not keep copies of filthy magazines. I even watch what I say. I do not curse or swear."

Do you see what is happening? Your mind is telling you that by doing all these good things, you can make up for the bad thing you did. The

only problem is this: the Bible says, "When you sin, the pay you get is death" (Romans 6:23). Every sin earns eternal death. Doing good things does not remove the sin you have done or the punishment that your sin deserves. The sins are still there. They keep adding up. More and more, they continue to earn the pay of death and hell.

4. A second remedy is to try to do enough _____ deeds to outweigh the bad ones.
5. But the Bible says every single sin deserves _____.

(Check your answers on the bottom of page 41)

Remedy No. 3: COMPARING YOURSELF TO OTHERS

For this remedy, we try to compare ourselves with someone else. We look for someone who has done more bad things than we have done. Often we read in a newspaper or a friend tells us of a person who has stolen something from a store and was caught doing it. Or there is a man who murdered his wife or his children. We

hear of people who mistreat children or a husband who beat up his wife. If anyone is going to be punished by God, it will certainly be those people.

But this remedy does not help us either. If we are going to compare ourselves with anyone, we must compare ourselves with God. When we compare ourselves with God, we see that we have not been perfect, as he is perfect. We fall far short of the holiness he demands. We still are sinners who deserve only death and hell.

6. A third remedy compares us with someone who has done more _____.
7. But we must compare ourselves with _____, not other people.

(Check your answers at the bottom of page 41)

As you can see, none of these man-made remedies works. They may look good. They may look as if they should work. But none of them takes care of the disease or sickness of

sin and its punishment. These man-made remedies still leave us sinful and deserving of death and hell. That is why the Bible says, "There is a way that may seem right to a man. But in the end it leads to death" (Proverbs 16:25).

All the man-made remedies, no matter how good they seem to be, fall short. They only lead to eternal death in hell.

8. None of the man-made remedies takes care of the sickness of _____.
9. As a result, all man-made remedies lead only to _____.

(Check your answers on the bottom of page 41)

We have now finished our study of what God demands of us. We have seen the great problem of sin in our lives. We have also seen that man-made remedies cannot overcome the problem of sin. In the next chapter we will finally get to the good news, God's remedy for our sin.

Review of Chapter Three

Sin is like a sickness in each one of us. We need to find a remedy for the sickness of sin, or we will die. One remedy people think of is simply trying harder. Other people try to do enough good things to make up for the sins they do. Still other people find comfort in comparing themselves with other people who seem worse than they are. But the Bible says that even one sin in our lives makes us completely unholy. So all of our man-made remedies fail.

Answers to questions in Chapter Three:

1. remedy; 2. trying; 3. perfect; 4. good; 5. death; 6. sin (or evil);
7. God; 8. sin; 9. death (or hell).

Chapter Three Test

1. We need a _____ for the sickness of sin.
2. One remedy people think of is _____ harder.
3. But no matter how hard we try, we can never be _____.
4. Another remedy is to try to do enough _____ deeds to outweigh the _____ ones.
5. But the Bible says every single sin deserves _____.
6. A third remedy compares us with someone who seems to have done more _____.
7. But we must compare ourselves with _____, not other _____.
8. None of the man-made remedies take care of the sickness of _____.
9. As a result, all man-made remedies lead only to _____.

(Check your answers on page 91)



Chapter Four

GOD'S REMEDY

By now you might ask, "How can anyone get to heaven?" We cannot get there based on how we live or what we do. There is no way we can earn heaven. Our sin makes that impossible. The message of God's law makes that clear.

That does not mean we cannot be in heaven. Why? Because God himself has provided the only remedy for the sickness of sin. The message of God's gospel, or good news, tells us what that remedy is. By the end of this chapter you will be able to:

- * know God's remedy for the sickness of sin; and
- * describe the Great Exchange that God made to save us.

About 2000 years ago God the Father sent his only Son, Jesus Christ, into this world. He sent Jesus to be our substitute, that is, to take our place. What happens in a football game if a player is hurt? The coach will send in a substitute. We cannot get to heaven because sin puts us on our backs. It forces us to give up. So God the Father sent his Son, Jesus Christ, to earth to be our substitute. Jesus did what we could not do.

What did Jesus do for us? Look at the following words from the Bible. (The words with lines underneath talk about Jesus).

"Christ didn't have any sin. But God made him to become sin for us. So we can be made right with God because of what Christ has done for us" (2 Corinthians 5:21).

"We have a high priest who has been tempted in every way, just as we are. But he did not sin" (Hebrews 4:15).

As our substitute, Jesus lived a perfect life, a life without sin. He lived the perfect, holy life of love that we were told to live but could not. He never sinned once. That is why the Bible says that he "did not sin."

1. God sent his own Son, Jesus, to be our

_____.

2. Jesus lived a _____ life in our place.

(Check your answers on the bottom of page 55)

That is not all that Jesus did for us. Now read what else he did for us even though he was perfect and had never sinned once. (The words with the line underneath talk about Jesus).

"All of us are like sheep. We have wandered away from God. All of us have turned to our

own way. And the LORD has placed on his servant the sins of all of us" (Isaiah 53:6).

"God made him to become sin for us. So we can be made right with God because of what Christ has done for us" (2 Corinthians 5:21).

Jesus had no sin of his own, but God laid our sins on him. He carried your sins, too. God's law said that our sins had to be judged, so God the Father laid them on Jesus. Then Jesus carried them to the cross. Look at what he did for us on the cross. (The words with the line underneath talk about Jesus).

"The servant was pierced because we had sinned. He was crushed because we had done what was evil" (Isaiah 53:5).

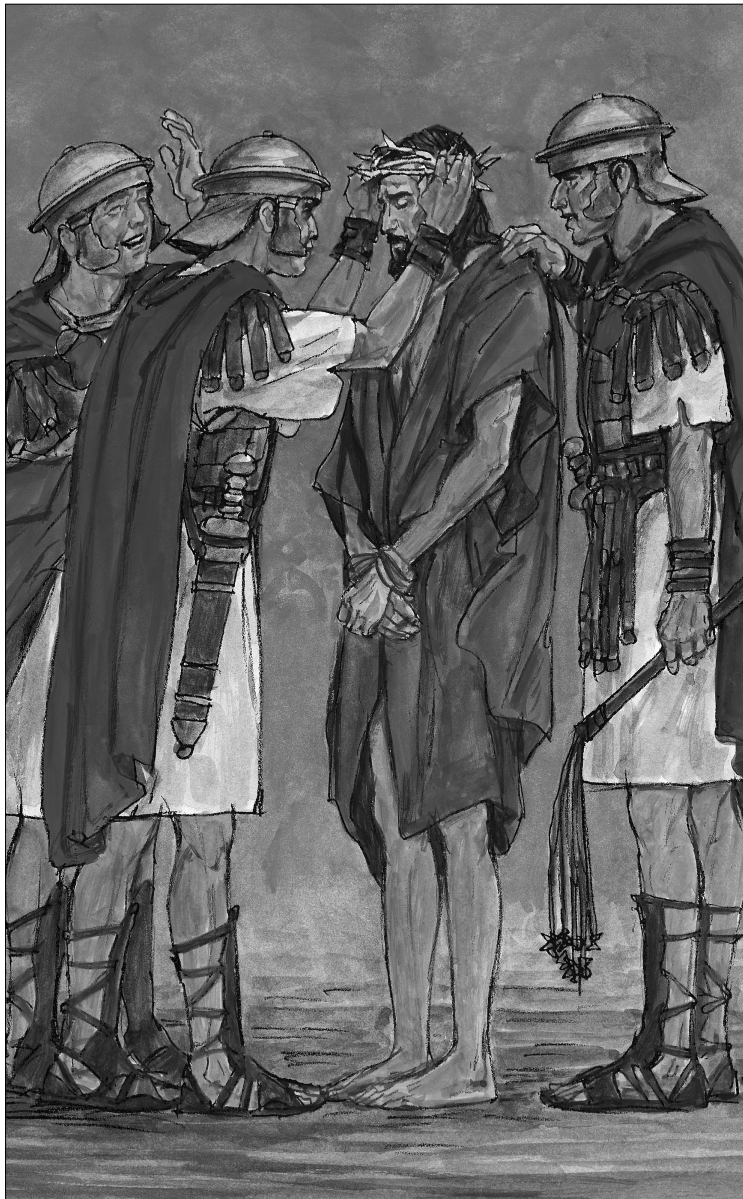
"He suffered the things we should have suffered" (Isaiah 53:4).

On the cross God punished Jesus for our sins. There on the cross Jesus felt God's full anger

against sin. Jesus was suffering separation from God, hell itself, as our substitute. That is why Jesus cried from the cross, "My God, My God, why have you deserted me?" (Matthew 27:46).

God showed his love for you by sending Jesus to die instead of you. Jesus showed his love for you by going to the cross to be punished in your place. Jesus suffered more than anyone has ever suffered. He suffered and died even though he was innocent, that is, had done nothing wrong. Jesus is God's remedy for sin. He is the only remedy for sin, the only cure. Only he could live and did live a perfect life. Only he could pay and did pay for all our sins with the gift of his innocent blood.

3. God laid on Jesus the _____ of the world.
4. Jesus was punished by _____ for our _____.



The soldiers laughed at Jesus and beat him.

5. This punishment ended when Jesus _____ on the cross.
6. Jesus is the only _____ for sin.

(Check your answer on the bottom of page 55)

We can think of this great act of love as "God's Great Exchange." At one time perhaps you were given something to wear. When you tried it on, it did not fit. You took it back to the store to exchange it. Perhaps you exchanged it for another piece of clothing that fit better. Or maybe you exchanged it for money.

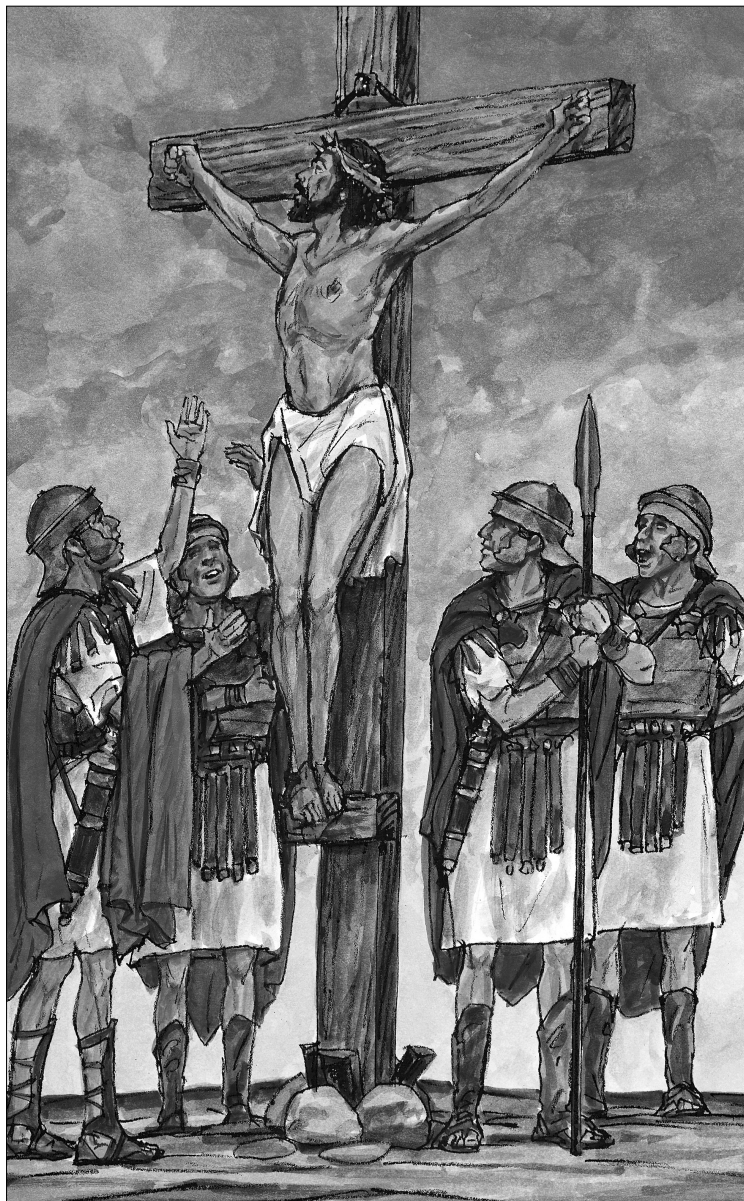
In the Bible we read about another exchange that has taken place. (The words with the lines underneath talk about Jesus.)

"Christ didn't have any sin. But God made him to become sin for us. So we can be made right with God because of what Christ has done for us" (2 Corinthians 5:21).

The situation can again be pictured by the math problems below. The first two problems show the way things were before Jesus came.

Jesus	Man
100% holiness	0% holiness
+ 0% sin =	+ 100% sin =
100% eternal life	100% eternal death

Jesus exchanged his perfect life for our sin. Jesus took our sins upon himself! And he gave us his own perfect life. Now when God looks at us, he sees only Jesus' perfect life. Jesus, clothed with our sins, suffered and died in our place. This is the Great Exchange that took place. That is why the Bible says, "The blood of Jesus, his Son, makes us pure from all sin" (1 John 1:7).



The soldiers made fun of Jesus.

After God's Great Exchange, things add up for us like this:

Jesus

0% holiness
 + 100% sin (of the world) =
 100% death (on the cross)

Man

100% holiness (given us by Jesus)
 + 0% sin (taken away by Jesus) =
 100% eternal life (in heaven)

7. Jesus has exchanged his perfect life for our

_____.

8. Jesus suffered the _____ we sinners deserved.

(Check your answers at the bottom of page 55)

When a criminal is sentenced to die, he is not allowed many privileges, and he cannot leave the prison. No matter how good the prisoner is to the guards, his future will not change. But what would happen if someone came along and changed the prisoner's sentence so that

he could immediately be set free? How would you feel if you were that prisoner and someone else was willing to take the punishment that faced you so that you could go free? You would feel great, wouldn't you?

But those things rarely happen in the movies, and never happen in real life. Right? But believe it or not, that is what Jesus did for you. He gave you his perfect record in God's court books to replace your long record of sins. He made it possible for you to be God's child once again. He took your place and died. He took on himself the punishment for your sins. Jesus made it possible for you to be declared innocent of all charges. He is your only way to heaven.

Remember the earlier example. You were standing in front of that huge hole. You wanted to jump to the other side, but you would have fallen short and died. But now God has saved you. He has provided a way for you to get across the hole. Jesus carries you safely to the

other side. Jesus takes you in his loving arms and puts you safely on the other side. He has taken you across the pit, or hole, of sin and death and placed you safely into heaven. That is why Jesus is the only way to heaven.

9. Because of Jesus, we are now declared _____ in God's sight.

10. Jesus has won eternal _____ for us.

11. Jesus is the _____ way to heaven.

(Check your answers at the bottom of page 55)

Review of Chapter Four

Man-made remedies can never solve the problem of our sin. So God gave us Jesus as the only remedy for sin. God sent his Son Jesus into the world to live a perfect life in our place. Jesus also took our sins upon himself. God punished Jesus for our sins. That is what happened when Jesus died on the cross. Jesus switched your sinful life for his perfect life. Believe it, because it is true! That is the Great Exchange God made for you. Believe it, and when God judges you, he will declare you innocent, and he will give you eternal life.

Answers to questions in Chapter Four:

1. substitute; 2. perfect; 3. sins; 4. God, sins; 5. died; 6. remedy;
7. sins; 8. punishment; 9. holy; 10. life; 11. only.

Chapter Four Test

1. As our substitute, Jesus lived a _____ life for us.
2. As our substitute, Jesus was punished for our _____.
3. Jesus received the punishment for our sins when he died on the _____.
4. Because of Jesus, we can be in _____ instead of hell.
5. Jesus is the _____ remedy for sin.
6. Because of Jesus, God now sees us as _____ instead of guilty.
7. Jesus is the only way to heaven for _____.

8. Complete the blanks to show how God sees us:

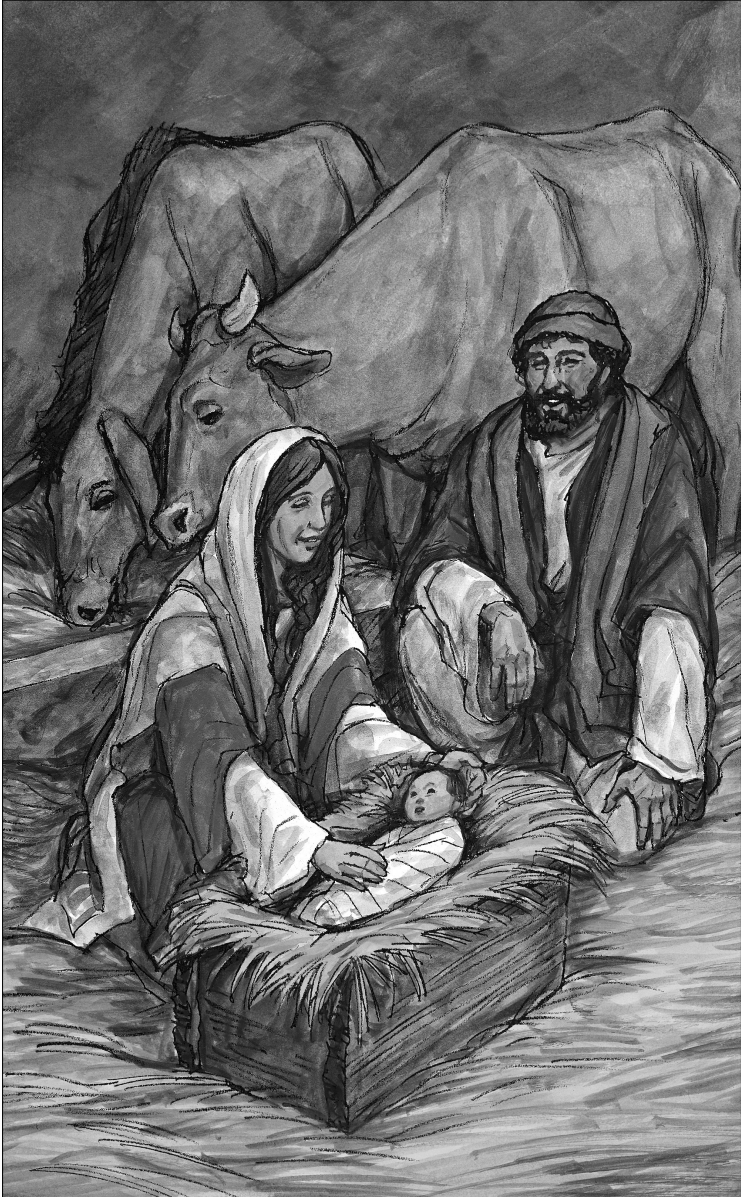
Before Christ came:

_____ % sin
 + _____ % holiness =
 _____ % _____

After Christ came:

_____ % sin
 + _____ % holiness =
 _____ % _____

(Check your answers on page 91)



*God promised to send his Son into the world
to save us from our sins.*



Chapter Five

GOD'S PROMISED GIFT

You probably have made promises. Perhaps you promised to be a better person. Maybe you promised to be good or to spend more time with someone. We do not always keep the promises we make. Others do not always keep the promises they make to us either.

In this chapter we will learn about a promise God makes. Because God is perfect, it is a promise God will keep. By the end of this chapter you will be able to:

- * describe the second main message of the Bible;
- * tell someone the most important promise God makes;
- * explain why that promise is a gift; and
- * tell how you can be in heaven.

In Chapter 1 we learned that one main message of the Bible is God's law. That law tells us all that God demands of us. In Chapters 2 and 3 we learned more about those demands, especially God's demand that we live a holy life. We learned that God's law was bad news for us because no sinner can live a holy life. The law told us even worse news. Because of our sin, God's law demands that we be punished in hell.

In Chapter 4 we began hearing good news from the Bible. The good news is that God has a remedy for our sin. That remedy is Jesus Christ, who suffered as our substitute and completely removed our sins. In this chapter

we will learn more good news—the good news about God's promises.

What did we call the Bible's message about God's demands? God's law. The law is bad news for sinners like us. But the Bible's message of God's promises is good news. That good news we call the gospel. “Gospel” is an old word that means good news. The gospel or good news is the second main message of the Bible. It tells us about God's promises.

1. “Gospel” is a word that means _____.
2. The Bible tells us the good news of God's _____ to us.
3. One main message of the Bible is God's _____. It tells us the bad news about what God _____ from us.

4. The other main message of the Bible is God's _____. It tells us the good news about what God _____ to us.

(Check your answers at the bottom of page 70)

Let us look now at God's most important promise to us. The Bible puts it this way, "God loved the world so much that he gave his one and only Son. Anyone who believes in him will not die but will have eternal life" (John 3:16).

Because of what God's Son, Jesus Christ, has done for us, we can have eternal life. Other names for eternal life are everlasting life, heaven and paradise. But note what the Bible says about heaven.

"God gives you the gift of eternal life because of what Christ Jesus our Lord has done" (Romans 6:23).

This eternal or everlasting life in heaven is a gift from God. Our sin can only earn us punishment in hell. And no matter how hard we try, we can never earn heaven by trying to live

a good life. But Jesus has earned heaven as our substitute, and he gives it to us as a free gift. As the Bible also says, "God's grace has saved you because of your faith in Christ. Your salvation doesn't come from anything you do. It is God's gift. It is not based on anything you have done. No one can brag about earning it" (Ephesians 2:8,9).

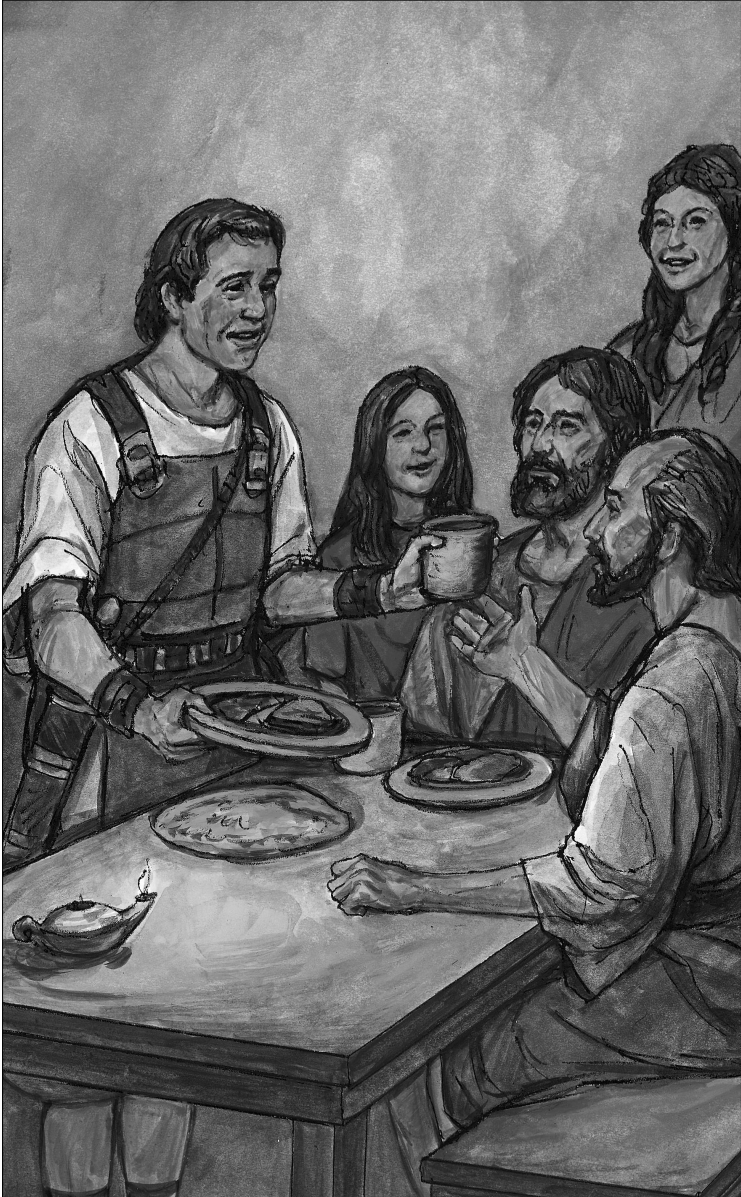
Heaven is a gift given to us by a loving God. His Son earned eternal life for us by his perfect life and innocent death on the cross. God gives eternal life to us as a free gift.

5. God promises to give us _____ life.

6. Eternal life is completely a free _____.

(Check your answer at the bottom of page 70)

So how can you be saved? How can you be in heaven? In the New Testament book of Acts, someone asked the missionary Paul the same question. You will enjoy reading the whole story in Acts chapter 16, beginning at verse 16. Paul was in jail for preaching the gospel when a big



The jailer gave Paul and Silas something to eat and drink.

earthquake shook the prison. All the prison doors were opened and the chains fell off all the prisoners.

The jailer was sure all the prisoners had escaped or run away. Thinking he would be blamed, he was about to kill himself. But Paul told the jailer he should not kill himself, because all the prisoners were still in their cells. The jailer came running to Paul and asked, "What must I do to be saved?" Paul answered, "Believe in the Lord Jesus. Then you and your family will be saved" (Acts 16: 30, 31). You can count on what Jesus has done for your salvation.

Remember this passage? We used it earlier. "God loved the world so much that he gave his one and only Son. Anyone who believes in him will not die but will have eternal life" (John 3:16).

Anyone who believes in Jesus will be in heaven. Anyone and everyone who believes

what Jesus has done for them will be saved. Those who believe that Jesus' perfect life and innocent death on the cross have earned forgiveness and taken away the punishment for all of their sin will be saved and go to heaven. That is God's promise.

"Anyone who believes in the Son has eternal life. Anyone who says no to the Son will not have life. God's anger remains on him" (John 3:36).

What does it mean to believe? It means to trust or have faith. The person who trusts in Jesus will be saved. The one who has faith in Christ Jesus will go to heaven. God promises everlasting life to those who believe in Jesus, who trust in him, who have faith in him. That is a promise you can depend on or trust completely.

In the following sentences, place an X in the blank before each statement that is correct. Place an O before each statement that is false.

_____ 7. Heaven is a free gift for those who believe in Jesus as their only Savior.

_____ 8. Heaven is a free gift for trying to lead a good life.

_____ 9. We can earn heaven if we try hard enough.

_____ 10. God promises heaven for those who believe that Jesus has already paid the penalty for all of their sins.

(Check your answers at the bottom of page 70)

Remember the three important questions we asked at the beginning of the book? Let us consider them again. This time write your answers based on what you have learned.

QUESTION 1:

If you died tonight, would you go to heaven or hell?

QUESTION 2:

Are you sure where you will go when you die?

QUESTION 3:

Let us say that you did die, and you found yourself before the doors of heaven. God is standing there, and he asks you, "Why should I let you into my heaven?" What would you say to him?

Compare your answers with what we have studied.

QUESTION 1:

If you died tonight, would you go to heaven or hell?

A Christian can say, "I know I will go to heaven."

QUESTION 2:

Are you sure you will go there when you die?

Yes, a Christian can be sure. Why? The answer to the third question tells us.

QUESTION 3:

Let us say that you did die, and you found yourself before the doors of heaven. God is standing there, and he asks you, "Why should I let you into my heaven?" What would you say to him?

A Christian can say this to God. "Father, you know that I do not deserve to be in heaven. My sins make me undeserving of heaven. I am guilty and deserve only death in hell. But your

Son, Jesus, died for me. Jesus lived a perfect life in my place and died in my place. By doing that, he removed all of the punishment that your law demanded for my sins. Because of what he has done in my place, I know that you love me and will graciously let me into heaven."

This is the good news or gospel that the Bible gives us. God promises that we can have heaven as a free gift because of what Jesus did. This is the greatest of God's promises. And the Bible says we can be completely sure of it!

Answers to questions in Chapter Five:

1. good news; 2. promises; 3. law, demands; 4. gospel, promises;
5. eternal; 6. gift; 7. X; 8. 0; 9. 0; 10. X.

Review of Chapter Five

In the early chapters of this book we studied God's law. The law is all the things that God demands or wants from us. The law is bad news for us sinners because we cannot do what God demands or wants. But the Bible also tells us of God's many promises to us, especially his promise to help us with our problem of sin. That message of good news is called the gospel.

Man-made remedies cannot remove our sin or earn heaven for us. But God still wants us to have eternal life. The gospel tells us that God offers eternal life to us as a free gift. It can be a free gift because God sent his Son Jesus Christ to pay for and remove our sin with his holy blood. That shows us how much God really loves us. Now, since our sins have been removed and since God offers us eternal life as a free gift, we can be sure that we are going to heaven. That is really good news.

Chapter Five Test

1. The bad news in the Bible for sinners is that God _____ that we live a holy life. This message is called God's _____.
2. The good news in the Bible we call God's _____. This is the message about God's _____ to us.
3. God has promised _____ life to all who _____ in Jesus.
4. Heaven is a free _____ given to us by God.
5. Heaven is not something we can earn by doing good _____.
6. When a Christian dies, he or she can be _____ of going to heaven.
7. A Christian deserves _____ because of his sins.
8. Because of what _____ did in our place, Christians can be sure of going to _____.

(Check your answers on page 91)



Chapter Six

GOD'S BLESSINGS THAT FOLLOW FAITH IN CHRIST

By now you might be saying, "All this stuff about Jesus and heaven is really nice. I would like to go to heaven someday when I die. But what about now? It may be a long time before I die. What can this Jesus do to help me now? What can he do for me while I am on earth?" By the end of this chapter you will be able to:

- * know of several blessings that are ours here on earth; and
- * tell how those blessings can make our lives better.

The fact that Jesus is the remedy for our disease or problem of sin does more than get us to heaven. Faith or trust in Jesus has all kinds of blessings for us right now. Let us look at some of the good things that come to those who are believers and followers of Christ.

"God loved the world so much that he gave his one and only Son. Anyone who believes in him will not die but will have eternal life" (John 3:16).

One blessing is this. You know that God loves you. Even if no one else loves you, God does. He gave his Son Jesus for you. His Son gave his life for you. God loves you deeply. In fact, he loves you so much that he gives you the promise of eternal life.

Notice that these words from the Bible do not say that you might have eternal life. Through faith in Jesus, through believing in what Jesus has already done for you, you have eternal life now!

It is like having a room reserved, or saved, for you at a hotel. You have the room. You are not there yet, but it is reserved for you. In the same way you have heaven. A place in heaven has been reserved for you. You simply have not arrived yet.

1. One great blessing of being a believer is knowing that God always _____ you.
2. God's love allows you to be sure that you already have a place reserved for you in _____.

(Check your answers on the bottom of page 84)

No matter how bad life gets, you know you are loved. You know you have heaven. These are God's promises. They are blessings we can count on. They give us a reason for living, right here and now.

"The blood of Jesus, his Son, makes us pure from all sin" (1 John 1:7).

Do you think that Jesus forgives only the “little” sins we commit? Do you think he can forgive stealing “little” things, unkind words, and “little” sins but not the “big” sins? Can God forgive murder, rape, child abuse, or armed robbery? The answer is, "Yes!" Jesus' blood shed on the cross purifies us from every sin, not only the “little” ones, but the “big” ones, too! These include the worst ones and the most terrible ones. If you feel guilty about your past, remember those words, "The blood of Jesus, his Son, makes us pure from all sin."

And what does that mean now? It means your guilt has been taken away. You should not feel as if you can never be forgiven for something you did. You should not go through life carrying your guilt with you. Right now you are forgiven. Right now you can have the joy and peace of forgiveness for whatever it is you have done.

3. The Bible makes us sure that Jesus' blood makes us pure from _____ our sins.

4. Knowing we are forgiven, we can have _____ in our hearts always.

(Check your answers on the bottom of page 84)

The Bible tells another of God's promises with these words, "We know that in all things God works for the good of those who love him" (Romans 8:28).

By faith in Christ, we know that God will make everything serve your good. God is a God of great love. God sent his Son to take care of the worst problem you have, the problem of sin and the punishment of hell you deserve. You can be sure he will make every other problem work for your good and benefit, too.

For example, God can even make bad days a good thing to experience. If you have not had bad days, maybe you would not be studying God's word right now. No matter what happens in life, you can be sure that God will make it be for your good. He is that powerful and that

loving. Look at the good that came from the innocent death of Jesus on the cross.

5. God promises to make _____ work out for our good.
6. Even bad things become _____ for God's people.

(Check your answers on the bottom of page 84)

Still another Bible promise says, "Your word is like a lamp that shows me the way. It is like a light that guides me" (Psalm 119:105).

On a dark night it helps to have a light to show us the way. God's word, the Bible, is a light for our life on earth. It is a guide. It tells us how best to live. It shows us what we should do and should not do. If we read, believe and follow it, it will guide us through this life into the life to come. It lights up our path for a better life on earth. It lights up the path to eternal life in heaven.

"Call out to me when trouble comes. I will save you" (Psalm 50:15).

Have you been in trouble? Then pray to God. God promises to hear and answer all your prayers. Remember, though, that his answer may not be the answer you want to hear.

But he answers only in the way that is best for you. Sometimes his loving answer to your prayer is, "No" or "Not now" or "I am giving you this instead."

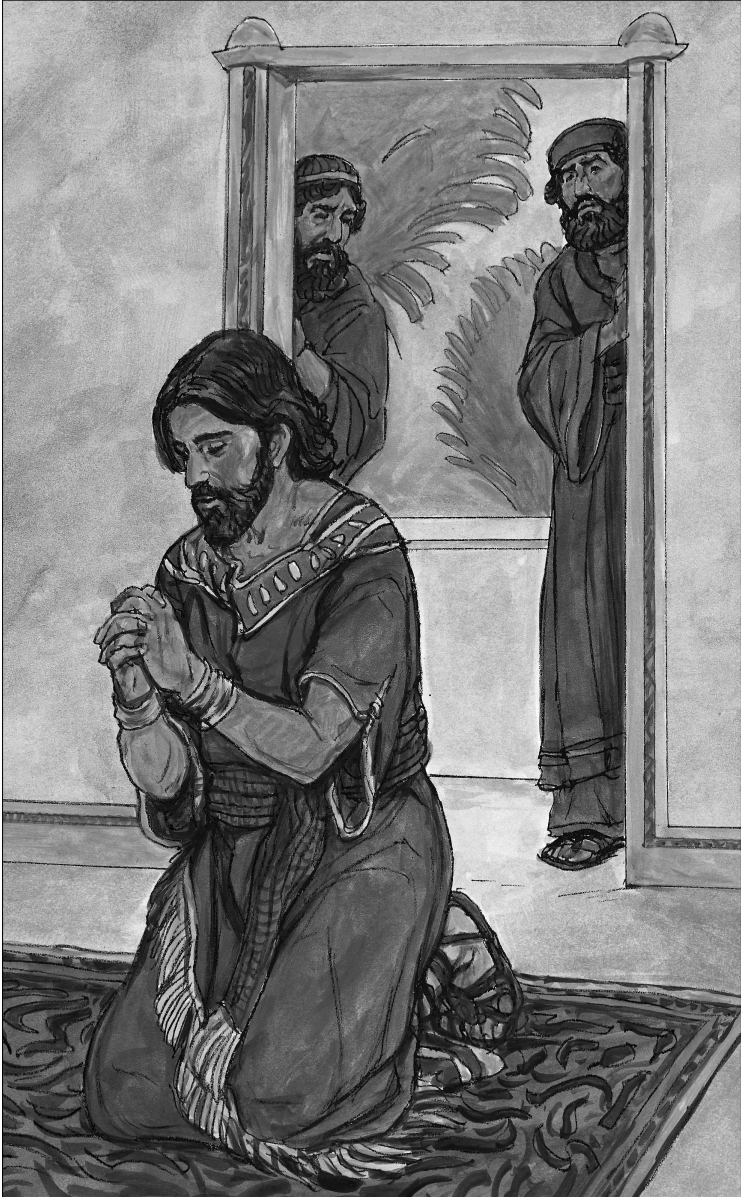
No matter what your problem is, God promises to hear your prayer, to answer it, and to help you take care of whatever problem you have.

7. God promises to show us how to take care of our problems when we use the light of

_____.

8. God promises to answer us whenever we _____ to him.

(Check your answers on the bottom of page 84)



Daniel prays to God.

The Bible sums up God's blessings of faith this way, "The fruit the Holy Spirit produces is love, joy and peace. It is being patient, kind and good. It is being faithful and gentle and having control of oneself" (Galatians 5:22-23).

Do you want to know what real love is? Do you want to have more joy and peace in your life? Do you want to be more patient, kind and good? Do you need to be more faithful and gentle? Do you need more self-control? These are all blessings that come with your faith in Jesus. Pray for a stronger faith, and read God's word so that God can strengthen your faith.

These are only a few of the many blessings that are waiting for you. As you read and study the Bible more, you will find more of these blessings. You will see more of them active in your earthly life.

9. Faith in Jesus produces many different _____ in the life of each Christian.

(Check your answers on the bottom of page 84)

Have you ever planted a seed? For the seed to grow up into a beautiful plant, it needs water and sunshine. A plant without water and sunshine will die. Our faith also will die if it is not fed. How do we feed our faith to keep it alive? What keeps our faith growing stronger and stronger? God tells us, "Faith comes from hearing the message. And the message that is heard is the word of Christ" (Romans 10:17).

"If you obey my teaching,' he [Jesus] said, 'you are really my disciples. Then you will know the truth. And the truth will set you free'" (John 8:31-32).

To keep faith alive, keep on hearing and reading God's message and holding on to his teachings. God's word keeps your faith alive and strong. Therefore it is very important to

read and study God's word. That is why these Bible study guides have been written. We want you to know about the true God and the Bible's main messages. We want you to be in heaven, too. So read God's word. Read the Bible as often as you can. Continue to use these Bible study guides. God's word will keep your faith in Christ Jesus alive and growing.

10. To keep our faith alive, we must _____
God's word.

11. Another name for God's word is the
_____.

(Check your answers at the bottom of page 84)

Review of Chapter Six

The Bible's main message is that Jesus is the only remedy for sin. When you learn and believe this, many other blessings come to you as well. You begin to see God's love and protection in your life. The message of the Bible brings you peace, knowing that God forgives all of your sins, the big ones and the little ones. You can go through life knowing God will make even bad things work out for your good. In times of trouble you can pray to God and know God will hear you. You can hear and study God's word, the Bible, and your faith in Jesus will grow stronger and stronger. All these are blessings that come from faith in Jesus Christ.

Answers to questions in Chapter Six:

1. loves; 2. heaven; 3. all; 4. peace (joy); 5. all things (or everything); 6. good; 7. God's word (or the Bible); 8. pray; 9. blessings; 10. hear (read); 11. Bible.

Chapter Six Test

The sentences below describe the blessings of God that come from faith in Jesus. Complete them by filling in with words from the following list:

prayers

forgiven

good

heaven

guide

loving

God's word

blessings

patient

faith

1. God's word will _____ me in my life.
2. God hears and answers my _____.
3. As a believer in Jesus, I have the sure hope of _____.
4. Every one of my sins is _____.
5. God makes everything work for my _____.

6. God will help me to be more _____
and _____.
7. There are many more _____
that follow faith.
8. My faith will be kept alive whenever I hear
_____.
9. As I study the Bible and hear it preached
my _____ in Jesus will
grow stronger and stronger.

(Check your answers on page 91)



Glossary

(A list of words you may not know)

adultery	having sex with a person married to someone else
assume	to take upon oneself
balloon	a small rubber bag filled with air and used as a toy
benefit	good
blessings	good things that God does for people
cell	a small room in a prison where a prisoner lives
correct	right, true, without mistakes
demands	what we are asked to do
deserve	to be worthy of or suitable for
discourage	to keep someone from doing something
earthquake	a shaking of the earth or ground
eternal	lasting forever
filthy	very dirty, not clean

graduate	to finish studying in a school and receive a certificate
guilt	blame for breaking the law
former	from an earlier time
holy	perfect in God's sight
infect	to cause disease or affect feelings or beliefs in a harmful way
judge	to tell if something is right or wrong
judgment	a decision by a court of law
justice	to treat someone fairly
lust	to have an unholy desire
math	another name for arithmetic or adding and subtracting, multiplying and dividing
missionary	a person who travels to other lands to tell people about Jesus
noble	very good and honorable
passage	a short sentence or two out of the Bible
pay	money or goods a person receives for work done

perfect	of the very best possible kind, complete
persecute	to cause someone trouble and harm
privileges	things you are allowed to do or to have
prostitute	someone who sells sex for money
purifies	cleans, cleanses
remedy	the thing that cures a disease or sickness
salvation	being saved or rescued
sins	wrongdoings in God's sight
solve	to find a solution to a problem, a remedy
substitute	someone who takes your place
switch	to change places
testimony	a witness's account of what he saw or heard
wages	what someone earns



Answers to the Chapter Tests

Chapter Test One: (Page 15)

1. perfect (holy); 2. law; 3. perfect(holy); 4. sin;
5. 100% holiness, 0% sin, 100% eternal life.

Chapter Test Two: (Page 32)

1. sinner; 2. perfect (holy); 3. death (hell); 4. doing, do;
5. doing, do; 6. thoughts; 7. one, hell; 8. many.

Chapter Test Three: (Page 42)

1. remedy; 2. trying; 3. perfect (holy); 4. good, bad;
5. death (hell); 6. sin (or evil); 7. God, people (or sinners); 8. sin;
9. death (or hell).

Chapter Test Four: (Pages 56 - 57)

1. perfect (holy); 2. sins; 3. cross; 4. heaven; 5. only (or one);
6. innocent; 7. me (or everyone);
8. before Christ came: 100% sin + 0% holiness = 100% death;
after Christ came: 0% sin + 100% holiness = 100% life.

Chapter Test Five: (Page 72)

1. demands, law; 2. gospel, promises; 3. eternal, believe; 4. gift;
5. deeds (or works); 6. sure; 7. death (hell); 8. Jesus, heaven.

Chapter Test Six: (Pages 85 - 86)

1. guide; 2. prayers; 3. heaven; 4. forgiven; 5. good;
6. loving, patient; 7. blessings; 8. God's word; 9. faith.



Final Test

Congratulations! You have now completed this Bible study book. It is now time for you to review any mistakes you made in the chapter tests. Also review all the goals marked with a (*) at the beginning of each lesson. When you are sure you know all of them, you are ready to take the final test.

Complete the final test without looking at the rest of the book. When you are finished, give the test either to the person who gave you this book, or mail it to the address on the back cover.

You may also ask for more Bible study books in this series.



God's Great Exchange
Final Test

Complete the following sentences:

1. The two main messages of the Bible are _____ and _____.
2. God's law demands that we live a _____ life.
3. God's law shows us that we are all _____.
4. God's law shows us that we deserve _____ in hell instead of life in _____.
5. God's law shows us that we cannot be in heaven because of what we _____.
6. Stealing is a _____ because it is what God does not want us to do.

7. Not loving our enemies is a _____ because God commands us to love our enemies.
8. Hateful or dirty _____ are also sins.
9. Everyone is a _____.
10. All man-made remedies for the sickness of sin lead only to _____.
11. The only remedy for the sickness of sin is _____.
12. As our substitute, Jesus lived a _____ life in our place.
13. As our substitute, Jesus carried our _____ on himself and suffered the _____ we deserved.
14. Jesus exchanged our _____ for his holiness.

15. Jesus exchanged our _____
for his life.

16. God promises everlasting _____
through _____ in Jesus.

17. We cannot gain heaven by what we
_____, but only through _____
in Jesus.

A believer in Jesus says the following:

18. "Right now I am sure that God
_____ me."

19. "Right now I am sure that God has forgiven
_____ sins I committed."

20. "Right now I know that God hears my
_____."

21. God's _____ will guide me through
this life and make my faith _____.

22. Through faith in Christ I will receive all these _____ that come with faith in Christ.

23. There are two parts to this last question. First, draw a line from column A (single words), that best match up with column B (phrases). Next, circle one number only from column B that best describes the remedy that man can use for sin.

COLUMN A

COLUMN B

a) ladder

1) comparing myself with others

b) scales

2) doing more good than bad

c) comparison

3) Jesus' death on the cross

d) cross

4) trying harder

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