1. On our own, it reads spiritual bankruptcy
2. Only Jesus can give us a perfect credit score

Do you know what your credit score is? Your credit score is based on the amount of your debt; your history of whether or not you are making payments on time; how many credit cards you have and how close you are to being maxed out along with a number of other things. I am afraid that many people may have a low credit score because they have fallen for the message of credit card companies that says: Buy now. Why wait? Enjoy it and pay later. Low or bad credit scores will lead to difficulties getting a loan to buy a house or a car or higher interest rates for any type of loan. This is why there seems to be more of a demand for financial gurus and programs teaching people how to budget and live within their means, how to become debt free, both of which will demand hard work and discipline.

What is your credit score in God’s eyes? Some of you may be thinking: I didn’t know God gave us a credit score. He does and it will determine where we will spend our eternity. So how does he determine our score and what score do we need to pass through the gates of heaven? If our credit score is too low, what can we do to raise it? Good questions, important questions and questions the apostle Paul answers for us in our text. Let’s spend some time this morning examining the question: WHAT IS YOUR CREDIT SCORE? On our own, our credit score reads spiritual bankruptcy. Only Jesus can give us a perfect credit score.

Back in Jesus’ day, if there was one name in the Jewish family tree that would have been highlighted more than any other, it would have been the name Abraham. The Jews at Paul’s time were proud to walk around saying: We are descendants of Abraham. If there would have been a Gallup poll back then regarding Abraham’s approval rate, it would have been off the charts. Along with this high approval rating, the majority of people would have said that Abraham was justified - declared innocent in God’s sight - because of his extraordinary life. His credit score would have been as high as it could have gotten in God’s eyes. This also meant that the Jews’ credit score would be high simply because they were descendants of Abraham. This gave them reason to boast.

What would God think about such polls? The apostle Paul says that before God, Abraham had nothing to boast about, a statement the Jews were quick to disagree with. After all, didn’t Abraham pack up his bags and leave home to go to an unknown land simply because God told him to? Wasn’t Abraham willing to sacrifice his son Isaac to show he loved God more than he loved his one and only son? Doesn’t the name Abraham mean the Father of many nations? Why wouldn’t all these things, along with all the other good things he did in his life, give him an excellent credit score in God’s eyes? Popular opinion would say yes. Paul says no for one reason and that reason is sin.

Abraham had a debt of sin he couldn’t pay. He was conceived and born with this debt, a debt that got bigger and bigger with each passing day; a debt that a lifetime of good works could not pay off; a debt that made him spiritually bankrupt. You see, God demands a perfect credit score. Abraham’s debt of sin made that impossible for him. His failure to pay his debt brought on the scene a bill collector, that bill collector being his holy and just God who threatened Abraham with the most severe penalty for his debt - the
eternal fires of hell. God makes it very clear: **The wages of sin is death.**

My friends, what Paul said about Abraham is also true for each one of us. We came into this world with a credit score identical to Abraham. We came spiritually blind, dead and an enemy of God making us spiritually bankrupt. To think I have been a member of Trinity/St. John all my life or a member of the WELS all my life as your access to God’s ATM of grace is dead wrong. To think we can rely on our goodness will not work either when God makes his final credit check at the end of our lives. On our own, like Abraham, we do not have a chance.

So what is the answer? How can we possibly have a perfect credit score in God’s eyes when we are so far from being perfect? Paul tells us not to look at ourselves or what we do but to look at Jesus and what he has done because he alone can give us a perfect credit score. Paul pointed that out with Abraham. What did Abraham do regarding his salvation? Nothing. Paul wrote: What does the Scripture say? Abraham believed God and it was credited to him as righteousness. Now when a man works, his wages are not credited to him as a gift but as an obligation.

Notice that P uses the word credit when talking about righteousness or perfection. He uses an example from the workplace to make his point. If you agree to work for someone for 8 hours at $10/hr, at the end of the day, you have earned $80. If your boss would say to you: You did a nice job so I am going to give you a gift of $80, you would say: That is not a gift. It is money you owe me. I earned it. If on the other hand, you did not do any work and you got $80 from him at the end of the day, that would be a gift.

Paul now makes the comparison. However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness. If a person has not done anything to earn his righteousness (and he cannot) and God gives it to him anyway, that is what Paul calls crediting righteousness to his account. This is how God dealt with the sinner Abraham. This is how God deals with all sinners. We are the recipients of God’s credit of righteousness, a credit that becomes ours through faith in Jesus. And that faith is also a gift of the Holy Spirit as Paul writes in Ephesian 2: It is by grace you have been saved through faith, and this not from yourselves – it is the gift of God, not by works, so that no one can boast.

But what happened to our debt of sin? It is gone but God demands that our debt be paid. So who paid it? The answer is Jesus. God took all our debt, the debt of all our guilt and shame, our selfishness and anger, all our unloving and harsh words and actions, all our indifference and unfaithfulness to God and his Word, all our doubts and lack of trust, all our failures and put them on Jesus’ account.

Then Jesus had to face the bill collector, the bill collector being God himself. This bill collector sent Jesus who had no debt of his own; who himself had a perfect credit score, to the cross where Jesus paid off not only our debt but the debt of the entire world with his holy, precious blood. In fact, Jesus had to go through hell to pay off this monstrous debt. This was the only way our credit score could ever be perfect. Through faith in Jesus, God gives us a perfect credit score, faith the Holy Spirit created in our hearts at our baptism, faith he continues to work in our hearts through the nourishing food of the Gospel in Word and Sacrament.

Imagine getting your bank statement and you see that a $10,000 deposit was made into your account. You do not know how it got there and then you find out that your parents put it in there. You call them and ask what is going on and why they did that
because you really did not do anything for it. They say: Because we wanted to. We love you and wanted to give that to you as a gift. You thank them and say: Wow! Wasn’t that nice?

My friends, this is what God has done and said to Abraham and to you and me. He assures us that he loves you. Because he loves you, every sin you have committed in your life, he has forgiven. He removed your sins from you as far as the east is from the west. He also promises that he will be with you every day of your life. He will bless you. He will take care of you. He guarantees to you that there is such a place as heaven and one day he promises to take you there. He promises that you do not have to do anything to get your credit score high enough to make him love you or to make him happy. Jesus has done it all for you. Through Jesus, he has given you a perfect credit score. Everything he offers to you are free gifts, gifts that are yours through faith in Jesus. Now out of love and thanks, we want to live our lives not for yourselves but for Jesus who lived for you, died for you and rose again for you.

My friends, having a bad credit score can make life tough and shows that there has been some financial struggles that can have long term consequences. Raising your credit score takes time and discipline. Having a bad credit score in God’s eyes will lead to much worse consequences, that is, the eternal fires of hell. Raising that score with our own efforts is impossible.

So what is your credit score in God’s eyes? On our own, our score could not get any lower because we are spiritually bankrupt. Yet we have hope and our hope is Jesus. Only Jesus can give us a perfect credit score. We need that perfect credit score in order to enjoy life in heaven. Through faith in Jesus, it is ours. Paul wrote in our text: Abraham believed God and it was credited to him as righteousness. My friends, put your name in that verse in place of the name Abraham. It will then read that you believed God and it was credited to you as righteousness. That, my friends, means you have a perfect credit score. For that, we thank and praise Jesus! Amen.

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