

It Is Finished (The Gospel)

Phil EuBank · Let's Be Honest · Romans 1:16-17; Isaiah 53:5; Colossians 2:13-14

AT A GLANCE

Phil EuBank closes a series surveying world religions by arguing that every system, including moralistic Christianity, is the same transaction wearing different currency: you pay, then you hope. The gospel alone reverses the direction of value—God does the work and offers it as a gift—because faith, not effort, is the only posture that can receive rather than earn.

- Every religion examined this summer is a ladder humanity climbs toward God; the gospel is God climbing down to a humanity too dead to climb.
- Faith and effort are different currencies entirely: a wage is earned and a gift is received, and salvation only ever comes as the latter.
- The church distorts this gift into new bribes—prosperity gospel, Christian nationalism, cultural Christianity—whenever it separates grace from truth instead of holding both at full strength.

“Forgiveness cost something. It just didn't cost us.”

EXPOSITION

Scripture engaged

[Romans 1:16-17](#) — I am proud of the Good News, because it is the power God uses to save everyone who believes—to save the Jews first, and now to save those who are not Jews. The Good News shows how God makes people right with himself. God’s way of making people right begins and ends with faith. As the Scriptures say, “The one who is right with God by faith will live forever.” (ERV)

[Isaiah 53:5](#) — But he was being punished for what we did. He was crushed because of our guilt. He took the punishment we deserved, and this brought us peace. We were healed because of his pain. (ERV)

[Colossians 2:13-14](#) — You were spiritually dead because of your sins and because you were not free from the power of your sinful self. But God gave you new life together with Christ. He forgave all our sins. Because we broke God’s laws, we owed a debt—a debt that listed all the rules we failed to follow. But God forgave us of that debt. He took it away and nailed it to the cross. (ERV)

The argument

Every Worldview Is the Same Transaction Wearing Different Currency — The bribe that promises entry but never belonging

Reviewing the series—Judaism's law, Islam's pillars, Buddhism's detachment, Mormonism's ladder, Catholicism's merit, and the religion of 'being a good person'—EuBank names one recurring shape: 'you sort of bring something, and you hope that it buys you something, and you hold your breath.' Using the Varsity Blues admissions scandal, he distinguishes a side door from real belonging: 'A bribe, it can get you in, but it can never make you belong.' Every system he's surveyed operates this way—value moving up toward God, purchased with a currency that never guarantees the seat is truly yours.

Insight — Any system where you move toward God by paying leaves you with a seat you can never be sure is yours.

The Gospel Reverses the Direction of Value — Faith receives what effort can never earn

Paul writes to transaction-obsessed Rome that 'the righteous will live by faith'—a line EuBank notes he draws from the prophet Habakkuk, showing the idea predates the New Testament entirely. In every other system value moves up to God; here, EuBank argues, 'God is bringing something of value to you and me. We have brought nothing.' He presses the wage/gift distinction: 'You might earn a wage, but you receive a gift... The second that you pay for a gift, it stops being a gift.' Faith is simply the posture of open hands—the only way a gift can be received.

Insight — The moment you try to pay for a gift, you've turned it back into a transaction and lost the gift entirely.

One Story, Not Four Ideas — Creation, fall, redemption, and restoration as a single arc, not a New Testament invention

EuBank sketches a frame running through all of Scripture: creation ('it's very good'), fall ('we decided that we'd rather be God than be with God'), redemption, and restoration. He points to Isaiah's seven-centuries-early prophecy—'he was pierced for our transgressions... by his wounds we are healed'—to argue the gift was never a late addition to an angry Old Testament God: 'Same God, same grace, all the way through.' Every ladder in the series, he says, was invented at the fall; the answer was never a better ladder but God climbing down: 'He steps in as one of us.'

Insight — The gospel isn't a New Testament correction of an older story—it's the same story of grace running from Genesis to the cross.

We Are Dead, Not Merely Behind — Why a corpse cannot climb, no matter how close the rungs

Turning to Colossians, EuBank stresses Paul's diagnosis: we're not fixer-uppers needing improvement but dead in our trespasses, with the debt itself canceled—'nailing it to the cross.' He drives the implication: 'A dead person can't climb. It doesn't matter how short the steps are, how close the rungs are... Whatever God was gonna do, he was gonna have to do all of it.' Where religion insists you must pay something, however small, the gospel insists there was nothing left in you to pay with—so God absorbed the entire charge himself.

Insight — If the human condition is death rather than deficiency, no ladder—however gentle—can ever be the solution.

The Church Keeps Re-Pricing the Free Gift — Three bribes born when grace and truth are pulled apart

Recalling last week's picture of Jesus full of grace and full of truth, EuBank maps three distortions on those two lines: prosperity gospel (all grace, no truth—a vending machine that's mostly out of order'), Christian nationalism (all truth, no grace—faith fused to a flag until 'to be critical of one feels like you're critical of the other'), and cultural Christianity (neither—faith as label without cost). His warning line cuts across all three: 'The second that your gospel needs an enemy, you are holding a bribe. It's not a gift.' Only the corner where both lines run full strength is the gift itself.

Insight — Whenever grace and truth are separated rather than held together at full strength, the gospel quietly becomes another bribe.

Cross-references

- [Habakkuk 2:4](#) — Named as the Old Testament source Paul quotes for 'the righteous will live by faith,' showing the idea is not a New Testament invention
- [John 1:14](#) — Recalled from the prior week's message to frame Jesus as full of grace and full of truth simultaneously, the standard against which the three bribes are measured

DEVOTIONAL

There is a particular exhaustion that comes from carrying a ledger you were never meant to balance—checking the columns each night, wondering if today's effort covered yesterday's shortfall. EuBank names this as the ache underneath every religious system: pay, then hope, then hold your breath. But he also names something gentler underneath the ache—that the God who could have lowered a better ladder chose instead to climb down. Not a longer rope, not clearer instructions, but a body, nailed where the debt was nailed, absorbing what no amount of striving could touch. A dead man cannot climb. That is the whole, unflattering truth about us, and it is also the door through which grace enters, because a corpse has no pride left to defend and no rung left to reach for. All that remains is the strange, almost embarrassing

posture of open hands. Somewhere in a choir loft in 1865, a bored, unqualified woman wrote a few lines in the margin of a hymnal she wasn't supposed to write in, and two centuries later we are still singing them: Jesus paid it all. Not because the debt still needs paying, but because gratitude needs somewhere to go when there is nothing left to owe. Maybe that is what receiving looks like from the inside—not a transaction closed, but a life turned toward the one who already closed it. Cheerful confidence, because the seat is secure. Cheerful humility, because you never earned the seat. Both, held together, the way grace and truth were always meant to be held.

Reflection

- Where in your life are you still quietly trying to make payments toward a debt Jesus has already declared finished?
- Which of the three bribes—prosperity, allegiance, or label-only faith—do you find yourself most tempted toward, and why?
- What would it look like this week to receive something from God with open hands instead of trying to earn or repay it?

Closing prayer

God, thank you for the grandmas and grandpas, the moms and dads, the young adults and students and little ones who are saying yes to you today—some for the first time, some returning after their faith slid into distortion. Your kindness, your patience, is what leads us back to you. Help us build our faith on nothing less than you and your righteousness. In the righteous name of Jesus, amen.

FORMATION

One thing to remember

The debt is already stamped paid; you are not climbing toward God, you are receiving what he already finished.

This week

This week, read Colossians 2:13-14 slowly and name one specific way you've been trying to 'pay God back' for grace. Bring that one thing to him in prayer with open hands, simply saying thank you, and let it stay finished.

Return to [Colossians 2:13-14](#)