

Bible believers know they're saved by grace through faith. They also know about passages in the Bible that speak of standing before God in some kind of judgment after they die. But too often our grasp of this is vague, which can be a detriment to how we live. On one hand, some believers seem to think that because they're saved, they don't have to worry about how they live their lives or whether they do anything with the faith they profess. On the other hand, some believers seem to think that if they don't live well enough, or if they commit an unconfessed sin before they die, they'll actually be condemned in that afterlife or end-time judgment.

Here's a key question down the middle: If Christians are saved and directly going to heaven when they die (as Jesus said to the other guy on the cross), how can the Bible also say they'll face judgment after they die? Let's start with the saved part.

All True Believers Are Saved for Eternity

John 5:24 speaks to the judgment on our salvation: "Very truly I tell you, whoever hears my word and believes him who sent me has eternal life and will not be judged but has crossed over from death to life" (NIV). This speaks of salvation. *True believers are saved now and for all eternity.* We will not face a judgment of heaven or hell after our physical death or in the end times. Christ's atoning sacrifice redeems us from the penalty for our sins past, present, and future. When we receive him as Savior and Lord, we are saved in this life for eternity and will not face a second judgment regarding salvation.

This is based on our names being written in the Book of Life:

- Exodus 32:32 – Moses: Forgive them or blot me out of the book you have written.
- Psalm 69:28 – Book of life.
- Luke 10:20 – Rejoice that your names are written in heaven.
- Philippians 4:3 – Book of life.
- Revelation 3:5, 8; 17:8 20:12, 15; 21:17 – Book of life.

Other verses also clarify that a believers' salvation is established now and for eternity:

- John 3:16 – Whosoever believes will not perish but will have eternal life.
- Ephesians 2:8–9 – We're saved by grace alone, through faith.
- 2 Corinthians 5:17 – Anyone in Christ is a new creation; the old is gone, new is come.
- Romans 8:1 – There is no condemnation for those who are in Christ Jesus.
- John 6:40 – Everyone who looks to the Son and believes will have eternal life; Christ will raise him up the last day.

Note that none of these verses disagree with the biblical teaching that a believer can harden his or her heart, willfully turn from God, deny him, and fall from his otherwise secure salvation:

- 1 Corinthians 15:2 – By this gospel you are saved, *if* you hold firmly to the word.
- Colossians 1:22–23 – Reconciled, free accusation—*if* you continue in your faith.
- 2 Timothy 2:12 – If we disown him, he will also disown us.
- Hebrews 6:4–6 – If you fall away, you cannot be brought back to repentance.
- Hebrews 6:11 – Be diligent to the end to make your hope sure.
- 2 Peter 1:10 – Calling and election—*if* you do these things, you will not fall.
- 2 Peter 2:20–21 – Worse off in the end because they turned their backs.
- 2 Peter 3:17 – Be on your guard so you do not fall from your secure position.

All True Believers Will Face Judgment on How They Lived out Their Saved Life

Second Corinthians 5:10 speaks to the judgment on how we live our lives: “For we must all appear before the judgment seat of Christ, so that each of us may receive what is due us for the things done while in the body, whether good or bad.”

First Peter 4:17 agrees: “For it is time for judgment to begin with God’s household; and if it begins with us, what will the outcome be for those who do not obey the gospel of God?”

The way we live our lives reveals the truth of our verbal confession of faith. See also:

- Matthew 7:16–19 – fruit
- Matthew 25 – sheep and goats
- James – the whole book
- Titus 1:15–16 – claim to know God but by actions deny him—also Psalm 62:4; Isaiah 29:13, Isaiah 7:9
- 1 Corinthians 10:12 – stand firm or fall
- 2 Corinthians 13:5 – examine yourself / fail the test

This is the judgment, or assessment of our deeds, on how we’ve lived our lives. Every believer will stand before the judgment throne of God to give an account of how he or she fulfilled their God-created purpose in life. *The thing at stake is not our salvation* (we already have that); *it’s our reward*—if or how much we’ll be rewarded. Yet it also seems to go beyond that. At this judgment some may be ashamed (1 John 2:28), barely make it (1 Corinthians 3:10–15), or be punished (Luke 12:47–48). In extreme cases one may be condemned due to disbelief and defiant disobedience to God, contrary to professed faith (Matthew 25:24–30).

This judgment is based on the individual book, or record, on each person’s life. (Daniel 7:10; Psalm 56:8; [Malachi 3:16 Scroll of Remembrance?]; Revelation 20:12.

- Matthew 5:19 – Anyone who breaks—least in KH / anyone who keeps—greatest in KH.
- Matthew 6:19–20 – Lay up for yourselves treasures in heaven.
- Matthew 12:36 – Give account on day of judgment.
- Matthew 25:14–30 – Parable of the Talents—judged by what we’re given.
- Luke 19:11–17 – Parable of the Minas—judged by what we’re given
- Romans 2:6 – God will render to every person according to their works.
- Romans 10:14 – We will all stand before God’s judgment seat.
- 1 Corinthians 3:10–15 – We will all pass through the furnace.
- James 2:12 – Speak and act as those who will be judged by the law that gives freedom.
- 1 John 2:3 – We know that we have come to know him if we obey his commands.
- 2 John 8 – Don’t lose what you’ve worked for but be rewarded fully.
- Revelation 22:12 – My reward is with me, and I will give to everyone according to what he has done.

That’s a lot of verses. When we lay them out, they all fall into a perfect picture with no contradictions.

- So be at peace that you are secure in your salvation.
- Stand firm and live out your salvation well so you do not fall from that secure position.
- Live your God-created life and purpose well so that you will be rewarded in heaven.