



**GRACE  
AND  
FAITH**

*Katherine Hilditch*

LifeinJesus.net

‘Grace and Faith’  
by  
Katherine Hilditch

~

Copyright © 2025 Katherine Hilditch.  
All Rights Reserved.

Unless otherwise indicated  
all Scripture quotations are taken from  
the World English Bible British Edition (WEBBE)  
(Any words in brackets are not in the original text  
but are included to help understanding)

Scripture quotations taken from The Holy Bible, New  
International Version®, NIV®. Copyright © 1973,  
1978, 1984, 2011 by Biblica, Inc. Used with  
permission of Zondervan. All rights reserved  
worldwide. [www.zondervan.com](http://www.zondervan.com)

Cover photo by Alexander Grigorye on Unsplash

# GRACE AND FAITH

Grace is the bedrock of the Christian faith. Without it there can be no salvation. But we can only access our salvation through faith. Ephesians 2:8 says — *‘for by grace you have been saved through faith.’* Grace provides salvation and faith takes hold of it. Grace is God’s part, which He’s already done, and faith is ours to do. Titus 2:11 says — *‘For the grace of God has appeared, bringing salvation to all men,’* On the Cross, Jesus provided grace for absolutely everyone — no-one is excluded. But only those who take hold of it through faith see the reality in their lives. Both are also essential for receiving all God’s blessings and seeing the fulfilment of

His promises. Colossians 2:6 says – ‘*As therefore you received Christ Jesus the Lord, walk in him.*’

## *What is Grace?*

It is often described using the acronym God’s Riches At Christ’s Expense. I think of it as God’s unconditional love freely being poured out on us in mercy. Because God loves us so much, He sent Jesus to give His life for us, taking all the guilt and shame of all our sin upon Himself, and suffering God’s punishment for it so we wouldn’t have to. Because Jesus suffered what we deserve, we are able to freely have what we don’t deserve — the mercy of forgiveness and righteousness and relationship with God.

# *We Are Not Under Law, but Under Grace*

Before Jesus lived on earth, God's people were under the law which He gave through Moses. It was a very detailed list of rules for living, with a system of animal sacrifices to obtain God's forgiveness for sins. God didn't give the law so people could earn their way to heaven. He gave it so they would realise that they could never earn God's forgiveness by their own performance. It showed them that they needed a Saviour. Jesus fulfilled the law for us and became the perfect once-for-all sacrifice, so that we could be set free from the law and step into grace.

It is when we put our faith in all that Jesus did for us and won for us on the Cross and not in our own goodness or our own efforts,

that we are born-again and are no longer under the law. Now, born-again Christians are under God's grace. Romans 6:14 says — *'For sin will not have dominion over you, for you are not under law, but under grace.'* We do not have to try to do the impossible by earning our right-standing with God by our own performance anymore. We can stand before Him boldly, not because of anything we've done, but because of what Jesus did for us on the Cross. That's amazing grace!

## *How Does Grace Work?*

### **Grace for Salvation**

Jesus took all sin upon Himself and He did it 'once for all'. He did it for all people — everyone who has ever lived, is living, and ever will live. He did it for all time — it stands in history at a specific time and will never

need to be repeated. And He did it for all sins — past, present and future. Salvation is ours to take hold of because of the grace God poured out through Jesus' sacrifice. Romans 10:9-10 says — *'if you will confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. <sup>10</sup>For with the heart one believes resulting in righteousness; and with the mouth confession is made resulting in salvation.'* Do this sincerely and salvation is yours by grace through faith.

## **Grace for Healing**

1 Peter 2:24 says — *'You were healed by his wounds.'* Jesus bore our sicknesses while being tortured, so we wouldn't have to. Matthew 8:17 — *'He took our infirmities and bore our diseases.'*

## **Grace for Prosperity**

2 Corinthians 8:9 says — *‘For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, that you through his poverty might become rich.’* This verse is part of two chapters that talk about money. Biblical prosperity is available to us by faith because of Jesus’ sacrifice.

## **Grace for Blessings**

Ephesians 1:3 says — *‘Blessed be the God and Father of our Lord Jesus Christ, who has blessed us with every spiritual blessing in the heavenly places in Christ.’* Because Jesus has died in our place and so won our forgiveness, all God’s blessings are now available to us. They are already ours in the spiritual realm and therefore are ready for us to receive into our lives through faith.

## Grace for God's Promises

2 Corinthians 1:20 says – *‘For however many are the promises of God, in him is the “Yes.”’*

Jesus has stamped ‘Yes’ on every promise, so they are now all available for us to receive by faith.

## What is Faith?

Faith is believing something is true in the spiritual realm, even though we haven't yet seen it in the physical realm. Hebrews 11:1 says — *‘Now faith is assurance of things hoped for, proof of things not seen.’* It is more than mental agreement — it is an assurance in our heart. Faith is believing what God's Word says before we see it come to pass. It is our positive response to what God has already provided for us by grace.

# The Gift of Faith

Ephesians 2:8-9 says — *‘for by grace you have been saved through faith, and that not of yourselves; it is the gift of God, <sup>9</sup>not of works, that no one would boast.’* Even though faith is the part we are to play, God has given us His gift of faith for us to use to believe. Before we were born-again, when we were reaching out to God, He gave us the gift of His faith so we could believe in Him for salvation. We still use His gift of faith to receive all His blessings and promises. He has provided them all through grace, but we receive them through our response of faith.

Romans 12:3 (KJV) says — *‘God hath dealt to every man the measure of faith.’* He has given us all the same amount. Romans 2:11 says — *‘there is no partiality with God.’* If you feel you don’t have much faith, turn

away from the doubts by focusing on the truth. Romans 10:17 says – *‘faith comes by hearing, and hearing by the word of God.’* Speak the truth out loud so you hear it and it will settle in your heart where it can put down roots and grow.

## *Faith is Essential*

Hebrews 11:6 says — *‘Without faith it is impossible to be well pleasing to him.’* In John 14:6 Jesus says — *“No one comes to the Father, except through me.”* If we don’t put our faith in the only way to God the Father, then how can we please Him?

Jesus is God’s Word made flesh. So if we don’t have faith in the Word, it’s also impossible for us to please God. Hebrews 4:2 says — *‘the word they heard didn’t profit them, because it wasn’t mixed with faith by*

*those who heard.* These people heard the Word, but it didn't benefit them because they didn't believe it. When Mary visited her cousin Elizabeth after the angel Gabriel had told her she would give birth to Jesus, Elizabeth said in Luke 1:45 — *“Blessed is she who believed, for there will be a fulfilment of the things which have been spoken to her from the Lord!”* It was because Mary believed the words from God which were spoken to her, that it would all come to pass.

When Jesus' disciples were unable to cast a demon out of a boy, they asked Him why and He said in Matthew 17:19 — *“Because of your unbelief.”* If you decide you don't need faith, then you won't see miracles and blessings and the fulfilment of God's promises. It's as simple as that. Faith is essential. Choose to believe and use the faith God has given you.

# *How Does Faith Work?*

Faith doesn't make God act. Many Christians think that God will do something if they have enough faith. If that was the case, then it would be works — us trying to achieve something by our own effort. Faith isn't about trying to change something in the future. Faith reaches out to take hold of what God has already provided by grace. The attitude of “If I say it enough it will become real” isn't faith. Our faith doesn't create what we need — it takes what God has already created.

## **Faith for Salvation**

Faith is just as essential for salvation as grace is. Ephesians 2:8-9 says — *‘for by grace you have been saved through faith.’* It is when we put faith in Jesus dying for our sins, that

we receive salvation. God gives it by grace and we receive it through faith.

## **Faith for Healing**

So many times Jesus told people that their faith had made them well. He had the power to heal, but it wouldn't have happened if they hadn't believed. An example is the woman who had been bleeding for many years. Jesus said to her in Mark 5:34 — *“Daughter, your faith has made you well.”* And when He visited His home town of Nazareth, He wasn't able to heal many people because they didn't have faith in Him. Mark 6:5-6 says — *‘He could do no mighty work there, except that he laid his hands on a few sick people and healed them. <sup>6</sup>He marvelled because of their unbelief.’*

## **Faith for Prosperity**

1 Timothy 6:17 tells us to– *‘set our hope on ... the living God, who richly provides us with everything to enjoy.’* When we put our faith in all that Jesus won for us on the Cross and in His Word, then we can have true biblical prosperity.

## **Faith for Blessings**

In Mark 9:23 Jesus says – *“If you can believe, all things are possible to him who believes.”* Faith is essential to receive the blessings of God and He has given faith to us as a gift. We have to choose to use it, then we can experience all His blessings.

## **Faith for God’s Promises**

2 Corinthians 1:20 (NIV) says – *‘For no matter how many promises God has made, they are “Yes” in Christ. And so through him the “Amen” is spoken by us to the glory of*

God.’ Jesus has said ‘Yes’ to all God’s promises and it is now up to us to say ‘Amen – so be it’ in faith, in order to receive their fulfilment in our lives.

## *The Power of Faith*

Faith is powerful. It’s when we put our faith in the victory over Satan that Jesus won for us on the Cross that we become a victor too. 1 John 5:4 — *‘For whatever is born of God overcomes the world. This is the victory that has overcome the world: your faith.’* If you don’t believe this, then you won’t see that victory in your life because your faith hasn’t activated it. But Jesus says in Mark 9:23 — *“all things are possible to him who believes.”*

# God's Laws of Faith

God put physical laws in place when He created the world, such as the law of gravity, which never change. He established spiritual laws too which remain constant and can be depended on absolutely. Romans 3:27 refers to the '*law of faith*'. Below are some of the principles within God's law of faith.

## **Faith comes by hearing God's Word**

Romans 10:17 says — '*faith comes by hearing, and hearing by the word of God.*' Faith comes by hearing the truth of God's Word. Speak it out loud to hear it and it will build up your faith.

## **Faith needs to be spoken**

Jesus says in Mark 11:22-23 — "*Have faith in God. <sup>23</sup>For most certainly I tell you, whoever*

may tell this mountain, ‘Be taken up and cast into the sea,’ and doesn’t doubt in his heart, but believes that what he says is happening, he shall have whatever he says.” Three times in these verses Jesus says that we have to speak out loud to problems in order to see them move. But we need to have faith in what we’re saying and stay in faith while we wait.

## **Faith without works is dead**

James 2:17 — ‘*faith, if it has no works, is dead in itself.*’ If we don’t show faith in how we live our lives then our faith isn’t real. Works can’t produce faith, but faith will produce good works.

## **Doubt can cancel out faith**

James 1:5-8 says — ‘*But if any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be*

given to him. <sup>6</sup>But let him ask in faith, without any doubting, for he who doubts is like a wave of the sea, driven by the wind and tossed. <sup>7</sup>For that man shouldn't think that he will receive anything from the Lord. <sup>8</sup>He is a double-minded man, unstable in all his ways.' Refuse to doubt and speak your faith, thanking God for the answer before you see it.

## **Faith works by love**

Galatians 5:6 — *'For in Christ Jesus neither circumcision nor uncircumcision amounts to anything, but faith working through love.'*

Circumcision was required by the law. Today we can say that following religious rules doesn't achieve anything with God. But when we experience God's unconditional love for us personally, then faith will naturally abound in us. And then that faith

will inevitably express itself in love towards God and others.

## *Grace and Faith Working Together*

If we focus on grace and ignore faith, we will think it's all up to God and we can do what we want. If we focus on faith and ignore grace, we will think it's all up to us and try to earn everything from God. But if we mix them together, we will see God working in our life and receive His blessings and the fulfilment of all His promises. Romans 5:1-2 says — *'Being therefore justified by faith, we have peace with God through our Lord Jesus Christ; <sup>2</sup>through whom we also have our access by faith into this grace in which we stand.'* Hallelujah!

I have touched on many subjects briefly. To read more about some of the things I've mentioned, see my booklets: 'Law or Grace', 'It's All About Grace', 'Living by Faith', 'All God's Promises Are Yes & Amen,' 'God Wants You To Be Well' and 'Prosperity?'

# *Life in Jesus*

To read more about Jesus  
and all He has done and won for us  
go to –

**LifeinJesus.net**

There are many more booklets on the website

You can read them online  
or print them out  
completely free of charge

There is no limit to the number of copies you  
can print out for your own use or to give away

The booklets are all downloadable



Grace and faith are both essential for receiving salvation and miracles and all the blessings of God.

Grace is God's part which He has already done through Jesus and faith is our part which we need to do. When faith takes hold of what God has already provided by grace, great things can happen.



**Katherine Hilditch** has been teaching in local churches for many years. In 2013 she wrote her first booklet and since then has written many more. She created her website to make all the

booklets freely available to everyone. They can be read online or printed out. Katherine's threefold purpose is to help people understand more about Jesus and all He has done and won for them, to encourage them to go deeper in their relationship with God and to provide material to help them share their faith with others. To read her story and find all the booklets go to –

Website: [LifeinJesus.net](http://LifeinJesus.net)

Email: [contact@lifeinjesus.net](mailto:contact@lifeinjesus.net)