

**Paid in full so you don't have to\_ Resurrection Sunday 20 April 2025\_ Douglas Humphrey**

Good morning, and happy Resurrection Sunday!

My name is Douglas, and I have the joy of serving as the Lead Pastor here at Bridge Fellowship Church. I greet you in the name of our risen Lord and Savior, Jesus Christ.

Today isn't just another Sunday.

Today is the day everything changed. But before we get into the sermon,

Let me tell you a story I heard not too long ago.

A man got a letter in the mail.

At first, it looked like junk—just another envelope with bold letters and fine print.

But one line jumped off the page:

**“We are contacting you regarding an unpaid balance. Immediate action required.”**

He opened it.

And there it was—an official notice.

Apparently, he owed tens of thousands of dollars tied to an old account.

He didn't remember the details, but the paperwork had his name, his address, and his social security number on it.

Panicked, he called the number on the letter.

A woman answered in a calm, professional. Debt collection services... How can I help you.

He said, *“I don't understand. I didn't know I owed this. What am I supposed to do?”*

The lady pulled up his account and replied,

**“Sir... your balance is zero. Someone else has already paid the full amount. The debt is gone. You're free to go.”**

Silence.

He sat there—stunned.

No warning. No payment plan. No request for payback.

Just grace.

Now here's where it gets interesting...

You'd think he'd be overwhelmed with joy. That he'd break down in tears, call his friends, try to find out who paid it, or at the very least change his spending habits.

But he didn't.

He shrugged off.

And said, *“Lucky me.”*

Tossed the letter in a drawer.

And went on with his day like nothing happened.

Why?

Because he never felt the weight of the debt—remember he didn't know he had it.

So he didn't feel the value of it being paid.

And because he didn't believe it mattered—he didn't live like it changed anything.

And church—**this is where it hits home.**

Some of us are doing the exact same thing with Jesus.

We've heard the words: *“Paid in Full.”*

We've seen the cross. We know the story.

But deep down, we've never really felt the weight of what we owed—or the wonder of what He did to cancel it.

So instead of responding with awe, we respond with indifference.

Instead of worship, we give Him whatever's leftover.

Instead of surrender, we just say thanks and move on.

But not today.

Not this Resurrection Sunday.

Because today we're not just talking about what Jesus did—we're going to feel the weight of it.

The cost.

The cross.

The empty tomb.

So, let's get into the Word.

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The first thing you need to know is that before you were saved you owed a debt that you couldn't afford. Like a bad loan, your soul was underwater.

## 1. We all owe a debt we cannot afford. ([Romans 3:23](#))

Which is exactly what [Romans 3:23](#) says: "For all have sinned and fall short of the glory of God."

All.

Not some. Not just the obviously broken or rebellious.

**All of us.**

That includes me. That includes you.

We were created to know God, walk with Him, and bring Him glory with our lives. But every single one of us has turned away. Adam and Eve started it—but we all followed in their footsteps.

That's what sin is.

It's not just mistakes. It's not just "slipping up."

It's choosing to ignore God's voice and go our own way.

It's saying, "I'm going to live my truth and you can't stop me."

And when we do that—when we live like we're in charge—there's a cost.

[Romans 6:23](#) says: "The wages of sin is death..."

Wages are what you earn.

And what sin earns us isn't just a hard life—it's death.

Not just physical death, but *eternal* separation from God.

That's what hell is. It's the re-payment for living life on our own terms, apart from the God. Loved ones....

**Eternity is real.**

And when you stack forever next to a few decades of doing your own thing, you have to ask...

**Is it worth it?**

Is chasing success, pleasure, control, or even just comfort—worth losing your soul?

Is being your own god for a few years worth being cut off from *The One True God* forever?

This isn't a scare tactic. It's a wake-up call.

**Hell is real. Judgment is certain. And none of us are promised tomorrow.**

So please—don't gamble with your eternity.

This life isn't the end of the story—it's just the warm to your eternity.

How you respond to Jesus now will shape your forever.

And maybe you're thinking:

"But I try to be a good person. I love people. I go to church. I give. I serve. I love God."

Friend, I hear you—and I'm not minimizing any of that. But I've got to tell you the truth:

**It's not enough.**

Because your goodness alone doesn't erase your sin.

**You still owe God.**

And you know what...

## **2. Human effort alone is insufficient to repay your debt. ([Ephesians 2:8](#))**

"We have been saved by grace through faith, and this is not by our own doing; it is God's gift." That way ([Eph 2:8](#)) tells us...

Salvation is not a reward for good behavior.

It's not God looking at your effort and saying, "You've done enough—come on in."

No, salvation is a *gift*. Freely given. Not because we deserve it—but because God is gracious.

And that gift is given one way, and one way only: through faith in Jesus Christ.

Not faith in yourself.

Not faith in your "good deeds".

Not in your church attendance, your giving, your morals, or your "good intentions."

You could never do enough to erase your sin.

Even if you lived ten lifetimes and did good every single day, you'd still fall short.

Because God doesn't grade on a curve. He demands perfect righteousness—and none of us have it.

Let that sink in—*perfect righteousness*.

Not better than most. Not "I tried my best." Not "God knows my heart."

*But Perfect righteousness.*

And loved ones, not one of us has it.

That's the weight of our condition.

We are spiritually bankrupt, with nothing to offer but our need.

And this is why ([Ephesians 2:9](#)) says salvation is *by grace*—"not from works, so that no one can boast."

So that nobody can stand before God and say, "Look what I did. I earned my way in."

Which when you think about it, that kind of pride is not just delusional and dangerous.

That would be like walking into the ER with a failing heart and telling the surgeon, "Step aside. Hand me the scalpel and give me a shot of Novocain—I got this... I'll do it myself."

Nobody performs open-heart surgery on themselves and lives.

And nobody survives God's judgment and enters heaven on their own merit. Therefore, we need someone who can do for us what you never could never do for yourself.

And glory be to God for Jesus....

## **3. Only Jesus can satisfy the debt we owe.**

**([John 3:16](#), [1Peter 2:24](#))**

Let's start with a humbling but necessary truth:

**God was not obligated to save us.**

He didn't owe us mercy. He didn't have to make a way.

But because of His deep love for us—**He chose to.**

He chose to send Jesus—the only one with the power to save.

[John 3:16](#) says it like this: "For God so loved the world, that he gave his one and only Son, so that everyone who believes in him will not perish but have eternal life."

God's love for you moved Him to give what was most precious to Him—His Son.

He made a decision. A deliberate, sacrificial decision to send Jesus—our Redeemer.

Which begs the question; how does the death of Jesus actually save us?

It's through something called **substitutionary atonement**.

Simply put, Jesus stood in our place.

He took on your guilt. He absorbed your judgment.

He satisfied your sin debt so that you could be declared **righteous**—free from guilt and no longer under condemnation.

[1 Peter 2:24](#) says: “**He himself bore our sins in his body on the tree, so that, having died to sins, we might live for righteousness. By his wounds, you have been healed.**”

Jesus didn't just die **for** sin—He died **as if He were the sinner**.

He bore your sin. He bore *my* sin.

He became the substitute.

We were guilty. We deserved God's wrath. We deserved the cross.

But Jesus stepped in and paid it *in full*—with His life.

And make no mistake—what Jesus endured wasn't just physical.

Yes, He was beaten, mocked, pierced, and nailed to a Roman cross.

But the *greater* suffering was invisible—**the crushing weight of your sin and mine**.

He experienced the psychological and spiritual agony of being treated as guilty, though He was perfectly innocent.

[Imagine being wrongfully convicted of the worst crime imaginable... and knowing the real criminal is walking free. Now multiply that weight by the sins of every person who's ever lived.](#)

That's just a glimpse of what Jesus endured.

Only Jesus—fully God and fully man—could carry that kind of weight.

Only Jesus could withstand the righteous wrath of God and still remain faithful to the end.

And He did.

Why? Because He's God and He loves us.

That's what makes your salvation so precious.

That's why Jesus deserves not just our belief—but our *devotion*.

Like a lamb led to the slaughter, Jesus willingly went to the cross.

And there He hung—receiving the full guilt of our sins—until God's wrath was fully satisfied.

And then He said: “**It is finished.**” ([John 19:30](#))

Translation?

“**Paid in full.**”

Not partially. Not eventually. Completely.

“**Bowing His head and gave up His Spirit.**”

Don't rush past that:

**Jesus—the eternal Son of God, the Author of Life—died.**

Not symbolically. Not metaphorically.

He *actually* died.

He stopped breathing. His heart stopped beating. The Creator allowed Himself to be crushed by His creation.

Let that bake your noodle for a moment:

The One who spoke galaxies into existence...

The One who raised the dead and gave sight to the blind.

The the forgivers of sins.

**Chose** to stop breathing

So that *you* could start living.

He entered death willingly  
So you could enter life eternally.

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—Pause & Pan—

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But that's not the end of the story.

Because death didn't have the final word.  
The grave couldn't hold Him.  
The silence of Saturday gave way to the victory of Sunday.

**Jesus rose.**

He got up—bodily from the grave, and is eternally alive—proving that He truly is God and that our debt was satisfied.  
And that changes everything.

Because we don't follow a dead prophet.  
We don't worship a good teacher in a tomb.

**We worship a risen Savior.**

But what does that mean for us personally? What difference does Jesus' resurrection make in our everyday lives?

It means this:

**4. The resurrection confirms our salvation and inspires hope. ([1Corinthians 15:12-19](#), [1Peter 1:3](#))**

Paul doesn't dance around it in [1 Corinthians 15](#).

He gets right to the point:

**Is the resurrection real—or not?**

Because if it's not, then we've built our lives on a lie.

Christianity *rises or falls* on whether Jesus rose from the dead.  
This isn't just about your soul floating off to heaven one day.  
Scripture says the resurrection is about your soul being reunited with your glorified body—one that will never die.

This is the final step in sanctification—the finish line of your faith.  
It's what Bible scholars call **glorification**—and Jesus was the first to experience it. “He's The first fruits of those who have fallen asleep.” ([1 Cor 15:20](#))

He didn't rise as a apparition or a vision.  
He rose in a real body—beating heart, breath in His lungs, nail-scarred hands, speaking, walking, eating, fully *alive like you and me albeit in a glorified body*.  
The disciples saw Him. Touched Him. Walked beside Him.  
There experience was real.  
And it changed everything.

Because if Jesus is still dead—then so are we. That's the natural conclusion.

If His bones are still in that grave, then we are the most pitiful people on the planet.  
We've worshiped a corpse. We've wasted our lives.  
And worse—we are still dead in our sins. Which means we are left to pay our sin debt with our very souls.  
Scary prospect for sure...

**But thanks be to God—Jesus is alive.**

The Scriptures proclaim it.  
The angels announced it.  
The empty tomb confirms it.  
And hundreds of eyewitnesses declared it.

Jesus rose **bodily** from the grave—and He is *alive* today.  
And because He lives, we know the work is finished.

The resurrection is Heaven's declaration that the debt has been cleared.  
Your account is settled.  
And stamped across your soul is the receipt from God Himself that says...

**Paid in Full.**

So walk in confidence.  
Knowing that you're saved—not because you feel it, not because you earned it—but because Jesus *secured has secured it for you.*

**That's not just good news—that's resurrection hope.**

And in return all that Jesus expects if for us to...

## 5. Live like you owe God.

One of the dangers of having everything done *for* you is that, over time, you start to forget what it cost.

What once moved your heart becomes background noise. What once brought you to tears now barely grabs your attention.

Years ago, I helped with a “blitz build” project in Detroit—providing free homes to low-income families and single moms. These were brand new homes. All the families had to do was maintain them—keep the lights on, mow the lawn, and take care of basic maintenance.

And for a while, it was beautiful.  
Joy filled the neighborhood.  
Kids were playing. Neighbors were thankful. The community thrived.

But when I went back about ten years later, it was a different story.  
The homes were falling apart.  
Lawns overgrown.  
Windows busted..  
It just looked ghetto.

And I remember asking myself—How could they let something so valuable fall into disrepair like this?

Then it hit me:

When there's no skin in the game—no real sense of cost—people start to take grace for granted. Like something is owed to them.

And church, if we're not careful, we'll do the same thing with Jesus.

- If we forget the **cost of the cross**—Salvation didn't come cheap. It cost Jesus everything.
- If we forget the **cross**—We lose sight of the place where mercy and judgment collided.
- If we forget that our **debt was paid in full**—then we start living like we never owed anything in the first place.

And here's what happens:

- **Our worship becomes routine** – We show up, sing the songs, and go through the motions, but our hearts are a thousand miles away.
- **Our obedience becomes optional** – We treat God's commands like suggestions. Like we get to pick and choose when and what we obey.
- **Our love grows cold** – What once brought passion now feels distant and dull.
- **Our gratitude turns into entitlement** – We stop thanking God and start resenting Him for not doing more.

And this happens not because we meant to drift... But it happened b/c we stopped pursuing him... We stopped appreciating Him... We stopped worshipping Him in Spirit & Truth.

That's why on this Resurrection Sunday morning I want to challenge you—and challenge myself—to never stop living like you owe God.

**And the way you do that is by adopting a “God I owe you b/c mindset”.**

That means...

- You stop treating salvation like a one-time event—and start living it like a lifelong calling.
- You stop strolling casually through grace—like your life doesn't matter—and start honoring it like it cost Jesus everything.
- You surrender every part of your life to Jesus—even the hidden and embarrassing parts. Parts that no one knows about.
- You stop going silent about your faith just to keep the peace—and start speaking.

So let me ask you plainly:

**Are you living like you owe Him?**

Because whether you believe in Jesus or not—**we all owe Him**.  
He paid for your life in full with *His* life—so you wouldn't have to.

Now what you do with that is between you and God.

But let me say this and I'm done...

**If you're a believer—**

**Live like it.**

Worship Jesus with your whole life.

Give Him your first and your best.

Not your left over worship... Not your scraps.

**And if you're not a believer—**

**Don't wait.**

You don't have to earn God's love.

The debt has already been paid.

Just receive His gift. Surrender your life to Jesus. Trust Him as your Lord & Savior.

**Today could be the day everything changes for you.**

Jesus paid it all.

**Now it's your move.**

## **Communion**

Speaking of moves...

On the night Jesus was betrayed, He made one more move—one that still speaks today.

He gave His disciples a way to remember the cost.

A way to say “Thank You.”

A way to renew their commitment to Him.

We call it Communion—the Lord's Supper.

And today, we take this moment to remember the body that was broken, the blood that was poured out, and the grace that was given.

Let's prepare our hearts—and take Communion together....

**Closing**

CC, Rooted Group, Ransom Paid, Benediction, LGLP