Do you earn salvation? And if so, can it be lost?

The real issue at question is not one of Jesus' sacrifice being sufficient for our sins (which is very often the Protestant position) versus a saved person being justified in and of himself (which is a common Protestant view of Catholicism). Rather, the issue here is the Protestant belief of a purely extrinsic and legal act of God's judicial declaration that we are righteous because of the atoning death of Jesus Christ - without an internal change in those justified versus the Catholic teaching that there is an internal transformation - Justification is by faith working through love.

Genuine faith is always active. It works through obedient love; otherwise, it is dead faith and has no value. "So also faith of itself, if it does not have works, is dead. Indeed, someone might say, 'You have faith and I have works.' Demonstrate your faith to me without works, and I will demonstrate my faith to you from my works. You believe that God is one. You do well. Even the demons believe that and tremble. Do you want proof, you ignoramus, that faith without works is useless? Was not Abraham our father justified by works when he offered his son Isaac upon the altar? You see that faith was active along with his works, and faith was completed by the works." (Jas 2:17-22)

By justification, God does not just declare us righteous, but He actually makes us righteous. "So whoever is in Christ is a new creation: the old things have passed away; behold, new things have come." (2 Cor 5:17) There are numerous passages in the Bible that use language that indicates an interior transformation by the removal of sin - Ps 51:1-2, Ps 103:2, Is 43:25, Jn 1:29, Jn 3:5, Ti 3:5, 1 Cor 6:11 and Eph 4:23 are but a few. By God's grace the interior transformation of justification makes us sons and daughters of God. Read 1 Jn 3:2, Rom 8:15 and Gal 4:5-7. The interior transformation of justification creates a dynamic personal relationship between the Heavenly Father and His children by uniting us to His Only-Begotten Son through the Holy Spirit.

The Catholic Church teaches that the "good works" of charity which are necessary for salvation (Jas 2:24) are preceded by God's grace, enlivened by God's grace and rewarded by God's grace. "For since Christ Jesus Himself, as the head into the members and the vine into the branches, continually infuses strength into those justified, which strength always precedes, accompanies and follows their good works, and without which they could not in any manner be pleasing and meritorious before God". (Council of Trent) Phil 2:12-13 reads: "So then, my beloved, obedient as you have always been, not only when I am present but all the more now when I am absent, work out your salvation with fear and trembling. For God is the one who, for his good purpose, works in you both to desire and to work." And 1 Col 15:10 explains: "But by the grace of God I am what I am, and his grace to me has not been ineffective. Indeed, I have toiled harder than all of them; not I, however, but the grace of God [that is] with me." Therefore, every aspect of man's cooperation with
grace is itself a gift of God’s grace. We are not the passive recipients of God’s grace; rather, His grace enables us to freely cooperate with His grace.

We achieve justification by faith. That may sound remarkably like the Protestant position, but "faith", as defined by Paul is not merely a belief. Rather Paul defined faith as follows: (1) If God speaks a truth, we believe it in our mind, (2) If He makes a promise, we are confident in it, AND (3) If He tells us to do something, we must do it - this is "obedience to faith" (Rom 1:5).

**So, do we earn our salvation?**

No. Rom 6:23 tells us that it is a free gift from God and 1 Cor 6:9-10 tells us that it’s an inheritance. When your parents have established an inheritance for you, you do not say that you earned that inheritance; however, by being bad long enough, you could lose that inheritance. We cannot earn our inheritance nor do we need to, but we could lose it. In 1 Cor 6:9-10, Paul gives us a list of sins and sinners and adds that they "will not inherit the kingdom". We are not saved as individuals, or by our own power, but we are saved inasmuch as we are members of Christ. That means we must be like Him; hence in Gal 5:13-26, Paul gives two lists: the fruits of the Spirit and the works of the flesh. If we follow the flesh, we will die. Rom 8:9 reads "If anyone does not have the Spirit of Christ, he does not belong to Him"; that Spirit leads us to do as Christ did (avoid sin). We cannot say: "If we have taken Christ as our Savior we can sin as much as we want", for faith includes obedience (Rom 1:5).

**Can salvation be lost?**

Paul surely thought so. "No, I drive my body and train it, for fear that, after having preached to others, I myself should be disqualified." (1 Cor 9:27) If anyone took Jesus Christ as his Savior, it was Paul; but he knew he could be eternally lost.