

God Has Already Paid the Deposit

The Verse Behind Ephesians 1:14

Ephesians 1:14 - "Which is the earnest of our inheritance until the redemption of the purchased possession, unto the praise of his glory."

The Holy Spirit isn't merely God's presence helping us through today.

He is God's **guarantee** concerning tomorrow.

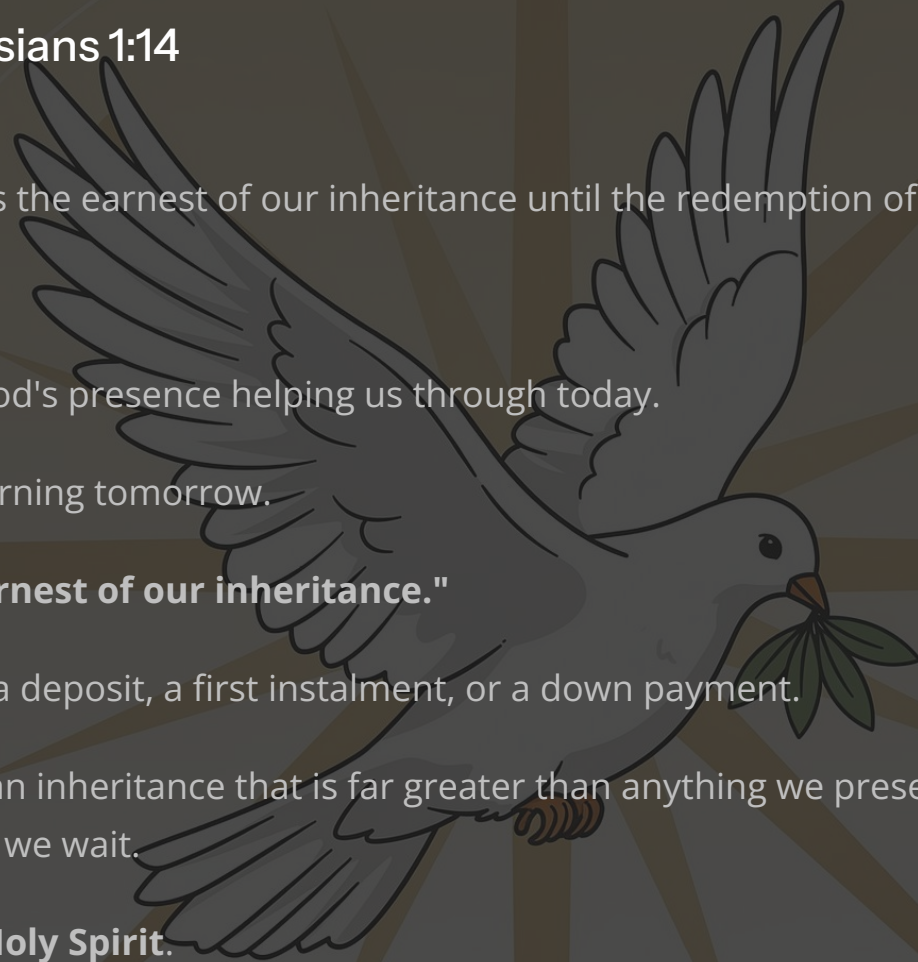
Paul says the Spirit is the "**earnest of our inheritance.**"

That word "**earnest**" means a deposit, a first instalment, or a down payment.

God has promised believers an inheritance that is far greater than anything we presently experience. Yet He hasn't left us with nothing but words while we wait.

He has already given us the **Holy Spirit.**

The Spirit is the beginning of what is coming, the guarantee that God will complete our redemption, and the assurance that everything Christ purchased will finally be ours in full.



The Holy Spirit Is the Earnest

Ephesians 1:14 begins with the word: "**Which.**"

That word points back to the Holy Spirit mentioned in the previous verse.

Ephesians 1:13 says: "After that ye believed, ye were sealed with that holy Spirit of promise."

Then verse 14 continues: "**Which is the earnest of our inheritance.**"

The Holy Spirit is both the **seal** and the **earnest**.

As the seal

He shows that we belong to God.

As the earnest

He guarantees that our inheritance is coming.

These two truths belong together.

God marks us as His possession, and then He gives us His own Spirit as the assurance that He will finish what He has begun.

The Christian life isn't built upon wishful thinking.

We aren't saying, "I really hope God remembers me in the end."

God has already given us the **deposit**.

What Does "Earnest" Mean?

The word "**earnest**" refers to a first payment that guarantees the full payment will follow.

We might call it a **deposit** or **down payment**.

When someone pays a genuine deposit on something, they are committing themselves to complete the transaction.

The deposit isn't the whole amount, but it is part of the whole amount.

It carries a promise. More is coming.

That is the picture Paul uses for the Holy Spirit.

The Spirit isn't merely a symbol of our future inheritance. He is the **first experience** of it.

God has given believers a foretaste of the coming age.

We already know God.

We already have eternal life.

We already experience fellowship with Christ.

We already cry, "Abba, Father."

We already taste the power of the age to come.

But we don't yet possess everything God has promised in its full and final form.

The **deposit** has been paid. The **full inheritance** is still coming.

Our Inheritance Is Found in Christ

Paul has already mentioned our inheritance in Ephesians 1:11: "**In whom also we have obtained an inheritance.**"

Notice the words: "**In whom.**"

Our inheritance is found **in Christ**.

- We don't inherit the promises of God apart from Him.
- We don't receive eternal life apart from Him.
- We don't receive resurrection apart from Him.
- We don't receive the kingdom apart from Him.

Everything God gives us comes through our **union with His Son**.

Romans 8:17 says: "And if children, then heirs; heirs of God, and joint-heirs with Christ."

We are heirs because we are children. And we are **joint-heirs with Christ** because we have been joined to Him.

Christ is the rightful heir of all things. Hebrews 1:2 says God has appointed His Son: "**Heir of all things.**"

By grace, those who belong to Christ share in what belongs to Him.

Think about that.

We were sinners with no claim upon God. We weren't standing outside heaven with paperwork proving that God owed us something. We were lost.

Yet through Christ, God forgave us, adopted us, placed His Spirit within us, and made us heirs.

That is **grace**.

The Promise of Inheritance Begins in the Old Testament

The idea of **inheritance** runs throughout Scripture.

In the Old Testament, God promised Abraham a land. Genesis 12:7 says: "**Unto thy seed will I give this land.**"

The land became Israel's inheritance. It was God's gift to His covenant people.

But even that earthly inheritance pointed beyond itself.

Hebrews 11:10 says: "For he looked for a city which hath foundations, whose builder and maker is God."

Abraham received promises concerning the land, but his faith reached forward to God's eternal city. He understood that God's final purpose was greater than temporary possession of earthly territory.

First Peter 1:4 describes the believer's inheritance as: "Incorruptible, and undefiled, and that fadeth not away, reserved in heaven for you."

Human inheritances fade. Property deteriorates. Money can disappear. Possessions can be stolen. Family disputes can turn an inheritance into a legal headache before lunch.

But the inheritance God gives is **incorruptible**. It cannot decay. It cannot be polluted. It cannot fade. It is **kept by God**.

God Himself Is Our Inheritance

The Old Testament also teaches that inheritance is about more than land or possessions.

When God divided the land among the tribes of Israel, the tribe of Levi received no ordinary territorial inheritance.

Deuteronomy 10:9 says: "**The LORD is his inheritance.**"

That is one of the greatest statements in Scripture.

The highest inheritance isn't what God gives. It is **God Himself**.

Psalms 16:5 says: "The LORD is the portion of mine inheritance and of my cup."

David understood that possessing God was better than possessing everything else.

This helps us understand the Holy Spirit as the earnest of our inheritance. God has given us His Spirit. In other words, God has given us **Himself**.

The inheritance isn't merely a future place. It isn't simply streets of gold, freedom from pain, or eternal security. Those things matter.

But the heart of eternal life is **knowing God**.

Jesus said in John 17:3: "And this is life eternal, that they might know thee the only true God, and Jesus Christ, whom thou hast sent."

Our inheritance is **life with God, in Christ, forever**. The Holy Spirit living within us is the beginning of that eternal fellowship.

The Promise of the Spirit

Paul calls Him "**the holy Spirit of promise**" in Ephesians 1:13.

The Spirit had been promised throughout the Old Testament.

Ezekiel 36:27

"And I will put my spirit within you."

Joel 2:28

"I will pour out my spirit upon all flesh."

Luke 24:49

"And, behold, I send the promise of my Father upon you."

Jesus repeated that promise to His disciples. Acts 1:4 tells us Jesus commanded the disciples to wait for: "**The promise of the Father.**"

Then at Pentecost, the promise was poured out. Acts 2:33 says Jesus: "**Having received of the Father the promise of the Holy Ghost, he hath shed forth this.**"

The coming of the Holy Spirit announced that God's promised age of salvation had begun.

The final inheritance wasn't yet fully visible. The dead had not yet been raised. Creation had not yet been renewed. Every tear had not yet been wiped away.

But God had begun fulfilling His promises. The Spirit was the **first instalment**.

We Have the Firstfruits

Romans 8:23 says: "**But ourselves also, which have the firstfruits of the Spirit.**"

The **firstfruits** were the first portion of a harvest. They showed that the harvest had begun and guaranteed that more was coming.

The Holy Spirit is both the earnest and the firstfruits. He is the deposit of our inheritance and the first portion of the coming harvest.

What we have now

- We have real life now.
- We have fellowship with God now.
- We know Christ now by faith.
- We experience God's power now.

What is still coming

- But more life is coming.
- But face-to-face fellowship is coming.
- But we will see Him as He is.
- But resurrection power will one day transform our mortal bodies.

The firstfruits are real, but they aren't the whole harvest.

That explains why Christians can experience **joy and groaning** at the same time.

Why Believers Still Groan

Romans 8:23 continues: "Even we ourselves groan within ourselves, waiting for the adoption, to wit, the redemption of our body."

We have the Holy Spirit, yet we still groan.

That may sound strange. Shouldn't having the Spirit remove every struggle? Shouldn't believers always feel victorious, healthy, energetic, and wonderfully cheerful?

Apparently Paul missed that memo.

He says **Spirit-filled believers still groan**.

Why? Because we have received the deposit, but we are still waiting for the full inheritance.

- Our spirits have been made alive in Christ, but our bodies remain mortal.
- We know forgiveness, but we still live in a world filled with sin.
- We have peace with God, but we still experience pain.
- We have eternal life, but our bodies still age.
- We belong to the new creation, but we still live surrounded by the brokenness of the old creation.

The groaning doesn't prove the promise has failed.

The Spirit within us proves the promise **will be completed**.

The Redemption of the Purchased Possession

Paul says the Spirit is the earnest of our inheritance: "**Until the redemption of the purchased possession.**"

Believers are the **purchased possession**. We have been bought by Christ.

Ephesians 1:7

"In whom we have redemption through his blood."

1 Corinthians 6:20

"For ye are bought with a price."

Acts 20:28

God purchased the church "with his own blood."

We belong to Christ because He paid for us with His blood. Yet Ephesians 1:14 speaks of a **future redemption**.

How can we already have redemption and still wait for redemption?

Because redemption has begun, but every part of it has not yet been fully revealed.

- We already have the forgiveness of sins.
- We have been delivered from the authority of darkness.
- We have been brought into Christ's kingdom.
- We have received the Holy Spirit.
- But our bodies are still awaiting redemption.

Romans 8:23 calls this: "**The redemption of our body.**"

Christ purchased the whole person. He didn't save our souls so He could throw away our bodies. The **resurrection of the body** is part of the gospel promise.

Christ Will Redeem Our Bodies

Philippians 3:20-21 says: "For our conversation is in heaven; from whence also we look for the Saviour, the Lord Jesus Christ" - who "shall change our vile body, that it may be fashioned like unto his glorious body."

Our present bodies are weak, mortal, and subject to death. They become tired. They become sick. They experience pain. They age. Sometimes they make strange noises when we stand up, just to remind us who is really in charge.

But **Christ will transform our bodies.**

First Corinthians 15:52 says: "**The dead shall be raised incorruptible, and we shall be changed.**"

That is the redemption of the purchased possession. Christ didn't merely purchase us for temporary spiritual improvement. He purchased us for **complete restoration**. Body, soul, and spirit belong to Him.

The Holy Spirit dwelling within us is the guarantee that even our mortal bodies will be raised.

Romans 8:11 says: "He that raised up Christ from the dead shall also quicken your mortal bodies by his Spirit that dwelleth in you."

The Spirit who raised Jesus from the dead lives in us. His presence is the **guarantee of our resurrection.**

The Spirit Connects Us to Christ's Resurrection

The Christian hope is rooted in the **resurrection of Jesus**.

Jesus didn't rise as an isolated miracle with no connection to us. He rose as the beginning of the coming resurrection.

First Corinthians 15:20 says: "**But now is Christ risen from the dead, and become the firstfruits of them that slept.**"

Christ is the **firstfruits**. His resurrection guarantees the resurrection of those who belong to Him.

The Holy Spirit is also called the firstfruits within us. Christ has been raised. The Spirit has been given. Both truths point toward the same future.

- Our resurrection is coming.
- The tomb isn't our final home.
- Death doesn't own the believer.

Our bodies may be placed in the ground, but they remain part of Christ's **purchased possession**. He will redeem everything He bought.

Can God Lose His Deposit?

Second Corinthians 1:21-22 says: "Now he which stablisheth us with you in Christ, and hath anointed us, is God; who hath also sealed us, and given the earnest of the Spirit in our hearts."

Second Corinthians 5:5 says: "Now he that hath wrought us for the selfsame thing is God, who also hath given unto us the earnest of the Spirit."

Paul repeatedly connects the Spirit's presence with **God's faithfulness**.

The guarantee is only as reliable as the person making it.

- A human promise can fail.
- People change their minds.
- Companies collapse.
- Agreements are broken.
- Deposits can disappear.

But this deposit comes from **God**.

Titus 1:2 describes God as the One: "**That cannot lie.**" Hebrews 10:23 says: "**He is faithful that promised.**"

Our confidence doesn't rest upon our ability to predict the future. It rests upon **God's character**.

God doesn't place His Spirit within us and then forget what He promised. He doesn't begin redemption and lose interest halfway through.

Philippians 1:6 says: "**He which hath begun a good work in you will perform it until the day of Jesus Christ.**"

God finishes what He starts.

Assurance Doesn't Mean Carelessness

The Spirit as our guarantee gives us strong **assurance**.

But assurance isn't permission to live carelessly.

Ephesians 4:30 says: "And grieve not the holy Spirit of God, whereby ye are sealed unto the day of redemption."

Security

We are sealed unto the day of redemption.

Responsibility

We are commanded not to grieve the Spirit.

The Holy Spirit's presence should affect how we live. If He is the guarantee of our future inheritance, then our present lives should begin reflecting that future.

- The coming kingdom is righteous - so we pursue righteousness now.
- The coming creation is free from corruption - so we turn away from corruption now.
- The coming world is filled with love, truth, and peace - so we walk in love, speak truth, and pursue peace now.

We don't obey to **earn** the inheritance. We obey because the inheritance is **ours in Christ**.

The Spirit Gives Us a Taste of What Is Coming

The Holy Spirit allows us to experience something of the **future in the present**.



The love of God

Romans 5:5 says: "The love of God is shed abroad in our hearts by the Holy Ghost which is given unto us."



Joy and peace

Romans 14:17 says: "The kingdom of God is not meat and drink; but righteousness, and peace, and joy in the Holy Ghost."



Power and fellowship

Through the Spirit, we have fellowship with Christ. Through the Spirit, we receive power to overcome sin.

Through the Spirit, we understand Scripture. Through the Spirit, we worship God. Through the Spirit, we cry, "**Abba, Father.**"

These experiences aren't the whole inheritance. But they are a **genuine taste** of it.

God allows us to enjoy something now of what we will experience fully then.

Our Inheritance Includes the Kingdom

Jesus repeatedly spoke about **inheriting the kingdom**.

Matthew 25:34 says: "Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world."

James 2:5 says God has chosen the poor of this world: "Rich in faith, and heirs of the kingdom which he hath promised to them that love him."

Our inheritance includes participation in the **kingdom of God**. We will reign with Christ. We will live under His perfect rule. We will dwell in a renewed creation where righteousness is at home.

Revelation 21:7 says: "**He that overcometh shall inherit all things; and I will be his God, and he shall be my son.**"

All things. Not merely a small spiritual comfort while the rest of creation is abandoned. God's children inherit the renewed creation under Christ.

This connects directly with Ephesians 1:10, where all things in heaven and earth are gathered together in Christ. Our inheritance is part of God's final purpose to bring everything under His Son.

Our Inheritance Includes Seeing Christ

The greatest part of the inheritance is **Christ Himself**.

First John 3:2 says: "**We know that, when he shall appear, we shall be like him; for we shall see him as he is.**"

We will see Christ. Not through a glass darkly. Not by faith alone. Not with all the distractions, doubts, and limitations we experience now.

We will see Him as He is.

Psalms 17:15 says: "I shall be satisfied, when I awake, with thy likeness."

That is the believer's hope.

We will be raised.

We will be changed.

We will be free from sin.

We will see Christ.

We will dwell with God.

The Holy Spirit within us is the guarantee that this day is coming.

What This Means When Life Is Hard

Ephesians 1:14 becomes especially important when life doesn't look very glorious.

Sometimes believers wonder whether God's promises are real because their present circumstances are painful.

- We pray, but the situation doesn't change.
- We trust God, but our bodies still hurt.
- We believe, but we still face grief, disappointment, and loss.
- We know we have an inheritance, but right now we may feel like we have very little.

The Holy Spirit's presence answers that fear.

The full inheritance hasn't arrived yet. But the **deposit has**.

God hasn't promised that we will experience everything now. He has promised that what He has begun will be completed.

Second Corinthians 4:17 says: "For our light affliction, which is but for a moment, worketh for us a far more exceeding and eternal weight of glory."

Paul isn't pretending suffering doesn't hurt. He is comparing **temporary suffering** with **eternal glory**.

Pain has an ending. The inheritance doesn't.

Stop Measuring the Promise by the Present

We often judge God's promise by what we can presently see.

If life is going well, we think God must be faithful. If life falls apart, we wonder whether He has forgotten us.

But **God's faithfulness doesn't change with our circumstances.**

The guarantee isn't our comfortable life. The guarantee is the **Holy Spirit.**

The Spirit within us is greater evidence than the situation around us.

Circumstances can change
overnight.

God's promise remains.

Feelings can rise and fall.

God's deposit remains.

People may walk away.

God remains faithful.

The Spirit is God's declaration that the present struggle isn't the end of the story.

The Spirit Gives Hope Without Pretending

Biblical hope doesn't deny present pain. It looks beyond it.

Romans 8:24 says: "For we are saved by hope: but hope that is seen is not hope."

Hope concerns what we are still waiting to receive.

Verse 25 continues: "But if we hope for that we see not, then do we with patience wait for it."

The Holy Spirit gives us strength to wait. Not because waiting is easy. Not because pain is imaginary. But because **God has guaranteed the outcome.**

Christian patience isn't passive resignation. It is **confident endurance.**

We keep trusting because the deposit has already been given.

The Spirit Changes How We Handle Fear

Fear says, "What if God doesn't come through?"

The Spirit's presence says, "**God has already committed Himself.**"

Fear says, "What if I lose everything?"

The gospel says our inheritance is **incorruptible and reserved by God.**

Fear says, "What if death wins?"

The Spirit who raised Christ from the dead **lives within us.**

Fear says, "What if my present weakness is the whole story?"

The Spirit says **resurrection is coming.**

We don't overcome fear by pretending bad things can't happen. We overcome fear by remembering that **nothing can cancel what God has promised in Christ.**

The Spirit Changes How We View Death

Death is still an enemy. The Bible never tells us to pretend otherwise.

Jesus wept at the tomb of Lazarus. Paul called death the **last enemy**.

But death is a **defeated enemy**.

For the believer, death can't cancel the inheritance.

- It can't break our union with Christ.
- It can't remove the Spirit's guarantee.
- It can't prevent the resurrection.

Romans 8:38-39 says neither death nor life can separate us from the love of God in Christ Jesus.

Death may interrupt our earthly plans. But it can't interrupt **God's plan**.

The purchased possession will be redeemed.

Unto the Praise of His Glory

Ephesians 1:14 ends with the words: "**Unto the praise of his glory.**"

That phrase appears repeatedly throughout Ephesians 1.

We are predestinated unto adoption

"To the praise of the glory of his grace."

We have obtained an inheritance

"That we should be to the praise of his glory."

We are sealed with the Holy Spirit

"Unto the praise of his glory."

Salvation begins with God's purpose and ends with **God's glory**.

God receives the praise because God accomplishes the work.

- The Father planned salvation.
- The Son purchased redemption.
- The Holy Spirit seals us and guarantees the inheritance.

We don't reach the end and congratulate ourselves for holding everything together.

We praise God because **He held us**. He called us. He redeemed us. He sealed us. He raised us. He brought us safely into the inheritance He promised.

The Deposit Has Already Been Paid

Ephesians 1:14 says the Holy Spirit: "**Is the earnest of our inheritance until the redemption of the purchased possession.**"

The Holy Spirit is the **down payment** of what is coming.

His presence tells us that we belong to God.

His presence tells us that eternal life has already begun.

His presence tells us that our bodies will be redeemed.

His presence tells us that resurrection is coming.

His presence tells us that the kingdom is ours in Christ.

His presence tells us that God will complete every promise He has made.

We don't yet possess the whole inheritance in visible fullness. We still groan. We still wait. We still walk by faith.

But we don't wait without **assurance**.

God has already paid the deposit. The Holy Spirit lives within us. And the God who gave the guarantee will complete the redemption of everything Christ purchased.

Our inheritance is coming.

Not because we can hold tightly enough to God, but because **God is faithful to everything He has promised in Christ.**