- **T** Total Depravity
- U Unconditional Election
- L Limited Atonement
 - Irresistible Grace
- P Perseverance of the Saints

T - Total Depravity

Carries the idea of the inability to believe the gospel.

People are able to comprehend the gospel but are unable to believe it. How is it just or right that people who are unable to accept truth by faith are still held accountable for unbelief? They are condemned for something they are unable (not just unwilling) to do?

Faith is non-meritorious, it is not a work. It is a system of perception that everyone uses. Anyone who has faith in Jesus Christ is born again and has eternal salvation. *John 3:36*

U - Unconditional Election

This carries the notion that God's choice of those He saves is not based on any foreknowledge of them accepting the gospel. He chooses some to be saved and others He chooses not to save. The choice is His, not ours.

Salvation is available to all mankind but one must receive it by believing in Christ. That is the only condition to receive eternal life.

L - Limited Atonement

Calvinists believe that Jesus Christ died on the cross only for those that God chose to save.

He could have died on the cross for all mankind but God chose for Him to die for only some. They say that God is gracious to save anyone, however, those who were not chosen probably wouldn't see it that way.

- Irresistible Grace

If you are one of the ones that God chose to save, you will receive the faith to believe the gospel and you will believe whether you want to or not. You have nothing to say about it.

God provides common grace to all mankind so that they can understand the gospel. Their choice to reject or accept the gospel determines their eternal destiny. (*Matt.* 16:16-17, *John* 16:8, 1 Thess. 1:5)

P - Perseverance of the Saints

If God elected you to be saved, then you will persevere in good works till the end of your life. Those who do not persevere to the end are not elect even though they profess Christ as their Savior.

This notion makes good works necessary for salvation. No one can be sure they are saved because their eternal assurance is based on their works, rather than the promises of God.