

Since the initiative belongs to God in the order of grace, no one can merit the initial grace of forgiveness and justification, at the beginning of conversion. Moved by the Holy Spirit and by charity, we can then merit for ourselves and for others the graces needed for our sanctification, for the increase of grace and charity, and for the attainment of eternal life.

In paragraph 2006 The Catechism states that "The term 'merit' refers in general to the recompense owed by a community or society for the action of one of its members, experienced either as beneficial or harmful, deserving reward or punishment."

In paragraph 2007 we read: "With regard to God, there is no strict right to any merit on the part of man. Between God and us there is an immeasurable inequality, for we have received everything from him, our Creator."

And in paragraph 2008 we read:

The merit of man before God in the Christian life arises from the fact that God has freely chosen to associate man with the work of his grace. The fatherly action of God is first on his own initiative, and then follows man's free acting through his collaboration, so that the merit of good works is to be attributed in the first place to the grace of God, then to the faithful. Man's merit, moreover, itself is due to God, for his good actions proceed in Christ from the predispositions and assurance given by the Holy Spirit.

Summarizing the doctrines of grace and merit in contemporary Roman Catholic dogma, we find that grace is a gift from God. When grace is initially given to human beings, all the merit is God's; i.e., the recompense or payment is owed to Him alone (this is especially true when we realize that saving or sanctifying grace is given initially in the sacrament of water Baptism). However, as additional grace is given, human beings can cooperate with God and merit sanctification and eternal life; i.e., the recompense or payment is owed to them. The grace to cooperate is a gift from God, but the payment for their acts of cooperation is something they earn and deserve.

What does it mean to be saved by grace alone? It means to be saved apart from human works or human merit. It stresses the principle that salvation cannot be earned or deserved, but only received as a gift from God.

This brings us to our second question: