



CATHOLICISM EXPLAINED

Understanding Catholic Beliefs Through a Biblical Lens

A Quick Guide Comparing Catholic Doctrine with Scripture and the Teachings of Jesus Christ

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Introduction

Catholicism is the largest Christian denomination in the world, with more than a billion followers across many nations and cultures. Many people have Catholic family members, friends, neighbors, coworkers, or classmates, yet few understand what the Catholic Church actually teaches.

This guide is not written to attack Catholics, mock Catholics, or question the sincerity of their faith. Many Catholics deeply love Jesus Christ and sincerely desire to follow God. The purpose of this guide is to help readers understand Catholic beliefs, compare them with Scripture, and see where Catholics and Protestants agree and where they differ.

Catholics and Protestants share important Christian beliefs. Both believe in one God who exists as Father, Son, and Holy Spirit. Both believe Jesus Christ is the Son of God, born of a virgin, crucified for sin, risen from the dead, and coming again. Because of that common ground, many assume Catholics and Protestants believe essentially the same thing about everything else.

However, important differences remain. Those differences concern authority, salvation, Mary, the saints, purgatory, the sacraments, and the role of Church tradition. These matters affect how people understand the gospel, forgiveness, assurance, and the Christian life.

The Bible encourages believers to examine truth carefully. Paul wrote, "Test everything; hold fast what is good" (1 Thessalonians 5:21, ESV). The Bereans were commended because they examined the Scriptures daily to see whether what they were taught was true (Acts 17:11).

That is the spirit of this guide: to understand Catholic teaching fairly, compare it with Scripture, and return to the most important question of all: Who is Jesus Christ?

What Is Catholicism?

Catholicism traces its history back nearly two thousand years. The word "Catholic" comes from a Greek word meaning "universal," reflecting the Church's belief that it represents the universal Christian faith handed down from the apostles.

Catholics believe Jesus Christ established His Church during His earthly ministry and entrusted leadership to the apostles. They believe this authority has continued through history in what is called apostolic succession. Because of this, Catholics view the Church not merely as a gathering of believers, but as a divinely established institution with authority to teach, preserve, and interpret the Christian faith.

At the center of Catholic leadership is the Pope, the Bishop of Rome. Catholics believe the Pope is the successor of the Apostle Peter and holds a unique role in guiding the worldwide Church. Beneath the Pope are bishops, who oversee dioceses, and priests, who serve local congregations, administer the sacraments, teach, and provide pastoral care.

Catholics also look to the Catechism of the Catholic Church, a summary of Catholic doctrine on faith, worship, morality, and Christian living.

One of the most significant differences between Catholicism and Protestant Christianity concerns authority. Most Protestants believe Scripture alone is the final authority for faith and practice. Catholics agree that the Bible is the inspired Word of God, but they also believe God has revealed truth through Sacred Tradition and through the teaching authority of the Church, called the Magisterium.

That difference affects almost every major doctrine in this guide. When Catholics and Protestants disagree about Mary, the saints, purgatory, or the sacraments, the disagreement is often rooted in a deeper question: Who has authority to define Christian doctrine?

Authority: Scripture and Tradition

The biggest difference between Catholicism and Protestant Christianity is not first Mary, the Pope, the saints, or purgatory. It is authority.

Both Catholics and Protestants believe the Bible is the inspired Word of God. Paul wrote, "All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness" (2 Timothy 3:16, ESV). The disagreement is not whether Scripture is authoritative. The disagreement is whether Scripture is the only infallible authority given by God.

Most Protestants hold to a principle called Sola Scriptura, meaning "Scripture alone." This does not mean Protestants reject church history, pastors, teachers, or traditions. It means all teachings, traditions, and leaders must ultimately be tested by Scripture. When a tradition agrees with Scripture, it may be embraced. When a tradition conflicts with Scripture, Scripture must remain the final authority.

Catholics approach authority differently. The Catholic Church teaches that God has preserved truth through Sacred Scripture, Sacred Tradition, and the Magisterium. The Magisterium refers to the Church's teaching authority, exercised through the Pope and bishops in communion with him. According to Catholic teaching, Scripture and Tradition come from the same divine source and the Magisterium serves as guardian and interpreter of both.

Catholics often point to passages such as 2 Thessalonians 2:15, where Paul tells believers to "stand firm and hold to the traditions" they were taught, whether by spoken word or letter. Protestants generally agree the apostles taught orally and in writing, but believe those teachings were preserved for the Church in Scripture.

This difference explains why Catholics and Protestants can read the same Bible and arrive at different conclusions. Catholics may appeal to Scripture, Tradition, and Church teaching. Protestants typically ask, "Where is this taught in Scripture?"

The Pope

Few Catholic teachings are as widely recognized - or as widely misunderstood - as the office of the Pope. For Catholics, the Pope is not merely the leader of a denomination. He is considered the successor of the Apostle Peter and the visible leader of the worldwide Catholic Church.

Catholics believe Jesus gave Peter a unique role among the apostles. They often point to Matthew 16:18-19, where Jesus says, "You are Peter, and on this rock I will build my church" and gives Peter "the keys of the kingdom." Catholics believe these verses establish Peter's leadership and that this authority continued through the bishops of Rome.

Many Protestants understand those passages differently. While they agree Peter played a significant role, they do not believe Jesus established an ongoing office of supreme authority through Peter's successors. Some Protestants understand "this rock" to refer to Peter's confession of faith or to Christ Himself rather than to a continuing papal office.

Protestants also point out that the New Testament presents Christ as the ultimate head of the Church. Paul writes, "He is the head of the body, the church" (Colossians 1:18, ESV). For this reason, Protestants generally do not believe any human leader possesses universal authority over all Christians.

Papal infallibility is also often misunderstood. Catholics do not believe the Pope is incapable of mistakes. The doctrine teaches that under specific circumstances, when speaking officially on faith and morals for the whole Church, the Holy Spirit preserves him from teaching error. Protestants generally reject this

because they believe infallibility belongs to Scripture alone.

As with many Catholic-Protestant differences, the question returns to authority. Did Christ establish an office that continues through the bishops of Rome, or did He intend Scripture to serve as the final authority for all believers?

Mary

Catholics and Protestants agree that Mary should be honored as the mother of Jesus. Both affirm the virgin birth and recognize Mary's humility, faith, and obedience to God. When Gabriel announced that she would bear the Messiah, Mary responded, "Behold, I am the servant of the Lord; let it be to me according to your word" (Luke 1:38, ESV).

Catholics hold Mary in especially high regard. They point to Elizabeth's words, "Blessed are you among women" (Luke 1:42), and Mary's own statement that "all generations will call me blessed" (Luke 1:48). For Catholics, honoring Mary is biblical and appropriate.

However, Catholic teaching goes beyond simply honoring Mary. The Catholic Church teaches the Immaculate Conception, meaning Mary was conceived without original sin and preserved by God's grace for her role as the mother of Christ. It also teaches the Assumption of Mary, meaning Mary was taken bodily into heaven at the end of her earthly life. Catholics also ask for Mary's intercession, believing she prays for believers before God.

Many Protestants admire Mary but do not find clear biblical support for the Immaculate Conception, the Assumption, or prayers directed to Mary. They are concerned that these practices may blur the distinction between honoring Mary and giving her a role Scripture reserves for Christ.

Protestants often point to 1 Timothy 2:5: "There is one God, and there is one mediator between God and men, the man Christ Jesus" (ESV). Most Protestants therefore pray directly to God through Jesus Christ.

The disagreement is not whether Mary should be respected. The question is how Scripture intends believers to relate to her today.

Saints and Prayer

Catholics and Protestants also differ on the role of saints. In the Bible, the word saint often refers to all believers in Christ. Paul writes to ordinary Christians as "saints" in places such as Romans 1:7. Catholics agree with that usage but also use the word in a more specific way to refer to believers recognized by the Church as having lived lives of extraordinary faithfulness and now being in heaven with Christ.

Catholics believe death does not break the fellowship of believers. They speak of the Communion of Saints - the unity of Christians on earth and believers in heaven. Because of this, Catholics believe it is appropriate to ask saints in heaven to pray for them, much as Christians ask fellow believers on earth to pray.

Catholics do not believe saints answer prayers by their own power. Rather, they believe saints bring those requests before God. They often reference Revelation 5:8, where golden bowls are described as containing "the prayers of the saints."

Many Protestants interpret these passages differently. While they agree believers who die in Christ are alive with Him, they generally do not see biblical instruction to direct prayer requests to departed believers. Instead, they emphasize direct access to God through Jesus Christ.

Hebrews 4:16 invites believers to "draw near to the throne of grace" with confidence, and 1 Timothy 2:5 says there is "one mediator between God and men, the man Christ Jesus." For this reason, most Protestants pray directly to God through Christ.

Both sides value faithful believers who have gone before them. The disagreement is whether Scripture permits believers to seek the intercession of saints in heaven.

Salvation

Of all the differences between Catholicism and Protestant Christianity, none is more important than salvation. How is a person forgiven? How is a person made right with God? How does someone receive eternal life?

Both Catholics and Protestants agree salvation is possible only because of Jesus Christ. Both believe Jesus died for sin, rose from the dead, and is the only Savior. Both agree no one can be saved apart from God's grace.

The Catholic Church teaches that salvation begins with God's grace. No person can earn salvation through human effort. Catholics believe this grace is ordinarily received through the sacraments, beginning with baptism. As a person continues to follow Christ, faith, obedience, participation in the sacraments, repentance, and perseverance all play important roles in the Christian life. From the Catholic perspective, salvation is not merely a single moment but a lifelong journey of growing in grace.

Catholics often point to James 2:24: "You see that a person is justified by works and not by faith alone" (ESV). They argue that genuine faith produces obedience and that faith and works cannot be completely separated.

Most Protestants agree true faith produces good works. The disagreement concerns the role those works play in salvation. Protestants generally teach that a person is declared righteous before God through faith alone because of what Christ has accomplished. Ephesians 2:8-9 says, "By grace you have been saved through faith... not a result of works, so that no one may boast." Romans 4:5 says the one who "does not work but believes" has faith counted as righteousness.

Protestants believe good works are the result of salvation, not the cause of it. Good works are evidence that faith is alive, but they do not contribute to a believer's justification before God.

This difference also affects assurance. Many Protestants believe believers can know they have eternal life because their confidence rests on Christ's finished work. John writes, "I write these things to you... that you may know that you have eternal life" (1 John 5:13, ESV). Catholics often emphasize continuing in God's grace and remaining faithful to Christ throughout life.

Both agree no one saves themselves. The question is how grace, faith, works, and sacraments relate to salvation.

Purgatory

Purgatory is one of the Catholic doctrines that raises the most questions. Some imagine it as a second chance after death or a temporary hell. That is not official Catholic teaching.

According to the Catholic Church, purgatory is a state of purification for those who die in God's grace but are not yet fully purified from the effects of sin. Catholics believe those in purgatory are already saved and destined for heaven. Purgatory is understood as final cleansing before entering God's presence completely purified.

The Catechism says that those who die in God's grace and friendship but are still imperfectly purified are assured of salvation, but undergo purification after death. Catholics often reference passages such as 1 Corinthians 3:15, where Paul says a person may suffer loss yet "will be saved, but only as through fire." Some Catholic theologians also reference Matthew 12:32, where Jesus speaks of forgiveness "either in this age or in the age to come."

Many Protestants interpret these passages differently. Most Protestants believe that when a believer dies, they immediately enter the presence of the Lord. Paul says to be away from the body is to be "at home with the Lord" (2 Corinthians 5:8, ESV). Jesus told the repentant thief, "Today you will be with me in paradise" (Luke 23:43, ESV).

Protestants also point to Hebrews 10:14: "By a single offering he has perfected for all time those who are being sanctified" (ESV). They argue that if Christ's sacrifice fully pays for sin, no additional purification is required before heaven.

The disagreement is not whether Christ saves. The disagreement is whether believers require further purification after death before entering the fullness of God's presence.

The Sacraments and Confession

To many Catholics, the Mass is the center of Christian life. Catholics believe that through the Mass, believers participate in the worship of the Church and encounter Christ in a unique way.

At the heart of the Mass is the Eucharist, also called Holy Communion. Catholics believe that when the bread and wine are consecrated, they become the true body and blood of Jesus Christ, while still appearing as bread and wine. This doctrine is called Transubstantiation.

Catholics point to Jesus' words at the Last Supper: "This is my body, which is given for you" (Luke 22:19, ESV), and to John 6:55: "My flesh is true food, and my blood is true drink." From the Catholic perspective, the Eucharist is not merely symbolic but a sacred mystery through which believers receive spiritual nourishment and communion with Christ.

Many Protestants understand Communion differently. Some view it primarily as a memorial of Christ's sacrifice. Others believe Christ is spiritually present, but do not believe the bread and wine become His literal body and blood.

The Catholic Church recognizes seven sacraments: Baptism, Confirmation, Eucharist, Reconciliation or Confession, Anointing of the Sick, Holy Orders, and Matrimony. Catholics believe these were instituted by Christ and serve as means through which God's grace is communicated to believers.

Most Protestants recognize fewer sacraments, usually Baptism and the Lord's Supper, because they believe those were clearly instituted by Christ for the whole Church.

Confession is one sacrament that often raises questions. Catholics confess sins to a priest, believing Christ gave the Church authority to proclaim forgiveness and provide spiritual guidance. They often point to John 20:23, where Jesus says, "If you forgive the sins of any, they are forgiven them."

From the Catholic perspective, the priest does not forgive sins by his own power. God forgives, and the priest serves as a representative of Christ and the Church. Most Protestants agree confession is important but believe believers may confess directly to God through Jesus Christ, pointing again to 1 Timothy 2:5 and Christ as the one mediator.

Both agree forgiveness comes from God alone. The disagreement concerns whether Christ intended confession to be administered through the sacramental ministry of the Church or directly through the

believer's relationship with God.

Conversations With Catholics

One of the greatest mistakes Christians can make when discussing faith with Catholics is assuming they already know what Catholics believe. Many Protestants have never read the Catechism of the Catholic Church. Likewise, many Catholics have never carefully examined why Protestants hold certain beliefs.

Meaningful conversations begin with understanding. Before discussing differences, take time to listen. Ask questions. Seek to understand not only what a person believes, but why they believe it.

Peter writes that believers should always be ready to give a reason for the hope within them, "yet do it with gentleness and respect" (1 Peter 3:15, ESV). That matters especially in conversations between Catholics and Protestants, because these discussions often begin with real common ground.

Helpful questions might include: Why do you believe Church Tradition carries authority alongside Scripture? What role does the Pope play in your faith? How do you understand salvation? What does the Mass mean to you? Why do you ask saints to pray for you? What role does Mary have in Catholic devotion?

Questions invite discussion. Accusations often end it.

The goal is not to defend a denomination. The goal is to seek truth. It is possible to disagree strongly while still treating one another with kindness and respect. Healthy conversations build bridges and create opportunities to study Scripture together.

Most importantly, these conversations should keep the focus where it belongs: not on winning arguments, not on defending traditions, but on Jesus Christ.

Christ

Throughout this guide, we have examined beliefs and practices that distinguish Catholicism from Protestant Christianity: authority, Scripture and Tradition, the Pope, Mary, the saints, salvation, purgatory, and the sacraments.

These subjects matter. They deserve careful study. But none is the most important issue.

The most important question is the same question Jesus asked His disciples: "Who do you say that I am?" (Matthew 16:15, ESV).

Christianity is not centered on a church, a denomination, a tradition, or a religious system. Christianity is centered on a person: Jesus Christ.

Catholics and Protestants agree on many essential truths about Jesus. Both believe He is the Son of God, born of a virgin, sinless, crucified, risen from the dead, and coming again. These shared beliefs form the foundation of historic Christian faith.

The Bible teaches that Jesus is God in the flesh. John writes, "In the beginning was the Word, and the Word was with God, and the Word was God" (John 1:1, ESV), and then says, "The Word became flesh and dwelt among us" (John 1:14, ESV).

Jesus forgave sins, accepted worship, claimed authority over life and death, and declared, "I and the Father are one" (John 10:30, ESV). He also said, "I am the way, and the truth, and the life. No one comes to the Father except through me" (John 14:6, ESV).

The Bible teaches that all have sinned and fall short of the glory of God (Romans 3:23), but that God shows His love in this: "while we were still sinners, Christ died for us" (Romans 5:8, ESV).

The heart of the gospel is not what we do for God. It is what God has done for us through Jesus. Christ died for our sins, was buried, rose again, and offers forgiveness and eternal life to all who trust in Him.

At the end of the day, the Christian faith rises and falls on Christ. If Jesus is who He claimed to be, He deserves our trust, worship, and lives.

Moving Forward

Whether you are Catholic, Protestant, exploring Christianity for the first time, or simply seeking answers, our hope is that this guide has helped you better understand Catholic doctrine and the questions that have shaped Christian discussion for centuries.

This guide has not been written to attack Catholics or Protestants. Many faithful believers on both sides sincerely desire to honor God, follow Jesus Christ, and live according to His Word.

The goal has been to encourage understanding, careful study, and honest examination of Scripture. Do not simply accept a teaching because a pastor teaches it, a denomination teaches it, or a church tradition teaches it. Examine Scripture. Ask questions. Seek truth.

Most importantly, keep your eyes fixed on Jesus Christ. While Christians may disagree about secondary issues, our hope is not found in traditions, institutions, or religious systems. Our hope is found in Christ alone.

The most important question is not, "Am I Catholic?" or "Am I Protestant?" The most important question is, "Who is Jesus?" Your answer to that question affects everything else.

An Invitation

Jesus said, "Come to me, all who labor and are heavy laden, and I will give you rest" (Matthew 11:28, ESV).

The Christian message is not that we save ourselves through goodness, religious performance, or personal effort. The message of Christianity is that God loved us enough to provide a Savior.

Jesus Christ lived the life we could never live, died for our sins, and rose again so we could be forgiven and reconciled to God.

If you would like to learn more about Jesus Christ, explore what the Bible teaches about salvation, or begin a relationship with Him, visit the Salvation page at AcceptedInc.org.

No matter where you are in life, remember: You do not have to be perfect to come to Christ. You simply have to come.

Quick Reference and Sources

Catholics and Protestants share several historic Christian beliefs: one God, the Trinity, the deity of Christ, the virgin birth, the crucifixion, the resurrection, and the future return of Jesus.

The major differences discussed in this guide involve authority, the Pope, Mary, the saints, salvation, purgatory, the sacraments, and confession. These issues matter because they shape how people understand the gospel, assurance, forgiveness, and the Christian life.

The most important question remains: Who is Jesus Christ? Christianity is not ultimately about winning a Catholic-versus-Protestant argument. It is about knowing Christ, trusting Him, and following Him.

Primary sources used in this guide include the Holy Bible, English Standard Version (ESV), and the Catechism of the Catholic Church. Readers are encouraged to examine Scripture carefully, study primary sources, and seek truth with humility and prayer.

Recommended reading: The Holy Bible; Catechism of the Catholic Church; early Church Fathers for historical context; Protestant Reformation writings for historical context.