

Notes: The Cost of The Grudge

WEEK 1 — THE COST OF THE GRUDGE

Text: Matthew 18:21–35 | Hebrews 12:14–15 | Romans 12:17–21

Big Idea: *Unforgiveness always costs more than the offense. What you refuse to release, you allow to rule.*

EXPOSITION 1 — THE QUESTION OF LIMITS

Matthew 18:21–22

"Then Peter came up and said to Him, 'Lord, how often will my brother sin against me, and I forgive him? As many as seven times?' Jesus said to him, 'I do not say to you seven times, but seventy-seven times.'"

Exposition

Peter thinks he's being generous. In Jewish tradition, forgiving three times was considered righteous. Peter doubles it and adds one for holiness.

Jesus doesn't correct the number. He destroys the calculator.

Jesus is saying: **Forgiveness is not a limit you reach. It's a life you live.**

Turn to the room and say: **"Stop counting. Start becoming."**

EXPOSITION 2 — THE PARABLE OF THE DEBT

Matthew 18:23–27

"Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants... One was brought to him who owed him ten thousand talents."

Exposition

Ten thousand talents is not a normal debt. It's a lifetime of lifetimes. Jesus uses the biggest number in the language.

This man doesn't need a payment plan. He needs a miracle.

And the king does something shocking.

"And out of pity for him, the master of that servant released him and forgave him the debt."

The Three Negative Models (TIM KELLER)

Non-Conditional Model (Cheap Grace) *"I forgive you, it's no big deal."* This minimizes the offense. It pretends sin and injustice don't really matter—so grace becomes shallow and hollow.

Transactional Model (Little Grace) *"I'll forgive you if you prove you deserve it."* Forgiveness becomes a contract. The offender must earn their way back through performance, apology, or penance.

No-Forgiveness Model (No Grace) *"You hurt me, and I'll never let you forget it."* Justice is pursued through bitterness, cancellation, or revenge rather than restoration.

True forgiveness is free for the offender, but never free for the forgiver.

POINT 1 — GRUDGES DON'T PROTECT YOU, THEY PRISON YOU

Matthew 18:28–30

"But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii... and he began to choke him, saying, 'Pay what you owe.'"

Exposition

A hundred denarii is about three months' wages. Real money. But compared to ten thousand talents? It's pocket change.

The man who was forgiven everything now refuses to forgive something.

Here's the warning: **Unforgiveness makes you forget what grace feels like.**

Jump to the end of the story:

Matthew 18:34–35

"And in anger his master delivered him to the jailers, until he should pay all his debt."

He wasn't jailed because he owed. He was jailed because he wouldn't forgive.

Say this to the room: **"The grudge didn't lock them up. The grudge locked him in."**

POINT 2 — FORGIVENESS IS NOT AMNESIA

Hebrews 12:15 (again)

"See to it that no one fails to obtain the grace of God..."

Exposition

Bitterness is not just a feeling problem. It's a **grace problem**.

To "fail to obtain grace" doesn't mean God stops offering it. It means we stop living in it.

Forgiveness is not saying, "It didn't hurt." Forgiveness is saying, **"I will not let what hurt me define me."**

Jesus doesn't erase your memory. He redeems your meaning.

POINT 3 — JUSTICE DOES NOT MAKE YOU FREE

Romans 12:20–21

"If your enemy is hungry, feed him... Do not be overcome by evil, but overcome evil with good."

Exposition

Paul doesn't say defeat evil with arguments. Or cancel evil with exposure. He says **overcome evil with good**.

That's not weakness. That's spiritual authority.

Say this: **"I don't win by getting even. I win by getting free."**

GOSPEL TURN — THE GREATER KING

Let's go back to the parable.

The king forgives the servant's debt. But Jesus is pointing to a greater King.

At the cross, God didn't cancel your debt by ignoring it. He canceled it by absorbing it.

Colossians 2:14

"By canceling the record of debt that stood against us... nailing it to the cross."

Every sin. Every failure. Every moment you should have been disqualified.