

Forgiveness

JESUS CALLS US TO FORGIVE ONE ANOTHER AS
HE HAS FORGIVEN US.

A few years ago, I experienced a situation in which I learned the value of forgiving someone who had hurt me deeply. The misunderstanding had escalated quickly into feelings of betrayal and resentment. At the time, hurt consumed me because I chose not to address the situation directly and allowed my emotions to fester. I felt justified in my anger and could not shake the thought that I was the one wronged.

As weeks passed, the situation became a wall between us. We both avoided speaking about it, but the tension was palpable. The more I held on to the anger, the more I realized how much it affected me. I withdrew from people and lost my overall peace of mind. Eventually, I left my position at the church, but my grudge overshadowed everything in my whole world. I couldn't move forward because I felt I was owed something.

Then one morning, I found myself reading Matthew 18:23-35 during my quiet time. In the parable, Jesus talked about a servant whose master had forgiven a massive debt, but then he refused to forgive a much smaller debt owed to him by a fellow servant. The master, upon hearing about the servant's unforgiveness, became furious and handed him over to be punished. The parable ended with the message that if we do not forgive others, we, too, will not receive forgiveness.

In that moment, I made the difficult decision to forgive. I called to make an appointment with the other person so that I could acknowledge the hurt but also offer grace. Prior to going to the meeting, I chose to let go of my expectations and, in doing so, found a sense of freedom I had not anticipated. The conversation was not easy, and the emotions did not disappear overnight. However, forgiving him allowed me over time to reclaim my joy and my peace.

Like the servant in the parable, I had been forgiven far more than I could ever repay, and that realization gave me the strength to forgive. That experience reminded me that forgiveness is not about forgetting or excusing the wrongs done to us. Rather it is about releasing the hold that anger and resentment have on our hearts.

**UNDERSTAND THE CONTEXT**

Matthew 18:1-35

Before moving on to Jesus’s departure from Galilee for Judea (19:1), Matthew presented teachings from Jesus that emphasized humility, accountability, forgiveness, and the values of God’s kingdom. The chapter begins with His disciples asking Jesus who is the greatest in the kingdom of heaven (18:1-9). The parable of the lost sheep (vv. 10-14) illustrates God’s immense care for every individual. Jesus then addressed how to resolve conflicts and sin within the community of believers (vv. 15-20).

Peter then asked Jesus how many times he should forgive someone who sinned against him, suggesting seven times as a possible limit (v. 21). Jesus replied that forgiveness should not be limited to seven times but “seventy times seven” (v. 22) signifying boundless forgiveness. To illustrate this, Jesus shared the parable of the unforgiving servant (vv. 23-35). This parable highlights the expectation that believers must extend the same mercy and forgiveness to others which they have received from God in Jesus Christ.

**EXPLORE THE TEXT**

Question of Forgiveness (Matt. 18:21-22)

Jesus repeatedly stressed the importance of His followers practicing forgiveness of others (5:21-26; 6:12,14-15). Following Jesus’s teaching on resolving conflicts within the church (18:15-20), Peter wanted some clarification on the process of reconciliation. His question suggested that he sought to understand the extent of mercy that God required. He even put forth what he imagined as a generous limit. However, Jesus’s surprising response emphasized that forgiveness should reflect the boundless grace of God.

VERSE 21

Then Peter approached him and asked, “Lord, how many times must I forgive my brother or sister who sins against me? As many as seven times?”

True to form, Peter spoke up for the rest of the disciples to ask Jesus a question about forgiveness. Using the respectful form of address, **Lord**, he asked, “**How many times must I forgive my brother or sister who sins against me?**” Peter seemed concerned about determining the limit for the number of times forgiveness had to be extended to an offender. He likely thought he was being generous when he offered, “**As many as seven times?**”

According to the Jewish rabbis, a person was required to forgive someone guilty of the same offense three times, after which the offender had exhausted their right to receive forgiveness. Likely believing Jesus’s standard would be higher than that of the rabbis, Peter chose *seven*, a number which both represented generosity and completeness.

VERSE 22

“I tell you, not as many as seven,” Jesus replied, “but seventy times seven.”

Jesus’s answer likely stunned Peter. Jesus’s choice of the number **seventy times seven** (“seventy-seven times,” ESV, NIV) speaks not of keeping count of the times one is wronged, but rather that His disciples should not be keeping track of wrongs at all. Jesus’s point was that mercy should not have limits and does not keep a record of wrongs committed. His disciples should be prepared to extend such mercy to others.

Explore Further

Read the article “Forgiveness” on pages 589–590 in the *Holman Illustrated Bible Dictionary, Revised and Expanded*. Do you find it challenging to forgive repeatedly? How is forgiveness beneficial to the one who forgives?

Compassionate King (Matt. 18:23-27)

Jesus told a parable about a servant who owed a very large debt to his master but was unable to pay. In humility and desperation, he asked for mercy. His master had compassion and forgave him the debt. This parable illustrates God’s mercy and the importance of forgiveness.

VERSE 23

“For this reason, the kingdom of heaven can be compared to a king who wanted to settle accounts with his servants.”

The opening phrase, **for this reason**, underscores the importance of the radical forgiveness that Jesus commanded (v. 22). He introduced this parable, found only in Matthew, with the common formula, **“The kingdom of heaven can be compared to”** (13:24,31,33,44,45,47; 20:1; 22:2; 25:1). This formula was common in rabbinic parables and meant to have the listener connect the **king** in the parable with God. Similarly, the king’s **servants** should probably be associated with God’s people.

In a large and prosperous country, a *king* would have *servants* who would have lived well. In this story, these servants could borrow or hold money owed to the king in some way for a limited time. Now the king decided **to settle accounts** with his *servants*, the ordinary word for “slaves” but in this context would have applied to those who served the king in some official capacity. Jesus only mentioned the king’s wish for a settlement without giving any specific reason or cause for concern.

VERSE 24

“When he began to settle accounts, one who owed ten thousand talents was brought before him.”

When the king initiated the process, the special case of a servant with an absurdly high debt **was brought before him**. That he *was brought* may indicate an unwillingness to settle accounts on the part of this servant or that he had been arrested. A single talent represented a large sum of money, roughly equal to what a low-level laborer could make in twenty years. The Greek term translated **ten thousand** also has the meaning of “innumerable” and was often used as a figure of speech for a number higher than one could imagine. This debt amounted to more than what an individual could earn in four thousand lifetimes, assuming that the entirety of his wages went exclusively to repaying his debt! This man owed exponentially more than he could ever hope to pay.

VERSE 25

“Since he did not have the money to pay it back, his master commanded that he, his wife, his children, and everything he had be sold to pay the debt.”

Jesus did not explain how the servant came to be in such debt. The point of the parable focused on the fact that the man **did not have the money to pay it back**. There is a shift in the parable at this point, with the “king” being referred to as the servant’s **master**, which may suggest that we should associate God with the servant’s master.

Since the servant could not repay his debt, his master **commanded** he and his family to be sold into slavery, along with the complete liquidation of **everything he had**. Selling people into slavery for payment of their debts was a common practice of the time. However, even with these extreme measures, the amount the king could have hoped to recover would not add up to a drop in the bucket for the servant’s **debt**.

VERSE 26

“At this, the servant fell facedown before him and said, ‘Be patient with me, and I will pay you everything.’”

The servant **fell facedown** and begged for patience. He promised to pay back **everything** he owed to his master, a ludicrous statement given the amount of his debt. Everyone listening to Jesus tell this story would have understood that the servant’s promise was empty and hopeless.

VERSE 27

“Then the master of that servant had compassion, released him, and forgave him the loan.”

Instead of having him hauled away to prison, the king **had compassion, released him, and forgave him the loan**. The king could have even given him more time to repay what he owed. However, foregoing his own interests, the king acted in the best interest of his servant. Contrary to what would have been expected, the king forgave his servant and released him and his family from custody.

Explore Further

Read the articles “Compassion” on pages 325–326 and “Grace” on pages 670–672 in the *Holman Illustrated Bible Dictionary, Revised and Expanded*. What does the king’s cancellation of the debt reveal about God? About God’s mercy toward you in Christ?

Unforgiving Servant (Matt. 18:28-35)

The servant whose large debt was forgiven went out and found a fellow servant who owed him a small debt but was unable to pay it back. Unwilling to extend compassion, he threw his fellow servant into prison. Hearing what happened, the king threw that unforgiving servant into prison until he could repay his debt. Jesus warned that those who are unwilling to forgive will face judgment.

VERSE 28

“That servant went out and found one of his fellow servants who owed him a hundred denarii. He grabbed him, started choking him, and said, ‘Pay what you owe!’”

The servant who had just been forgiven an unpayable debt **went out and found** someone who owed him some money. Jesus did not say that he just happened to run into a **fellow servant** but sought him out. Matthew used the same word for *found* when he described the shepherd who “finds” his lost sheep (18:13). The amount owed to this fellow servant was **a hundred denarii**. A *denarius* was a Roman silver coin which constituted a day’s work for an ordinary laborer. Therefore, the amount the second servant owed was significant, equivalent to hundred days’ wages. However, compared to the debt the first servant owed the king, this was next to nothing. Anxious to get his money back, the first servant **grabbed** his fellow servant and **started choking him**, simultaneously demanding immediate repayment. The first servant’s actions demonstrate the inconsistency of having been forgiven an astronomical debt and refusing to forgive a comparatively paltry amount.

VERSE 29

“At this, his fellow servant fell down and began begging him, ‘Be patient with me, and I will pay you back.’”

The **fellow servant** who owed the smaller debt took the same action and used almost the same language that brought mercy to the first servant with the greater debt. The difference in the servants’ situations was that over time the fellow servant could have repaid his debt, whereas the first servant had no hope of paying his debt back to the king.

VERSE 30

“But he wasn’t willing. Instead, he went and threw him into prison until he could pay what was owed.”

The first servant refused to forgive his fellow servant’s debt or give him time to repay it. Instead, **he threw him into prison** until he could pay back the full amount of the loan. Being in debtor’s prison was a hopeless situation to be in because there was no opportunity to make money to repay a debt. Instead, the prisoner was dependent upon family and/or friends to acquire the funds necessary for his release.

VERSE 31

“When the other servants saw what had taken place, they were deeply distressed and went and reported to their master everything that had happened.”

The king’s **other servants** were **deeply distressed** at the first servant’s failure to exercise even a little of the generosity with which he had been afforded by the king. They **reported to their master everything** they had witnessed. They told the king that the man whom he had forgiven an enormously huge debt had turned around and thrown another servant in prison over a comparatively ridiculous smaller debt.

VERSE 32

“Then, after he had summoned him, his master said to him, ‘You wicked servant! I forgave you all that debt because you begged me.’”

The king **summoned** the servant back into his presence. He shamed the evil man for his wickedness and for his refusal to forgive. He reminded him, **“I forgave you all that debt because you begged me.”** The king’s anger is unsurprising and did not bode well for the **wicked servant**. The Greek term for *wicked* is the same word used to describe Satan (“evil one,” 6:13; 13:19,38). The term is associated with such sins as blasphemy, sorcery, idolatry, murder, and adultery. The servant’s unforgiving attitude and actions were blatant wickedness.

VERSE 33

“Shouldn’t you also have had mercy on your fellow servant, as I had mercy on you?”

The king asked a question that grammatically assumed a positive response and should have pierced the guilty man's heart. **“Shouldn't you also have had mercy on your fellow servant, as I had mercy on you?”** It should also pierce the heart of every believer in Jesus who struggles to forgive others. The term for *shouldn't* can be more literally translated as “was it not necessary.” The king saw that it was necessary that the forgiven man act like a forgiven man. That the king extended such lavish grace to his servant demanded that the servant should extend such grace to others. He should have forgiven as he had been forgiven (Matt. 6:14-15; Eph. 4:32).

The king did not specifically refer to having forgiven the servant's debt. Rather, he said that his servant should **have had mercy** as the king had extended mercy to him. The king “refers to mercy as the attitude that should have guided the thinking and the actions of a man who had been the recipient of such signal mercy. The king speaks of mercy on *your fellow servant*, putting the emphasis on his relationship to the man he had condemned rather than on that to his sovereign.”¹

Jesus made His parable very personal. The king represents God who has forgiven our sin debt, and penalty for our sin is death (Rom. 6:23). We owe God a debt so outrageously high that we could never pay it back. However, God in His great mercy offers complete and total forgiveness (5:8-11) to those who repent and place their faith in Jesus. Therefore, in the same way that God has had mercy on us, we should have mercy on others.

VERSE 34

“And because he was angry, his master handed him over to the jailers to be tortured until he could pay everything that was owed.”

Because he was angry, the king revoked his earlier compassionate decision to cancel the servant's great debt and **handed him over to the jailers**. The king, **his master**, no longer felt compelled to honor his earlier decision due to his servant's merciless actions. Rather, he imprisoned his servant. Given the enormity of the servant's debt, this imprisonment would have been a life sentence.

VERSE 35

“So also my heavenly Father will do to you unless every one of you forgives his brother or sister from your heart.”

The context in verse 35 is relationships within the family of God. Jesus previously emphasized the need for forgiving others in the Model Prayer (6:12,14-15). In unpacking the meaning of this verse, we must first explore what Jesus was not saying. The Lord was not saying that by not forgiving others, a believer could lose their salvation. Salvation is through God's grace by faith alone in the atoning work of Jesus for the forgiveness of our sins. It has nothing to do with works (Rom. 3:20,28; Eph. 2:8-9). At the moment we place our faith in Christ, all of our sins are forgiven and permanently exchanged for the perfect righteousness of Christ (2 Cor. 5:21; Col. 2:13-14).

God expects those whom He forgives to forgive everyone who sins against them as He has forgiven them. Nobody will ever sin against us anywhere near to the amount we have sinned against God. The ability to forgive those who hurt us demonstrates that the Spirit of God lives within us through faith in Christ who works in us.

Those absolutely refusing to forgive may show that they are not willing to receive God's forgiveness for their much larger debt of sin. This may not apply to those who deep down want to forgive yet may still be struggling with what to do because of the hurt they have experienced.

Clearly, we do not earn God's forgiveness by forgiving others. How we treat other people and our willingness to forgive within the family of God demonstrates the genuineness of our relationship with Christ. Extending forgiveness and mercy to others provides opportunities for believers to demonstrate that they truly follow Christ as His disciples.



Explore Further

Reflect on Jesus's warning about our willingness to forgive others from the heart. Examine your own life and relationships, identifying any areas where you may be withholding forgiveness. Commit to extending genuine forgiveness, just as God has forgiven you.

Ask yourself, "How does my willingness (or unwillingness) to forgive others reflect my understanding of God's mercy?" "What steps can I take to ensure that I am forgiving others from the heart rather than just with mere words?"

1. Leon Morris, *The Gospel According to Matthew*, The Pillar New Testament Commentary (Grand Rapids, MI: Eerdmans, 1992), 477.