

Forgiveness

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

Matthew 18:21-35

21 Then Peter approached him and asked, “Lord, how many times must I **forgive** **A** my brother or sister who sins against me? As many as **seven times?**” **B** 22 “I tell you, not as many as seven,” Jesus replied, “but **seventy times seven.**” **C** 23 For this reason, the kingdom of heaven can be compared to a king who wanted to **settle accounts** **D** with his servants. 24 When he began to settle accounts, one who owed **ten thousand talents** **E** was brought before him. 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. 26 At this, the servant fell facedown before him and said, ‘Be patient with me, and I will pay you everything.’ 27 Then the master of that servant had **compassion**, **F** released him, and forgave him the loan. 28 That servant went out and found one of his **fellow servants** **G** who owed him a **hundred denarii**. **H** He grabbed him, started choking him, and said, ‘Pay what you owe!’ 29 At this, his fellow servant fell down and began begging him, ‘Be patient with me, and I will pay you back.’ 30 But **he wasn’t willing**. **I** Instead, he went and threw him into prison until he could pay what was owed. 31 When the other servants saw what had taken place, they were **deeply distressed** **J** and went and reported to their master everything that had happened. 32 Then, after he had summoned him, his master said to him, ‘You **wicked servant!** **K** I forgave you all that debt because you begged me. 33 Shouldn’t you also have had mercy on your fellow servant, as I had mercy on you?’ 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. 35 So also my **heavenly Father** **L** will do to you unless every one of you forgives his brother or sister **from your heart.**” **M**

Exploring Key Words

- A** A pardon for an offense or freedom from a debt.
- B** A biblical number of completeness. It more than doubles the Jewish tradition of three times.
- C** “Seventy-seven” (ESV; NIV). Jesus went well beyond Peter’s suggestion. The exact number of times was not the point, but unlimited forgiveness fueled by repentance.
- D** The parable is a picture of judgment and provides an illustration of God’s forgiveness.
- E** “Ten thousand” was the highest number imaginable at that time, and a “talent” was the largest measure of currency. As a result, this debt would have been impossible to repay.
- F** “Pity” (ESV; NIV). This same term describes Jesus’s reaction to the crowds (Matt. 9:36).
- G** While he had been called before the king to give an account, the forgiven servant went looking for one of his peers who owed him money.
- H** About one hundred days’ wages. This was much smaller than what the first man had owed the king and could have been paid back in time.
- I** Despite hearing the same plea he had made to the king, the forgiven servant rejected the man’s cries. This was a stark contrast to the king’s response.
- J** “Outraged” (NIV); “deeply grieved” (NASB).
- K** The man was not wicked because of the debt, but because of his lack of compassion.
- L** The king represents how God deals with us—and what He expects from His forgiven children. This is the ultimate point of the parable.
- M** True forgiveness is genuine and internal, flowing from a heart transformed by God’s mercy. It is not surface-level or forced.



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

- Peter asked Jesus how many times he should forgive someone who had sinned against him—as many as seven times? This exceeded the traditional Jewish expectation of three offers of forgiveness.
- Jesus responded by challenging Peter to forgive seventy times seven. In this, He was emphasizing an unlimited number.

Compassionate King (Matt. 18:23-27)

- To illustrate His point, Jesus told a parable about a servant who owed a massive debt to his master. The debt was so large that the servant would never be able to repay it.
- In humility and desperation, the man begged his master for mercy. The king demonstrated compassion and forgave the debt completely.

Unforgiving Servant (Matt. 18:28-35)

- The servant whose large debt was forgiven went out and found a fellow servant who owed him a much smaller debt but was having trouble paying it back. He asked the forgiven servant to show mercy.
- Unwilling to extend compassion, the first man threw his fellow servant into prison. Though forgiven much, he refused to show mercy for a debt that could have been repaid in time.
- Hearing what happened, the king overturned his earlier decision and threw the unforgiving servant into prison until he could repay his debt. Jesus warned that those who are unwilling to forgive will face judgment.
- While believers cannot lose their salvation, a lack of forgiveness toward others reveals a dangerous character flaw—possibly even a lack of genuine, saving faith.

Summary Statements

Jesus calls us to forgive one another as He has forgiven us.

- We are not to put limits on our willingness to forgive.
- We can know that God is compassionate and willing to forgive.
- We are to forgive one another in the way God has forgiven us.

Memory Verse

Matthew 18:33

Key Doctrine

Man

Only the grace of God can bring man into His holy fellowship and enable man to fulfill the creative purpose of God. (See Romans 5:6; Ephesians 2:8-10.)



For additional commentary, see the Leader Guide or Adult Commentary, available for purchase at [goExploreTheBible.com](https://www.goExploreTheBible.com).

ENGAGE

Bonus: What is something that would be hard for you to forgive? Why?

- “I’m sorry!” Those two words carry worlds of meaning. When a waitress uses them over and over during the thirty minutes or so you are at her table, they often lose any meaning. But when they come from someone who has hurt you and you can sense their anguish over that hurt, those words can be liberating to you—and to them.
- Forgiving others can be difficult, but it is essential for good spiritual and mental well-being. Jesus calls us to forgive others as He has forgiven us.

Why is it often so difficult to forgive someone who has offended you? (PSG, p. 45)

EXPLORE

QUESTION OF FORGIVENESS (MATT. 18:21-22)

What do you think is a reasonable number of times to forgive someone who hurts you? (PSG, p. 47)

- Jesus’s teaching in Matthew 18:15-20 raised a question in Peter’s mind. He wondered about the limits of forgiveness. Jewish tradition said forgiving someone three times was sufficient. So, he asked Jesus if “seven times” was an acceptable standard for God’s kingdom.
- Jesus’s answer must have surprised Peter. He told Peter to forgive “seventy times seven.” Some translations follow the Greek and say “seventy-seven.” Regardless, Jesus was not calling people to track the number of times they offer forgiveness. Rather, He was encouraging unlimited forgiveness—such as the forgiveness God shows us.

Bonus: How often do you meditate on God’s forgiveness? How could that affect your attitude toward forgiving others?

COMPASSIONATE KING (MATT. 18:23-27)

Bonus: When have you gotten more than you deserved? How did you respond?

- To illustrate His point, Jesus told a parable about a king and his servants. The king represents God, while the servants represent His people. “Settle accounts” is a picture of judgment.
- The king came across a servant who owed him an enormous sum of money—ten thousand talents. The Greek word for “ten thousand” was the highest number in that language. Likewise, a talent was the largest denomination in the first-century economic system. The actual amount is not as important as understanding that this was a debt the servant could never repay.

- For the king, the only remedy was to sell the man, his family, and his possessions to pay the debt. The man begged for patience and mercy. His attitude was genuine, though his goal of paying everything back was impossible.
- Still, the king demonstrated compassion and forgave the debt completely. In no way did the servant deserve this. The forgiveness was solely an act of mercy by the king.

How do you see grace at work in these verses? (PSG, p. 49)

UNFORGIVING SERVANT (MATT. 18:28-35)

What are some dangers of believers failing to forgive others? (PSG, p. 52)

- Jesus introduced another servant who owed the forgiven servant a paltry amount. A “hundred denarii” was roughly the equivalent of 100 days’ wages. This was a debt that could be paid off reasonably over time.
- As the forgiven servant had done in verse 26, this debtor begged for more time to repay the debt. One would have thought that the similarity between the two petitions would have stirred the first servant to also be forgiving. But “he was unwilling” and threw his fellow servant into prison.
- After hearing about what the “wicked” servant had done, the king overturned his previous decision. He refused to show mercy to a man who showed no mercy to others. An important principle is this: *Those who have received mercy must show themselves merciful to others.* (See Matt. 5:7.)

Bonus: What steps can you take to nurture a forgiving spirit in your heart?

CHALLENGE

As a group consider the excuses people give for not forgiving someone else.

How should the experience of God’s forgiveness impact how we approach fellow believers who offend us? (PSG, p. 53)

Challenge adults to think through their relationships and to identify those who need forgiveness.

What might be the consequences of not offering forgiveness? What might be the benefits of forgiving that person? (PSG, p. 53)

FURTHER DISCUSSION



Scan here for additional discussion questions for this week’s study.

BIBLE SKILL (PSG, P. 52)

Compare passages to gain insight into biblical teaching.

Compare Matthew 18:27 with verses 34-35. In verse 27 the king released and forgave his servant's huge debt. In verse 34 the king revoked his forgiveness and cast the unforgiving servant into a place of torture. Verse 35 states this is what God will do to "every one of you" unless you forgive other believers "from your heart." Reflect on the following questions: ***What is the danger of basing a doctrine on a parable? What other passages can you cite to indicate that a believer does not lose his or her salvation?*** Summarize the main point of Jesus's parable and how His warning in verse 35 should be understood.

Encourage adults to read the Bible Skill activity on page 52 of the PSG and to reflect on the questions in the activity. After a few minutes, allow volunteers to share their responses. Challenge adults to ask God to help them forgive "from the heart" moving forward.

OBJECT LESSON: SCOREBOARD

Prior to the session, find a photo of a scoreboard. You also could use a scorecard from a familiar board game. Show adults the scoreboard and discuss how scores are kept in different games. Lead a brief discussion about ways families sometimes change the scoring rules. Talk about how "house rules" make a difference in a game.

Ask: ***Why is it so important for us to keep score?*** Discuss responses. Acknowledge that many games would be frustrating if we had no way to keep score—or to know when the game was over.

Point out that Peter was trying to "keep score" in the areas of personal forgiveness. Note that he may have considered himself generous by expanding the culture's "forgiveness rules" from three to seven. But Jesus debunked the idea of limitations on forgiveness by emphasizing unlimited forgiveness among believers.

DIG DEEPER

FORGIVING LIKE GOD

In Matthew 18:35, Jesus ended His message with a strong warning: "So also my heavenly Father will do to you unless every one of you forgives his brother or sister from your heart." This warning raises some important questions: What does it mean to forgive "from the heart"? And how is that connected to God's forgiveness of us?

The apostle Paul gave us some clues in his letters to the first-century churches. In Ephesians 4:32, he challenged his readers to forgive one another "just as God also forgave you in Christ." Colossians 3:13 offers a similar encouragement: "Just as the Lord has forgiven you, so you are also to forgive." These verses reveal a key biblical pattern: vertical forgiveness from God is the foundation for horizontal forgiveness of others.

But how far does this go? Does Jesus expect us to forgive those who don't even acknowledge their sin?

Jesus's own teaching helps us with this challenge. In Mark 11:25, He said, "Whenever you stand praying, if you have anything against anyone, forgive him."

This admonition suggests a posture of attitudinal forgiveness—a willingness to entrust the offense to God, even if the offender never repents. Yet in Luke 17:3, Jesus said, "If your brother sins, rebuke him, and if he repents, forgive him." This points to relational forgiveness—restoring trust and fellowship when repentance is present.¹

Both levels matter. Attitudinal forgiveness guards our hearts from bitterness because we've released the offense to God. Relational forgiveness reflects God's design and restores fellowship. We are called to extend attitudinal forgiveness at all times and stand ready for relational forgiveness whenever possible.

As one commentator has stated well, "The Bible is not saying that it's easy to forgive or that it's natural to forgive; however, it's Christian to forgive."²

1. Jones, Robert D., *Pursuing Peace: A Christian Guide to Handling Our Conflicts*. Wheaton: Crossway, 2012.

2. Platt, David, *Christ-Centered Exposition: Exalting Jesus in Matthew*. Nashville: B&H Publishing Group, 2013, p. 247.