



Forgiveness

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

Scripture Passage: Matthew 18:21-35 Memory Verse: Matthew 18:33

Jesus's words in Matthew 18:15-20 gave rise to a question from Peter about forgiveness. In answer, Jesus moved from a general idea to the specifics of personal forgiveness. Peter thought he was being generous by forgiving seven times. Jesus, however, used a kingdom parable to show why it's necessary to practice a lifestyle of forgiveness.

Relationships are difficult because people offend one another. Some never confront those who have offended them, while others allow bitterness and resentment to overwhelm them. Unfortunately, hurt feelings and broken relationships are as common in the church and in families as anywhere else. Christ followers must decide how we are going to respond when we need to seek forgiveness—and when we need to offer it to others.

As you prepare to lead this session on forgiveness, examine your life and identify things that might keep you from seeking or offering forgiveness. Ask God to remove those roadblocks and look for ways to help the adults in your group understand what it means to be a forgiving community. Remember that our forgiveness should be fueled by the great forgiveness we receive from God.



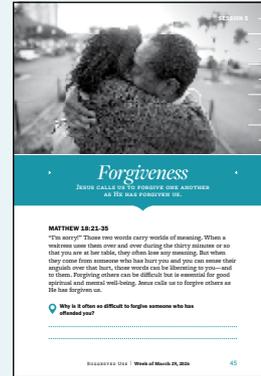
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“I’m sorry!” Those two words carry worlds of meaning. When a waitress uses them over and over during the thirty minutes or so that you are at her table, they often lose any meaning. But when they come from someone who has hurt you and you can sense their anguish over that hurt, those words can be liberating to you—and to them. Forgiving others can be difficult but is essential for good spiritual and mental well-being. Jesus calls us to forgive others as He has forgiven us. (PSG, p. 45)

Why do you think it is often hard to forgive someone who has offended you?



Understand the Context (Matthew 18:1-35)

Following His transfiguration (Matt. 17:1-13), Jesus and His disciples made their way back into Galilee. Here, Jesus made His second great prediction of His death and resurrection (17:22-23; Mark 9:30-32). In time, they returned to Capernaum, which had served as the home base of Jesus’s Galilean ministry (Matt. 4:12-19:1). Jesus’s teaching in chapter 18 concluded His final ministry in Galilee before He began His final trip to Jerusalem.

Matthew organized his Gospel around five major discourses of Jesus, addressed mainly to His disciples (chaps. 5-7; 10; 13; 18; 24-25). Each one ends with a note about Jesus finishing His teaching (7:28; 11:1; 13:53; 19:1; 26:1). Matthew 18 is the fourth of these discourses and focuses on the believing community. This message is unique to Matthew’s Gospel and carries a sense of urgency because of His impending journey to Jerusalem.

In the discourse, Jesus shows that the kingdom of heaven turns the world’s values upside down. Members of His new community, the church, are called to base their lives and actions on kingdom values. In chapter 18, those values include humility (vv. 1-4) and a concern for the lost (vv. 5-14). Jesus also highlighted the importance of accountability, discipline, forgiveness, reconciliation, and restoration (vv. 15-35).

Matthew 18:15-35 represents Jesus’s longest treatment on the topic of forgiveness and

reconciliation. Verses 15-20 focus on the steps to maintaining a culture of forgiveness within the believing community. The process of Jesus involves offended believers first confronting the offender in private. The focus is on resolving the issue one-on-one.

When that doesn’t work, the second step calls for the offended person to come back to the offender with one or two other believers as witnesses. If such an intervention falls short, believers can take the third step, which means bringing the matter before the entire church for resolution. If the offender remained adamant in his refusal to listen to the church, he should be treated as an unbeliever and outsider by the church.

The three-step process is based on intentional thought and mutual respect. Nothing is done as a knee-jerk reaction. The extra steps allow time for emotions to cool and truth to take root. It should be noted that the goal throughout this process is bringing about restoration and reconciliation of relationships.

Verses 21-35 focus on forgiveness between individual members of the believing community. Such complete, unconditional, and unqualified forgiveness stands in stark contrast to the world’s values, and it may be the most difficult kingdom value for the world to comprehend.

Read Matthew 18:21-35 and list some principles concerning forgiveness. (PSG, p. 46)

ENGAGE



PREPARE: On a focal wall, display **Pack Item 2** (*Poster: Outline of Matthew 14–28*). Make copies of **Pack Item 9** (*Handout: Praying Scripture in Matthew’s Gospel*) and **Pack Item 13** (*Handout: Interpreting Parables*).

ASK:

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

READ:

Invite a volunteer to read the opening paragraph on page 45 of the PSG. Stress that forgiveness sometimes comes easily, but it often remains a struggle—even for believers.

IDENTIFY:

Direct adults to **Pack Item 2** (*Poster: Outline of Matthew 14–28*), pointing out that the study is drawn from Jesus’s fourth major discourse in Matthew’s Gospel. Summarize this content from Understand the Context (PSG, p. 46) to provide background for this discourse:

“The immaturity of the disciples led Jesus to teach extensively about relationships. First, He placed a small child in their midst. Referring to the child, Jesus pointed out that the greatest in the kingdom of heaven was the one who, like a child, was characterized by humility. . . . Jesus spoke of ‘little ones,’ by which He was speaking figuratively of those who follow Him. He gave a stern warning about causing a fellow believer to stumble. The one who caused ‘one of these little ones . . . to fall away’ would be better off suffering a terrible drowning than to face God’s wrath for their actions (vv. 6-9).”

TRANSITION:

Believers are called to demonstrate humility and to care for one another. Those are kingdom values. Another important kingdom value is forgiveness. As we study this session, remember that we should forgive as Jesus forgives. Look for ways to apply that forgiveness in practical ways each day.



Group Activity Option

Music

Play “O Come to the Altar” (Elevation Worship, 2016). If possible, provide lyrics and encourage adults to sing along. After the song ends, provide a few moments of quiet reflection. Close with prayer, inviting the Holy Spirit to reveal God’s forgiveness to each adult present.

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

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

(v. 21) The phrase *Peter approached* closely links Peter’s question about forgiveness to Jesus’s previous teaching about relationships in verses 1-20. For the second time (see Matt. 16:18) Jesus referred to “the church” (18:17) and gave instruction about discipline, forgiveness, and reconciliation in that context (vv. 15-20).

As usual, Peter spoke up first. Only Matthew records this event and Peter’s question that moved the issue of forgiveness from the context of the congregation to personal reconciliation. He had heard Jesus’s earlier teaching about forgiveness. For example, this was the only issue that Jesus elaborated on in the Lord’s Prayer (6:14-15).

Peter began his question respectfully, addressing Jesus as **Lord**, as in Matthew 16:22. And, since Jesus had started His instruction with the words, “If your brother sins against you” (18:15), Peter framed his question similarly: **my brother or sister who sins against me**. *Brother or sister* here does not refer to a blood relative. In this context, it means any fellow believer. *Against me* indicates that the hypothetical offense Peter had in mind was deliberately directed at him.

Peter’s question envisioned manipulative individuals who would twist Jesus’s teaching for personal benefit. Then, after repeated offenses, they would emphasize the obligation of offended believers to keep on forgiving sinful actions directed toward them. Peter’s word **forgive** is emphasized throughout the narrative (vv. 21,27,32,35). Peter went on to suggest an answer to his own question of **how many times** by suggesting **seven times** as a reasonable limit.

Peter’s proposal actually went beyond first-century rabbinic teaching, which held that individuals only needed to forgive repeated offenses three times. Peter more than doubled this total, increasing it to the number of perfection—**seven times**. This idea is similar to the Lord’s warning that anyone who attacked Cain would suffer vengeance seven times (Gen. 4:15). Peter simply applied the number to forgiveness instead of revenge.

(v. 22) Jesus began His response with a formulaic expression that set His teaching above traditional standards: **I tell you**. Peter had heard Jesus repeat these words to establish His authority on forgiveness and other topics in the Sermon on the Mount (Matt. 5:22,28,32,34,39,44; 6:25). Here, though, Jesus used a strong adversative (**but**) to correct Peter’s suggestion of seven times. Jesus’s **seventy times seven** greatly expanded what Peter thought was already a gracious expression of forgiveness. As Peter’s suggestion reflected Genesis 4:15, Jesus’s answer reflected Lamech’s boast in Genesis 4:24.

Bible students debate whether the idiom should be translated “seventy-seven times” (NIV, ESV) or “seventy times seven” (CSB, KJV). Either way, Jesus’s point was not mathematical, but hyperbolic. He was emphasizing unlimited forgiveness.

In other words, a Christ follower should never count to seven and then retaliate after offense number eight (or 78 or 491). Calculation of another’s offenses does not reflect genuine love that keeps no record of wrongs (1 Cor. 13:5) or the boundless nature of Christian mercy and forgiveness. Believers’ lives should demonstrate unlimited forgiveness toward others.

Praying Scripture

Matthew 18:22

Spend time praying Scripture using Matthew 18:22. Read the verse, then respond to these questions:

- How does God reveal Himself in this verse?
- How should I respond to what He reveals?

Example: Thank God for His gracious forgiveness. Ask Him to help you learn how to demonstrate similar forgiveness without keeping track.



APPLICATION POINT: We are not to put limits on our willingness to forgive.

READ:

Invite a volunteer to read aloud **Matthew 18:21-22** as the group reflects on the significance of “seven.”

ASK:

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

RECAP:

Read this to provide more context for Peter’s question:

In verses 15-20, Jesus spoke about the situation where one believer sins against another. This raised a question in Peter’s mind. He asked: “How many times must I forgive?” He wondered, what’s the limit on forgiving and restoring my brother, a fellow believer? (PSG, p. 47)

ASK:

What kind of response do you think Peter expected from Jesus?

EXPLAIN:

The rabbinical guidelines for forgiveness set the limit at three times. In this case, Peter went beyond that standard and suggested seven. He may have seen this as a number of completion, or it may reflect the transformation God was working in his life. Whatever the case, Peter likely saw this as a generous and gracious expansion on conventional wisdom. But Jesus’s response didn’t give Peter a new number to count. It gave him a new theology to live out.

PRAY:

Emphasize that knowing about forgiveness means nothing without practicing forgiveness. Distribute copies of **Pack Item 9** (Handout: *Praying Scripture in Matthew’s Gospel*) to each adult and invite them to pray Matthew 18:22 back to God as noted on page 58 of the Leader Guide.



Group Activity Option

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. Ask: **Why is it so important for us to keep score?** Discuss responses. Point out that Peter was trying to “keep score” in forgiveness, but Jesus debunked that idea by emphasizing unlimited forgiveness among believers.

Compassionate King (Matt. 18:23-27)

23 “For this reason, the kingdom of heaven can be compared to a king who wanted to settle accounts with his servants. **24** When he began to settle accounts, one who owed ten thousand talents 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, released him, and forgave him the loan.”

(v. 23) Jesus’s answer to Peter’s question involved a parable that is recorded only in Matthew’s Gospel. The parable naturally divides into three sections. In the first section, a king’s compassion and forgiveness is demonstrated (vv. 23-27). **For this reason** links the parable to Jesus’s words about forgiveness in verse 22. Jesus introduced this parable with virtually the same formula He used to introduce other parables—**the kingdom of heaven can be compared to** (see also Matt. 13:24,31,33,45,47; 20:1; 22:2; 25:1).

In the comparison, this king **wanted to settle accounts with his servants**. This means he had made up his mind that it was time for a day of reckoning. The servant—possibly a high official, like a governor or treasurer—was being called in to answer for his actions, along with other servants to the king.

(v. 24) As it turned out the servant owed the king **ten thousand talents**. A talent was a measure of weight amounting to between 75 and 100 pounds. It was the maximum amount a Roman soldier could carry on his back. In monetary language, it relates to the Greek word for *myriad* and represents the highest number the language could express in one word.

Thus Jesus combined the highest number used in math and the largest monetary unit. But no matter how it was calculated, the debt was a huge sum and impossible for the servant to repay. **Brought before him** may indicate the king had to force the servant to appear before him.

(v. 25) Given the enormous amount the servant owed, it might not be surprising that he could not **pay it back**. Throughout the parable, Jesus emphasized the servant’s inability to pay **the debt** by using some form of the word *apodidomi* (rendered “pay”) twice in verses 25 and once each in verses 26,28,29,30,34.

The king **commanded** that the servant, **his wife, his children, and everything he had be sold to pay the debt**. The wording emphasizes that the servant was legally obligated to repay the king, but selling all the servant’s family and possessions would never put a dent in what he owed. At that time, the highest price for a slave was around two thousand denarii. Even with a large family, the king would only recover a small portion of the debt. Ultimately, the point was to punish the man, not to recover the missing funds.

(v. 26) **Fell facedown** is a combined Greek verb often used of worship (see 2:11; 4:9). Here, though, it vividly refers to total submission. The servant begged his master to **be patient** and promised to **pay you everything**. *Patient* (*makrothumeo*) is a word often used of God and sometimes translated “longsuffering.” The imperfect tense paints an ongoing desperate action—“Keep having patience with me.” *Everything* comes first in the sentence to emphasize the servant’s desperation.

(v. 27) The king **had compassion**, which perfectly characterizes Jesus when confronted by people in need. The mercy of the **master** led him to give the servant infinitely more than he had requested. The king **released him, and forgave** the debt completely. *Released* includes both erasing the debt and removing the threat of being sold.

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.)

EXPLORE Matthew 18:23-27



APPLICATION POINT: We can know that God is compassionate and willing to forgive.

INTRODUCE:

Hand out copies of **Pack item 13** (*Handout: Interpreting Parables*). Give an overview of the information and encourage them to read and reflect on it during the week in light of the many parables Jesus taught.

READ:

Invite a volunteer to read aloud Jesus’s parable in Matthew 18:23-27 as the group records in the margin of their PSG what sticks out to them about the kingdom of God from this parable.

EXAMINE:

Draw a three-column chart on the board with the following headings: *King*, *King’s Servant*, and *Other Servant*. Encourage adults to work in teams of two or three to identify characteristics of the king and his servant in verses 23-27. After a few minutes, discuss their insights. Record their responses under the appropriate columns.

INFORM:

Emphasize the servant’s desperate situation:

As this king began to settle accounts with his servants, he came across a servant who owed him an enormous sum of money—ten thousand talents. . . . This would have been an inordinate amount of money in the Roman and Hebrew monetary system. While various scholars have sought to estimate the debt of this man as being in the millions of US dollars, Jesus was not attempting to set an exact amount. . . . Jesus’s point is that the man owed an enormous amount that he would never be able to repay. For the king, the only remedy was that the man, his family, and all his possessions be seized and sold to pay the debt. Such actions were not uncommon in that day and time. Keep in mind that Jesus was moving to a conclusion to Peter’s question, showing that those who follow Christ have a huge debt that we cannot pay—the debt of our sin against God. (PSG, p. 48)

ASK:

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

TRANSITION:

Mercy and compassion are the only reasons the servant wasn’t punished; in no way did he earn it or deserve it. As humans, we deserve to suffer the consequences of our debt to God, but He made a way for us to find forgiveness through Jesus. As Jesus would soon show, that forgiveness should transform our lives.



Unforgiving Servant (Matt. 18:28-35)

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!’ **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. 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 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! 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 will do to you unless every one of you forgives his brother or sister from your heart.”

(v. 28) Verses 28-30 contain the second scene of Jesus’s parable. The servant who had been forgiven a huge debt went out from the king’s presence and **found one of his fellow servants**. *Found* may hint that he was searching for him. A **hundred denarii** was not a small sum since one denarius equaled an average laborer’s daily pay. But compared to his own ten thousand talents of debt, it was a paltry sum. **Owed** is emphasized through the rest of the parable, occurring twice in verse 28 and once in verses 30, 32, and 34. **Grabbed him** and **choking him** vividly picture the violent means the servant used in demanding immediate repayment.

(vv. 29-30) In the words and actions of his victim, the demanding servant should have heard an echo of his own pleas to his master—except this servant was more realistic in saying, **I will pay you back**. He could have never repaid the king, but his fellow servant could reasonably pay his debt.

He wasn’t willing is written in imperfect tense, showing the first servant’s will was set in opposition to the request. **Threw him into prison** pictures a forceful action. A debtor would be confined in a debtor’s prison **until he could pay what was owed** (see 5:25-26).

(vv. 31-33) Verses 31-35 contain the final scene of the parable. **Other servants saw** what happened and **were deeply distressed**. While the Greek wording could involve grief and sorrow, it also suggests anger and indignation. **Reported** means “to explain in complete detail.” In response, the king called the man a **wicked** (or evil) **servant**. In places, Matthew used the same term to describe Satan (6:13; 13:19,38).

The master reminded the man of **that debt**, which had been forgiven completely. As a result, **mercy** should have been a natural response for the man toward his **fellow servant**. As Jesus said in the Sermon on the Mount, those who show mercy will be blessed with mercy (5:7).

(v. 34) **Angry** means “filled with wrath.” The master then revoked his mercy, replacing it with a punishment similar to what the man had imposed on his fellow servant. However, the master’s judgment went beyond mere detention. The wicked servant also was **tortured** in prison. Obviously this was much worse than being sold into slavery (v. 25). Given the vast sum owed, **until he could pay everything** meant he would never be free.

(v. 35) As in Matthew 16:17, Jesus identified Himself as intimately related to **my heavenly Father**. As the earthly king had done in the parable, the heavenly King will do on the day of judgment. Mercy will not be extended unless one **forgives his brother or sister from your heart**.

Those who have received mercy and forgiveness should practice mercy and forgiveness. Jesus’s use of *brother or sister* recalls Peter’s use of similar wording (v. 21) and forms a closing bracket to the narrative. Such forgiveness cannot be superficial. It must be from the heart. In forgiving from the heart, believers reflect the very character of God (Ex. 34:6-7).

It also should be emphasized that believers who struggle with a lack of forgiveness cannot lose their salvation. However, their lack of forgiveness will strain their relationship with God and other believers.



APPLICATION POINT: We are to forgive one another in the way God has forgiven us.

READ:

Direct the group to read Matthew 18:28-35 silently, picturing the scene as it is described in the passage.

ASK:

How much did the second servant owe? How does that contrast with the amount the first servant owed the king?

RECAP:

Summarize this content from page 50 of the PSG to provide more insight into the debt the second man owed:

“Jesus introduced another servant who owed the forgiven servant a paltry amount—a hundred denarii—the equivalent of 100 days’ wages. This was a debt that could reasonably be paid off over time. . . . One would have thought that the similarity between the two petitions would have stirred the unforgiving servant to also be forgiving. After all, he had been forgiven an impossible sum of debt. . . . ‘But he wasn’t willing’ points to the fact that this forgiven servant made the deliberate choice to close his heart to mercy.”

ASK:

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

DISCUSS:

Allow adults to share their responses. Lead a brief discussion related to the master’s response. Remind adults that a believer who refuses to forgive cannot lose their salvation, but it will damage their fellowship with God and others.

FOCUS:

Enlist a volunteer to read Matthew 18:33 aloud. Explain that this is this week’s memory verse and poses a great question to ponder throughout this week.

Group Activity Option

Bible Skill

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.

CHALLENGE

SUMMARIZE:

Review these points from Apply the Text on page 53 of the *Personal Study Guide*:

- *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.*

DISCUSS:

Challenge adults to consider which statement resonates most deeply with their own struggle to forgive.

ASK:

Enlist a volunteer to read aloud the first set of questions on page 53 of the PSG. Be ready to share your own reasons for not forgiving another person. Stress that forgiveness is required and that relationships suffer when mercy and compassion are missing from the equation.

REFLECT:

Play “O Come to the Altar” from the Engage option (p. 57) to close the session. Encourage adults to shape the song’s message into a silent prayer to God.

PRAY:

Encourage adults to read and respond silently to the second set of questions on page 53 of the PSG. Challenge them pray for the people they have listed and for the relationships that are suffering from a lack of forgiveness. Close in prayer.

AFTER THE SESSION

Send an email or text to the group this week encouraging them to continue praying about relationships that need forgiveness. If the Lord leads you to forgive someone this week, share that with the group as appropriate. Encourage adults to continue using **Pack Item 9** (*Handout: Praying Scripture in Matthew’s Gospel*) to continue reflecting on Matthew 18:22 and other verses in this week’s passage as God leads.

ADULT COMMENTARY



Want to go deeper in your study?
Explore the Bible Adult Commentary offers additional information and biblical insights related to the key passages.
(Available for purchase at **Lifeway.com**.)

EXPLORE  THE BIBLE.