

The Gospel of Matthew, Teacher's Guide

Lesson 22: The Unforgiving Servant

Matthew 18:21-35

Teaching Aim (Teacher Orientation)

What is doctrinally at stake in this passage is the relationship between the mercy we receive from God and the mercy we are required to extend to others. Jesus does not present forgiveness as a nice add-on to the Christian life; He presents it as inseparable from being forgiven at all. The parable holds up two debts side by side, the unpayable debt the king cancels and the trivial debt the servant refuses to release, precisely so that the disciple will see how monstrous it is to receive infinite grace and then withhold a little. The lesson teaches the sheer size of our debt before God, the freeness of His forgiveness, and the solemn truth that an unforgiving heart is not a small flaw but a betrayal of the gospel it claims to believe.

This passage also carries a real warning, and the teacher must not soften it. The king's final words, that the Father will do the same "to every one of you, if you do not forgive your brother from your heart" (v. 35), are spoken to disciples. Jesus is teaching that a forgiven person who hardens into bitterness can forfeit the very mercy he was given. This is not "once saved, always saved," nor is it salvation earned by our forgiving. It is the consistent New Testament truth that grace, once received, must be lived out in ongoing faith and obedience, and that a heart which refuses to forgive shows it has never truly grasped the grace it stands in.

So aim at both the head and the heart. Let your students feel the gasp of the ten thousand talents and the warmth of a debt erased. Then let them feel the chill of the servant's hands at his neighbor's throat, and recognize their own grudges in it. The goal is not merely that they would agree forgiveness is good, but that they would walk out the door and forgive a specific person, from the heart, because they have finally seen how much they themselves have been forgiven.

Question 1

Student Question:

When Peter asks whether forgiving seven times is enough, Jesus answers "seventy-seven times" (vv. 21-22). What is Jesus teaching about the very nature of forgiveness by refusing to give Peter a number he can count to?

Commentary and Teaching Notes

Begin where Peter begins, with a question that sounds humble but is still secretly keeping score. Peter has likely been listening to Jesus teach about how to handle a brother who sins (18:15-

20), and he wants a rule, a ceiling, a manageable number. Seven feels generous to him, more than double the rabbinic custom of three. He is fishing for approval.

Jesus refuses to play that game. “Seventy-seven times,” or as some translations render it, “seventy times seven,” is not a literal quota of 490. It is a deliberate echo of Lamech’s boast of seventy-sevenfold vengeance in Genesis 4:24. Where Lamech multiplied revenge, the disciple is to multiply mercy. Jesus is replacing the arithmetic of vengeance with the abundance of grace.

Help your students see that the moment we are counting offenses, we have already left the spirit of forgiveness behind. A forgiveness that keeps a tally is just a delayed grudge. Jesus is teaching that mercy, by its very nature, does not set a limit, because the mercy we have received from God does not set a limit.

This question opens the whole lesson. Everything that follows in the parable is Jesus’ way of showing why a forgiven person cannot live by a calculator. Plant the seed here that forgiveness is not a number to reach but a heart to receive and then to pass on.

Doctrinal / Christian Living Issues

- Forgiveness as limitless in nature, not a quota to be counted (vv. 21–22)
- The contrast between Lamech’s multiplied vengeance and the disciple’s multiplied mercy (Genesis 4:24)
- A forgiveness that keeps score is not yet true forgiveness
- Our forgiving flows from, and reflects, the unlimited mercy of God

Discussion Prompts

- Why do we so naturally want a limit on how many times we have to forgive?
- What is the difference between forgiving someone and simply keeping a patient tally?
- How does remembering God’s patience with you reshape how often you are willing to forgive?

Question 2

Student Question:

Jesus replaces a forgiveness you can measure with a forgiveness that simply keeps on giving. Where in your life are you still quietly keeping a ledger of someone’s offenses against you?

Commentary and Teaching Notes

This is the first self-examining question, and the aim is honesty rather than information. Most of us would never describe ourselves as unforgiving, yet many of us keep a quiet, well-organized ledger of how others have wronged us. We remember the slight, the broken promise, the cutting word, and we keep the account open.

Invite students to notice the signs of a ledger. We rehearse the offense in our minds. We bring it up again in arguments. We grow cold toward the person, or subtly punish them by withdrawing warmth. These are the symptoms of a debt we have refused to cancel.

Gently press the connection Jesus is making. The whole parable insists that a person who has been forgiven everything cannot rightly keep an account against another. To keep the ledger is to act as though our own debt to God were small.

Do not let this become abstract. Ask each person to name, at least in their own heart, the specific account they are still keeping. Naming it is often the first step toward releasing it.

Doctrinal / Christian Living Issues

- The hidden sin of keeping an account of wrongs (1 Corinthians 13:5)
- Bitterness as a root that defiles (Hebrews 12:15)
- Self-examination as a regular discipline of the Christian life
- Releasing a debt as the practical shape of forgiveness

Discussion Prompts

- What are the signs in your own life that you are still keeping a ledger against someone?
- Whose name comes to mind when you think of an account you have not closed?
- What would it feel like to actually cancel that debt rather than carry it?

Question 3

Student Question:

The first servant owes ten thousand talents, a debt no person could ever repay (v. 24). Why does Jesus make the figure so impossibly large, and what is He teaching us about the size of our debt before God?

Commentary and Teaching Notes

Jesus chooses the figure of ten thousand talents on purpose, and the teacher should help students feel just how absurd it is. A single talent was worth roughly twenty years of a day laborer's wages. Ten thousand talents would be tens of billions in today's money, more than the annual taxes of whole provinces. It is a debt no servant could ever, under any circumstance, repay.

That is precisely the point. The servant's desperate promise, "I will pay you everything" (v. 26), is touching and futile. He still imagines he can settle the account himself, given enough time. He cannot. The debt is beyond the reach of any human effort.

Here is the doctrine. This is a picture of our debt before God. Our sin is not a small balance we could clear with a little more religious effort. It is a crushing, unpayable weight. Any teaching

that imagines we can earn our way back into God's favor misunderstands the size of the debt. Only the king can cancel it, and only by absorbing the loss himself.

Connect this to the cross when you can. The debt was not waved away as if it did not matter; it was paid by God Himself in Christ. The reason the king can release such a sum is the reason God can forgive sinners: mercy that bears the cost. Let your students sit with the impossibility of the debt before you let them feel the wonder of its cancellation.

Doctrinal / Christian Living Issues

- The unpayable nature of our debt of sin before a holy God (vv. 24–26)
- The futility of trying to earn or repay our way back to God (Ephesians 2:8–9)
- Forgiveness that costs the forgiver, ultimately fulfilled at the cross (Colossians 2:13–14)
- Mercy as the only remedy for a debt we could never clear ourselves

Discussion Prompts

- Why does Jesus make the first debt so impossibly large?
- How does seeing the true size of your debt change the way you understand grace?
- What does it cost the king, and ultimately God, to cancel a debt like this?

Question 4

Student Question:

The king, “out of pity for him, released him and forgave him the debt” (v. 27). When you consider what God has actually forgiven in you, how honestly have you let the wonder of that mercy sink into your heart?

Commentary and Teaching Notes

This self question turns the cancellation of the debt toward the student's own heart. The hinge of the parable is verse 27: the master, “out of pity for him, released him and forgave him the debt.” He did not reduce it, restructure it, or set up a payment plan. He erased it entirely.

Many believers have a thin, theoretical grasp of how much they have been forgiven. They know in the abstract that Jesus died for sins, but they have never let the staggering personal reality settle in. The aim here is to move forgiveness from a doctrine they affirm to a mercy they feel.

Encourage students to be specific about their own debt. What has God actually forgiven in you? The sins of the past, the secret ones, the repeated ones, the ones no one knows. The more honestly we see our own debt, the more freely the wonder of grace flows in.

Be tender here. Some carry shame that whispers their debt was too large even for God. The parable answers that lie. The debt was indeed beyond paying, and the king canceled it anyway. The proper response is not anxiety but worship.

Doctrinal / Christian Living Issues

- The completeness of God's forgiveness, which cancels rather than merely reduces (v. 27)
- The difference between knowing about grace and being gripped by it
- Gratitude as the natural fruit of grasping how much we are forgiven (Luke 7:47)
- Assurance for the repentant: no debt is too large for God's mercy

Discussion Prompts

- How vividly have you let yourself feel the size of what God has forgiven in you?
- What in your own past most needs to be brought into the light of His mercy?
- How might deeper gratitude for grace change the way you treat others this week?

Question 5

Student Question:

The forgiven servant immediately seizes a fellow servant who owes him a hundred denarii, a tiny sum by comparison (v. 28). What does the contrast between the two debts reveal about how we should view the wrongs others do to us?

Commentary and Teaching Notes

Now Jesus turns the camera on the forgiven servant the moment he leaves the king's presence. He finds a fellow servant who owes him a hundred denarii (v. 28). A denarius was a single day's wage, so this debt is real but small, repayable in a few months. Set beside ten thousand talents, it is almost nothing.

The violence is shocking. He "seized him and began to choke him," demanding, "Pay what you owe." The very words the king might have justly used against him, he now hurls at a man over a trivial sum. He even ignores the fellow servant's plea, which echoes word for word his own plea moments before (v. 29).

Here is the teaching for this question. The size of the wrongs others do to us, real as they are, is genuinely small next to the debt God has canceled for us. This does not mean the hurt is imaginary; a hundred denarii was a real debt. It means that in the light of the cross, even serious offenses against us are the hundred denarii, not the ten thousand talents.

Help students hold both truths. We are not asked to pretend we have not been hurt. We are asked to forgive the genuine, smaller debt because we have been forgiven the genuine, larger one. The contrast is the engine of all Christian forgiveness.

Doctrinal / Christian Living Issues

- The relative smallness of others' debts to us next to our debt to God (vv. 28–30)
- Forgiveness does not deny that real wrongs have occurred

- The hypocrisy of withholding the mercy we have received (Matthew 7:12)
- Christ-shaped forgiveness measured against the cross, not against our pride

Discussion Prompts

- Why is the contrast between the two debts so important to Jesus' point?
- How can we take a real hurt seriously while still seeing it as the smaller debt?
- Where are you tempted to choke a fellow servant over a hundred denarii?

Question 6

Student Question:

Think of an offense someone has committed against you that still stings. Compared to the debt God canceled for you, how large is it really, and what would it look like to release it?

Commentary and Teaching Notes

This self question presses the contrast of the two debts into a concrete offense. The danger of a parable like this is that we admire its logic while keeping our own grudge safely off the table. The aim here is to put the grudge on the table.

Ask students to bring to mind a specific wound that still stings, then to honestly weigh it against the debt God has canceled in them. Not to minimize the pain, but to gain perspective. In the light of ten thousand forgiven talents, what does this debt actually amount to?

Releasing it is the harder part. Forgiveness is a decision of the will before it is a feeling of the heart. We choose to cancel the debt, to stop demanding payment, to refuse to rehearse the offense. The feelings often follow later, sometimes much later.

Offer practical handles. Releasing an offense might mean praying for the person by name, refusing to retell the story to others, or choosing one kind act toward them. Help students take a real first step rather than leaving with a vague intention.

Doctrinal / Christian Living Issues

- Forgiveness as a decision of the will, not merely a feeling (Colossians 3:13)
- Refusing to demand payment as the practical shape of release
- Praying for those who have wronged us (Matthew 5:44)
- Trusting God with justice rather than holding the debt ourselves (Romans 12:19)

Discussion Prompts

- What specific offense still stings when you remember it?
- Weighed against God's forgiveness of you, how large is that debt really?
- What is one concrete step you could take this week to release it?

Question 7

Student Question:

The other servants are “greatly distressed” and report what happened to their master (v. 31). What does this teach us about how an unforgiving spirit affects not just two people, but the whole family of God around them?

Commentary and Teaching Notes

Jesus adds a detail that is easy to overlook: when the other servants saw what happened, “they were greatly distressed, and they went and reported to their master all that had taken place” (v. 31). The unforgiving act did not stay private. It grieved the whole household and disrupted the community.

Help students see that an unforgiving spirit is never a strictly private matter. Bitterness leaks. It poisons conversations, divides families, splits friendships, and grieves a congregation. The other servants could not simply ignore it; the injustice troubled them deeply.

This is a needed word for the local church. Grudges between members are not personal affairs that affect only the two parties. They send ripples through the whole body, harming fellowship and the witness of the church to a watching world. The family of God is meant to be marked by mutual forgiveness (Ephesians 4:32; Colossians 3:13).

Encourage students to consider how their own unresolved conflicts affect those around them, and how the health of the whole congregation depends on members who forgive one another freely. Reconciliation is not just for the two; it is a gift to the entire family.

Doctrinal / Christian Living Issues

- The communal damage of an unforgiving spirit (v. 31)
- Bitterness as a defiling root that spreads to many (Hebrews 12:15)
- The church as a family called to mutual forgiveness (Ephesians 4:32)
- Reconciliation as a gift to the whole body, not only the two parties (Matthew 5:23–24)

Discussion Prompts

- How have you seen an unresolved grudge affect more people than just the two involved?
- Why does Jesus include the distress of the other servants in the story?
- How can a congregation help its members forgive one another well?

Question 8

Student Question:

Forgiveness is rarely a single decision; it is often something we must renew. Where do you need to forgive someone again this week, even though you thought you had already done it?

Commentary and Teaching Notes

This self question recognizes a truth many believers learn only by experience: forgiveness is rarely finished in a single decision. We forgive, and then the memory resurfaces and the anger flares again, and we must forgive once more. This is exactly why Jesus answers Peter with seventy-seven rather than seven.

Reassure students that having to forgive again does not mean their first forgiveness was fake. Deep wounds often require us to release the same offense many times as it keeps coming back to mind. Each time we choose mercy over rehearsal, we are forgiving from the heart.

Give practical counsel. When the offense resurfaces, we can name it before God, deliberately recall how much we have been forgiven, and again choose to release the debt rather than nurse it. Over time, by grace, the grip of the memory loosens.

Ask students to identify where they need to renew a forgiveness this week, perhaps toward someone they thought they had already forgiven. The goal is a fresh, deliberate act of mercy, not a vague hope that the feelings will fade on their own.

Doctrinal / Christian Living Issues

- Forgiveness as an ongoing practice, not always a single event (vv. 21–22)
- The difference between renewing forgiveness and a forgiveness that was never real
- Recalling God’s mercy as fuel for forgiving again (Ephesians 4:32)
- Perseverance in mercy as part of a faithful walk with Christ

Discussion Prompts

- Where have you had to forgive the same offense more than once?
- How do you keep an old wound from quietly turning into bitterness?
- Whom do you need to forgive again this week, even after thinking it was settled?

Question 9

Student Question:

The king delivers the unforgiving servant “to the jailers” and Jesus warns, “So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart” (vv. 34–35). What is Jesus soberly warning His own disciples about here, and how does this fit with the truth that a Christian must remain faithful and can forfeit the mercy he has received?

Commentary and Teaching Notes

This is the heaviest question of the lesson, and it must be handled with both clarity and tenderness. The parable ends with the king's fierce reversal. Learning of the servant's cruelty, he summons him, calls him "wicked," and says, "I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had mercy on you?" (vv. 32–33). Then he delivers him to the jailers until he should pay all he owed, which, given the size of the debt, is forever.

Then comes the line we must not blunt: "So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart" (v. 35). Notice carefully whom Jesus is addressing. This is not spoken to outsiders but to His own disciples. The forgiven servant had genuinely received forgiveness; the king really had canceled the debt. Yet because the man refused to extend mercy, the forgiveness was revoked and the debt restored. Jesus is warning that a disciple who hardens into an unforgiving heart can forfeit the very mercy he was given.

Teach this carefully against two errors. On one side is the false comfort of "once saved, always saved," which would treat the king's warning as if it could not really apply to a forgiven person. But the whole force of the parable is that it applies precisely to one who had been forgiven. Scripture consistently warns that those who have received grace can fall away and must remain faithful (Hebrews 3:12–14; 6:4–6; 2 Peter 2:20–22; Galatians 5:4). The warning is real because the danger is real.

On the other side is the error of thinking we earn our salvation by forgiving, as though our mercy purchases God's. Not at all. The order in the parable is unmistakable: the king forgives first, freely, out of pity, before the servant does anything. Our forgiving does not buy God's grace; it is the necessary fruit and evidence that grace has truly taken root in us. A heart that refuses to forgive shows it has never truly grasped, or has now spurned, the mercy it claimed.

So bring your class to a holy seriousness without despair. The point is not to terrify the tender-hearted who struggle to forgive a deep wound; such a person, still wrestling toward mercy, is not the hardened servant of the parable. The warning is for the one who clutches the grudge and refuses to let it go. To them, and to all of us, Jesus says: you stand in an ocean of forgiveness. Do not be the servant at your neighbor's throat. Forgive from the heart, as one who has been forgiven everything, and so remain in the mercy of God.

Doctrinal / Christian Living Issues

- The sober warning that an unforgiving heart can forfeit God's mercy (vv. 34–35)
- Jesus addressing this warning to His own disciples, not to outsiders
- The biblical truth that a forgiven person can fall away and must remain faithful (Hebrews 3:12–14; 6:4–6; Galatians 5:4)
- Rejection of "once saved, always saved" as inconsistent with this parable
- Forgiveness as the fruit and evidence of grace received, not the price that earns it
- Salvation kept through ongoing faith and obedience, including a forgiving heart

- Tender assurance for those still struggling toward forgiveness, distinct from the hardened, unrepentant heart

Discussion Prompts

- Why is it significant that Jesus speaks this warning to His own disciples?
- How does this parable show both that we cannot earn grace by forgiving and that we can forfeit grace by refusing to forgive?
- What is the difference between a hardened, unforgiving heart and a tender heart still struggling to forgive a deep wound?

Question 10

Student Question:

Look back across the whole parable, from Peter's question to the king's warning. Name one specific person or grudge where Jesus is calling you, this week, to forgive from the heart as one who has been forgiven everything.

Commentary and Teaching Notes

Use this capstone question to gather the whole parable and press it toward a single, concrete act of obedience. The lesson has shown the limitless nature of forgiveness, the impossible size of our own debt, the freeness of the king's mercy, the smallness of others' debts by comparison, and the solemn warning against a heart that will not forgive.

The aim now is not more information but transformation. Resist the temptation to let students leave with a general agreement that forgiveness is good. Press for the specific. Who is the person? What is the grudge? What does releasing it look like this week?

Encourage concrete, audible commitments where appropriate, or a moment of silent writing where students name one person and one step. A real answer might sound like, "I will call my brother and stop holding last year against him," or "I will pray for the coworker who hurt me, by name, every day this week."

Close in worship, not just resolve. The motive for our forgiving is never gritted-teeth duty but overflowing gratitude. Lead your class to marvel again at the king who canceled the unpayable debt, and to forgive from that overflow. We forgive because we have been forgiven everything.

Doctrinal / Christian Living Issues

- The integration of doctrine and concrete obedience
- Forgiveness flowing from gratitude rather than mere duty (Ephesians 4:32)
- Specific, named repentance and reconciliation as the fruit of grace
- The lifelong formation of a forgiving heart in the likeness of Christ

Discussion Prompts

- Which person or grudge is God most clearly calling you to release this week?
- What specific step will you take to forgive from the heart?
- How can this class pray for you as you take that step?