

The Gospel of Matthew

Lesson 22: The Unforgiving Servant -- Matthew 18:21-35

Peter thought he was being generous. He came to Jesus with a question that, in his own mind, already carried its own glowing answer. "Lord, how often will my brother sin against me, and I forgive him? As many as seven times?" (v. 21). The rabbis of his day commonly taught that you should forgive someone three times. Peter, feeling expansive, more than doubled it. Seven. Surely that was the limit of any reasonable patience. Surely even Jesus would be impressed.

But Jesus answers in a way that quietly explodes the whole way Peter is keeping score. "I do not say to you seven times, but seventy-seven times" (v. 22). He is not handing Peter a higher number to track. He is taking away the calculator altogether. The moment you are counting, you have already missed the point. Then, as He so often does, Jesus tells a story to make the truth unforgettable, a story about a king, two debts, and a heart that received mercy but refused to give it.

The first debt in the parable is almost comically enormous. Ten thousand talents (v. 24). A single talent was worth roughly twenty years of a laborer's wages. Ten thousand of them is a sum no servant could ever repay in a thousand lifetimes. It is a debt designed to make us gasp. And then the king, moved with pity, simply wipes it out (v. 27). That staggering, impossible, breathtaking forgiveness is meant to be a mirror. It is what God has done for you.

What follows is where the story turns from wonder to warning. The forgiven servant walks out the door, finds a fellow servant who owes him a trivial sum, and seizes him by the throat (v. 28). He who was forgiven millions will not forgive pennies. And the king's verdict is fierce. This is not a comfortable parable. It tells us that a heart which clutches its grudges while standing knee-deep in God's mercy is a heart in real danger. Forgiveness is not optional for the forgiven. It is the air a saved soul breathes.

Group Discussion: Peter expected to be praised for offering to forgive seven times, but Jesus pushed the number to seventy-seven (vv. 21-22). What do you think Jesus was trying to change in Peter, and in us, by refusing to put a limit on how often we forgive?

Personal Reflection: Picture the person you have found hardest to forgive. Now picture the size of the debt the king canceled in the parable. Where have you been treating a debt others owe you as enormous, while quietly forgetting the size of the debt God has canceled for you?

Read Matthew 18:21-35

Study Questions

1. 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?
2. 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?
3. 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?
4. 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?
5. 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?
6. 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?
7. 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?

8. 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?

9. 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?

10. 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.

Now or Later

Reflect on these passages: Matthew 6:14–15, Jesus tying our forgiveness from God to our forgiveness of others; Colossians 3:13, forgiving as the Lord has forgiven you; Ephesians 4:32, being kind and tenderhearted, forgiving one another; Luke 17:3–4, rebuking and forgiving a repentant brother again and again; Hebrews 10:26–31, the seriousness of spurning the grace we have received.