

The Parables of Jesus, Teacher's Guide

Week 4: Forgiveness

Matthew 18:21–35

Teaching Aim (Teacher Orientation)

This lesson presses on doctrine that touches the very center of the Christian life. Three truths are at stake. First, the immensity of God's grace: our debt of sin is the ten thousand talents, a sum we could never repay, and God in Christ cancels it entirely out of sheer mercy. Second, the obligation of the forgiven to forgive: the parable makes our forgiveness of others the necessary overflow of having been forgiven, not an optional extra. Third, and most soberly, the conditional warning of verse 35, that the Father will hand over to judgment the one who will not forgive from the heart. This is consistent with the Lord's own teaching in Matthew 6:14–15 and with the truth that a person can forfeit God's mercy through a hardened, unforgiving heart. Teach all three clearly, and do not soften the warning Jesus deliberately left sharp.

Yet handle the subject with great pastoral care, because forgiveness is where many wounded believers feel the most confusion and pain. Be ready to make some distinctions the parable assumes but does not spell out. Forgiveness is a decision of the heart to release a debt and to refuse to nurse vengeance; it is not necessarily the same as instant warm feelings, full restoration of trust, or the removal of all consequences. A person can genuinely forgive someone who remains unsafe, and forgiving does not require returning to harm. Make sure no one hears this lesson as a command to pretend a wrong did not happen or to place themselves back in danger. The call is to release the debt to God, not to deny the wound.

Then aim at formation. The goal of the hour is not that students agree forgiveness is important, which everyone will, but that each one names the actual person they have been refusing to forgive and takes a real step toward releasing them from the heart. Keep the memory of our own forgiven debt central throughout, because that is the engine Jesus uses. People who have stood amazed at the cancellation of their ten thousand talents are the ones who find they can let go of the hundred denarii.

Question 1

Student Question:

Peter offers to forgive seven times, and Jesus answers, "not seven times, but seventy times seven" (v. 22). What is Jesus teaching about the nature of the forgiveness God calls us to, and why does setting any numerical limit on forgiveness reveal that we have misunderstood it?

Commentary and Teaching Notes

Begin with Peter's question, because it frames everything. Peter thought he was being generous in offering seven, well beyond the rabbinic standard of three. Jesus' answer, "seventy times seven," is not a higher ceiling but the abolition of the ceiling itself. The point is not to forgive four hundred ninety times and then stop; it is that anyone still counting has not yet understood forgiveness at all.

Teach the difference between a limit and a disposition. A limit asks, "How many times must I forgive before I am free to stop?" A disposition asks, "How can I become the kind of person who forgives as a matter of course?" Jesus is after the second. The very impulse to find the cutoff reveals a heart that has not grasped grace.

Tie this to the character of God, who is "abounding in steadfast love" and forgives His people again and again across their whole lives. We are called to forgive as we have been forgiven (Ephesians 4:32), and God has not set a quota on us. The limitlessness of His mercy is the pattern for ours.

Apply it gently. Note that this does not mean wrongdoing has no consequences or that trust is automatically restored; it means the heart refuses to keep a scorecard of offenses. Help students feel both the high call and the freedom in it: a life no longer spent tallying grievances is a lighter life.

Doctrinal / Christian Living Issues

- Forgiveness as a limitless disposition, not a counted quota
- The contrast between seeking a limit and becoming a forgiving person
- God's repeated, abounding forgiveness as the pattern for ours (Ephesians 4:32)
- Releasing the scorecard of offenses as part of true forgiveness

Discussion Prompts

- Why does the desire to find a limit show we have misunderstood forgiveness?
- What is the difference between a rule about forgiving and a forgiving heart?
- How does God's own unlimited mercy shape the way we treat others?

Question 2

Student Question:

Peter wanted a rule that would tell him when he had forgiven enough and could finally stop. Be honest: is there someone in your life whose offenses you have been quietly counting, waiting for them to cross a line so you can justify giving up on them? What would it mean to stop keeping that ledger?

Commentary and Teaching Notes

This first self-examining question asks students to notice the ledger they may be keeping. Most of us would never admit to refusing forgiveness; we simply keep a quiet tally, waiting for the offender to go one step too far so we can feel justified in writing them off. The work here is to bring that ledger into the light.

Help students see what scorekeeping does to us. A heart that counts offenses lives in a low-grade state of resentment, rehearsing wrongs, bracing for the next one. It is exhausting, and it slowly hardens us. Naming the person we are tallying is the first step toward setting down the pen.

Be sensitive and unhurried. Some are tallying genuine, repeated, painful wrongs, and the goal is not to shame them for keeping count but to invite them toward the freedom of releasing the count to God. Forgiving does not mean declaring the wrongs acceptable; it means refusing to let them rule us.

Doctrinal / Christian Living Issues

- The hidden practice of keeping score of others' offenses
- The corrosive effect of resentment on the one who carries it
- Releasing the ledger to God rather than nursing grievances
- Honest naming as the first step toward forgiveness

Discussion Prompts

- Is there someone whose offenses you have quietly been counting?
- What does keeping that ledger do to you over time?
- What would it mean to stop counting and release the tally to God?

Question 3

Student Question:

The first servant owes ten thousand talents, a debt so vast it could never be repaid (vv. 24–25). What is Jesus teaching through this deliberately impossible sum about the true size of our debt of sin before God, and about the grace it takes to cancel it?

Commentary and Teaching Notes

This question opens the theological heart of the parable: the size of the debt. Ten thousand talents was an almost unimaginable sum, more than the annual tax revenue of whole provinces, a debt no laborer could repay in many lifetimes. Jesus chose the number precisely because it is hopeless. It pictures our debt of sin before a holy God.

Press the point that our sin debt is genuinely unpayable. We cannot work it off, balance it with later good behavior, or negotiate a payment plan. Like the servant's promise to "pay

everything,” every scheme of self-salvation is a desperate impossibility. This is why grace must be grace: the debt can only be canceled, never earned down.

Connect this to the cross. God did not pretend the debt was small or simply waive it without cost; in Christ He absorbed it Himself. The cancellation in the parable is free to the servant but not cheap to the king, and the gospel reveals just how costly our forgiveness was (Ephesians 1:7; 1 Peter 1:18–19).

Help students feel the scale, because the entire parable depends on it. The servant’s later cruelty is monstrous only because his own debt was so vast. Until we reckon honestly with the size of what we owed, we will never understand the mercy we received or the mercy we owe.

Doctrinal / Christian Living Issues

- The unpayable debt of sin before a holy God (Romans 3:23; 6:23)
- The impossibility of self-salvation; the debt can only be canceled
- Grace as the free cancellation of what we could never repay
- The costliness of forgiveness, absorbed by God in Christ (Ephesians 1:7; 1 Peter 1:18–19)

Discussion Prompts

- Why does Jesus make the first debt so impossibly large?
- What does the unpayable debt teach us about every attempt to earn our standing with God?
- How does the cross show that forgiveness was free to us but not cheap to God?

Question 4

Student Question:

Many of us have quietly shrunk our own debt in our minds, picturing ourselves as decent people who needed only a little grace. How honestly have you reckoned with the size of what God has forgiven in you? What happens to our hearts when we forget how much we have been forgiven?

Commentary and Teaching Notes

This question turns the great debt inward. The danger for lifelong church people is a shrunken sense of sin, a quiet self-image as a basically decent person who needed only minor adjustments rather than a complete cancellation. Such a person may sing about grace while never having felt the weight of the ten thousand talents.

Help students see the link Jesus is forging: the measure of our mercy toward others tracks the measure of our sense of having been forgiven. People who think they were forgiven little tend to forgive little (Luke 7:47). A hard, unforgiving spirit is very often a symptom of a heart that has minimized its own debt.

Invite honest reflection without descending into morbid self-loathing. The goal is not to wallow but to recover wonder, to be freshly amazed that God canceled a debt we could never pay. That amazement is what melts a hard heart and makes forgiveness of others possible.

Doctrinal / Christian Living Issues

- The temptation to minimize our own sin and need for grace
- The link between a small sense of forgiveness and a small willingness to forgive (Luke 7:47)
- Recovering wonder at grace rather than sinking into self-loathing
- Honest reckoning with sin as the soil in which mercy grows

Discussion Prompts

- How honestly have you reckoned with the size of your own forgiven debt?
- What happens to us when we forget how much we have been forgiven?
- How might a fresh sense of grace change the way you treat those who wrong you?

Question 5

Student Question:

The king, “out of pity,” does not merely delay or reduce the debt; he releases the servant and forgives it entirely (v. 27). What does the king’s response teach us about how God forgives, that His forgiveness flows from mercy rather than from anything we offer, and that it cancels the debt completely rather than holding it in reserve?

Commentary and Teaching Notes

This question draws out the nature of the king’s, and therefore God’s, forgiveness. Notice three things in verse 27. First, the motive: he was “moved with pity.” Forgiveness flows from the king’s mercy, not from anything the servant offered; the servant’s promise to repay was worthless. Second, the completeness: he “released him and forgave the debt.” He did not reschedule or reduce it; he canceled it entirely. Third, the freedom: the man walks out owing nothing.

Use this to correct common distortions of forgiveness. God does not forgive because we have made ourselves worth forgiving, nor does He keep the canceled debt on file to hold over us later. When God forgives, the record is cleared (Psalm 103:12; Isaiah 43:25). This is the pattern we are called to imitate, a real release rather than a grudging, partial truce.

Acknowledge how hard this is for us. Human forgiveness is often the rescheduling kind: we say we forgive but keep the debt handy for the next argument. The king shows a cleaner mercy. Teaching this well gives students both a clearer picture of how God has treated them and a higher pattern for how to treat others.

Land it on grace. The servant did nothing to earn release except ask. So with us: we come pleading, and God, out of pity, cancels what we owe. Everything the parable will demand of us flows from that astonishing starting point.

Doctrinal / Christian Living Issues

- God's forgiveness flowing from mercy, not from our merit or repayment
- Forgiveness as complete cancellation, not rescheduling (Psalm 103:12; Isaiah 43:25)
- The cleared record versus a grudging, partial truce
- Grace received through humble pleading, not earned standing

Discussion Prompts

- What do we learn from the fact that the king forgave out of pity, not because the debt was repayable?
- How is God's complete cancellation different from the way we often half-forgive?
- Where do you tend to keep a canceled debt on file to use later?

Question 6

Student Question:

The whole parable assumes that people who truly grasp how much they have been forgiven will become merciful people. How does deeply remembering your own forgiveness actually change the way you respond to someone who has wronged you? Where do you most need that memory to soften you right now?

Commentary and Teaching Notes

This self-focused question makes the parable's engine personal. Jesus assumes that truly grasping our own forgiveness will reshape how we treat others; the forgiven servant's failure is precisely that he did not let mercy received become mercy given. So the question presses: does the memory of your forgiveness actually soften you in the moment someone wrongs you?

Help students connect memory to behavior. In the heat of an offense, the deciding factor is often what we are remembering. If we are rehearsing the wrong done to us, we harden; if we are remembering the mountain of debt God canceled for us, we soften. Forgiveness is frequently a matter of which story we tell ourselves in the moment.

Then ask where they most need this softening now. Move from the general truth to the specific relationship. Invite students to picture the person and to bring the memory of their own forgiveness deliberately into that picture, asking God to let mercy received become mercy extended.

Doctrinal / Christian Living Issues

- Mercy received becoming mercy given as the engine of forgiveness
- Which memory we rehearse shaping how we respond to offense
- Bringing the cross to mind in the moment of being wronged
- Applying remembered grace to a specific relationship

Discussion Prompts

- How does remembering your own forgiveness change your response to being wronged?
- What do you tend to rehearse in the moment of an offense?
- Where do you most need that softening right now?

Question 7

Student Question:

The forgiven servant walks straight out and seizes a man who owes him a hundred denarii, choking him over a comparatively tiny debt (vv. 28–30). Why does Jesus make the contrast between the two debts so jarring, and what does it reveal about how monstrous unforgiveness becomes in the light of the grace we ourselves have received?

Commentary and Teaching Notes

This question handles the parable’s shocking turn. The forgiven man finds a fellow servant who owes him a hundred denarii, perhaps a third of a year’s wages. It is a real debt, not nothing, but set beside ten thousand talents it is laughably small. Jesus designs the contrast to be jarring, and we are meant to recoil at the man’s cruelty. The recoil is the point.

Draw out why unforgiveness is so monstrous in the light of grace. It is not that the wrongs against us are imaginary; the hundred denarii was genuinely owed. It is that our refusal to release a relatively small debt, after God has canceled an infinite one, exposes a heart that received mercy but was not changed by it. The forgiven who will not forgive contradict the very mercy they live on.

Notice the detail that the fellow servant uses almost the exact words the first servant had used to the king: “Have patience with me, and I will pay you.” The man had heard those words save his own life, and he hardens his face against them anyway. Sometimes the very plea that once rescued us is the plea we refuse to honor in another.

Apply it without letting students off the hook. The wrongs done to us are often real and painful, but the parable insists that no offense against us can rival what we have been forgiven. To clutch the hundred denarii is to forget the ten thousand talents.

Doctrinal / Christian Living Issues

- The jarring contrast between the canceled debt and the clutched one

- Unforgiveness as a contradiction of the grace we live on
- Real, painful wrongs that are still small beside our forgiven debt
- Refusing to others the very mercy that rescued us

Discussion Prompts

- Why does Jesus make the second debt so small compared to the first?
- What does unforgiveness reveal about whether grace has actually changed us?
- Why is it striking that the fellow servant uses the same plea that saved the first?

Question 8

Student Question:

The hundred denarii was a real debt; the fellow servant genuinely owed it. In the same way, the wrongs done to us are often real and painful, not imaginary. What is the specific hundred-denarii wrong you are still holding onto, and what would it look like to release it, not because it did not matter, but because you have been forgiven so much more?

Commentary and Teaching Notes

This self-focused question asks students to name their hundred denarii. Be careful and compassionate, because the wrongs people carry are often deep: betrayal, abandonment, abuse, slander, years of hurt. The parable does not trivialize these by calling them small in themselves; it calls them small only in comparison to the infinite debt God has canceled for us.

Here is the place to make crucial distinctions so no one is wounded by the lesson. Forgiveness means releasing the debt and refusing to nurse vengeance; it does not necessarily mean restored trust, removed consequences, or a return to a harmful situation. A person can forgive from the heart and still maintain wise boundaries, still seek justice through proper means, still keep themselves safe. Forgiving an abuser does not mean returning to abuse. Make this explicit so the call to forgive is never heard as a command to endure harm.

Then encourage a real first step. Forgiveness of a deep wound is often not a single act but a process, returning the debt to God again and again as it resurfaces. Invite students to take the first step now: to name the wrong honestly, to choose to begin releasing it, and to ask God for the grace to keep releasing it. The aim is movement, not pretended completeness.

Doctrinal / Christian Living Issues

- Naming real, often deep wrongs without trivializing them
- Forgiveness as releasing the debt, distinct from restored trust or removed consequences
- Forgiving from the heart while keeping wise and safe boundaries
- Forgiveness of deep wounds as an ongoing process, not always a single act

Discussion Prompts

- What is the specific wrong you are still holding onto?
- What would it look like to release it without pretending it did not matter?
- What first step toward forgiving from the heart could you take this week?

Question 9

Student Question:

Jesus ends with a sobering warning: “So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart” (v. 35). What does this teach about the connection between receiving God’s forgiveness and extending it to others (compare Matthew 6:14–15), and what does it mean that even a forgiven person can forfeit that mercy through a hard and unforgiving heart?

Commentary and Teaching Notes

This is the doctrinally weightiest question, and it rests on the sentence Jesus deliberately left sharp: “So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart” (v. 35). Do not soften it. Jesus ties our forgiveness by God to our forgiveness of others, and He warns that a hard, unforgiving heart forfeits the mercy it once received.

Set this alongside the Lord’s teaching in the Sermon on the Mount: “For if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses” (Matthew 6:14–15). The two passages say the same thing. The forgiveness we have received is not a possession we can keep while refusing to extend it; a settled refusal to forgive severs us from the very grace we claim.

This is one more clear witness against the notion of unconditional eternal security. The unforgiving servant had been genuinely forgiven, the debt truly canceled, and yet he was handed over to the jailers when his hard heart was exposed. A person can stand in grace and then forfeit it. Salvation is preserved in the path of an ongoing, obedient, merciful faith, not guaranteed regardless of how we live (compare Hebrews 10:26–31).

Then explain the phrase “from your heart,” because it guards against a false escape. Jesus is not satisfied with the words of forgiveness while the heart still grips the debt. He requires genuine release, not a verbal formula. This is demanding, and we should admit it. None of us forgives perfectly, and forgiving deep wounds is often slow. The warning is not aimed at the struggling believer who is laboring to forgive and stumbling in the process; it is aimed at the hard heart that refuses to forgive at all and feels entitled to its grudge.

Land the lesson on grace and seriousness together. We forgive not in order to earn God’s mercy but because we have received it, and the refusal to forgive reveals that mercy has not truly

taken hold. Press your students with the weight of the warning and the hope of the gospel: the same God who requires us to forgive also supplies, through the memory of the cross, the power to do it.

Doctrinal / Christian Living Issues

- The conditional warning: God forgives the forgiving and not the unforgiving (Matthew 18:35; 6:14–15)
- Forgiveness of others as the necessary overflow of forgiveness received
- A genuine witness against unconditional eternal security; grace can be forfeited (Hebrews 10:26–31)
- “From the heart”: real release, not a mere verbal formula
- The warning aimed at the hard, unrepentant grudge, not the believer struggling to forgive
- Forgiving as the response to grace, never as a way of earning it

Discussion Prompts

- How do you understand Jesus’ warning that the Father will not forgive the unforgiving?
- What does it mean that even a forgiven person can forfeit that mercy through a hard heart?
- What is the difference between forgiving “from the heart” and merely saying the words?

Question 10

Student Question:

Look back across the parable. Jesus has shown you the largest debt ever canceled and the smallest debt ever clutched, and He asks which one will rule your heart. Name one specific way you sense Jesus forming you through this story. Who is the one person you most need to begin forgiving from the heart this week, and what is your first step?

Commentary and Teaching Notes

The capstone gathers up the parable and presses it toward one concrete movement of the heart. The danger with a lesson on forgiveness is that everyone agrees with it in principle and no one actually forgives anyone. Keep the class on the specific person and the specific first step.

Help students choose something real and within reach. For a fresh or smaller wound, the step might be a complete release and even a move toward reconciliation. For a deep, old wound, the step might simply be a decision to begin, to bring the debt to God in prayer and to stop rehearsing the offense. Either way, aim at a definite action rather than a warm sentiment.

Close by returning to the engine of the whole parable: we forgive because we have been forgiven so much more. Remind students that the goal of this study is formation, not information. Invite each person to name their one step, and let the group pray, both for the

courage to forgive and for any who carry wounds too heavy to bear alone, that they would find God's grace and, where needed, wise help and support.

Doctrinal / Christian Living Issues

- Scripture aimed at an actual change of heart, not mere agreement
- Choosing one specific person and one realistic first step
- Forgiveness of deep wounds as a process begun, not always completed at once
- The memory of grace as the power to forgive

Discussion Prompts

- Who is the one person you most need to begin forgiving from the heart?
- What is a realistic first step for you this week?
- How can this group support you, especially if the wound is a heavy one?