

The Parables of Jesus

Week 4: Forgiveness -- Matthew 18:21–35

Peter thinks he is being generous. He comes to Jesus with a question that sounds humble, even spiritual: “Lord, how often will my brother sin against me, and I forgive him? As many as seven times?” The rabbis of the day taught that three times was sufficient, so Peter has more than doubled the going rate. He is reaching for a gold star. But Jesus blows the doors off the whole accounting system. “I do not say to you seven times, but seventy times seven.” He is not setting a new, higher limit at four hundred ninety. He is telling Peter to stop counting altogether. The moment you are keeping a ledger of someone’s offenses, you have already missed what forgiveness is.

Then, to show Peter why, Jesus tells a story about a king settling his accounts. One servant is dragged in who owes ten thousand talents. The number is deliberately absurd, a debt so enormous it could never be repaid in a hundred lifetimes. It is the ancient equivalent of owing billions. The man has nothing remotely close, so the king orders him, his wife, his children, and everything he owns to be sold. The servant falls on his face and begs, “Have patience with me, and I will pay you everything,” a promise that is both desperate and impossible. And here the story turns on a hinge no one expects. The king is moved with pity. He does not reschedule the debt. He does not reduce it. He cancels the whole thing and lets the man walk out free.

You would think a man forgiven that much could never again be hard. But the same servant walks out of the throne room and runs straight into a fellow servant who owes him a hundred denarii, about a hundred days’ wages. A real debt, but next to ten thousand talents it is pocket change. And what does the forgiven man do? He seizes his fellow servant by the throat. “Pay what you owe.” The poor man falls down and pleads with the very same words that had just saved the first servant’s life: “Have patience with me, and I will pay you.” But there is no patience left in him. He throws the man into prison until he should pay the debt.

The other servants are horrified, and they report it all to the king. The king summons the man back, and his words are terrible: “You wicked servant! 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?” In anger the king hands him over to the jailers until he should pay all that impossible debt, which is to say, forever. And then Jesus adds the sentence that should make every one of us go quiet: “So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.” Read this parable slowly. It is about the largest debt ever forgiven and the smallest debt ever clutched, and it asks which one is shaping your heart.

Group Discussion: Peter wanted to know the limit, the point at which he could stop forgiving and finally be justified in holding on to an offense. We tend to want the same thing. Why do you think we are so drawn to keeping score of how others have wronged us, and what does Jesus’

refusal to set a limit reveal about the kind of forgiveness God expects from people who have been forgiven?

Personal Reflection: Somewhere in your life there is probably a hundred-denarii debt you are still clutching, a wrong someone did to you that you have not been able to release. Without naming names here, who comes to mind, and what has it cost you to keep holding the grip closed?

Read Matthew 18:21–35

Study Questions

1. 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?
2. 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?
3. 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?
4. 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?
5. 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?
6. 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?
7. 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?
8. 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?

9. 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?
10. 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?

Now or Later

Reflect on these passages: Matthew 6:12, 14–15, the petition to be forgiven as we forgive, and the warning that an unforgiving heart is not forgiven; Ephesians 4:31–32, putting away bitterness and forgiving one another as God in Christ forgave us; Colossians 3:12–13, bearing with one another and forgiving as the Lord forgave us; Luke 17:3–4, the call to forgive a repentant brother again and again; Mark 11:25, forgiving others when we stand praying, that our Father may forgive us.