



# FORGIVE US OUR DEBTS

unraveling the parable of the unforgiving servant (Matthew 18:21–35)

## **The Unforgiving Servant (Matthew 18:21-35)**

<sup>21</sup>Then Peter came to Him and said, "Lord, how often shall my brother sin against me, and I forgive him? Up to seven times?"

<sup>22</sup> Jesus said to him, "I do not say to you, up to seven times, but up to seventy times seven."

# Jesus answers the human desire for limits with infinity

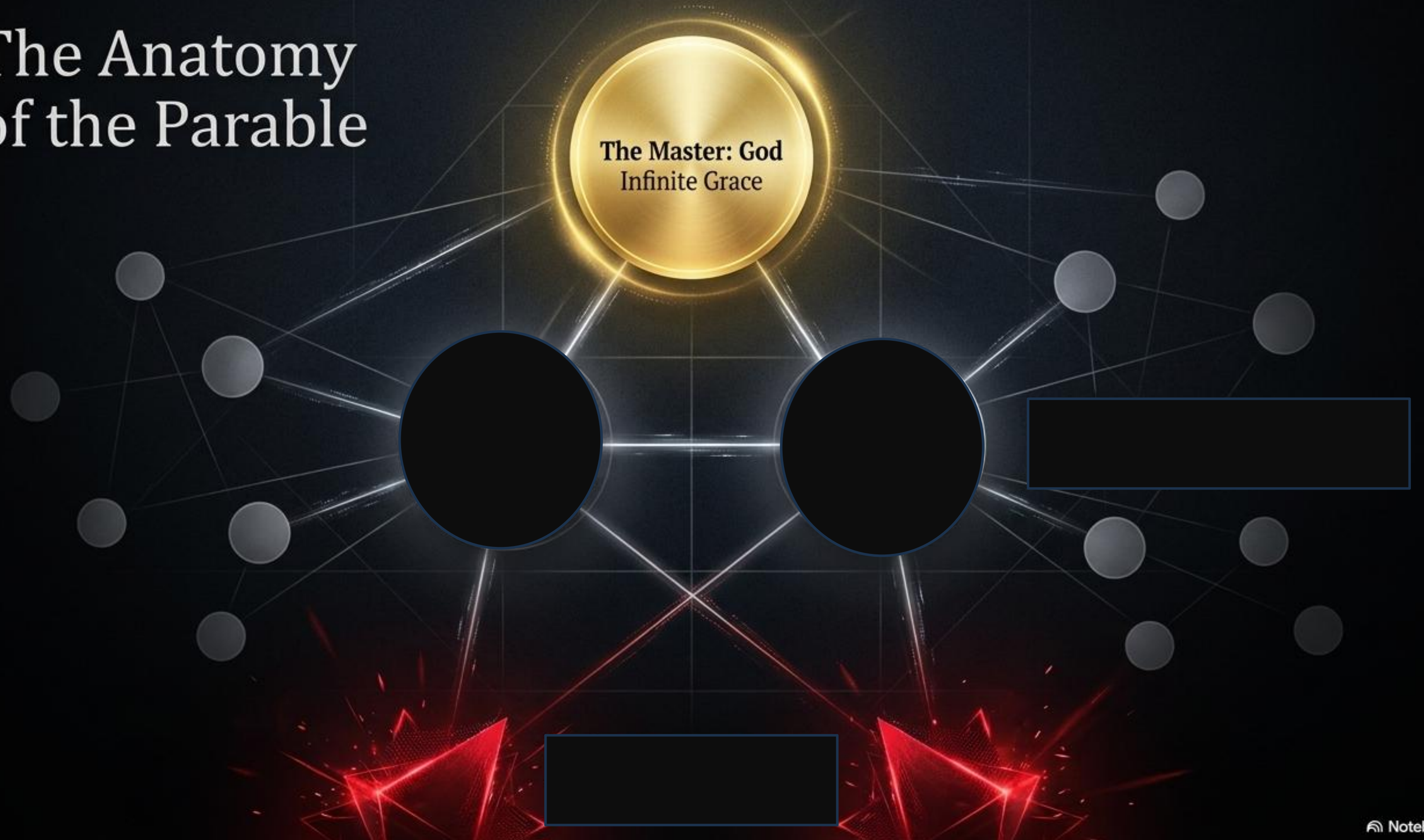
Peter asked a practical question: "How many times must I forgive my brother who wrongs me?"



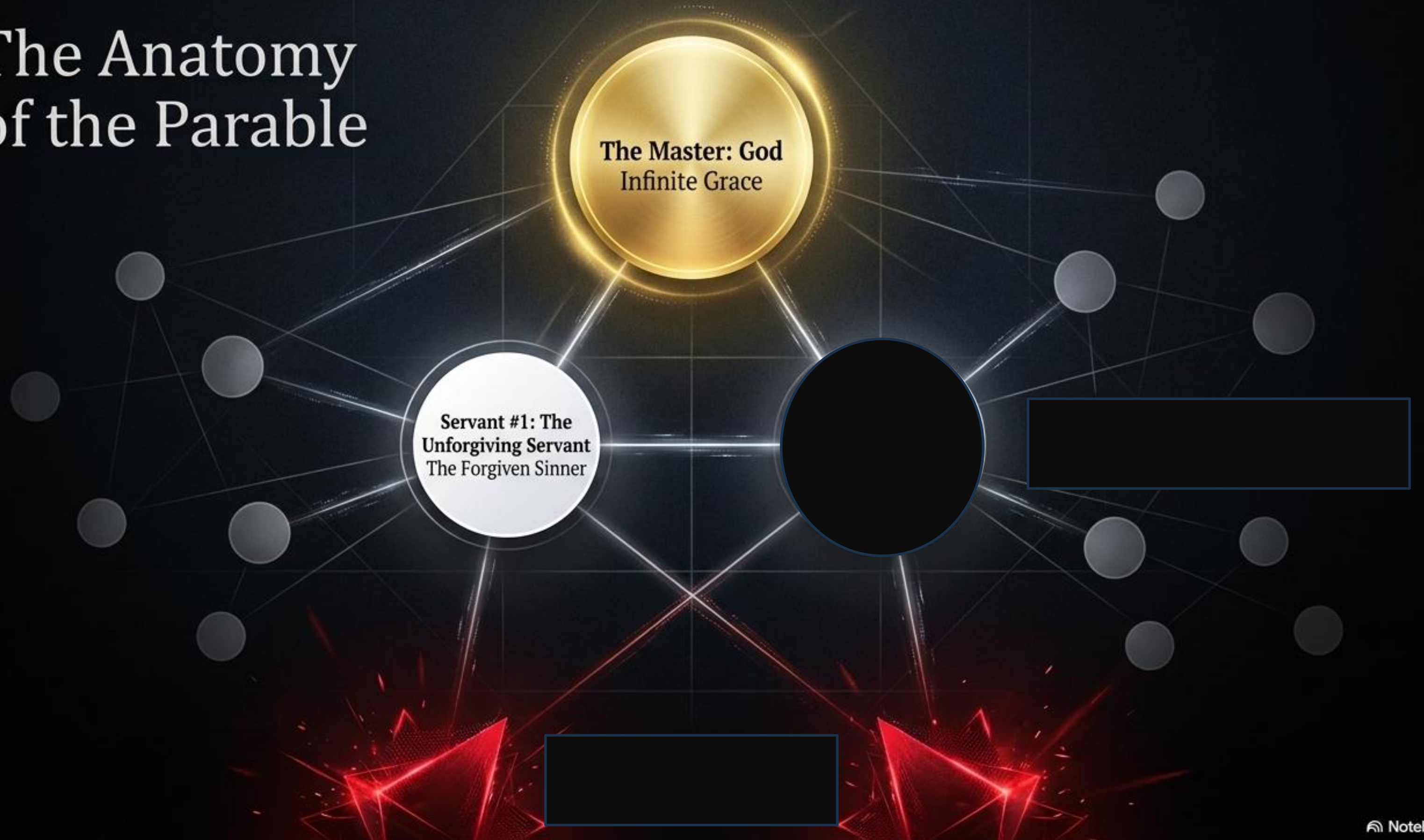
Jesus answered with **490 times (70 x 7)**. This is not a larger mathematical limit; **it is a declaration of an unlimited number**. To start counting offenses is to immediately violate the nature of love, which "keeps no record of wrongs" (1 Corinthians 13:5).

# ACTORS IN THE PARABLE

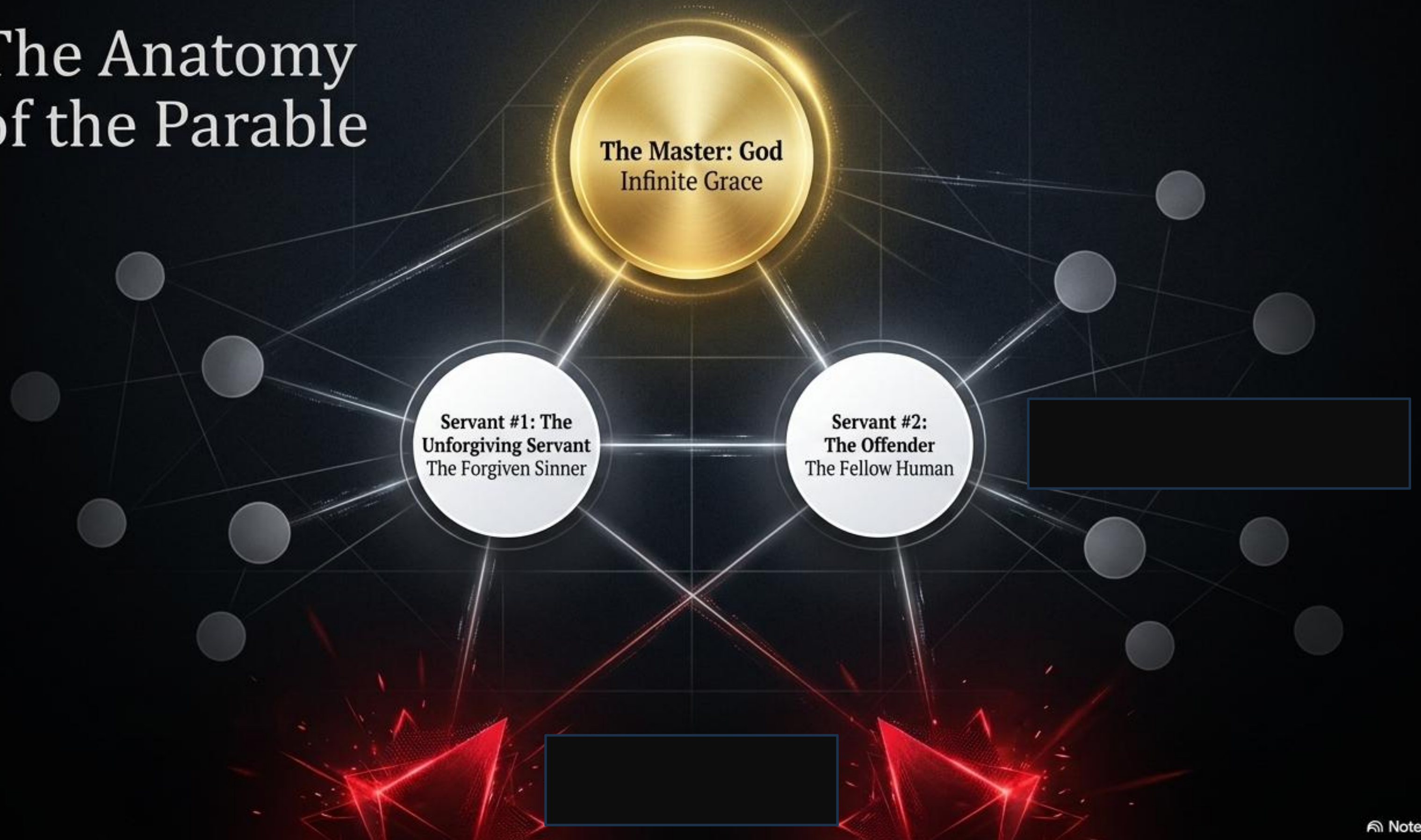
# The Anatomy of the Parable



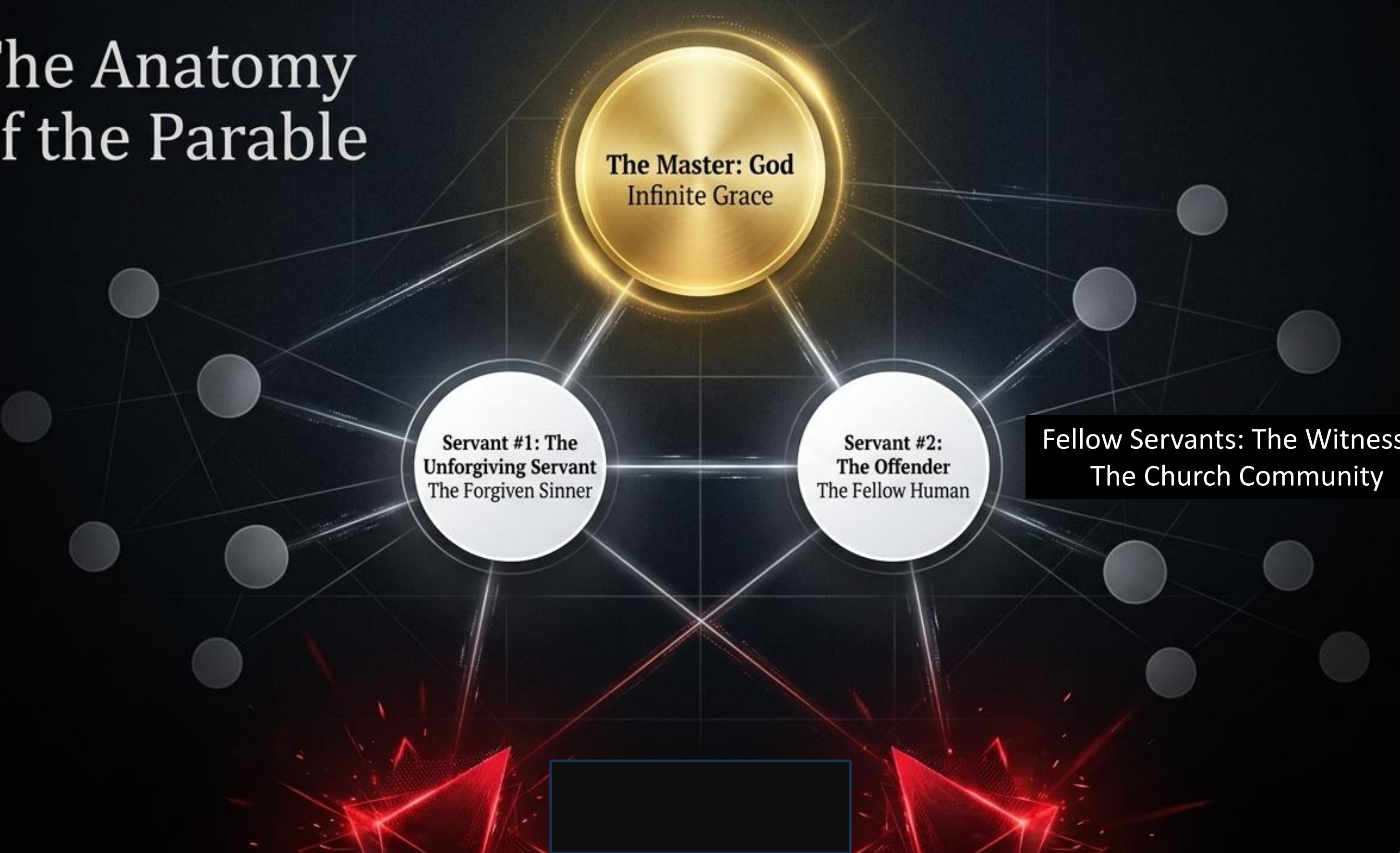
# The Anatomy of the Parable



# The Anatomy of the Parable



# The Anatomy of the Parable



# The Anatomy of the Parable



<sup>23</sup> Therefore the kingdom of heaven is like a certain king who wanted to settle accounts with his servants.

<sup>24</sup> And when he had begun to settle accounts, one was brought to him who owed him ten thousand talents.

A talent is an ancient Near Eastern measure of weight. It was the top of a weight system that included the shekel and the mina. Archaeological evidence points to variations across cultures but most scholars agree that a Hebrew talent in the biblical period fell between seventy and ninety pounds.

The talent was not a coin, but a weight. When biblical writers mention someone possessing or giving talents they refer to large amounts of metal.

<sup>23</sup> Therefore the kingdom of heaven is like a certain king who wanted to settle accounts with his servants.

<sup>24</sup> And when he had begun to settle accounts, one was brought to him who owed him **ten thousand talents**.

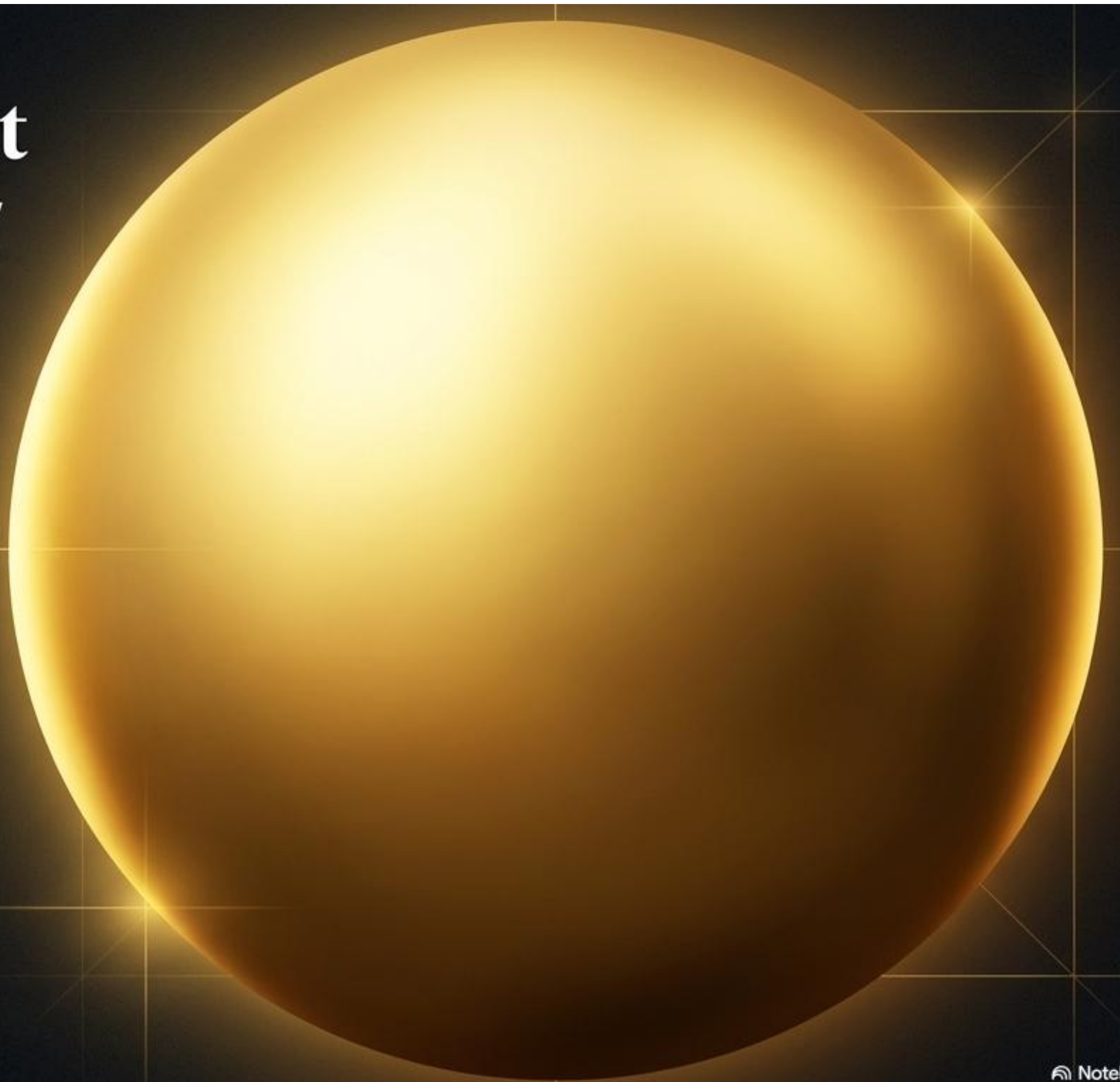
In today's valuation of gold, a talent would be about **\$2.2 billion dollars**.

**Ten thousand talents would be 22 trillion dollars (\$22,000,000,000,000.00)**

# The Infinite Deficit

Servant #1 owed a debt so astronomically large that he could never have repaid it in his entire lifetime.

This represents the sinner standing before God. The debt is absolute; spiritual bankruptcy is the only reality. The servant is completely incapable of balancing this ledger.



<sup>26</sup> "The servant therefore fell down before him, saying, `Master, have patience with me, and I will pay you all.'

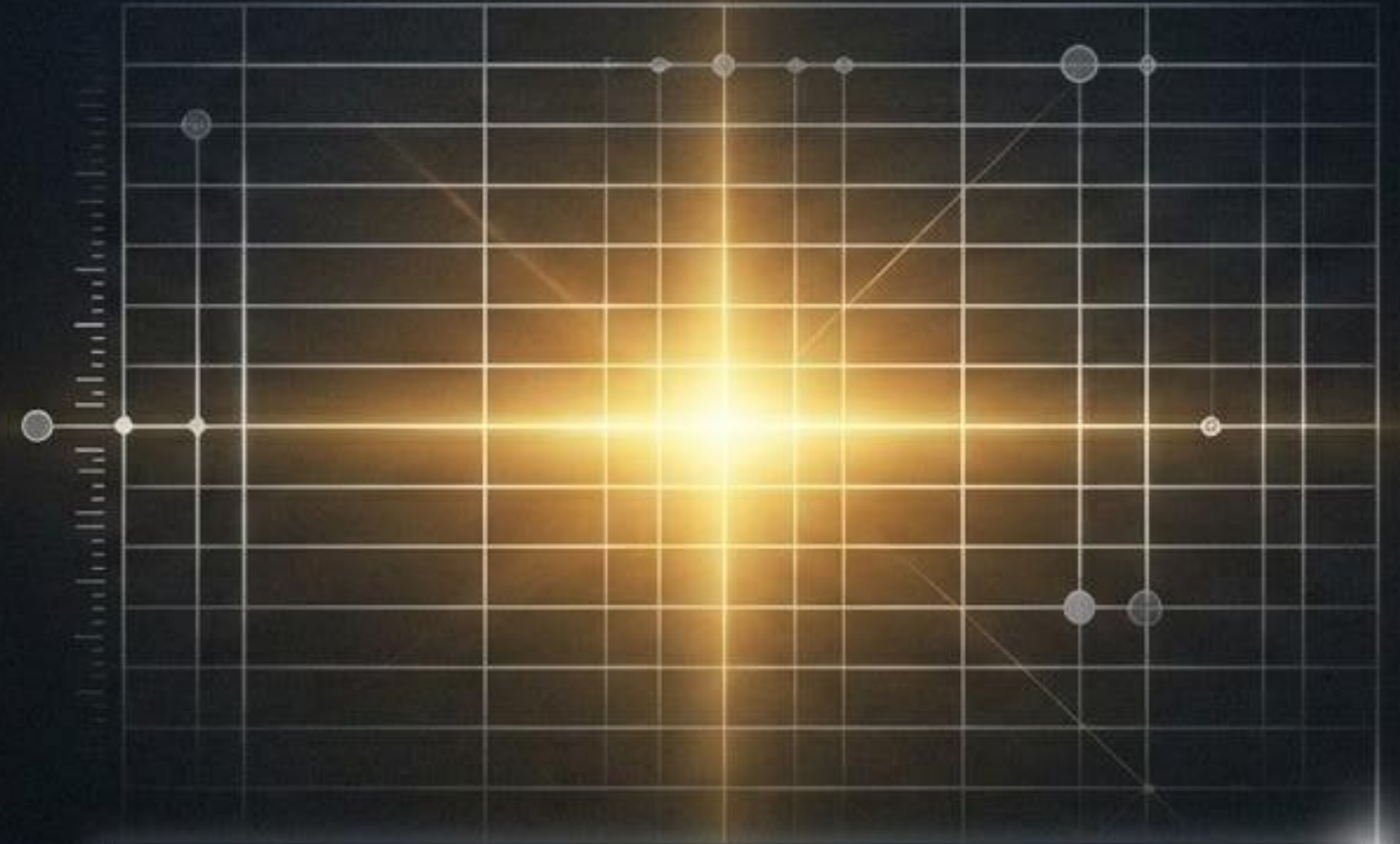
But, even if he lived a thousand years, he could never pay the debt.

<sup>27</sup> "Then the master of that servant was moved with compassion, released him, and **forgave him the debt.**

# Moved with divine compassion



The Master cancels the unpayable debt completely. He releases the servant, forgiving a debt the servant could never pay.



God's forgiveness is an act of sheer grace and mercy. It completely releases the sinner from the requirement of paying the debt owed to God with regard to sin.

# The Manageable Grievance

Servant #2 owes Servant #1 exactly 100 days' wages.



This represents the wrongs committed against us by others. It is a real sin that affects us, but it is manageable. Conceivably, this debt could be paid off in a year or two. It is absolutely microscopic compared to the infinite deficit owed to the Master

<sup>29</sup> So his fellow servant fell down at his feet and begged him, saying, 'Have patience with me, and I will pay you all.'

Notice: he echoes the words of servant #1. Have patience with me, and I will pay you all.”

<sup>30</sup> And he would not, but went and threw him into prison till he should pay the debt.

Servant #1 refuses to be patient and threw servant #2 into prison until he pays the debt he owes servant #1

# The refusal to release the chokehold



## 1. The Assault

Servant #1 grabs his fellow servant by the throat, demanding, “Pay me what you owe!”

## 2. The Echo

Servant #2 falls down and begs, “Have patience with me, and I will pay you all.”  
*(These are the exact same words Servant #1 used with the Master in verse 26).*

## 3. The Imprisonment

Servant #1 **violently refuses** and **throws Servant #2 into prison** until the 100 days' wages are paid.

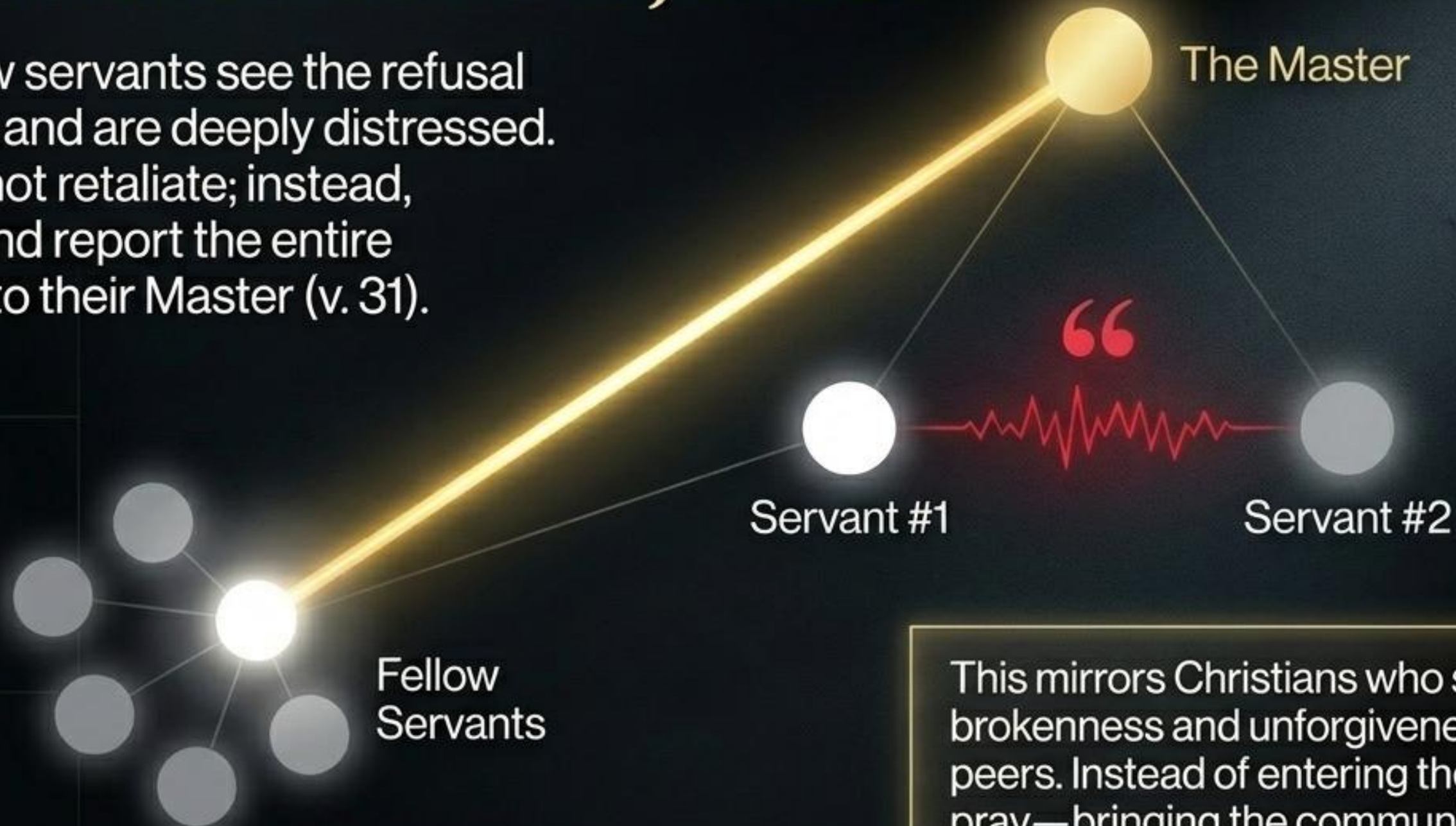
# The Ledger of Hypocrisy

|                        | The Master to Servant #1           | Servant #1 to Servant #2             |
|------------------------|------------------------------------|--------------------------------------|
| The Scale of Debt      | Unpayable (Multiple Lifetimes)     | Manageable (100 Days)                |
| The Offender's Plea    | "Have patience with me..."         | "Have patience with me..."           |
| The Creditor's Emotion | Moved with compassion              | Seized by the throat                 |
| The Final Verdict      | Complete release<br>& cancellation | Refusal to forgive<br>& imprisonment |

Mat 18:31 "So when his fellow servants saw what had been done, they were very grieved, and came and told their master all that had been done.

# The witnesses to injustice

The fellow servants see the refusal to forgive and are deeply distressed. They do not retaliate; instead, they go and report the entire situation to their Master (v. 31).



This mirrors Christians who see the brokenness and unforgiveness of their peers. Instead of entering the conflict, they pray—bringing the community's failure of grace directly before God.

<sup>32</sup> "Then his master, after he had called him, said to him, 'You **wicked** servant! I forgave you all that debt because you begged me.

<sup>33</sup> 'Should you not also have had **compassion** on your fellow servant, just as I had **pity** on you?'

**Wicked:** πονηρός (poneros) pertaining to being morally or socially worthless, *wicked, evil, bad, worthless, vicious, degenerate*

Why does the master call him evil or wicked? Because he would not show mercy to his fellow servant.

**Compassion/pity:** ἐλεέω (eleeo) to be greatly concerned about someone in need, *have compassion/mercy/pity*

# The Judgment of Unforgiveness

## WICKED

The Master summons Servant #1. He does not reinstate the original financial debt; rather, he judges the darkness of the servant's heart. God explicitly calls the unforgiving servant evil.

“Should you not also have had compassion on your fellow servant, just as I had pity on you?” (Matthew 18:33)

Mat 18:34 "And his master was angry, and delivered him to the torturers until he should pay all that was due to him.

Here is where people get confused about this parable.  
Who is in debt in this parable? Servant #1 or Servant #2?

Servant #1 is not in debt. His debt was canceled.

Servant #2 is in debt for 100 denarii.

The master delivered Servant #1 to the torturers until Servant #2 pays his debt of 100 denarii.

# Handed over to misery

## The Torturers:

Historically used for physical torture of slaves, judicial punishment, childbirth pain, or scorpion stings.

## Metaphorical Meaning:

Here, it represents total torment: mental anguish, bitterness, and the misery of a soul eaten alive by grudges.

## The Consequence:

The Master delivers him to the torturers until the fellow servant pays all that is due.



# The Unforgiving Prison

## Core Insight

Understand the mechanics of the torment: Servant #1 does not owe his anything—that debt remains canceled. He is being tortured by the debt he refuses to cancel.



## The Warning

"If you demand payment, I will bring misery into your life until they pay you everything. What if they never pay in full? Then you will always have the misery."

Mat 18:35 So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses<sup>1</sup>."

This is not teaching that you can lose salvation.

It is teaching that you will be miserable if you refuse to forgive another Christian who has wronged you.

Mat 18:35 So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses<sup>1</sup>."

Someone has wronged you, therefore they owe you something, and you want them to pay for what they have done.

What if they never pay? What if you refuse to be satisfied, no matter what they do?

Then our heavenly Father will deliver you to the torturers, and you will have misery.

Mat 18:35 So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses<sup>1</sup>."

But there is a way for you to get away from the torturers.

Forgive your fellow servant. Then he doesn't owe you anything. You have cancelled his debt.

That is the very definition of forgiveness.

# The blueprint of divine grace

## 1. Preemptive

God was ready to forgive while we were still His enemies, before we were ready to receive it (Romans 5:8-10).

## 2. Complete

God removes sin completely from His presence (Isaiah 38:17) and promises to no longer deal with us according to our sins or remember them against us (Psalm 103:10-12).

## 3. Unmerited

Forgiveness is an act of sheer grace, completely detached from our merit or ability to earn it (Colossians 2:13-14).

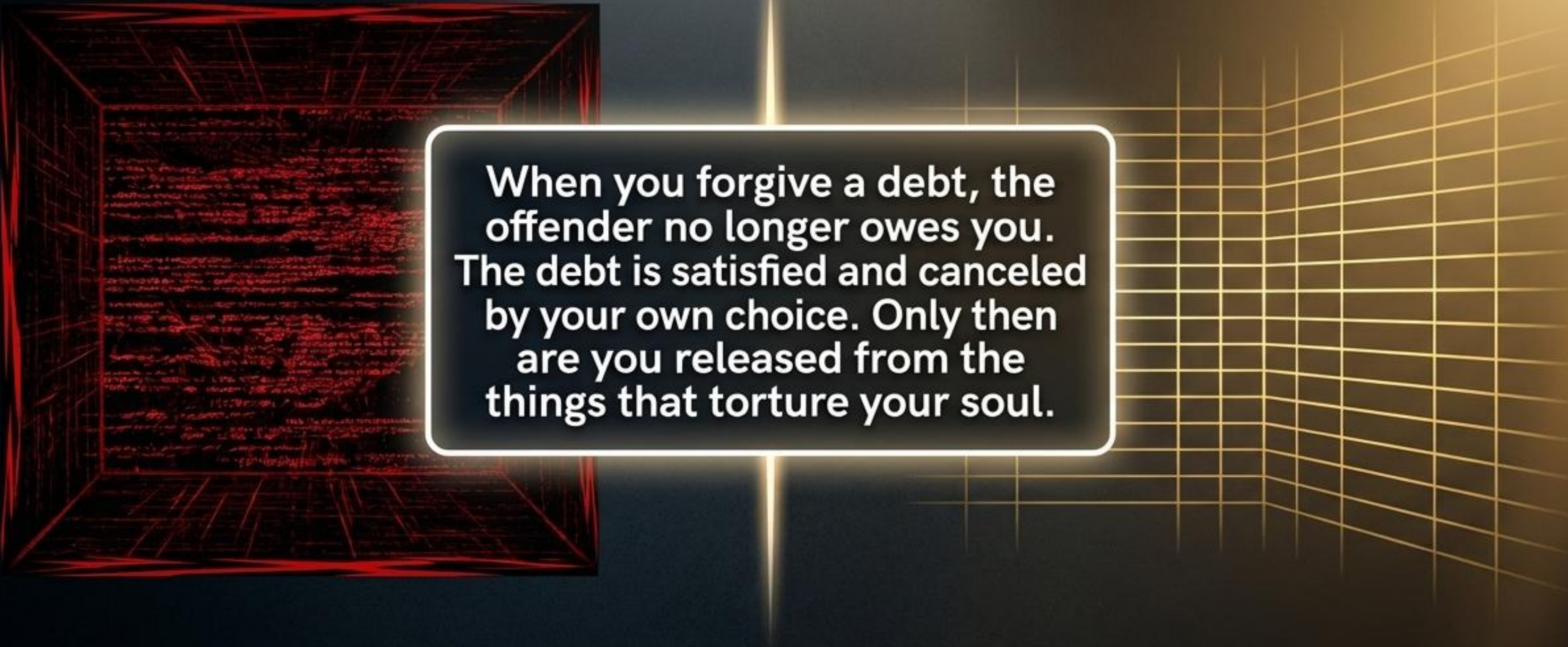
# Releasing the chokehold

Forgiveness gives the offender what they need rather than what they deserve. It is love in action.

- Do not dwell on the wrong done (Phil 4:8).
- Promise not to bring it up in judgment to the person, to yourself, or to others.
- Refuse to talk about the offense to others (Eph 4:29).
- Remove reminders of the wrong done.
- Reaffirm love and speak kindly, even if physical consequences for the offender remain.



# The key to the prison is in your hands



**When you forgive a debt, the offender no longer owes you. The debt is satisfied and canceled by your own choice. Only then are you released from the things that torture your soul.**

*“To be unforgiving is to give Satan the advantage.” (2 Corinthians 2:11)*  
*“Forgive one another, even as God in Christ forgave you.” (Ephesians 4:32)*

Eph 4:32 And be kind to one another, tenderhearted,  
forgiving one another, just as God in Christ forgave you.  
5:1 ¶ Therefore be imitators of God as dear children.

**FORGIVE**