

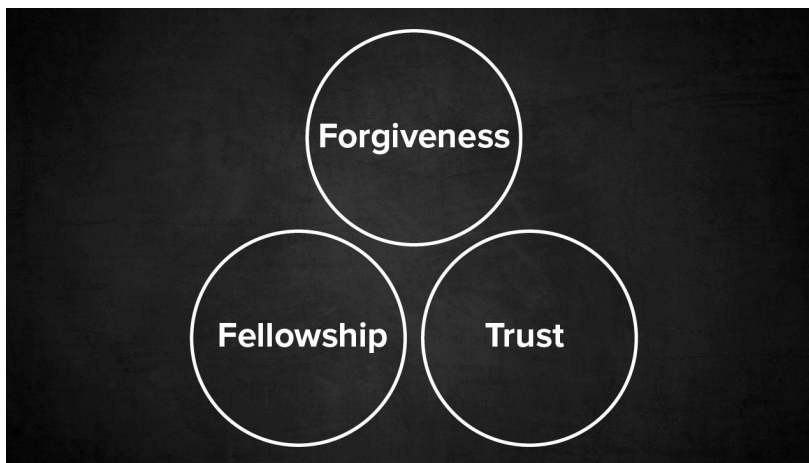
The Unforgiving Debtor

[Matthew 18:21-35](#)

In the parable of the unforgiving debtor, Jesus uses a financial illustration to demonstrate an emotional decision of obedience for us: forgiveness. We cannot receive the infinite amount of forgiveness given to us through Jesus' death on a cross but not forgive people on this earth for offenses done to us. In Jesus, our sense of justice and identity wrapped up in the offenses of another gets swept away.

Application

1. Forgiveness is in a separate category from fellowship or trust. You can forgive someone without the restoration of fellowship or trust, but you cannot restore fellowship or trust without forgiveness. How does this help you understand forgiveness differently? In what ways does this allow you the freedom to forgive?



2. We don't need to think about forgiveness, pray about it, or work through it any longer—there is nothing for you to *do*. As believers, forgiveness we share with others is drawn from an eternal bank that cannot run out; we don't draw our ability to forgive from our own bank. Who have you written off thinking they don't deserve your forgiveness because you are drawing from your own bank? What does it look like for you to forgive them?
3. Read 1 Peter 1:18-19, and reflect on the statement: "The debt of my sin requires the blood and life of the infinite, eternal God." It is in a category we cannot meet, and it is only through the cross that our debt is paid. Have you trusted in Christ by recognizing that your debt is too great for you to handle? Does this change anything about the way you have been thinking or living? What do you need to focus on this week?

Key Points

- We can't forgive on our own; it has nothing to do with our own ability and everything to do with Jesus' finished work on the cross.
- Just like the forgiven man who "couldn't pay" (vs. 25), we too are unable to pay for any of our debt on our own. Our hope for the forgiveness of our own sins is in Jesus alone.
- It does not matter what people have done *to* you, it *only* matters what Jesus did for you.
- We often deceive ourselves into thinking we can manage our debt on our own by reducing it in our minds to a level we think we can handle or by elevating ourselves to think we are powerful enough to manage it.
- When someone has been forgiven debt as big as ours, they are no longer bound to a high sense of justice. Our need to protect ourselves, our reputation, or our fragile, easily wounded feelings is significantly lowered when we fix our eyes on the cross. We can be merciful and overlook things.
- This parable is a warning not to be the person who receives forgiveness from God but does not extend forgiveness to others.
- We are called to forgiveness from the heart. This does not include faking it, fantasizing about hurting the people who have hurt you, or holding onto bitterness.
- Stop looking at the people who have hurt you and dwelling on what *they* owe *you*, but instead, look at Jesus and dwell on what *you* owed *him* that he paid for you—you can fund the forgiveness of others with the forgiveness given to you by God.
- You can be gracious and kind to those who have offended you because of the work Jesus has done for you.

Other Scripture References

[1 Peter 1:18-19](#)