Forgiveness Bible Study

Matthew 18:21-35. 4 sessions of about 45 minutes, or one longer session. For small groups and personal study.

When Peter asks how many times he should forgive, Jesus answers "seventy-seven times" and tells a parable about a servant forgiven a debt he could never pay, who then refuses to forgive a small one (Matthew 18:21-35). Christians forgive because God has forgiven them (Ephesians 4:32). Forgiving means letting go of revenge and the right to make someone pay. It is not the same as trust or reconciliation, and it never requires anyone to stay in harm's way.

READ TOGETHER: MATTHEW 18:21-35

21 Then Peter came to Jesus and asked, “Lord, how many times shall I forgive my brother who sins
against me? Up to seven times?” 22 Jesus answered, “I tell you, not just seven times, but seventy-
seven times! 23 Because of this, the kingdom of heaven is like a king who wanted to settle accounts
with his servants. 24 As he began the settlements, a debtor was brought to him owing ten thousand
talents. 25 Since the man was unable to pay, the master ordered that he be sold to pay his debt, along
with his wife and children and everything he owned. 26 Then the servant fell on his knees before him.
‘Have patience with me,’ he begged, ‘and I will pay back everything.’ 27 His master had compassion
on him, forgave his debt, and released him. 28 But when that servant went out, he found one of his
fellow servants who owed him a hundred denarii. He grabbed him and began to choke him, saying,
‘Pay back what you owe me!’ 29 So his fellow servant fell down and begged him, ‘Have patience with
me, and I will pay you back.’ 30 But he refused. Instead, he went and had the man thrown into prison
until he could pay his debt. 31 When his fellow servants saw what had happened, they were greatly
distressed, and they went and recounted all of this to their master. 32 Then the master summoned him
and declared, ‘You wicked servant! I forgave all your debt because you begged me. 33 Shouldn’t you
have had mercy on your fellow servant, just as I had on you?’ 34 In anger his master turned him over
to the jailers to be tortured, until he should repay all that he owed. 35 That is how My heavenly Father
will treat each of you unless you forgive your brother from your heart.”

Scripture from the Berean Standard Bible (BSB), public domain.

BACKGROUND

Where the parable sits in Matthew

Matthew 18 is about life together among Jesus' followers. It warns against causing "little ones" to stumble (18:6), tells of a shepherd who searches for one lost sheep (18:12-14), and lays out how to confront a brother who sins (18:15-17). Peter's question comes straight after.

Tyndale's study notes sum up the chapter's second half: "The believing community must not be fractured into rival parties and unreconciled relationships. Its members are to pursue reconciliation (18:15-20) and forgive willingly (18:21-35)." Naming sin and forgiving it sit side by side in the same chapter.

Sins as debts

In the prayer Jesus taught, sins are debts: "forgive us our debts, as we also have forgiven our debtors" (6:12). The parable takes that picture and makes it a story with real money in it. Tyndale's notes on 6:12 put the link simply: "Those who have experienced God's forgiveness will forgive."

> *And forgive us our debts, as we also have forgiven our debtors. And lead us not into temptation, but deliver us from the evil one. ’ For if you forgive men their trespasses, your heavenly Father will also forgive you. But if you do not forgive men their trespasses, neither will your Father forgive yours. (Matthew 6:12-15)*

What forgiveness is not

Forgiveness gives up revenge. It does not pretend the wrong was small, and it does not cancel justice. Paul tells Christians not to avenge themselves but to leave room for God's justice (Romans 12:19). Calling the police, telling the church, setting boundaries and keeping consequences in place can all fit with forgiving.

Forgiveness is also not the same as reconciliation. Restoring a relationship needs truth, repentance, changed behavior and enough safety for trust to grow again. Sometimes that never becomes safe. Forgiveness must never be used to pressure someone who has been abused into staying, going back, keeping quiet or having contact. Jesus' own words about forgiving in Luke 17 begin with "rebuke him".

> *Do not repay anyone evil for evil. Carefully consider what is right in the eyes of everybody. If it is possible on your part, live at peace with everyone. Do not avenge yourselves, beloved, but leave room for God’s wrath. For it is written: “Vengeance is Mine; I will repay, says the Lord.” (Romans 12:17-19)*

> *Watch yourselves. If your brother sins, rebuke him; and if he repents, forgive him. Even if he sins against you seven times in a day, and seven times returns to say, ‘I repent,’ you must forgive him.” (Luke 17:3-4)*

The same pattern in Paul

Paul gives the same reason Jesus does. Christians forgive because they have been forgiven. Tyndale's notes on Ephesians 4:32: "Forgiving fellow believers is a natural and good response to experiencing God's forgiving grace in Christ."

> *Get rid of all bitterness, rage and anger, outcry and slander, along with every form of malice. Be kind and tenderhearted to one another, forgiving each other just as in Christ God forgave you. (Ephesians 4:31-32)*

> *Bear with one another and forgive any complaint you may have against someone else. Forgive as the Lord forgave you. (Colossians 3:13)*

THE PARABLE, SCENE BY SCENE

Peter's question, Jesus' answer and the story in five scenes, then the verses just before it that keep forgiveness and truth together.

Up to seven times? (Matthew 18:21)

Peter thinks he is being generous, and he is. Tyndale's notes say "Peter's suggestion of seven times was generous, so Jesus' answer was startling." Peter wants to know where the limit is.

Seventy-seven times (Matthew 18:22)

Jesus does not set a higher number to count up to. Some translations read "seventy times seven". Tyndale's notes say that "either way, Jesus prescribes limitless readiness to forgive from the heart." The notes also point back to Lamech, who boasted of revenge "seventy-sevenfold" (Genesis 4:24). Jesus turns that boast around.

A debt no one could pay (Matthew 18:23-27)

A servant owes ten thousand talents. A talent was a huge weight of silver. Tyndale's notes call the debt "clearly impossible to pay" and say the amount "exceeded the tax revenue of all Galilee." The servant promises to pay it all, which he could never do. The master has compassion and cancels the whole thing.

A hundred denarii (Matthew 18:28-30)

A denarius was about a day's wage, so a hundred denarii is about a hundred days' wages. That is real money. But it could be paid back, and it was tiny next to what he had been forgiven. The fellow servant uses almost the same words the first servant used. He is refused, choked and thrown into prison.

Shouldn't you have had mercy? (Matthew 18:31-33)

The other servants are "greatly distressed" and tell the master. His question is the center of the parable: "Shouldn't you have had mercy on your fellow servant, just as I had on you?" The mercy the servant received was meant to change how he treated others.

From your heart (Matthew 18:34-35)

The ending is hard. The master hands the servant over until he repays all he owes, and Jesus says the Father will treat each of us the same way "unless you forgive your brother from your heart." Tyndale's notes read it as a warning that "those who do not forgive in this way cannot themselves have experienced God's forgiveness." Forgiveness from the heart is more than words. It can also take time.

Truth comes first (Matthew 18:15-17)

The verses just before the parable tell a wronged person to go to the one who sinned, then take witnesses, then tell the church. Jesus does not ask anyone to pretend nothing happened. Tyndale's notes say that "at times, however, stern discipline may be necessary." Forgiving and naming a wrong belong together, and reconciliation depends on the other person listening and changing.

SESSION 1 OF 4

How many times?

Read Matthew 18:21-27. See how big the servant's debt was, and how complete the master's mercy. Also read: Matthew 18:12-14; Genesis 4:23-24.

Observe: what does the text say?

1. What number does Peter suggest? What number does Jesus give back?

2. What does the master first order in verse 25? What does he do instead in verse 27?

Interpret: what did it mean then?

3. Peter's offer of seven was generous. Why might Jesus refuse to give him a number to stop at?

4. Read Genesis 4:23-24. How does Jesus' answer turn Lamech's boast around?

5. The servant promises "I will pay back everything." Could he? What does that say about the debt we owe God?

Apply: what does it mean for us?

6. When have you been forgiven for something you could not put right?

7. Where do you keep count of what someone owes you?

SESSION 2 OF 4

A hundred denarii

Read Matthew 18:28-35. See why the forgiven servant's refusal is so shocking, and what Jesus warns. Also read: Matthew 5:23-24; James 2:13.

Observe: what does the text say?

1. Compare verse 26 with verse 29. What is the same? What is different about the response?

2. Who tells the master what happened? How do they feel?

Interpret: what did it mean then?

3. A hundred denarii was real money. Why does Jesus make the smaller debt real, and not trivial?

4. What is the master's main charge against the servant in verse 33?

5. What might it mean to forgive "from your heart" (verse 35), and not only with words?

Apply: what does it mean for us?

6. Is there a debt you have been holding over someone? What would it mean to let go of the right to make them pay?

7. Forgiving from the heart can take time. What is one honest next step for you?

SESSION 3 OF 4

Forgive us our debts

Read Matthew 6:12-15; Luke 17:3-4. See how forgiving others is tied to praying for our own forgiveness, and to naming wrongs honestly.

Also read: Matthew 6:9-15; Matthew 18:15-17.

Observe: what does the text say?

1. What do we ask God for in Matthew 6:12? What do we say we have already done?

2. In Luke 17:3, what comes before "forgive him"?

Interpret: what did it mean then?

3. Read Matthew 6:14-15 with the end of the parable. Do we earn God's forgiveness by forgiving? If not, why are the two so closely tied?

4. Luke 17:3 says to rebuke a brother who sins. How do rebuking and forgiving work together?

5. Seven times in a day (Luke 17:4) sounds exhausting. Does forgiving that often mean trusting that person with anything?

Apply: what does it mean for us?

6. Pray the Lord's Prayer slowly. Stop at "as we also have forgiven our debtors." Who comes to mind?

7. Is there a wrong you need to name honestly, to the person or to someone you trust, before you can work toward forgiving it?

SESSION 4 OF 4

As the Lord forgave you

Read Ephesians 4:31-32; Colossians 3:13. See what forgiving looks like in daily church life, and where it differs from reconciliation.

Also read: Romans 12:17-21; Genesis 50:15-21.

Observe: what does the text say?

1. List what Paul tells the church to get rid of in Ephesians 4:31, and what to put on in 4:32.

2. What standard does Paul give for forgiving in Ephesians 4:32 and Colossians 3:13?

Interpret: what did it mean then?

3. Romans 12:19 says to leave vengeance to God. How does that make forgiving possible without pretending the wrong did not matter?

4. What is the difference between forgiving someone and being reconciled to them? What does reconciliation need from the person who did wrong?

5. In Genesis 50, Joseph forgives his brothers. What does he say about God's place and his own?

Apply: what does it mean for us?

6. What is one practical way to be "kind and tenderhearted" to someone in your church this week?

7. Close by praying for each other, and for the people each of you is finding it hard to forgive.

ONE-SESSION PATH

Forgiveness in one evening

Read all of Matthew 18:21-35. About 45 to 60 minutes.

Observe: what does the text say?

1. What number does Peter suggest, and what does Jesus answer (18:21-22)?

2. Compare the two debts in the parable. How are the two debtors' words alike? How are the responses different?

3. What question does the master ask in verse 33?

Interpret: what did it mean then?

4. Why does Jesus refuse to set a limit on forgiving?

5. Read Matthew 6:12-15. Why are our forgiveness and God's forgiveness so closely tied, if we do not earn God's mercy?

6. Read Luke 17:3 and Romans 12:19. How can someone forgive while still naming the wrong and leaving justice to God?

Apply: what does it mean for us?

7. Where do you keep count of what someone owes you? What would letting go look like?

8. Close by praying the Lord's Prayer together, slowly.

FOR THE LEADER

- Read the parable aloud at the start of every session. The story does its own work when people hear it.
- Someone in your group may have been badly hurt, even abused. Say clearly that forgiveness is not the same as trust or reconciliation, and that it never means staying in danger, going back to an abuser, keeping quiet about abuse or avoiding the police. If abuse is shared, make sure the person is safe and involve your pastor. If a child is at risk, follow your church's safeguarding policy and the law.
- Do not rush anyone. Forgiving from the heart can take a long time, and it often has to be done again when the memory comes back. A person who is struggling to forgive is not failing the study.
- The ending of the parable is severe, and some people will find it frightening. Keep the whole story in view: the master forgave first, and the warning is for someone who received huge mercy and refused to show any.
- If someone asks whether they must forgive a person who has not said sorry, Christians answer that in different ways. See "Where Christians read it differently" below. It does not need settling to finish the study.

WHERE CHRISTIANS READ IT DIFFERENTLY

Must I forgive someone who has not repented?

Luke 17:3 says "if he repents, forgive him," and some Christians teach that full forgiveness waits for repentance, while the wronged person still gives up bitterness and revenge in the meantime. Others point to Jesus praying "Father, forgive them" from the cross (Luke 23:34) and teach forgiving whether or not the other person admits anything. Both views agree that revenge is ruled out and that a restored relationship needs repentance.

Does God forgive us only if we forgive others?

Matthew 6:14-15 and 18:35 tie the two closely. Most readers do not take this as earning forgiveness by forgiving. Tyndale's notes on 6:12 say "forgiving others is a reflection of a repentant, regenerate heart," and that those unwilling to forgive "have not perceived God's mercy." Others put more weight on the warning itself, as a real danger to take seriously. All read it as serious.

Is forgiving the same as forgetting?

Scripture does not ask people to erase their memories. Forgiving means not holding the wrong against someone as a debt to collect. It can sit alongside remembering, protecting yourself and others, and keeping limits on trust. Joseph forgave his brothers and still named what they did as evil (Genesis 50:20).

SOURCES

Berean Standard Bible. Berean Bible. Public domain. Scripture text of Matthew 18:21-35 and 6:12-15, Luke 17:3-4, Romans 12:17-19, Ephesians 4:31-32 and Colossians 3:13.

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Easton's Bible Dictionary (1897): Talent. M. G. Easton. Public domain. The talent as a large weight of silver.

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