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## Lesson Overview

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<b>Biblical Passage</b>	Matthew 18:21-35
<b>Supporting Passage</b>	Matthew 18:21-35
<b>Memory Verse</b>	1 John 1:9
<b>Biblical Truth</b>	We are called to forgive others because, in Jesus, God has first forgiven us.
<b>Context</b>	After Jesus' teaching about who was the greatest, Matthew recorded Jesus' teachings about the way to treat others. Within these teachings, Matthew alone recorded Jesus' teachings about how often to forgive someone. Jesus' response went far beyond the forgiveness requirements of the Jewish rabbis.
<b>Learning Goals</b>	<ul style="list-style-type: none"><li>• Learners will analyze God's forgiveness.</li><li>• Learners will determine how to apply God's desire for forgiveness in their lives.</li></ul>
<b>Prayer Suggestions</b>	<p>As you prepare to teach this lesson, pray for those in your group:</p> <ul style="list-style-type: none"><li>• Pray that students will analyze God's forgiveness.</li><li>• Pray that students will desire to forgive others because God has first forgiven them.</li><li>• Pray that students will understand that forgiveness frees them from bitterness and hatred.</li></ul>

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## Biblical Commentary

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### Investigation

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Matthew 18 begins with Jesus' answer to a question His disciples asked Him: "Who is the greatest in the kingdom of heaven?" (v. 1) Jesus then taught about life in the Father's Kingdom, which includes the value of humility (vv. 3-4), the heinousness of being a stumbling block to other believers (vv. 5-9), the value of one lost sheep (vv. 10-14), and church discipline (vv. 15-20).

Just before the Parable of the Unmerciful Servant, Matthew recorded Jesus' teaching about confronting a brother's sin (vv. 15-20). Jesus' counsel was to confront the brother with the hope that he might repent. Those who chose not to repent were to be treated as if they were not brothers in the faith. At this point, **Peter** asked how often he should forgive a sinning brother.

This account shows believers the importance of forgiveness. It gives both positive (v. 22) and negative (vv. 23-35) examples. This is not just a story about an evil slave who got what he deserved. It is a personal opportunity to judge one's willingness to forgive.

### Importance

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This passage of Scripture explains the great importance that the Father places on relationships among His children. As such, this passage teaches the Essential Truth that **People are God's Treasure**. God has given abundant grace to us--more than we can possibly comprehend. In response, we must show the same grace to each other. If students do not understand the magnitude of God's forgiveness, they will have difficulty showing forgiveness to each other.

This passage also touches on other key truths: **Jesus is God and Savior** and **Salvation is by Faith Alone**.

### Interpretation

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**Matthew 18:21-22** Matthew's account begins with Peter's question about forgiveness. Jewish custom required someone to forgive a repeated sin three times. The fourth time that the sin occurred, forgiveness would no longer be granted. Peter, believing that he had learned from Jesus' earlier teachings, considered himself a forgiving person. He was willing to forgive his brother seven times. This was more than twice what Jewish custom required. But Jesus told Peter that he must forgive "seventy-seven times." Jesus' point was that **forgiveness** couldn't be limited.

**Matthew 18:23-27** After His positive example of providing limitless forgiveness, Jesus provided a negative illustration in the form of a parable. The parable illustrated the premise that, after receiving the immeasurable

gift of God's forgiveness, how could His followers withhold forgiveness from each other. **sin** between humans is trivial in comparison to the sin between God and man. If God can forgive man, believers surely can and must forgive others.

Jesus' parable involved three main characters--a king and two servants--and was divided into three scenes. In the first scene, the king desired to settle his financial accounts with his servants. Wishing to collect his **debts**, the king began calling those who owed him money to come before him.

The first servant was unable to pay the enormous debt that he owed the king. The amount was "ten thousand talents" (v. 24). Some have estimated the debt to be worth hundreds of millions of dollars or even more than a billion dollars in today's currency. Jesus used this hyperbole to show the vastness of the debt. The debt was beyond anyone's ability to repay. Because the servant could not repay it, the king commanded that the servant, his family, and all that they owned, be sold. Although selling a small number of slaves would not begin to recover the king's large financial loss--the most that could be recovered from the sale of a slave was one talent--this would allow him to regain part of it. The servant begged for more time to repay his debt, an act that would have been impossible to accomplish. In a shocking twist, however, the king canceled the servant's debt and sent him home instead of selling him off.

**Matthew 18:28-31** Although the second scene mirrors the first part of the story, the response to a request for mercy was different. The forgiven servant left the king's presence and encountered a fellow servant who owed him "a hundred denarii" (v. 28). A hundred denarii represented three months of wages for the common worker. The disparity between the size of debts owed by the two men--10,000 talents compared to 100 denarii--was tremendous.

The forgiven servant demanded that he be paid back. His debtor begged for more time (v. 29), which mirrored the forgiven servant's plea to the king (v. 26). The forgiven servant, however, showed no mercy and had him thrown in debtor's prison. Interestingly, even a slave worth very little could have been sold for 500 denarii. Yet Jewish law forbade selling a servant to repay a debt for any amount greater than the debt itself. The forgiven servant, therefore, demonstrated a level of vengeance in his actions.

His hypocritical action was appalling in light of the forgiveness just shown to him. Fellow servants were disturbed by the double standard and told the king all that they had seen. In Greek, "reported" carries the idea of explaining in detail or giving a report. These servants wanted to make sure that the king knew every detail of the first servant's actions.

**Matthew 18:32-35** The forgiven servant's unforgiving actions led to the final scene of the story. The king rebuked the first servant and called him wicked for being unwilling to show the same forgiveness that he had been shown. In disgust, the king commanded that the first servant be tortured until he repaid his entire debt. Unfortunately for the servant, he could never repay his debt to the king.

Jesus then related the story to God's Kingdom. In the parable, the servant, who had received forgiveness beyond understanding, did not show forgiveness to others and thus suffered the consequences of his actions. In God's Kingdom, there is a great danger in an unforgiving spirit. Because of Christ's sacrifice, we have a relationship with the Father through which we receive immeasurable forgiveness. We are then called to show the same forgiveness to fellow servants of the Father.

Recall Peter's initial question: "Lord, how often will my brother sin against me, and I forgive him? As many as seven times?" (v. 21) Jesus' parable emphasized the magnitude of the Father's forgiveness. As His children, we are to forgive one another as God has forgiven us.

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## Implications

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As believers, we should search our hearts to see whether we grant forgiveness to others as God has granted forgiveness to us. All too often, we hold petty grudges against each other. We must remember Colossians 3:13, "bearing with one another and, if one has a complaint against another, forgiving each other; as the Lord has forgiven you, so you also must forgive." We should forgive others because God has forgiven us. Are you harboring a grudge you need to release?

Some hurts are extremely difficult to forgive. The Father does not take these hurts lightly, and neither should we. Forgiveness does not mean passivity. Real forgiveness flows from a sense of personal gratitude and the power of the Holy Spirit at work within us. There is something healing for us in offering that gift to those who have hurt us. How can you be sensitive to the deep hurts of some of your students as you encourage them to be forgiving?

## Teaching Plan

### Connect

#### Review Questions

*(5–8 minutes, easy set-up)*

*Students will answer five review questions from the previous lesson.*

*Print one copy of the “Review Questions” activity sheet for your use.*

After greeting students, use the review questions to test what they can recall from the previous lesson as well as to provide context for today’s lesson.

Unnatural—Forgiveness is not natural it’s through God. Activity ask learners to do something mundane but limit their ability to do so. It would feel unnatural.

#### Master Teacher Option: Effects of Forgiving/Not Forgiving

*(10 minutes, easy set-up)*

*Students will discuss the physical effects of forgiving or not forgiving others.*

*Provide paper and pens.*

*(For more information on the effects of forgiveness, go to*

*[http://www.hopkinsmedicine.org/news/publications/johns\\_hopkins\\_health/summer\\_2014/the\\_healing\\_power\\_of\\_forgiveness.](http://www.hopkinsmedicine.org/news/publications/johns_hopkins_health/summer_2014/the_healing_power_of_forgiveness.))*

Instruct students to divide into small groups and pass out pen and paper. Say: **Many people agree that forgiving or not forgiving others for their offenses can have a significant effect on our physical health.** Instruct each group to create two columns on their paper: “Effects of Forgiving” and “Effects of Not Forgiving.” Explain that you will call out several physical effects caused by forgiving or not forgiving someone. Encourage groups to discuss and to write the effect in the best column on their paper. Read the physical effects listed below in random order (be sure to switch from column to column). When students have finished, used the chart below to review their responses.

<b>Effect of Forgiving</b>	<b>Effects of Not Forgiving</b>
Lowered blood pressure	High blood pressure
Less need for medication Anxiety	Anxiety
Better Sleep	Depression
Feel better / fewer physical complaints	Poor immune system

Lead students to discuss the following: **What impact has forgiving or not forgiving had on your life,**

**or on the lives of people that you know?** Point out that forgiving or not forgiving also produces emotional and spiritual consequences in our lives. Explain that today's lesson provides students the opportunity to consider the spiritual consequences of forgiveness.

## Explore

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### Master Teacher Key Study: The Parable of the Unmerciful Servant

*(15-20 minutes, easy set-up)* □

*Students will study Matthew 18:21-35 to analyze God's forgiveness.*

*Print one copy of the Master Teacher Key Study for your use. Provide a copy of the Student Worksheet and a pen for each student.*

**Learning Goal:** Students will analyze God's forgiveness.

Pass out pens and copies of the Student Worksheet. Then, use the Master Teacher Key Study to teach Matthew 18:21-35.

## Transform

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### Deeper Discussion

*(10 minutes, easy set-up)*

*Students will discuss how receiving God's forgiveness enables them to forgive others.*

**Learning Goal:** Students will determine how to apply God's desire for forgiveness in their lives.

Remind students of this week's memory verse from 1 John 1:9: "If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness." Ask: **When you think about the things God has forgiven in your life, how does that impact your willingness to forgive others?** Emphasize that the desire to forgive others originates with the knowledge that God has forgiven us and will give us the ability to forgive others if we ask for it. Lead students to discuss these questions:

- **Why is it hard to forgive someone for a single offense? Why is it even harder to forgive someone for repeated offenses?**
- **How have you felt when someone granted your request for forgiveness? How have you felt when your request for forgiveness was rejected?**
- **Is there anyone in your life whom you need to forgive? What's keeping you from forgiving them?**

- **What are some physical, emotional, and spiritual consequences for refusing to forgive others?**

Emphasize that Jesus clearly expressed the importance of forgiving those who sin against us because God has forgiven us for sinning against Him. Conclude by praying that students will desire to forgive those who hurt them because they have received God's forgiveness. Pray that God will give students the strength to forgive others, even those whom they struggle to forgive.

### Master Teacher Option: Seeking God's Forgiveness

*(10 minutes, easy setup)*

*Students will privately identify areas where they might need to seek God's forgiveness.*

*Provide an index card and pen for each student.*

Invite students to discuss with one or two partners: **Do you find it easier to ask for forgiveness or to extend forgiveness to others? Explain.** Allow a couple of minutes for discussion, then ask: **When we ask for forgiveness, what fears might we experience?** *(Perhaps the greatest fear is that our request for forgiveness will be denied, even if the offense seemed small in our own eyes.)*

Encourage students to look over the king's response to the first servant in Matthew 18:23-27. Ask: **What did we learn from this parable about God's willingness to forgive even our greatest sins?** *(When we are truly repentant, God is willing to forgive all debts—even those that are so great that they should be beyond forgiveness.)*

Say: **Some aspects of our past sins are embarrassing to discuss publicly, but confessing them privately to God can bring forgiveness and healing to our lives.** Invite students to reflect privately on these questions as you read them aloud:

- **Are there any sins in your past that you feel God cannot forgive? If so, share them with God, asking Him to help you accept His forgiveness.**
- **Are there any sins you've previously confessed to God for which you struggle to accept His forgiveness? If so, ask God to help you fully accept His forgiveness.**
- **Are there any sins you've refused to admit and confess? If so, would you like to admit and confess those sins at this time?**

Conclude by praying that students will realize that God's mercy is extravagantly greater than anything we deserve or can imagine, and that His forgiveness is freely given to anyone who confesses their sins and asks for His forgiveness.

## Take Home Activity

## Family Devotion

*(10-15 minutes at home, easy set-up)*

*Distribute copies of the Family Devotion to students and encourage them to share the devotion with their family.*

A copy of the Family Devotion will be included in your lesson PDF download.

## REVIEW QUESTIONS

(5-8 minutes, easy set-up)

Use these questions to review the content from Lesson 23: "The Disciples' Questions about Greatness"  
The correct answer for each question is printed in bold, italic font.

1. What had the disciples been arguing about when Jesus asked them?
  - a. Whether Jesus was the real Messiah.
  - b. Who knew the most about the Law and prophets.
  - c. *Which of them was the greatest.***
  - d. Who had the closest relationship with Jesus.
2. What was Jesus' response to His disciples' argument over who was greatest?
  - a. Whoever walks closet to Me will be greatest.
  - b. Whoever keeps My commands will be greatest.
  - c. Whoever accepts Me as Lord and Savior will be greatest.
  - d. *If anyone wants to be first, he must be last.***
3. What did Jesus take into His arms to illustrate His message of greatness?
  - a. A scepter
  - b. *A child***
  - c. A robe
  - d. A lamb
4. Why did Jesus use a child to illustrate His message of greatness?
  - a. You have to love children in order to enter the Kingdom of God.
  - b. You have to display childish behavior in order to enter the Kingdom of God.
  - c. *You have to become as a child in order to enter the Kingdom of God.***
  - d. You have to love the things children love in order to enter the Kingdom of God.
5. In welcoming Jesus, whom do we also welcome?
  - a. *The Father (God)***
  - b. A child
  - c. Our neighbor
  - d. The poor

## THE PARABLE OF THE UNMERCIFUL SERVANT

(15-20 minutes, easy set-up)

*Use this outline and any of the corresponding activities to share the Biblical Truth with students.*

**Introduction:** We all get our feelings hurt from time to time. People insult us, offend us, slight us, or fail to appreciate us. While we may easily forgive the occasional small slight, we find it more difficult to forgive repeated small offenses or even a single huge offense. In this lesson, we'll study Jesus' response to Peter's question: "How many times must I forgive someone?"

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### 1. True forgiveness has no limits (Matthew 18:21-22).

**Biblical Background:** After Jesus explained how believers should confront someone who had sinned against them (see Mt. 18:15-20), Peter wanted to know how many times he should forgive the person who sinned against him (v. 21a). In his efforts to understand God's expectations for forgiveness, Peter offered to forgive someone seven times, which was more than twice the requirements of the Pharisees (v. 21b). To emphasize that forgiveness should have no limits, Jesus prescribed "seventy-seven times" (ESV) or "seventy times seven" (NASB).

**Illustration:** The 19<sup>th</sup> century pastor Charles Spurgeon preached, "God has forgiven us continuously. He not only forgave us at the first all our sins, but he continues daily to forgive, for the act of forgiveness is a continuous one ("Forgiveness Made Easy," 1878).

**Application:** If someone hurts us once and asks for forgiveness, we may easily forgive. If that person repeatedly hurts us, we often respond by holding a grudge and refusing to forgive. But Jesus challenges us to continue to forgive, without limit, those who hurt us. This type of forgiveness can only be accomplished by relying on the power of the Holy Spirit within us to help us do the impossible.

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### 2. God's forgiveness is unlimited and undeserved (Matthew 18:23-27).

**Biblical Background:** To illustrate the magnitude of God's forgiveness, Jesus told a parable about a servant whose debt to the king was so great that he could never repay it (vv. 23-24). Although the king could have ordered the servant to be sold into slavery, he responded mercifully to the servant's pleas for patience and forgave his enormous debt (vv. 25-27).

**Illustration:** The idea of settling accounts can be compared to using a credit card to make all your purchases. Throughout the month, you swipe and swipe and swipe the card without stopping to think about what you're spending. But the credit card company is carefully monitoring every swipe so they can send out a statement at the end of the month expecting customers to pay their debt. No one would ever expect the credit card to send a detailed statement and then stamp the bill "Forgiven." But God, in His extravagant grace, extends complete forgiveness to those who place themselves at His mercy.

**Application:** We can do nothing to settle our sin debt with God. Thankfully, He promised that when we confess our sins, His forgiveness will be so complete that those debts will never be remembered again.

### 3. Refusing to forgive means not receiving God's forgiveness (Matthew 18:28-35).

**Biblical Background:** Even though the first servant had received unmerited forgiveness of his debt, he refused to forgive an insignificant debt by enforcing a severe punishment on someone who was indebted to him (vv. 28-30). Upon hearing that the forgiven servant had refused to forgive another servant, the king condemned him to severe punishment (vv. 31-34). Because **People are God's Treasure**, God expects His children to forgive others as completely as He has forgiven them (v. 35).

**Illustration:** Debbie Przybylski acknowledged that “forgiving others is very hard,” but went on to say: “The love of Christ is the only way we can set free those who have deeply wounded us. . . . There is perhaps no greater gift you can offer God than a heart that knows the power of forgiveness and decides to set others free. Forgiving shows that the love, grace, and mercy of Jesus are operating in our lives” (available from <http://www.crosswalk.com/faith/prayer/the-power-of-forgiveness.html>).

**Application:** When we refuse to forgive, we will suffer the consequences of bitterness, mental distress, and damage to our relationship with God. But when we focus on the gift of God's forgiveness, then we will desire to extend forgiveness to others.

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**Conclusion:** As people who have experienced the blessings of God's extravagant and unmerited forgiveness, we have the honor of showing such forgiveness to those who hurt us. When we forgive as God forgives, we are set free from the chains of grudges and bitterness. In turn, we have the opportunity to tell others how they can experience God's forgiveness.

# LESSON 24

**CHRISTOS**  
STUDENT EDITION

## THE PARABLE OF THE UNMERCIFUL SERVANT

**Biblical Passage:** Matthew 18:21-35

**Memory Verse:** 1 John 1:9

If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.

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1. True forgiveness has no \_\_\_\_\_ (Matthew 18:21-22).
  2. God's forgiveness is \_\_\_\_\_ and \_\_\_\_\_ (Matthew 18:23-27).
  3. Refusing to \_\_\_\_\_ means not receiving God's \_\_\_\_\_ (Matthew 18:28-35).

### SMALL GROUP DISCUSSION QUESTIONS

- Why is it hard to forgive someone for a single offense? Why is it even harder to forgive someone for repeated offenses?
- How have you felt when someone granted your request for forgiveness? How have you felt when your request for forgiveness was rejected?
- Is there anyone in your life whom you need to forgive? What's keeping you from forgiving them?
- What are some physical, emotional, and spiritual consequences for refusing to forgive others?

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### WHAT CAN I FORGIVE?

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**EASY TO FORGIVE**

**IMPOSSIBLE TO FORGIVE**

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### SOMETHING TO THINK ABOUT . . .

“Everyone says forgiveness is a lovely idea, until they have something to forgive.”—*C. S. Lewis*

# LESSON 24

**CHRISTOS**  
STUDENT EDITION

## THE PARABLE OF THE UNMERCIFUL SERVANT

**Biblical Passage:** Matthew 18:21-35

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What makes romantic comedies different from other types of movies, such as love stories? Almost every romantic comedy has the same formula: guy meets girl, they fall in love, guy does something dumb, girl gets mad, guy apologizes, and they live happily ever after. While the simple act of asking for forgiveness is not sufficient to bring them back together. They are reconciled when the girl eventually forgives him at some point. Ultimately, there is power in asking for forgiveness. The opposite is true as well—there is power in the act of forgiveness.

Above all else, there is power in accepting God's forgiveness. Read Mathew 18:21-35. In this parable, Jesus perfectly described how forgiveness is intended to be contagious. When the king forgave his servant of a debt that he would never have been able to repay, the king was showing his power through forgiveness. The assumption by the king was that this servant would go and live a life that was characterized by forgiveness as well. However, this servant remained in his selfish ways. This servant missed the point of forgiveness. Forgiveness is more than an event; it is intended to be a lifestyle. After recognizing that forgiveness was granted to him, the servant should have forgiven the ones who owed him as well. Once a person's burdens have been lifted from his shoulders, he should desire to lift the burdens from others as well. This servant never understood this truth.

As followers of Christ, we have been forgiven the greatest debt ever through the blood of Jesus. Our sins weighed us down because they represented a debt we could never pay. When we accept the forgiveness that comes with Jesus' death, that burden is lifted and we experience the freedom of forgiveness. We then have the freedom to forgive others as well. Has each member of your family accepted this freedom? Are you forgiving others in response to the forgiveness you have received?

### CONNECTION QUESTIONS:

- What did the servant's actions reveal about the condition of his heart?
- Do you find it easier to seek forgiveness or to extend forgiveness? Why?
- How should receiving forgiveness from Jesus change the way we respond to those who seek forgiveness from us?
- What is something you need to do this week in response to the fact that Jesus has forgiven you?