

Forgiveness: *Jesus calls us to forgive one another as He has forgiven us*

Matthew 18:21-35

UNDERSTAND THE CONTEXT

Matthew 18 is all about life in the Kingdom of God, how followers of Jesus are supposed to live with one another.

Jesus teaches:

- Humility (vv. 1–4)
- Caring for others (vv. 5–14)
- Dealing with sin (vv. 15–20)
- And finally... **forgiveness** (vv. 21–35)

Peter asks a question we've ALL thought:

“How many times do I have to forgive someone before I'm done?”

Jesus responds in a way that flips everything upside down: Forgiveness isn't about keeping score... It's about reflecting the heart of God.

Then Jesus tells a parable (story) to show: We forgive others because **we've been forgiven an impossible debt by God.**

EXPLORE THE TEXT (KEY WORDS & IDEAS)

1. “Seventy-seven times” (v. 22)

This isn't a number to track, it means *limitless forgiveness*.
You don't stop forgiving.

2. “Debt” (vv. 23–27)

Represents sin. The servant owed a debt he could NEVER repay.
That's us before God.

3. “Compassion” (v. 27)

The king didn't just forgive, he *felt* something.
God's forgiveness flows from His heart.

4. “Seized him... choked him” (v. 28)

Shows how harsh and unforgiving we can be toward others.
We often demand justice from others while expecting mercy for ourselves.

5. “Delivered him to the jailers” (v. 34)

Unforgiveness has consequences, it traps YOU.
Bitterness becomes your prison.

DAY 1 – How Many Times? - *Matthew 18:21–22*

Peter thought he was being generous. Forgiving someone 7 times? That's a lot. But Jesus blows that up. “Seventy-seven times” isn't about math—it's about mindset.

Jesus is saying: Forgiveness isn't something you *count*... it's something you *become*.

If you're keeping track, you've already missed the point. Because Jesus doesn't keep score with you.

Application

- Who are you keeping a “scorecard” on?
- Are you forgiving... or just tolerating until you hit your limit?

Challenge

Today, let go of the “counting mindset.” If someone has wronged you, choose to forgive again, even if it’s the 100th time.

DAY 2 – The Impossible Debt - *Matthew 18:23–25*

This servant owed an *insane* amount of money, basically impossible to repay.

Jesus is making a point: This is what our sin looks like before a holy God. We don’t just need a little help, we need total forgiveness.

And on our own? We could never fix it.

Application

- Do you really understand how much God has forgiven you?
- Or do you think you’re “not that bad”?

Challenge

Spend time today thanking God specifically for His forgiveness. Write down 3–5 things He has forgiven you for.

DAY 3 – Compassion That Cancels Debt - *Matthew 18:26–27*

This is crazy! The servant begs for more time...But the king gives him something better: Total forgiveness.

Not a payment plan. Not a warning. Not a second chance.

Complete cancellation.

That's exactly what Jesus did for us on the cross.

Application

- Do you live like someone who has been fully forgiven?
- Or do you still carry guilt God already removed?

Challenge

When you feel guilt today, remind yourself: “Jesus already paid for this.” Walk in freedom and not shame.

DAY 4 – Forgetting What You've Been Given - *Matthew 18:28–31*

This is where it gets uncomfortable. The same guy who was forgiven EVERYTHING...Turns around and refuses to forgive something small.

He grabs the other guy, chokes him, and demands payment. This is what unforgiveness looks like. We forget what we've been given...and we become harsh toward others.

Application

- Are you harder on others than God has been on you?

- Are you holding onto something small compared to what God forgave you?

Challenge

Identify one person you need to forgive. Pray for them today, even if you don't feel like it.

DAY 5 – The Warning About Unforgiveness - *Matthew 18:32–35*

This is serious. Jesus isn't saying forgiveness is optional.

He's saying: If you truly understand God's forgiveness... it will change how you treat people. Unforgiveness doesn't just hurt others, it traps YOU.

Bitterness becomes a prison.

But forgiveness?
It sets you free.

Application

- Is there someone you haven't forgiven "from your heart"?
- Are you holding onto anger that's holding onto you?

Challenge

Take a step today:

- Send the text

- Have the conversation
- Or release it to God in prayer

You may not fix the relationship, but you can free your heart.

FINAL THOUGHT

Forgiveness is hard.

But remember this:

You don't forgive because people deserve it.

You forgive because **Jesus forgave you.**

And when you truly understand the cross...Forgiveness stops being a burden and starts becoming a reflection of Him.