

Matthew: Forgave Him the Debt

Discussion Guide for June 13 and 14, 2026

Summary

In Matthew 18:21-35, Peter asks Jesus how many times he should forgive a brother who sins against him — and offers what he thinks is a generous answer: seven times. Jesus answers seventy-seven times, meaning forgiveness has no limit, and then tells the Parable of the Unforgiving Servant to explain why. A servant is forgiven an unpayable debt (the equivalent of billions of dollars) by a compassionate king, then turns around and refuses to forgive a fellow servant a small, payable debt. The point lands hard: we are the first servant. Because God's forgiveness of us is limitless, our forgiveness of others must be too. Forgiveness is a decision to pardon an offense and give up the right to be repaid — a transaction between us and God, where we trust Him to handle both justice and reconciliation.

Ice Breaker

Think of a time someone forgave you when they didn't have to — a parent, a friend, a coworker. What did that do to you? How did it feel to be on the receiving end?

Key Verses

1. Matthew 18:21-35
2. Ephesians 4:32
3. James 2:13
4. Romans 5:8

Discussion Questions

1. Peter thought seven times was generous — Jesus said seventy-seven, meaning there's no number at all. Why is keeping a ledger so tempting? What does counting reveal about our hearts?
2. The parable's comparison is meant to be ludicrous — a \$12 billion debt forgiven versus a \$20,000 debt demanded. Where do you see yourself downplaying your own sins while magnifying the sins of others?
3. The pastor listed five things forgiveness is NOT: a feeling, ignoring our hurt, forgetting, condoning a wrong, or restoring trust. Which of these false assumptions has most kept you from forgiving someone?
4. Forgiveness is a transaction between you and God, independent of the offender. What makes it hard to release a situation to God instead of holding onto the right to be repaid?

5. The Amish of West Nickel Mines forgave their children's killer the same day – and called it "just standard Christian forgiveness." Is there a situation in your life where God is calling you to forgiveness that feels radical?

Life Application

Who is God calling you to forgive – or from whom do you need to seek forgiveness? Ask God to reveal names this week. Then remember the debt God forgave you, and take one step: pray for that person by name, write out what you're releasing to God, or reach out to start the conversation.

Key Takeaways

1. Forgiveness is limitless because God's forgiveness of us is limitless. Counting isn't even the right framework – we forgive because we've been forgiven.
2. Remember how much you've been forgiven. We are the servant with the unpayable debt, and remembering that shrinks the grievances we hold against others.
3. Forgiveness is a decision, not a feeling. It's a choice to obey God and give up the right to be repaid – even before our emotions catch up.
4. Mercy is not condoning the wrong. It's trusting perfect justice to a perfect God.
5. Unforgiveness has spiritual consequences. It damages our prayers and creates distance between us and God.