

5-Day Devotional Guide
Stop Talking. Start Caring — Week 3
The Cost of Forgiveness

Day 1 — Throw Away the Spreadsheet

Scripture: Matthew 18:21–22

“Lord, how often should I forgive someone who sins against me? Seven times?” “No, not seven times,” Jesus replied, “but seventy times seven.”

Devotional:

Peter wanted a number. He wanted a limit. He wanted to know when forgiveness could finally run out.

Jesus’ answer was not about math—it was about the heart. Forgiveness means I give up my right to keep score. It means I stop tracking every offense, every apology that never came, every time they “should have known better.”

Keeping score feels powerful, but it slowly turns my heart into a courtroom. I become the judge, the record-keeper, and the prison guard.

Jesus calls us to throw away the spreadsheet—not because the hurt didn’t matter, but because freedom cannot grow in a heart that is constantly calculating.

Reflection Question:

Who or what have I been keeping score against?

Prayer:

Jesus, show me where I have been keeping a record of wrongs. Help me release my need to count, measure, and calculate. Teach me to forgive the way You have forgiven me. Amen.

Practice Today:

Write down one “score” you have been keeping. Then pray over it and physically throw it away.

Day 2 — Remember the Debt You Were Forgiven

Scripture: Matthew 18:23–27

“At this, the servant fell on his knees before him. ‘Be patient with me,’ he begged, ‘and I will pay back everything.’ The servant’s master took pity on him, canceled the debt and let him go.”

Devotional:

In Jesus’ story, the servant owed 10,000 talents—an impossible debt. It was not a large bill. It was a lifetime of lifetimes of debt. Jesus used an outrageous number on purpose.

The point is clear: before we talk about what others owe us, we have to remember what God has forgiven in us.

Forgiveness costs me my right to minimize what I’ve been forgiven.

It is easy to make someone else’s sin look huge while shrinking my own need for mercy. But the cross does not let me do that. The cross reminds me that I was not just slightly mistaken—I was spiritually bankrupt. And God did not shame me. He forgave me.

When I remember the size of the mercy I have received, it changes the way I respond to the people who owe me.

Reflection Question:

Do I see myself more as someone who has been hurt, or as someone who has been forgiven?

Prayer:

Father, forgive me for forgetting the size of Your mercy toward me. Let the forgiveness I have received shape the forgiveness I give. Keep me humble, grateful, and tenderhearted. Amen.

Practice Today:

Take five minutes to thank God specifically for things He has forgiven you for.

Day 3 — Somebody Absorbs the Cost

Scripture: Matthew 18:27

"The servant's master took pity on him, canceled the debt and let him go."

Devotional:

Forgiveness is free to the person receiving it, but it is always costly to the person giving it.

When the master canceled the debt, the debt did not magically disappear.

Someone absorbed the loss. The master chose to carry the cost himself.

That is what forgiveness is. It is not pretending nothing happened. It is not saying, "It didn't hurt." It is not calling evil good. Forgiveness says, "There was a real debt, but I am choosing not to demand repayment from you."

This is exactly what Jesus did for us. At the cross, God did not ignore sin. He absorbed the cost of it through Christ.

Forgiveness always costs someone something. The question is whether I will keep demanding payment, or whether I will entrust the debt to God.

Reflection Question:

What has forgiveness cost me—or what am I afraid it will cost me?

Prayer:

Jesus, You absorbed the cost of my sin. Help me understand the weight of forgiveness without running from it. Give me strength to release what I cannot collect and trust You with what still hurts. Amen.

Practice Today:

Name the cost honestly before God. Say: "Lord, this hurt me. This cost me. I give this debt to You."

Day 4 — Release the Real Debt

Scripture: Matthew 18:28–30

"But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins..."

Devotional:

The second servant owed 100 denarii. Compared to 10,000 talents, it was small—but it was still real. That detail matters. Jesus does not minimize what was done to us. He does not say the debt was imaginary. He does not say, “Just get over it.” Forgiveness is not denial. The wound may be real. The betrayal may be real. The damage may be real. But forgiveness costs me my right to make them pay. That does not always mean trust is immediately restored. It does not mean reconciliation is automatic. It does not mean boundaries are unnecessary. Forgiveness releases revenge; wisdom still builds healthy boundaries. To forgive is to open my hands and say, “God, I will not be the collector of this debt anymore. I release my claim to vengeance. Justice belongs to You.”

Reflection Question:

Am I confusing forgiveness with pretending the hurt was not real?

Prayer:

God, help me tell the truth about what happened without becoming trapped by it. I release my right to make them pay. I trust You to be just, wise, and faithful. Amen.

Practice Today:

Pray for the person who hurt you—not to excuse them, but to release them to God.

Day 5 — Forgive Before You Feel Like It

Scripture: Matthew 18:32–35

“Shouldn’t you have had mercy on your fellow servant just as I had on you?”

Devotional:

Forgiveness costs me my right to wait until I feel like it. If we wait until forgiveness feels natural, we may wait forever. Forgiveness is a decision; healing is often a process. This means I can choose forgiveness even while the wound still aches. I can decide to release the debt even if my emotions are still catching up. I can obey Jesus today while asking Him to heal me over time. Forgiveness is not a one-time feeling. Sometimes it is a daily surrender. Sometimes it sounds like, “Lord, I already gave this to You, but I feel myself picking it back up. Help me release it again.” The call to forgive is not God dismissing your pain. It is God refusing to let your pain become your prison.

Reflection Question:

What step of obedience is God asking me to take before I feel ready?

Prayer:

Jesus, I do not want bitterness to rule my heart. I choose to forgive, even if healing takes time. Walk with me through the process. Help me obey You today and trust You with tomorrow. Amen.

Practice Today: Say out loud: “I choose forgiveness as an act of obedience. God, continue the healing process in me.”