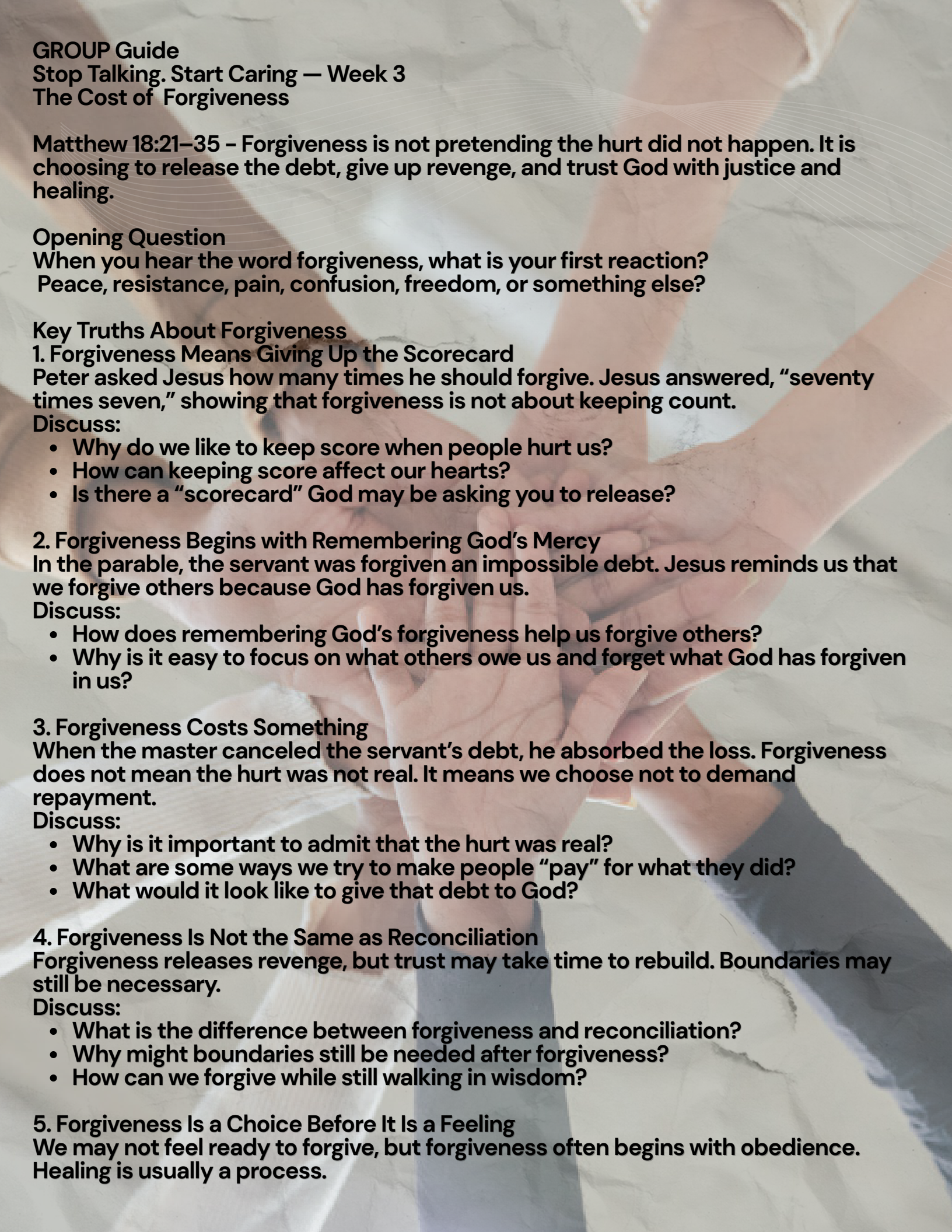




GROUP Guide

Stop Talking. Start Caring — Week 3

The Cost of Forgiveness

Matthew 18:21–35 – Forgiveness is not pretending the hurt did not happen. It is choosing to release the debt, give up revenge, and trust God with justice and healing.

Opening Question

When you hear the word forgiveness, what is your first reaction?

Peace, resistance, pain, confusion, freedom, or something else?

Key Truths About Forgiveness

1. Forgiveness Means Giving Up the Scorecard

Peter asked Jesus how many times he should forgive. Jesus answered, “seventy times seven,” showing that forgiveness is not about keeping count.

Discuss:

- **Why do we like to keep score when people hurt us?**
- **How can keeping score affect our hearts?**
- **Is there a “scorecard” God may be asking you to release?**

2. Forgiveness Begins with Remembering God’s Mercy

In the parable, the servant was forgiven an impossible debt. Jesus reminds us that we forgive others because God has forgiven us.

Discuss:

- **How does remembering God’s forgiveness help us forgive others?**
- **Why is it easy to focus on what others owe us and forget what God has forgiven in us?**

3. Forgiveness Costs Something

When the master canceled the servant’s debt, he absorbed the loss. Forgiveness does not mean the hurt was not real. It means we choose not to demand repayment.

Discuss:

- **Why is it important to admit that the hurt was real?**
- **What are some ways we try to make people “pay” for what they did?**
- **What would it look like to give that debt to God?**

4. Forgiveness Is Not the Same as Reconciliation

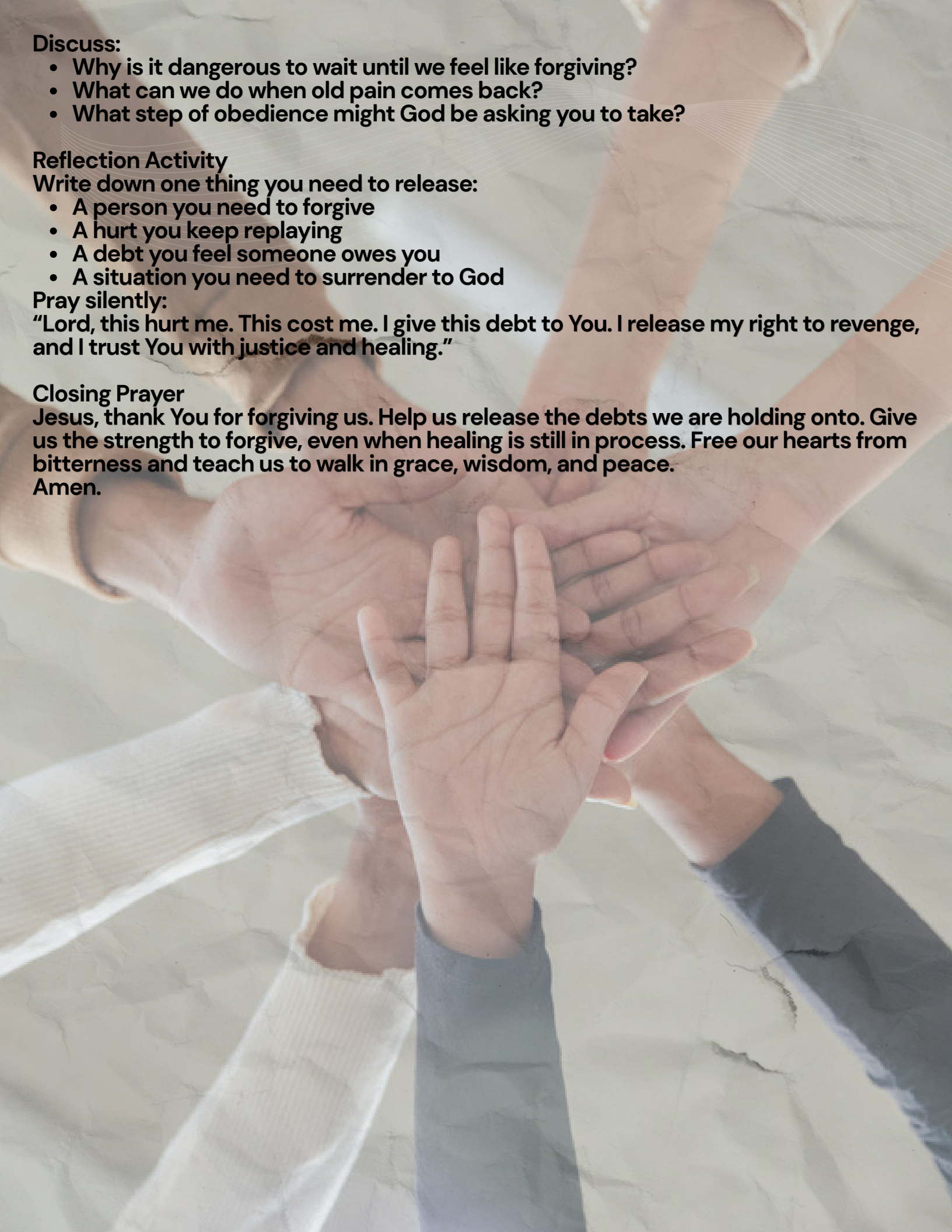
Forgiveness releases revenge, but trust may take time to rebuild. Boundaries may still be necessary.

Discuss:

- **What is the difference between forgiveness and reconciliation?**
- **Why might boundaries still be needed after forgiveness?**
- **How can we forgive while still walking in wisdom?**

5. Forgiveness Is a Choice Before It Is a Feeling

We may not feel ready to forgive, but forgiveness often begins with obedience. Healing is usually a process.



Discuss:

- Why is it dangerous to wait until we feel like forgiving?
- What can we do when old pain comes back?
- What step of obedience might God be asking you to take?

Reflection Activity

Write down one thing you need to release:

- A person you need to forgive
- A hurt you keep replaying
- A debt you feel someone owes you
- A situation you need to surrender to God

Pray silently:

"Lord, this hurt me. This cost me. I give this debt to You. I release my right to revenge, and I trust You with justice and healing."

Closing Prayer

Jesus, thank You for forgiving us. Help us release the debts we are holding onto. Give us the strength to forgive, even when healing is still in process. Free our hearts from bitterness and teach us to walk in grace, wisdom, and peace.

Amen.