

Sermon Title: “Living Debt Free”
Series Title: Biblical Forgiveness
Scripture: Ephesians 4:32, Matthew 6:12,
Colossians 3:13
Speaker: Pastor Mike Barnhart



Therapeutic Forgiveness:

- Forgiveness is primarily a feeling.
- Forgiveness is a private matter.
- Forgiveness eliminates all feelings of hurt, pain, anxiety, or bitterness.
- Forgiving yourself & God are necessary for happiness.

Forgiveness - the release from debt or penalty by one who has been offended.

Repentance - genuine contriteness toward one who has been offended.

Reconciliation - to restore and reestablish favorable & friendly relations with another.

Reconciliation = The goal of forgiveness

Vertical forgiveness is between you & God

Horizontal forgiveness is between you & someone else

Psalm 130:3–4 ESV

If you, O LORD, should mark iniquities,

O Lord, who could stand?

But with you there is forgiveness,

that you may be feared.

God expects believers—those who have faith in Christ—to forgive others in the way that He forgave them.

Matthew 6:12 ESV

and forgive us our debts,
as we also have forgiven our debtors.

Matthew 6:14–15 ESV

For if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses.

Ephesians 4:32 ESV

Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you.

Colossians 3:13 ESV

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.

How does God forgive?

1. God created you for His _____.

Genesis 1:26–27 ESV

Then God said, “Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.”

2. You are a _____.

Romans 3:23 ESV

for all have sinned and fall short of the glory of God,

3. Jesus is God's _____ to you.

Ephesians 2:8–9 ESV

For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast.

Ephesians 2:1–4 ESV

And you were dead in the trespasses and sins in which you once walked, following the course of this world, following the prince of the power of the air, the spirit that is now at work in the sons of disobedience— among whom we all once lived in the passions of our flesh, carrying out the desires of the body and the mind, and were by nature children of wrath, like the rest of mankind. But God, being rich in mercy, because of the great love with which he loved us,

1 John 4:10 ESV

In this is love, not that we have loved God but that he loved us and sent his Son to be the propitiation for our sins.

God's
Riches
At
Christ's
Expense

4. You must _____ the gift.

Faith - turning to Christ to trust Him.

Repentance - turning away from trusting yourself or others.

Acts 20:21 NIV

I have declared to both Jews and Greeks that they must turn to God in repentance and have faith in our Lord Jesus.

Romans 10:9–10 ESV

because, if you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved.

Acts 2:37–38 ESV

Now when they heard this they were cut to the heart, and said to Peter and the rest of the apostles, “Brothers, what shall we do?” And Peter said to them, “Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins, and you will receive the gift of the Holy Spirit.

5. God _____ forgiveness to those who receive it.

Order of Salvation:

1. Election - God’s sovereign choice to choose those who would be saved. (Romans 8:28-30; Romans 9:11-13)
2. Gospel Call - proclamation of the gospel. (Romans 8:30; John 6:44)
3. Regeneration - being born again. (John 3:3-8; Ezekiel 36:26-27)
4. Conversion (Repentance + Faith) - turning away from sin in repentance & turning toward God in faith. (John 6:37; John 7:37; Romans 10:9)
5. Justification - legally being made right before God. (Romans 8:30; Galatians 2:16; Romans 3:24)
6. Adoption - becoming a member of God’s family. (John 1:12; Ephesians 2:19; Romans 8:14-17)
7. Sanctification - process of becoming more like Christ in conduct. (1 John 3:9; 1 Corinthians 6:11; Romans 6:18)
8. Perseverance - remaining in Christ. (John 6:38-40; John 10:27-29)
9. Death - going to be with the Lord. (Romans 8:1; 1 Corinthians 15:24-26; 1 Corinthians 15:54-55)
10. Glorification - receiving a resurrection body. (1 Corinthians 15:12-58; 1 Thessalonians 4:14-17)

Without election, effectual calling, and regeneration...a person won’t truly repent & have faith in God.

On the other hand...if a person does genuinely have faith in God & repents of their sins...the person is forever justified by faith...He or she is forgiven.

That which God starts, He finishes.

Romans 8:28 ESV

And we know that for those who love God all things work together for good, for those who are called according to his purpose.

Romans 5:1 ESV

Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ.

Romans 8:1 ESV

There is therefore now no condemnation for those who are in Christ Jesus.

1. God created you for His glory.
2. You are a sinner.
3. Jesus is God's gift to you.
4. You must receive the gift.
5. God commits forgiveness to those who receive it.

*In Christ, there is nothing you can do that would make God love you more.
There's nothing that you've done that makes Him love you less.*

Small Group Discussion Questions

1. There was a lot of information shared in the sermon on Sunday. What encouraged you most? Did anything confuse you?
2. Read Matthew 6:12, Ephesians 4:32, and Colossians 3:13. What do these passages tell us about forgiveness? (Scriptures are below)
3. Give one or more definitions of grace.
4. Biblically, what does it mean to be forgiven by God?
5. What is the relationship between faith and repentance?
6. Read Ephesians 2:8, Romans 10:9-10, John 3:16, and Acts 20:21. (Scriptures are

below) How is forgiveness or salvation received? Have you received this gift?
7. Do you believe that God commits forgiveness to those who receive it? Why or why not?
8. What do you think is the most important question about forgiveness? How do you think the Bible answers that question?

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because, if you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved.

John 3:16 ESV

16 “For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.

Acts 20:21 NIV

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