

# Reedy Fork Baptist Church

*Wednesday, March 4, 2026*

## BIBLE STUDY

**Theme: "When Forgiveness is Hard"**

### **SCRIPTURE IN RESPONSE: Matthew 18:21-35 NIV**

**21 Then Peter came to Jesus and asked, "Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?"**

22 Jesus answered, "I tell you, not seven times, but seventy-seven times.<sup>[a]</sup>

**23 "Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants.**

24 As he began the settlement, a man who owed him ten thousand bags of gold<sup>[b]</sup> was brought to him.

**25 Since he was not able to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt.**

26 "At this the servant fell on his knees before him. 'Be patient with me,' he begged, 'and I will pay back everything.'

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

28 "But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins.<sup>[c]</sup> He grabbed him and began to choke him. 'Pay back what you owe me!' he demanded.

**29 "His fellow servant fell to his knees and begged him, 'Be patient with me, and I will pay it back.'**

30 "But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt.

**31 When the other servants saw what had happened, they were outraged and went and told their master everything that had happened.**

32 "Then the master called the servant in. 'You wicked servant,' he said, 'I canceled all that debt of yours because you begged me to.

**33 Shouldn't you have had mercy on your fellow servant just as I had on you?'**

<sup>34</sup> In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed.

<sup>35</sup> **“This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”**

## **I. Key Words:**

- Forgive
- Forgiveness
- Offense
- Settlement
- Debt
- Repay
- Heart
- Reconciliation

## **II. People, Places, & Time:**

- Jesus
- Simone Peter

## **III. Background:**

Matthew 18 focuses on the internal dynamics, relationships, and behavior of the community of believers (the church), emphasizing humility, accountability, and radical forgiveness. Prompted by the disciples asking about "greatness" in the kingdom, Jesus uses a child to illustrate that true greatness comes from humbling oneself.

## **IV. In Depth:**

### **1. Lesson Emphasis #1: Forgiveness is Revealing.**

#### **A. Forgiveness is never easy.**

1. This is true because forgiveness means the forgiving person-the innocent party-fully acknowledges the wrongdoing of the offending one and lets the guilty one go free!
2. Forgiveness means that one is able to love genuinely with a love that is able to go beyond the problem and extend to the person involved.
3. This truth mirrors God's forgiveness toward us.

#### **B. Jesus set the story in the context of God's grace when he began with the statement, "The kingdom of heaven is like.**

1. "Purposely, Jesus made the debt the servant owed the king a staggering one; 10,000 talents would amount to about \$12 million in our money.
  2. The point Jesus was making, of course, is that our debt to God is totally and forever beyond the possibility of payment.
  3. When the king demanded that the man and his family be sold into slavery as payment on the debt, the man fell on his face and begged the king for patience.
  4. The king had compassion on the man and canceled his debt.
- C. The king's forgiveness was based on the man's attitude, not his ability to pay the debt.
1. The king freed this man of his debt by paying it himself, which he did when he crossed it off the books.
  2. The king forfeited \$12 million— money that was due him.
  3. Jesus describes the magnitude of God's forgiveness toward us in this.
  4. He wanted to impress on Peter that when we stand before God, there is no way we can pay our sin debt.
  5. Therefore, God's forgiveness reveals not only his immeasurable grace, but our total hopelessness without it.

## **2. Lesson Emphasis #2: Forgiveness is Demanding.**

- A. The next scene in this story focuses on the human nature of man, set in contrast to the nature of God.
1. The servant who had been so marvelously forgiven left the king's presence and went out into the streets where he was no longer in the overwhelming atmosphere of the king's grace and forgiveness.
  2. We see then how quickly he forgot mercy and how easily he remembered his grudges.
  3. This man changed when he left the king's presence; he wasn't the same man at all.
  4. He met a man who owed him 100 denarii, or about \$20 in our money: 500,000 times less than the amount he had owed the king!
  5. In spite of this, the servant demanded that his debtor repay the money.
  6. The poor man begged for mercy and patience, promising that he would repay all.
  7. But the servant refused to show patience and forgiveness; he threw his debtor into prison until he could pay the debt.

- B. What Does God's Forgiveness Demand of Us?
  1. It insists that we look at others through the eyes of mercy and not justice.
  2. The principle of justice said that both of these man owed honest debts and that those debts should be collected.
  3. But the principle of mercy looks at the debtor instead of at the debt.
  4. Mercy tempers cold justice with compassion.

### **3. Lesson Emphasis #3: Forgiveness is Liberating.**

- A. In forgiving the offender, the innocent party liberates him, lets him go free; this is what God does in regard to our sins.
  1. Humankind had offended God; deliberately, they stepped across God's boundary and broke his law.
  2. Then, through the sacrifice of his Son, God's wrath and anger were dissolved, and he freed the offender from the curse of eternal death.
  3. Through Christ, God extended to malicious lying, deceit, halfhearted sinful people this magnificent gift of forgiveness.
  
- B. But what happens when we have difficulty forgiving one who has hurt or wronged us?
  1. When we refuse to forgive someone or when we limit our forgiveness, we are exercising a sinister power play to keep that offending one in our debt.
  2. But in doing so, we are exposing ourselves to a deadly spiritual radiation that attacks peace and joy and contentment.
  3. It will eventually turn one into a critical, negative person who manifests everything but a Christian spirit.
  4. It can even have physiological repercussions and make us physically or mentally ill.
  
- C. What does it mean when we do forgive someone who has wronged us, and by so doing, set that person free?
  1. True forgiveness is experienced only in relationship and is known only in reconciliation.
  2. When God forgives us, his forgiveness brings about an amazing and unutterably wonderful relationship.
  3. We are reconciled to God, and we begin to enjoy a fellowship with him that the world can never know or take away.
  4. Consequently, when true forgiveness is expressed, reconciliation is brought to fruition.
  5. The bottom line of this story Jesus told is that God expects us to manifest the same spirit of forgiveness toward others that he has shown toward us.

