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March 29, 2026

FORGIVENESS: MATTHEW 18:21-35

Introduction: Ask if anyone in the group has a vehicle with a check-engine light on at the moment. Ask how long it has been on. Then ask the whole group how long they have driven their vehicle with a warning light illuminated in the past.

Depending on the vehicle, a check-engine light might simply indicate that you need an oil change. In other cases, it might be an alert about a serious problem. If we do not follow the warning and get the vehicle checked, it could lead to a bigger problem down the road.

Summarize and Transition: Today's lesson will provide us with a check-engine light. Chapter 18 is the fourth of Jesus' extended discourses in the book of Matthew. This series of teachings is specifically directed to Jesus' disciples. He begins teaching on humility by calling a child into their midst (vv. 1-9). This is followed by the Parable of the Lost Sheep, in which Jesus teaches about restoration and salvation (vv. 10-14). Restoration and forgiveness in the church body follows in verses 15-20. The concluding verses of the chapter are the focus of our lesson. We can read them as a check-engine light. Jesus words and the parable included can be a warning for the believer to check their actions and their heart posture toward other believers. This passage relates specifically to believers' interaction with other believers, but we can extrapolate it to the way we interact with others. Let's look first at the question that sparked Jesus' teaching on the subject.

1. QUESTION OF FORGIVENESS (MATT. 18:21-22)

Read (or have someone read) Matthew 18:21-22.

Object Lesson: "Prior to the session, find a photo of a scoreboard. You also could use a scorecard from a familiar board game [or a scorecard from golf]. Show adults the scoreboard and discuss how scores are kept in different games. Ask: *Why is it so important for us to keep score?* Discuss responses." (ETB LG, 59)

Explain: In this passage, we see Peter attempting to "keep score." After listening to Jesus teach on restoration and forgiveness in the church body, Peter moves the subject "from the context of the congregation to personal reconciliation." (ETB LG, 59) We should make a point here that this passage concerns interpersonal relationships between believers. This is not a passage about holding people accountable in the workplace. Nor is it a passage related to the law. Peter's question is about his relationship with a "brother or sister who sins against [him]." The question is of universal concern. The topic of forgiveness concerns us all because we have all hurt someone and been hurt by someone.

Ask: Ask the group to silently consider the question Peter asked. Ask them to consider their own *limit* to forgiveness. *What is your breaking point? When do you throw in the towel and just stop forgiving someone?* (**Teacher's note:** You do not want to ask the group to answer out loud because you want them to honestly consider the question.)

We all probably have a breaking point, either because of the frequency or the magnitude of other people's actions. Peter probably felt pretty good about his suggestion to forgive someone 7 times. The rabbis of his day said you must forgive someone 3 times. Peter knew that Jesus' teachings often went beyond the rabbis in

Notes:

This Lesson was created using:

- *Explore the Bible Leader Guide* (ETB LG)
- *Explore the Bible Personal Study Guide* (ETB PSG)
- *Explore the Bible Commentary* (ETBC)
- *Preaching the Word: Matthew* (Preaching)
- *New American Commentary: Matthew* (NAC)
- *Exalting Christ in Matthew* (Exalting)
- *Ancient Christian Commentary on Scripture: Matthew 14-28* (ACCS)
- *The King Has Come* (Spurgeon)

TEACHER'S NOTE: Jesus' use of an "object lesson" in verses 1-9 is a reminder to us to use differing teaching methods during our group time.

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righteousness, so he more than doubled their requirements. Jesus responds to that 7 is not enough. Instead, you must forgive “seventy times seven” (CSB, “seventy-seven times” ESV). Jesus’ answer was not an issue of mathematics. He wasn’t telling Peter to take a scorecard and mark down every time a person offends or hurts him, and when he gets to 491, to retaliate. “Peter seemed concerned about determining the *limit* for the number of times forgiveness had to be extended to an offender.” (ETBC, 48 emphasis added) Jesus’ answer reveals that a believer should not seek a limit to grace and mercy. Love should not be limited. Paul is going to address this topic in 1 Corinthians 13 in his discourse on true love.

Read or have someone read I Corinthians 13:5. (See Notes Box.)

Explain: To keep a record of wrongs is like keeping score, and like golf, a high score is not a good thing. Keeping a score and just waiting for the day you can “get someone.” Is not true love. True love is hard.

Summarize Transition: Peter’s question might have sounded innocuous, but there is an insidious reasoning behind it (whether Peter realized it or not). Seeking a limit to forgiveness is a form of limiting love. Loving is hard, and Jesus knows this. In the remainder of the passage, he is going to present a story, a parable, to help the disciples understand why they should not limit their forgiveness or their love.

2. COMPASSIONATE KING (MATT. 18:23-27)

Read (or have someone read) Matthew 18:23-27.

Explain: Let’s see what is going on in the parable before we try to understand it.

A Kingdom Parable: Jesus introduces this parable with a familiar phrase: “the kingdom of heaven can be compared.” With this introduction, we can analogize the parable. The king is “God,” the servants are “God’s people,” and the debt is our “sin.”

The King and the KING: The Explore the Bible Commentary suggests that in a large country, a king would have servants, or ministers, who act on his behalf and perform duties across the nation. “In this story, these servants could borrow or hold money owed to the king in some way for a limited time.” (ETBC, 49). Periodically, the king would call in these servants and “settle accounts.”

The King’s Indebted Servant: Somehow, this servant had racked up quite the debt. He owed the king ten thousand talents. “A talent was the highest unit of currency” in Jesus’ day. (Preaching, 524) “A talent was a measure of weight amounting to between 75 and 100 pounds. It was the maximum amount a Roman soldier could carry on his back.” (ETB LG, 61) Schroeder says it would take the man “four thousand lifetimes” to pay the debt (ETBC, 49). In the nineteenth century, Spurgeon placed the man’s debt at “two millions of our money” (Spurgeon, 255). Platt places the debt in the

Notes:

I Corinthians 13:5

⁵ is not rude, is not self-seeking, is not irritable, and does not keep a record of wrongs.

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“millions if not more than a billion dollars” (Exalting, 246). Gundry says the man owed “zillions” of dollars. (Preaching, 524) We *could* do the math and figure out what the man owed. But as with the command in verse 22 to forgive seventy times seven, the actual number is not the point, and the above-mentioned commentators agree. “Ten thousand was then the highest Greek numeral.” (Preaching, 524) To calculate the man’s debt, we must multiply the “talent” (the largest unit of currency) by 10,000 (the largest number). The answer to the equation is infinity. This man’s debt is far beyond anything he could ever pay.

Discuss: Before we get the spiritual application of this situation, let’s consider the servant’s situation. Have you ever faced a financial debt that seemed insurmountable? (Teacher’s Note: For some in your group, you might have to ask them to think back to the early days of their business or ask them to recall a time when the economy was struggling.) How did you respond to the “insurmountable” debt?

Explain: Maybe you buckled down and cut back on discretionary spending. If you owned a business, maybe you took a pay cut. Maybe you got some envelopes out and began Ramsey’s debt snowball plan. Or maybe you did like this man and begged for patience.

Read verse 26 (See Notes Box.)

Explain: The language used by the man “paints an ongoing desperate action—‘Keep having patience with me.’” (ETB LG, 61) After the sentence of slavery or debtor’s prison, there was nothing the man could do but beg for mercy. Great mercy is what the king showed. In response to the man’s request, the king released him. “Released includes both erasing the debt and removing the threat of being sold.” (ETB LG, 61)

Discuss: Before I move on to the Spiritual application, what spiritual application do you see in this story? (Allow time for the group to respond. They will probably teach the rest of this section for you.)

Explanation: As we said before, the king represents the Lord, the man represents us, and the monetary debt represents our sin debt. We will be held to account for our sin debt. Like the man’s monetary debt, our sin debt is more than we can ever pay. All we can do is plead for mercy. When we do, our Lord will forgive our debt.

Read or have someone read Colossians 2:14 (See Notes Box.)

Explain: Now, we must be clear here. This is a story, and it does not contain the complete teachings related to salvation found in the Bible. In the story, the man pleads for mercy and asks for more time to pay off his debt. That is equivalent to coming before the Lord as a repentant sinner. When a person comes to the Lord for salvation, he does so recognizing that he can do nothing about his sin debt. In salvation, we repent of the debt and the accumulation of more sin debt and ask the Lord to forgive us based on the

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Matt 18:26

At this, the servant fell facedown before him and said, “Be patient with me, and I will pay you everything.”

Colossians 2:14

He erased the certificate of debt, with its obligations, that was against us and opposed to us, and has taken it away by nailing it to the cross.¹

work of Christ on the cross. Nevertheless, the story does teach us something about our debt and the Lord's mercy. Our sin debt is too much, and God wants to forgive it.

Summarize and Transition: This story, a parable, begins with a picture of our salvation. As Image Bearers of God, every person is meant to do the work of the King on earth. However, like this man every person fails, and every person needs to be forgiven. When we are forgiven, we can then begin faithfully bearing the image of God and expanding His Kingdom. That is what this man was supposed to do next—faithfully serve the King. Instead, he had different plans. Let's look at that.

3. UNFORGIVING SERVANT (MATT. 18:28-35)

Read (or have someone read) Matthew 18:28-35.

Explain: Let's again understand what is taking place in the story.

The Significantly Insignificant Debt: Upon receiving mercy from the king, the servant then *finds* another servant who owes him "a hundred denarii." Like the talent, we need to understand what this means. "A *denarius* was a Roman silver coin which constituted a day's work for an ordinary laborer." (ETBC, 51) This is not an insignificant amount of money. Just consider what the average person makes in about 3 months today, and you will have an idea. But as before, the exact amount of the debt is not the important point. The important point is that while this man's debt was significant, it was *insignificant in comparison to what was forgiven by the king*.

The Significant Dispute Among Servants: Upon receiving mercy from the king, the servant then finds *another servant* who owes him and assaults him, demanding repayment. Here we see that he did not go find "his servant, nor his inferior, but one who was his equal, and his companion in service" to the king. (Spurgeon, 257) Just put a pin in that for a moment.

A Significant Display of Malice: When the fellow servant is confronted about his debt, he basically says the same thing the original servant had said to the king. He says, "Be patient with me, and I will pay you back." Instead of showing mercy as the king had, he had the man thrown into prison, where he could never hope to repay the debt.

The Significant Denouncement of the King: Upon hearing about the forgiven servant's act of malice, the king summons the man yet again. Here, he denounces the man's actions and draws attention to the reason for this second summons. He is not being summoned and subsequently punished because of his debt. He is not even being summoned for seeking repayment. Instead, he is summoned because of his lack of mercy. The king points out that, upon receiving such great mercy himself, he should have acted in like manner by forgiving the other man's debt or at least acquiescing to the request for patience.

The Significant Declaration of Christ: Upon completion of the story, Jesus makes a declaration, “So also my heavenly Father will do to you unless every one of you forgives his brother or sister from your heart.”

So, we have to ask ourselves what Jesus is trying to teach us here.

Let’s do so by first returning to the context of the passage and Peter’s initial question. Remember, chapter 18 is primarily concerned with relationships among church members or those in the Body of Christ. Elsewhere, Jesus says about those outside the Body of Christ, “By this everyone will know that you are my disciples, if you love one another.” (John 13:35) Jesus says that this love is a reflection of the love which He lavishes on the believer. Earlier, I told you to put a pin in the fact that the evil servant went and found a fellow servant to shake down. In the context of the passage, we can liken these two men to brothers in Christ. To put it plainly, this would be equivalent to two church members or two members of the body of Christ.

We should also remember that the context of the story includes Peter’s initial question: “How many times must I forgive my brother or sister who sins against me?” So, while this story uses monetary debt as a key point, it is really about forgiveness. Church members and those in the Body of Christ can indeed act wrongly. Jesus has already given instructions related to dealing with sin in the church in Matthew 18:15-20. Two other NT passages show us how to deal with disputes among brothers and sisters.

The first is I Corinthians 6:1-6. It is too much for us to dig into here. But the basic idea is that the unbelievers in Corinth were suing each other in the Roman court system. Paul says this is not the way to handle disputes among believers. Instead, he asks, “Can it be that there is not one wise person among you who is able to arbitrate between fellow believers?” (v. 5) Paul is saying, handle your disputes *in-house*. Now, if we apply this to Peter’s question and what Jesus teaches in the parable, we see that disputes among, wrongs done by, or insults made by church members should be handled in-house. If they cannot be defused one-on-one, then seek a wise, mature believer to help you. The issue at stake is John 13:35. If the world sees us fighting, they will not know us by anything close to love.

The second NT passage that helps us know how to deal with disputes among fellow believers comes from Jesus’ teaching in the Sermon on the Mount.

Read Matthew 5:23-24 (See Notes Box.)

Here, the issue is not so much what the world sees, but what the Lord expects. The Lord does not want to hear us sing in worship until He has heard us confess to one another and seek forgiveness. Jesus instructs us to *seek out* those whom we have wronged and beg forgiveness.

Summarize and Transition: The story of the parable is pretty simple. The first servant received great mercy for the significant debt he incurred. He then

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******Teachers’ Note:** You will want to make sure your group understands that we are talking not talking about illegalities here. We should always involve the proper authorities if a law has been broken or someone has been harmed physically.****

Matthew 5:23-24

²³ So if you are offering your gift on the altar, and there you remember that your brother or sister has something against you, ²⁴ leave your gift there in front of the altar. First go and be reconciled with your brother or sister, and then come and offer your gift.¹

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harasses a fellow servant for a debt vastly insignificant compared to the one he once owed. The king in turn punishes him for his lack of mercy.

While the story is simple, the actions that should flow from it are not so easy. Likewise, Jesus' final statement in relation to the parable is difficult as well. He says, "So also my heavenly Father will do to you unless every one of you forgives his brother or sister from your heart." Here, Jesus is not saying that a believer can "lose his salvation." Instead, he is pointing out that a professing believer who cannot forgive his brother or sister might not have ever known Christ to begin with.

CONCLUDE

That is why I say this passage and parable can be a check-engine light. If we are reluctant to forgive, we need to dig deep with the Lord and see if we have been forgiven. If we have, we need to ask the Lord to help us forgive the other person "in your heart." Unity is essential in the church. We all do dumb things, and we all hurt others at some time. Likewise, we are all hurt by others. We need to clean up the house if we are really going to be a witnessing (I Cor 6) and worshipping (Matth 5) church.

We are going to end our time in prayer today.

Prayer:

1. Ask your group to sit quietly and ask the Lord to reveal any way in which they have harmed another church member. After a period of time, ask the Lord to give them the strength to seek forgiveness.
2. Ask your group to again sit quietly and ask the Lord to help them forgive someone in their heart for anything that has been done to them.

Close in prayer.