SCENARIO 1

The Debt

The $1,200 that never came back. Is forgiving the same as cancelling what is owed?

THE SHORT ANSWER

No — and yes. Forgiveness does not require you to pretend the debt was never real. It requires you to stop being the one holding it over them.

The Greek word Jesus uses is *aphiemi* — to let go, to send away, to release. It is a word about your hands, not about the facts. The wrong stays wrong. What changes is who is carrying it.

WHERE THE SCRIPTURE LANDS

Matthew 18:23–27	The king does not renegotiate the debt or set up a payment plan. He cancels it outright — ten thousand talents, a sum no one could ever repay. Forgiveness in this parable is not partial.
Matthew 18:28–30	The servant then demands a hundred pence. Real money. He was not wrong that he was owed. He was wrong that he was still collecting after what had been cancelled in him.
Deuteronomy 15:1–2	Every seven years Israel released debts. Not because the debt was fake — because God did not want His people permanently defined by who owed whom.
Luke 6:35	Lend expecting nothing back. Jesus is not naive about money. He is asking what you will let the loss do to you.
Romans 12:19	"Vengeance is mine, saith the Lord." Releasing the debt is not saying it did not matter. It is handing the collection to Someone better at it.

THE THREE CHOICES

A	**Cancel it entirely**	Closest to what the king does. But be honest about whether this is release or avoidance — some of us call it a gift because we do not want the conversation.
B	**Forgive and still say something**	Forgiveness does not require silence. Matthew 18:15 assumes you go to the person. Naming a wrong and releasing it are not opposites.
C	**Keep the debt on the books**	Not automatically unforgiveness — a debt can remain legitimate. The question is what you are doing with it while it sits there.

More than one of these can be forgiveness. Which one it is depends less on the choice than on what you are carrying while you make it.

THE DISTINCTION THAT MATTERS

> *Forgiveness is not saying what they did was okay. It is saying you are no longer the one holding the debt. Every day you hold it waiting for them to pay, you are the one paying — in sleep, in joy, in relationships that had nothing to do with them.*

TAKE IT HOME

1. What is the debt you are still quietly collecting on — money or otherwise?
2. What has holding it cost you that the other person will never see?
3. Read Matthew 18:23–35 slowly this week. Which servant do you recognize?