

“Have You Understood” Unforgiveness – Matthew 18:21-35

Intro Prayer

Heavenly Father, we come before You grateful for the grace You have poured out on each of us. As we open Your Word together today, we ask that You soften our hearts and open our minds. Let this time not simply be an exchange of ideas, but a genuine encounter with Your Spirit. Speak to us, Lord, and give us the courage to respond. In Jesus' name, amen.

Summary

In this sermon on forgiveness, the message walks through Matthew 18:21-35, where Peter asks Jesus how many times, He must forgive a brother who sins against Him. Jesus responds with "seventy times seven," then tells the parable of the unforgiving servant to illustrate why limitless forgiveness is not just a suggestion but a kingdom requirement. The servant who was forgiven an impossible debt (10,000 talents) turned around and choked a fellow servant over a comparatively tiny amount and was ultimately handed over to torturers. Jesus closes with a sobering warning: the Heavenly Father will treat us the same way if we do not forgive from the heart.

The message challenges the congregation to recognize the enormous debt God has forgiven through Christ's blood, to receive that release fully and live in freedom rather than guilt, and then to reflect that same mercy toward others. Unforgiveness, he argues, is a choice to hold a rope that keeps ringing a bell of bitterness, while God has already chosen to remember our sins no more. The sermon calls believers to forgive not just outwardly but from the heart, because love keeps no record of wrongs and because the stakes of refusing to forgive are eternally serious.

Questions

1. Peter suggested forgiving a brother seven times, thinking he was being generous. What limits, spoken or unspoken, do you tend to place on how many times you will forgive someone?
2. The servant who was forgiven an unpayable debt immediately went out and refused to forgive a much smaller one. Why do you think it is so easy to forget the grace we have received when we are the ones who have been wronged?
3. The sermon described unforgiveness as holding a rope that keeps ringing a bell. In what ways have you seen unforgiveness keep someone (or yourself) stuck in a cycle of bitterness?
4. God promises to remember our sins no more once they are forgiven. How does that truth change the way you think about forgiving others who have hurt you?
5. The sermon made a distinction between forgiving someone on the outside versus forgiving from the heart. What does heart-level forgiveness look like in practice, and how is it different from simply saying the words?
6. Jesus warned that the Father will hand over to torturers those who refuse to forgive. How does the seriousness of that warning affect your motivation to pursue forgiveness, even when it feels impossible?
7. The story of the man in the hole illustrated the difference between passing down advice and actually getting in the hole with someone. How can your small we be the kind of community that gets in the hole together rather than just offering notes from above?

Key Verses

Matthew
18:21-22

Matthew
18:23-35

Romans 5:8

Ephesians
2:4-5

Romans 13:8

Key Takeaways

- Recognize your debt: Every believer carries a sin debt so large it could never be repaid, and God through Christ has wiped it completely clean. Understanding the weight of that forgiveness is the foundation for everything else.
- Receive your release: The blood of Christ does not just cover past sin; it covers us fully. We are called to live in the freedom of that forgiveness rather than remaining imprisoned by guilt or shame.
- Reflect His mercy: Because God has forgiven an impossible debt, we are called to extend forgiveness to others, not just outwardly but from the heart, because love keeps no record of wrongs.
- Unforgiveness has eternal consequences: Jesus closes the parable with a direct warning that the Father will treat us as the unforgiving servant was treated if we refuse to forgive our brothers and sisters from the heart.
- We owe each other love: Romans 13:8 reminds us that the only ongoing debt we carry toward one another is love, and genuine love does not harbor bitterness or keep score.

Life Application

This week, identify one person you have been withholding forgiveness from, whether they have asked for it or not. Spend time in prayer each day asking God to help you release that debt from your heart, not just in words. If it is safe and appropriate to do so, consider reaching out to that person with a word of grace. Journal what you notice in your own heart as you choose to let go of the rope.

Ending Prayer

Lord, thank You for this time together and for the truth of Your Word. We confess that forgiveness is hard, and that we often hold on to hurts far longer than we should. Remind us daily of the insurmountable debt You have forgiven us through the cross of Christ. Let that reality be so real in our hearts that it becomes impossible to withhold grace from those around us. Where there is bitterness, bring healing. Where there are broken relationships, open doors for reconciliation. Help us to forgive not just with our words but from the deepest parts of our hearts, just as You have forgiven us. May we leave here today a little freer, a little more loving, and a little more like Jesus. In His name we pray, amen.