

FORGIVENESS | FORGIVE US OUR DEBTS

Matthew 6:12, 14–15

BIG IDEA | People who have received grace become people who give grace.

INTRO | JOEL

Have you ever loaned somebody money and they just never paid you back? I'm not talking about \$5. There's an amount where you're like, "Don't worry about it, bro," and then there's an amount where you're like, "No, actually, I'm worried about it, bro."

And the worst part is that you're scrolling Instagram and there they are at a nice restaurant. Suddenly you become a forensic accountant: "Interesting...you got appetizer money? Is that a steak?"

Then they have the audacity to post, "Much needed getaway! God is good!" And you're thinking, "HE IS! And He'd be even better if you paid me back!"

You start wanting to comment on their posts—nothing obvious, just spiritual enough that nobody else knows what's happening. They post, "So blessed!" and you comment, "Owe no one ANYTHING, except to love each other. Romans 13:8 🙏."

Because when somebody owes you something, you keep track. You remember. You notice everything. There's a ledger running in your head saying, ****"Pay me what you owe me."**

And that's where it stops being funny, because some people in our lives don't owe us money. They owe us something much more costly—an apology, an explanation, faithfulness, years we can't get back, trust they shattered. And without realizing it, we've been keeping a ledger. And maybe that's why when Jesus teaches us to pray, he reaches for the language of debt: ****"Forgive us our debts, as we also have forgiven our debtors."****

1. WE NEED GRACE | JOEL

Jesus begins this part of the prayer with these words: **"Forgive us our debts..."** Before Jesus ever talks to me about the people who owe me, he makes me confront the reality that **I AM A DEBTOR!!**

Now, that word "debt" is important. Matthew uses a Greek word (*opheilēmata*) literally debts, obligations, something that is owed. Luke's version of the Lord's Prayer actually says, **"Forgive us our SINS, for we ourselves forgive everyone who is indebted to us."** So Jesus is using the language of debt to help us understand something about sin.

Because sin isn't only the bad things I've done. Sin is also what I have failed to give God. I owe God my worship. I owe him my obedience. I owe him my love, my faithfulness, my whole life. Jesus said the greatest commandment is to love the Lord your God with all your heart, soul, mind and strength—and to love your neighbor as yourself.

Anybody paid that debt perfectly this week? I haven't. And that's why Jesus doesn't teach us to pray, ***“Father, thank you that I'm doing pretty well.”*** He teaches us to pray: **“Forgive us our debts.”**

And notice who Jesus is teaching to pray this prayer. **Disciples.** People who have already left everything to follow him. People who believe in him. People who belong to him.

Jesus assumes that people following him will still regularly need to say: **“Father, forgive me.”** Not as a one-time prayer when you first repented of your sins, but an everyday prayer that helps us understand this: WE NEED GRACE—daily.

Following Jesus doesn't mean graduating from our dependence upon grace. In fact, one of the signs that we're maturing may be that we become **more aware of how desperately we need grace**, not less. Jesus' beloved disciple writes in 1 John 1:8, **“If we claim to be without sin, we deceive ourselves and the truth is not in us.”**

The early church understood this, praying 'Forgive us' three times a day. Think about that. Morning: **Forgive us.** Middle of the day: **Forgive us.** Evening: **Forgive us.** Not because Christians are supposed to live crushed by guilt, but because Christians live continually dependent upon grace.

Yesterday's grace doesn't make today's confession unnecessary any more than yesterday's bread makes today's meal unnecessary. We never graduate from **“Forgive us.”**

And that does something to you. Because it's hard to stand over somebody else in self-righteousness when you just got off your knees asking God for mercy. Before I look at your debt, Jesus reminds me of mine.

But then Jesus makes this prayer uncomfortable. Because he doesn't simply say: **“Forgive us our debts.”** He continues: **“...as we also have forgiven our debtors.”**

Wait a minute. I liked the first half. **Forgive my debt? Absolutely.** But now Jesus wants to talk about **the debt that person owes me?**

And if that wasn't uncomfortable enough, when Jesus finishes teaching the Lord's Prayer, there is only one petition he immediately expounds. He doesn't explain the daily bread. He doesn't clarify "your kingdom come." He doesn't even talk about the evil one! He comes right back to... **forgiveness**.

Matthew 6:14–15:

"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."

And now we've got a problem. We know the name. We know what they did. We know where they live. We watch their stories on Instagram. We know what they owe.

And some of us are thinking, "**Jesus, you don't understand what they did to me.**" So how are we supposed to understand this? **Is Jesus really saying God won't forgive me if I don't forgive somebody else? Come on, Pastor Daniel, teach us!**

DANIEL'S TRANSITION STATEMENT

Pastor Joel's right. Some of you walked in today carrying something heavy, and the name of the person who hurt you came to mind the moment we read this verse. I don't mean to downplay in any way the pain that has come from offenses against you.

Give examples of offenses:

But I want to gently say this: Jesus *does* understand. He was betrayed by a friend, abandoned by the people **closest to him, beaten, mocked, and nailed to a cross**. And from that cross he prayed, 'Father, forgive them.'

So is Jesus saying God won't forgive you unless you forgive first? No. You don't *earn* God's forgiveness by forgiving others. God always moves first.

But Jesus *is* saying something serious: you can't hold a grudge and grace in the same hand. **(make a fist)** A closed fist can't receive anything. When I refuse to forgive, I'm asking God to treat me by grace while I treat everyone else by my ability to earn forgiveness. And Jesus says, 'That's not how my Father's house works.'

And please hear me, church: forgiving doesn't mean what they did was okay. It doesn't mean you have to trust them again or let them back into your life. It means you stop trying to collect the debt, and you hand the case over to God, the only Judge who will make it right.

So the question isn't really 'Do they deserve forgiveness?' Because none of us do. That's the whole point. We all receive grace.

2. WE RECEIVE GRACE | DANIEL

It is this grace received that then flows into forgiveness.

Family, do you understand today that you and I have a debt so significant that we could never pay it. Do you understand that you and I do not stand in right relationship with God on our own?

Expand here.

Main idea of this section: Jesus isn't saying we earn God's forgiveness by forgiving others. We forgive out of the grace we have received.

- God doesn't give us a better payment plan; he releases a debt we could never repay.
- Connect to **Matthew 6:14–15**...Jesus takes our willingness to forgive seriously, but forgiveness is not something we do to purchase God's grace.
 - Jesus doesn't seem interested in letting us receive forgiveness from our Father while refusing to extend it to our neighbor. And now we've got a problem.

Matthew 18 — The Unforgiving Servant (summarize or read?)

- Peter asks how many times he must forgive → Jesus answers **seventy-seven times**.
- Plant this here for the Genesis 4 / seventy-sevenfold vengeance connection later.
- The servant owes the king an impossible debt.
- He asks for more time; instead, **the debt is released**.
- Gospel connection: **Jesus paid a debt we could never repay**.
- The forgiven servant then encounters someone who owes him a smaller—but still real—debt.
- He wants to live by **grace with the King but by the ledger with everyone else**.

The Tension

Matthew 6:14–15 isn't teaching that we purchase God's forgiveness by forgiving enough people. But Jesus also refuses to separate **receiving grace from becoming gracious**.

Key thought: Jesus isn't minimizing the debt against us. He's magnifying the grace given to us.

Land the Big Idea: People who have received grace become people who give grace.

Handoff: If the debt against us can be real, what does giving grace actually require? What does forgiveness mean—and what doesn't it mean?

3. WE GIVE GRACE | JOEL

I can imagine what some of you are thinking—feeling. “Okay, but what if they haven’t apologized?” What if they aren’t sorry? What if they keep doing it? What if what they did wasn’t small? What if we’re not talking about somebody hurting my feelings...we’re talking about betrayal, abuse, abandonment, something that changed my life?

And this is where we need to be really careful, because sometimes Christians have talked about forgiveness in ways that actually put another burden on wounded people.

So let’s be clear about what forgiveness *doesn’t* mean.

- Forgiveness is not forgetting. The Bible doesn’t ask you to develop spiritual amnesia.
- Forgiveness doesn’t mean there are no consequences. You can forgive someone and they may still need to face consequences of what they did.
- Forgiveness doesn’t always mean immediate reconciliation either. Reconciliation takes two people. Forgiveness is something I can begin before the other person ever takes responsibility.
- And forgiveness certainly doesn’t mean pretending it wasn’t that bad. The hurt can be real. The wound can be real. Boundaries can be necessary. Consequences can be appropriate. Justice still matters.

But here’s the danger: we can spend so much time talking about what forgiveness isn’t that we never get around to what Jesus actually commands us to do. Because at some point Jesus still says: *Forgive. Release the debt.*

And here’s where forgiveness gets difficult. Because it’s one thing to talk about forgiveness in theory. It’s another thing when somebody actually owes you.

PUT DOWN THE LEDGER | JOEL

Owes you an apology. Owes you years you cannot get back. Owes you the childhood you should have had, owes you the faithfulness they promised, the reputation they damaged, the trust they shattered. And here is what makes forgiveness so difficult: **people *really* do owe you.**

Jesus never says there wasn’t a debt. He never asks us to pretend the wound wasn’t real or call evil good. The power of the debt metaphor is that there really is something on the ledger. The question is what we will do with it.

Let's be honest, some of us are excellent debt collectors. We collect what is owed through **resentment**. Through **coldness**. Through **punishment**. Through **bringing it up again**. Through **weaponizing someone's worst moment**. Through **asking for prayer in a group texts** in a way that makes sure everyone else knows exactly who did what to you.

- Every time I punish you again: **Pay me what you owe me.**
- Every time I weaponize your worst moment: **Pay me what you owe me.**
- Every time I make you relive something you already confessed: **Pay me what you owe me.**
- Every time I tell the story because I want someone else to be angry with you too: **Pay me what you owe me.**
- Every time I decide that what you did will forever define who you are: **Pay me what you owe me.** *But church, hear me...forgiven people cannot spend their lives as debt collectors.*

Forgiveness says, **"I am releasing to God my right to keep making you pay it."**

At some point, grace asks us to close the book. To put down the ledger. To surrender our right to revenge and entrust justice to God.

And this is bigger than one person deciding to forgive another person. Jesus gave this prayer to a people. So the question becomes: **What kind of community is formed when people who have been forgiven stop keeping ledgers against one another?**

Daniel — A Forgiving People

****I moved the material (*italicized*) I wrote for Lamech to this section because it serves the sermon better. You start with Lamech's culture as a contrast to Kingdom culture. Feel free to rewrite in your voice and cadence. Your section then becomes Lamech's culture, kingdom culture, the cycle: ****hurt gets handed down, and somebody decides it needs to stop here.******

And there's something fascinating buried way back in Genesis that helps us understand just how radical Jesus' teaching is. Before Jesus ever said "seventy-seven times," somebody else in the Bible used that number.

His name was Lamech. In Genesis 4, violence has already begun multiplying through the human family. And Lamech actually boasts about his vengeance: "If Cain is avenged sevenfold, then Lamech seventy-sevenfold."

In other words: You hurt me? I'll hurt you infinitely worse. You come at me once? I'll come at your seventy-seven times harder. It's the escalation of vengeance.

Remember Jesus telling Peter to forgive 77 times? That's not an accidental number. Lamech says: Multiply vengeance. Jesus says: multiply mercy.

Lamech represents fallen human nature: a culture that says, If you hurt me, I'm going to make you pay. But Jesus introduced an entirely different way of being human.

[Add transition sentence to how Jesus taught us to live differently]

And notice something we haven't talked about yet..."OUR. US. OUR. WE. OUR.

OUR Father
Give **US OUR** bread
Forgive **US OUR** debts
As **WE** forgive **OUR** debtors.

Jesus isn't just creating forgiving individuals.

He's creating a forgiving people.

Forgiveness is part of the culture of the kingdom.

We confess. We repent. We forgive. We pursue reconciliation.

We don't allow someone's worst moment to automatically become their permanent identity.

The church should become a place where **grace received continually becomes grace given.**

Handoff to Joel: "So what would happen if a community actually lived this prayer?"

~~Joel~~Daniel — The Cycle Stops Here

DANIEL, build this out, gospel clarity here will land the sermon, bring resolution, not another climax, but resolve.

Here's how I would shape this closing section before the closing exercise:

The cycle runs. Lamech, then fathers to sons, families, churches. Hurt gets handed down.

Who stops it? I can't, because I'm part of it. It's not willpower either.

The cross. Jesus took all of it, every debt, every escalation, every "pay me what you owe me." He didn't retaliate and didn't pass it on.

The ledger pays off. Colossians 2:14 says God canceled the record of debt that stood against us, nailing it to the cross. That's our ledger image, and the sermon's central metaphor gets its answer here.

Then the application. "What was done to me will not become what I do to somebody else," now as a response to the cross rather than an act of will.

RESPONSE — JOEL TO START, DANIEL WRAPS IT UP.

Daniel to write closing.

“Forgive us our debts, as we also have forgiven our debtors.”

Potentially finish by praying the entire Lord's Prayer together.