

Parable of the Unforgiving Servant

July 1 • Bible Study Guide 5

Bible Background • MATTHEW 18:21–35

Printed Text • MATTHEW 18:21–35 | Devotional Reading • COLOSSIANS 3:12–17

Aim for Change

By the end of this lesson, we will: **CONTRAST** the type of answer Peter expected in his question about forgiveness with the type of answer that Jesus gave him; **ASPIRE** to forgive as Jesus said to forgive; and **EXHIBIT** a forgiving spirit that realizes how much God has forgiven us of.

In Focus

Tim summoned up his courage and knocked on his neighbor's apartment door.

The door opened and a man stood on the other side of the doorway. "Yeah?"

"Hi, Fred," Tim began. "It's Tim. Your neighbor. I accidentally hit your car with my car. I think I only really damaged your bumper. I'd be more than willing to pay for it. Can I show you?" The two men walked out together and surveyed the damage. Tim continually apologized for the error while Fred remained somewhat quiet. Finally, Fred spoke up.

"Tell you what," Fred began, "let's just call it good. I have a buddy who owns a body shop and it'd be easier to get him to fix the bumper in an hour than for us to get our insurance companies involved."

Tim couldn't believe Fred's response. "Are you sure? I'll happily pay for his time."

"He owes me a big favor," Fred affirmed. "No worries."

The two men shook hands and concluded their conversation. Tim again thanked Fred for how gracious he'd been, while Fred was equally appreciative for Tim's integrity. Tim eventually headed back into his apartment to tell his family what had happened.

He walked through the door. Within seconds, he walked into and tripped over a pile of toys his son had left near the door. Tim began shouting, "WHAT IS WRONG WITH YOU?"

Have you been forgiven after offending or hurting someone deeply? Have you been unforgiving over something small?

Keep in Mind

"Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee?" (**Matthew 18:33**).

Words You Should Know

A. Forgive (**Matthew 18:21**) *aphiemi* (Gk.)—To let go, let alone, give up a debt, or give up a thing to a person.

B. Heart (v. 35) *kardia* (Gk.)—The middle, central, or inmost part of anything, including our spiritual core.

Say It Correctly

Rabbinical. ra-BIN-ih-cul.

Wroth. **ROTH**.

KJV

Matthew 18:21 Then came Peter to him, and said, Lord, how oft shall my brother sin against me, and I forgive him? till seven times?

22 Jesus saith unto him, I say not unto thee, Until seven times: but, Until seventy times seven.

23 Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants.

24 And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents.

25 But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made.

26 The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all.

27 Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.

28 But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took him by the throat, saying, Pay me that thou owest.

29 And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all.

30 And he would not: but went and cast him into prison, till he should pay the debt.

31 So when his fellowservants saw what was done, they were very sorry, and came and told unto their lord all that was done.

32 Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me:

33 Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee?

34 And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him.

35 So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.

NLT

Matthew 18:21 Then Peter came to him and asked, "Lord, how often should I forgive someone who sins against me? Seven times?"

22 "No, not seven times," Jesus replied, "but seventy times seven!"

23 Therefore, the Kingdom of Heaven can be compared to a king who decided to bring his accounts up to date with servants who had borrowed money from him.

24 In the process, one of his debtors was brought in who owed him millions of dollars.

25 He couldn't pay, so his master ordered that he be sold—along with his wife, his children, and everything he owned—to pay the debt.

26 But the man fell down before his master and begged him, "Please, be patient with me, and I will pay it all."

27 Then his master was filled with pity for him, and he released him and forgave his debt.

28 But when the man left the king, he went to a fellow servant who owed him a few thousand dollars. He grabbed him by the throat and demanded instant payment.

29 His fellow servant fell down before him and begged for a little more time. "Be patient with me, and I will pay it," he pleaded.

30 But his creditor wouldn't wait. He had the man arrested and put in prison until the debt could be paid in full.

31 When some of the other servants saw this, they were very upset. They went to the king and told him everything that had happened.

32 Then the king called in the man he had forgiven and said, "You evil servant! I forgave you that tremendous debt because you pleaded with me.

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

34 Then the angry king sent the man to prison to be tortured until he had paid his entire debt.

35 “That’s what my heavenly Father will do to you if you refuse to forgive your brothers and sisters from your heart.”

The People, Places, and Times

Jesus in the First Century. The culture Jesus taught in reflected multiple tensions Bible readers might miss at first glance. The Roman government had conquered much of the known world and sought to transform things into its image, after the Greeks had first done the exact same thing to change the language, thinking, and way of life. Underneath all of that, the Jewish culture wrestled with furthering what God had started in them centuries earlier. This massive collision of worldviews left everyone not only trying to understand what was happening worldwide, but also what was true within their own unique cultures.

The Question of Truth. The geographical and cultural tensions of the first century consequently blurred the lines of truth. People commonly turned to thought leaders both inside and outside of their traditions to adequately sort out truth in a collision of culture and theology. The Pharisees were the dominant religious voices for the Jews, and these leaders famously gave detailed answers full of multiple rules. Still, the average person wondered what everyday practices like forgiveness actually looked like when lived out.

Whom do you classify as trustworthy enough to give you counseling and wisdom in reference to God’s truths?

Background

Jesus had a way of seeing through the questions people asked Him, even if they weren’t aware of their motivations themselves. It enabled Him to cut to the real heart of an issue. For example, at the beginning of Matthew 18, when the disciples asked, “Who is the greatest in the kingdom of heaven?” Jesus replied to their attempt at position by sharing about how a little child might humbly come to Him ([Matthew 18:1–5](#)).

Jesus regularly used symbols, metaphors, and stories to draw people in so they could better understand how they had boxed God out. It was actually a common rabbinical teaching tool, with multiple teachers often telling the same parables with slight adaptations to suit their purposes. The parable of the prodigal son in Luke 15 is such an example, as first-century listeners might have commonly heard an ending of the father righteously holding the son accountable for his rebellious choices and not letting him back into the home. Jesus instead shared an ending that spoke about forgiveness, restoration, and mercy. Both versions of this story arguably have moral value, even though the biblical version we’re more familiar with expressed what Christ wanted to speak into that audience (and future audiences who read it as Scripture).

The parable of the unmerciful servant definitively highlights both values of righteousness and grace. It shows God having a heart to set people free from their sin or debt while also wanting us to become people who make it possible for others to experience such grace.

How does choosing storytelling or role playing impact our ability to understand the Word?

At-A-Glance

1. The Limits of Forgiveness ([Matthew 18:21–22](#))
2. The Example of Forgiveness (vv. 23–27)
3. The Accountability of Forgiveness ^[1]_[SEP](vv. 28–35)

In Depth

1. The Limits of Forgiveness ([Matthew 18:21–22](#))

The question of forgiveness and its limits is something people have been asking about for centuries. We feel it when we have a conflict in our life with someone else, if our neighbors live at odds with each other, or as a tension between groups of people in society. It’s uncomfortable to live in this tension, but it’s also uncomfortable to forgive—especially if you believe you’re correct. This may be why when people approached rabbis on this topic, they specifically asked what the limits of forgiveness actually looked like.

Some teachers offered that if you forgave someone three times, you had gone as far as you really needed to go. Others recognized a symbolism to certain numbers, such as seven representing wholeness or completeness. Whether Peter's reason in asking Jesus about this specific number was noble, intellectual, or a bureaucratic attempt to appear righteous, his question invites us to realize our own temptation to put limitations on forgiveness.

When you choose to repeatedly forgive someone who has offended you, what type of spiritual and personal transformation happens within you?

2. The Example of Forgiveness (vv. 23–27)

The parable Jesus told begins with a king in authority representing God, a man in debt representing the average person, and a financial balance due that represents sin. The debt owed is listed as a financial amount, but it's akin to a hyperbole—like saying that we owe someone a billion dollars or that overcoming such a gap would be like trying to jump across the Grand Canyon. Nonetheless, God is in the forgiving business, even when it means forgiving a seemingly unpayable debt. Only a grace-giving, all-powerful God can declare our slate clean and expect us to do the same for others who owe us even something small.

When was the last time you chose to extend forgiveness and grace toward someone?

3. The Accountability of Forgiveness (vv. 28–35)

If the first man in the story owed the king millions, the second man owed the first man a few thousand dollars. That's not to say the amount wasn't significant, because it was what the average person in a poor economy might earn over three months. Such a debt can seem significant to someone living on meager provisions. Forgiving people is somewhat similar in scale. As we've been forgiven by God for a significant eternal debt beyond words, so should we offer forgiveness to people we feel owe us something. If we instead expect a payment of respect or elevation, the debt's legality will become even more complicated, with no hope of real forgiveness in sight. This is what happened to the first man; he seemed not to recognize his own hypocrisy but was held accountable through the consciences of his fellow servants who told the master.

The analogy is clear: holding grudges doesn't reflect the heart of God, but is the way of the world. God has forgiven our great debt with such tremendous grace that He expects us to pass it on. If we don't, He is justified to use as much discipline as needed to put us in our place.

Imagine if in the story, the first man opted to take time to understand what the master had done for him, and let that grace transform his own life. Similarly, we often just take from God without letting our character be conformed to His. Jesus' reply to Peter was to show that this was the master's real invitation—for only God can give us the power to forgive and move us past what we legalistically think we deserve from others. Forgiveness is not a matter of numerical limits and record-keeping, but must come from a transformed heart.

How can unforgiveness break down our relationship with God and others?

Search the Scriptures

1. What do you think Jesus meant when He told the disciples to forgive “seventy times seven” ([Matthew 18:22](#))?
2. What might be the significance of the forgiven man putting his hands on the throat of the man who owed him a lesser amount (v. 28)?

Discuss the Meaning

We all desire forgiveness when we've done something wrong, even though we find it difficult to forgive others. We may even opt to dispense large doses of revenge or punishment against people who have only wronged us in small ways. Why might God want to set us free from this cycle and even hold us accountable to it?

Lesson in Our Society

Many individuals and groups today seem to receive a lot of hurt and negative attention. Whether it's a pop star, an outspoken person, or groups that get singled out such as Black people or immigrants, sometimes it seems like they can't catch a break. When people keep getting knocked down over and over again, the urge can be to dish out retribution with that much more intensity and anger. The transformation we're hoping to see in the world begins in us, not by ignoring injustices but by naming them and working toward reconciliation through Jesus'

example.

Whom do you think you need to forgive and be reconciled with?

Make It Happen

One amazing benefit to being a Christian is growing into a rooted community of believers who help each other walk through life with Jesus. Your church family is made up of other flawed individuals meant to forgive one another because they have all been forgiven by Christ. Unfortunately, we can focus on their flaws and hypocrisy while overlooking or excusing our own.

Mentally role-play the parable Jesus told. Expand the dialogue to include Jesus forgiving you for your sin, but then you harboring resentment in a situation toward someone whom you feel has somehow wronged you. Play the dialogue out with two different endings: first, with you being held accountable by God like the king held the man in the parable; second, with you being commended by God for extending grace as you've experienced it yourself. Finally, take action on living out the latter example by tangibly reaching out to a person whom you feel offended you.

Follow the Spirit

What God wants me to do:

Remember Your Thoughts

Special insights I have learned:

More Light on the Text

Matthew 18:21–35

Jesus has just finished teaching the disciples how to deal with disputes where one believer has offended another. First, the one who has been offended should approach the offender to solve it. If that does not work, then bring other people to help settle the matter. If the issue is still not resolved, the church should get involved. If the brother refuses to change, then he should be disciplined (vv. 15–17). In verses 18–20, Jesus speaks of the power that the church has because of His permanent presence.

21 Then came Peter to him, and said, Lord, how oft shall my brother sin against me, and I forgive him? Till seven times? 22 Jesus saith unto him, I say not unto thee, Until seven times: but, Until seventy times seven.

Matthew introduces the next sequence of events with the conjunction “then” (Gk. *tote*, **TOE-tay**), and links the preceding event with the ones that follows. The word is used to introduce something that follows in time, and can be rendered “at that time” or “after that.” Perhaps, prompted by the teaching of forgiveness, Peter approaches Jesus and asks a follow-up question, using a practical example. The issue is not referring to decisions by the church, but personal forgiveness (**Matthew 6:14–15; Mark 11:25; Luke 17:3–4**): “How oft shall my brother sin against me, and I forgive him?” Peter asks. “Till seven times?” In the rabbinical community, the agreement was that a brother might be forgiven for a repeated sin three times, and after that came no forgiveness. Why did Peter come up with seven? Was he trying to be magnanimous by suggesting seven times? Alternatively, was he following a common thread of the use of seven in the Bible? Some scholars suggest that the number seven indicates completeness, using the Genesis creation account as the basis (**Genesis 2:1–3; compare Leviticus 4:6; 26:21; Joshua 6:4; Proverbs 24:16**). The Greek word, translated “my brother,” is *adelphos* (**ah-DEL-foce**) and could be a blood-related sibling, or anyone of the same religious society

(**Matthew 18:15**). Jesus' reply, "I say not unto thee," suggests that this situation has been discussed earlier, and perhaps Peter did not understand it clearly. Jesus then says not seven times, but seventy times seven. This is similar to elsewhere that Jesus says, "If thy brother trespass against thee . . . , forgive him. And if he trespass against thee seven times in a day, and seven times in a day turn again to thee, saying, I repent; thou shalt forgive him" (from **Luke 17:3-4**).

What does Jesus mean by seventy times seven? Reading it with a Greek or English understanding, 70 times 7 equals 490, but with a Hebrew understanding, the phrase means 70 plus 7 equals 77. Jesus perhaps alludes to **Genesis 4:24**, transforming Lamech's revenge into a principle for forgiveness. In this context, Jesus is not setting 490 or 77 times as the upper limit for forgiveness, but teaches that frequency or quantity should not limit forgiveness. The parable that follows vividly illustrates the extent, rather than the frequency of forgiveness. It further shows that we are forgiven far more than we can ever forgive.

23 Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants.

Jesus illustrates His point with a parable. Since He requires His disciples to forgive those who offend them, He compares the kingdom of heaven with a king who removes the record of his debtors. "The kingdom of heaven" means the sovereignty of God over the universe and is paralleled with His kingdom. The kingdom of heaven is personified and refers to God, who is represented in the parable by an earthly king. Those in the kingdom are the king's servants (Gk. *douloi*, **DOO-loi**, "slaves"); they might include high-ranking officials in a huge colonial empire, since the amount some owed was huge (v. 24). The king decides to take account (Gk. *sunairo*, **soon-EYE-row**), or settle accounts with (cf 25:19), his servants.

24 And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. 25 But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. 26 The servant therefore fell down, and worshipped him, saying, Lord, have patience with me and I will pay thee all.

One of the officials who owes ten thousand talents is brought to the king's attention. Some people have estimated the dollar value of one talent of gold to be about \$29,085, and 10,000 talents would be \$290,850,000. A talent of silver is estimated at \$1,920 and 10,000 talents would be \$19,200,000. An idea of the debt's size can be compared with the donation for the construction of the Temple, where King David gave 3,000 talents of gold and 7,000 talents of silver, and the princes donated 5,000 talents of gold and 10,000 talents of silver (**1 Chronicles 29:4, 7**). In today's currency, with the fluctuating price of precious metals, coupled with inflation, these figures would run into billions or trillions of dollars. However, the amount is used to compare the extent of the forgiveness and mercy shown to the servant-debtor, and the amount owed to him by his fellow servant whom he shows no mercy to.

The servant appears before the king and is not able to pay what he owes. The king orders that he and his family (his wife and children), with all their possessions, be sold into slavery in order to recover the debt. The practice of being sold for a debt is consistent with the practice in the Old Testament (**Leviticus 25:39; 2 Kings 4:1**). It is the most severe and humiliating punishment for anyone to endure; the aim of selling the entire family is not to recover the full amount owed, but to punish. If top price for a slave would fetch one talent or less, as some suggest, then the total price of the family would not be enough to cover the debt. This is a punishment and such slaves, therefore, must be freed in the Year of Jubilee, every fifty years (**Leviticus 25:10, 28**). The servant, desperate and hopeless, falls down on his knees and pleads for time. The word "worshipped" is from the Greek verb *prosekuneo* (**pro-se-koo-NEH-oh**), which is to go on one's knees, to kneel before someone, or to prostrate oneself in homage (cf **Matthew 20:20**). The servant falling down and worshiping him serves the purpose of paying homage as a desperate plea to his lord (master). This honor is reserved for kings and people of higher positions in society.

27 The lord of that servant was moved with compassion, and loosed him and forgave the debt.

Seeing his desperation, helplessness, and inability to pay such a huge amount, the king is moved with compassion and forgives him of the whole amount owed. To be "moved with compassion" is to have sympathy, or to pity. The lord is moved with pity and forgives the "debt" (Gk. *daneion*, **DAH-nay-on**), which is better

translated “loan.” The lord treats the debt as a bad loan and writes it off. The servant doesn’t have to pay it back, and is totally freed from any obligation. The phrase “loosed him” (Gk. *luo*, **LOO-oh**, to untie) suggests that he was arrested and bound before they brought him before the king, and has now been completely released when the lord forgave him. In this case, the debt was treated, at first, as embezzlement, but now the king cancels it and forgives the servant.

28 But the same servant went out and found one of his fellow servants, which owed him an hundred pence: and he laid his hands on him, and took him by the throat, saying, Pay me that thou owest. 29 And his fellow servant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. 30 And he would not, but went and cast him into prison, till he should pay the debt.

Verses 28–31 gives a complete opposite picture of verses 24–27. The servant who received mercy from his master for the huge debt shows no mercy to his fellow servant who owed a few pence. The Lord links the preceding story with the conjunction “but,” which immediately strikes a note of contrast with and introduces the next phase of the parable. Having been forgiven his debt, the servant probably rushes out of the king’s court in celebration. He finds another servant, lower in rank than him, in the outer courtyard, who owes him 100 “pence.” Scholars have calculated one hundred pence to equal about \$17. The amount might be high in their standard, but very insignificant compared with the amount forgiven him. Immediately, he mercilessly grabs the servant by the throat, choking him, and demands that the debt be paid immediately. His fellow servant pleads with him for patience, that he would eventually pay him everything he owes. The similarity of this man’s plea (v. 29) to his own plea to the king (v. 26) did not move this unforgiving man. Rather than show mercy, he has him thrown into a debtor’s prison and ordered that he be kept there until he pays the amount in full.

31 So when his fellow servants saw what was done, they were very sorry, and came and told unto their lord all that was done.

The other servants, who witnessed what had happened, are distressed because of such cruelty, and go out to report to the master. The phrase “they were very sorry” is from the Greek words *lupeo sphodra* (**loo-PEH-oh SFO-dra**), which means “to be greatly grieved.” They are not merely sorry, but are severely touched in the heart to the point of grieving. They are not merely sympathetic, they empathize with the fellow-servant, and show it by reporting it to their master. The word rendered “told” (Gk. *diasapheo*, **dee-ah-sah-FEH-oh**) means to explain, or to narrate. They explain in detail what the unforgiving servant has done.

32 Then his lord, after that he had called him, and said unto him, O thou wicked servant, I forgave thee all that debt, because thou desirest me: 33 Shouldest not thou also have had compassion on thy fellow servant, even as I had pity on thee? 34 And his lord was wroth, and delivered to the tormentors, till he should pay all that was unto him.

On hearing this report, the master calls in the unforgiving servant, and reprimands him, denouncing him for what he has done and calls him a “wicked servant.” He asked him why he could not forgive his fellow servant as he was forgiven. Of course, he has no answer, and the master expects no answer. No amount of explanation would exonerate him for his wicked action. The master is so upset that, instead of selling him (v. 25), he turns him to the tormentors. The word “tormentors” (Gk. *basanistes*, **ba-sa-neese-TAYS**) refers to jailers who have charge of the prisoners and torture them when asked to do so. The servant was to be tortured in prison until he paid back all that he owed, which was impossible.

35 So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.

Jesus concludes the parable by comparing the master’s reaction to the unmerciful servant with what God will do to those who do not forgive others’ trespasses. This parable demonstrates the necessity of forgiveness and how we should treat one another. Jesus advocates that we forgive from our “hearts” those who have wronged us. “From the heart” here means genuine and sincere forgiveness. Concluding His teaching on prayer, Jesus tells His disciples that they ought to forgive others, as they have been forgiven, lest our “Father will not forgive your sins” (**Matthew 6:12, 14–15**).

This parable, as we have already said, does not deal with frequency, but illustrates the extent of forgiveness we have received from our Heavenly Father through the death of His Son. We are forgiven far more than we can

ever forgive. Certain questions arise from this parable. When do we forgive our brother: before or after they have confessed? Do we have to forgive whether they repent or not? What does it mean to love your enemies and do good to those who hate you? As Christians, we have been forgiven much, and we should forgive much.

Daily Bible Readings

MONDAY

Joseph Forgives His Brothers
(Genesis 50:15–21)

TUESDAY

Forgiveness and Healing of the Land
(2 Chronicles 7:12–16)

WEDNESDAY

Forgiving and Consoling the Offender
(2 Corinthians 2:5–11)

THURSDAY

Forgive Each Other's Complaints
(Colossians 3:12–17)

FRIDAY

Keep Forgiving Each Other
(Luke 17:1–4)

SATURDAY

God's Forgiveness Depends on Us
(Matthew 6:9–15)

SUNDAY

Offer Mercy and Forgiveness Freely
(Matthew 18:21–35)