

July 1
Lesson 5 (NIV)

PARABLE

OF THE UNFORGIVING SERVANT

DEVOTIONAL READING: [Colossians 3:12-17](#)

BACKGROUND SCRIPTURE: [Matthew 18:21-35](#)

MATTHEW 18:21-35

²¹ Then Peter came to Jesus and asked, “Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?”

²² Jesus answered, “I tell you, not seven times, but seventy-seven times.

²³ “Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. ²⁴ As he began the settlement, a man who owed him ten thousand bags of gold was brought to him. ²⁵ Since he was not able to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt.

²⁶ “At this the servant fell on his knees before him. ‘Be patient with me,’ he begged, ‘and I will pay back everything.’ ²⁷ The servant’s master took pity on him, canceled the debt and let him go.

²⁸ “But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins. He grabbed him and began to choke him. ‘Pay back what you owe me!’ he demanded.

²⁹ “His fellow servant fell to his knees and begged him, ‘Be patient with me, and I will pay it back.’

³⁰ “But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt. ³¹ When the other servants saw what had happened, they were outraged and went and told their master everything that had happened.

³² “Then the master called the servant in. ‘You wicked servant,’ he said, ‘I canceled all that debt of yours because you begged me to. ³³ Shouldn’t you have had mercy on your fellow servant just as I had on you?’ ³⁴ In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed.

³⁵ “This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”

KEY VERSE

Shouldn’t you have had mercy on your fellow servant just as I had on you?—[Matthew 18:33](#)

LESSON AIMS

After participating in this lesson, each learner will be able to:

1. Summarize Jesus’ parable of the unforgiving servant.
2. Compare and contrast Jesus’ viewpoint on forgiveness with viewpoints of today’s culture.
3. Express forgiveness to one person in the week ahead.

LESSON OUTLINE

Introduction

- A. No Limits
- B. Lesson Background

I. Posing a Problem ([MATTHEW 18:21, 22](#))

- A. Peter’s Question ([v. 21](#))
- B. Jesus’ Answer ([v. 22](#))

II. Presenting a Parable ([MATTHEW 18:23-35](#))

- A. Servant’s Crisis ([vv. 23-25](#))
- B. King’s Compassion ([vv. 26, 27](#))
- C. Servant’s Cruelty ([vv. 28-31](#))

Forgiving a Father

D. King's Condemnation ([vv. 32-34](#))

Receiving Mercy, Extending Mercy

E. Jesus' Challenge ([v. 35](#))

Conclusion

A. From Parable to Real Life

B. Prayer

C. Thought to Remember

Introduction

A. No Limits

Many car insurance companies include "accident forgiveness" in their policies. The specifics vary, but the foundational idea is that the insurance company will "forgive" a policyholder's first accident by not increasing his or her premiums. Some companies offer accident forgiveness as a reward for anyone who chooses to be insured by them. Some offer it to customers who have been with them for a certain length of time, etc.

At the same time, there are limits to this kind of forgiveness. Just because an insurance company forgives your at-fault accident does not mean that the points added to your driving record are removed. That part of your driving record is separate from what the insurance company can promise to do for you. Accident forgiveness does have its limitations.

In today's text, Peter asks Jesus a question about limits on forgiveness. The gist of Jesus' initial response is that there should be none. The master teacher then proceeds to tell a parable that challenges Peter (and us) to think not only of forgiving others but also of how much we have been forgiven by our heavenly Father. The measure of the latter should affect our perspective on the former.

B. Lesson Background

The parable of the unforgiving servant, which Matthew alone records, was spoken during the third year of Jesus' earthly ministry. By that time he had become much more direct in speaking to his disciples of his coming death and resurrection ([Matthew 16:21; 17:12, 22, 23](#)).

Such predictions led to Peter's ill-advised rebuke of Jesus' intentions ([Matthew 16:22](#)), a glimmer of understanding ([17:13](#)), and great sorrow ([17:22, 23](#)). Into this mix was a debate among the Twelve as to who would be the greatest in the kingdom of Heaven ([18:1-5](#); compare [Mark 9:34-37](#)).

Immediately preceding the parable of the unforgiving servant (today's text) is Jesus' teaching about how to deal with a brother who sins against you. Jesus outlined the steps to be taken, then climaxed his teaching on this subject by highlighting the power of prayer when even two or three are gathered in his name ([Matthew 18:19, 20](#)).

Peter appears to have been especially attentive to Jesus' counsel on confronting another who has sinned. Perhaps Peter was thinking of the recent argument regarding "who was the greatest" ([Mark 9:34](#)). One commentator speculates that Peter desires clarification about how much forgiveness Jesus expects because Peter has taken offense at one of the Twelve who has challenged Peter's worthiness to receive the "keys of the kingdom of heaven" ([Matthew 16:19](#)). This theory is indeed speculative; no evidence exists to support it.

I. Posing a Problem

([MATTHEW 18:21, 22](#))

A. Peter's Question ([v. 21](#))

21. Then Peter came to Jesus and asked, "Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?"

Peter tends to be the most vocal of the Twelve, whether it's a matter of desiring to walk on the water ([Matthew 14:28-31](#)) or objecting to Jesus' more candid description of what the future holds ([16:21, 22](#)). The question he raises with Jesus sounds almost pharisaical in nature, challenging Jesus to explain a portion of his teaching.

But Peter's motivation is different from that of the Pharisees. He is not trying to embarrass Jesus or find grounds for accusing him of something. Peter simply wants to know the extent to which he is expected to forgive another, should that person continue to *sin against* him.

In posing the question, Peter may have in mind the Jewish teaching that states forgiveness should be granted to someone three times. If so, then Peter's question to Jesus doubles the requirement, then adds one more perhaps for good measure.

Also worth noting is how Peter phrases his question. He does not say, "If I sin against someone, how often should that person be expected to forgive me?" Forgiveness is usually a more comfortable subject to discuss if approached from the point of view of the offended person rather than that of the person who has caused the offense.

Despite any good intentions on the part of Peter, there's an element of scorekeeping here that must be dealt with.

What Do You Think?

What steps can we take to resist keeping score when it comes to extending forgiveness?

Talking Points for Your Discussion

When wronged by a family member

When wronged by someone at church

When wronged by a stranger

Other

B. Jesus' Answer ([v. 22](#))

22. Jesus answered, "I tell you, not seven times, but seventy-seven times."

Jesus' answer must leave Peter stunned and speechless (which is quite something for him!). The phrase *seventy-seven times* conveys the idea that forgiveness is to be extended without limits. The number is purposely stated extremely high so that the "how many times" of Peter's question (previous verse) becomes irrelevant.

What Do You Think?

As we become willing to forgive without limits, how do we protect ourselves from being taken advantage of?

Talking Points for Your Discussion

- By family members
- By coworkers
- By strangers
- Other

II. Presenting a Parable

(MATTHEW 18:23-35)

A. Servant's Crisis (vv. 23-25)

23. "Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants.

Aware of what is in others' hearts, Jesus knows that more needs to be said on the subject at hand. There is another side to forgiveness that Peter seems to have overlooked (and that we sometimes do too).

As before, Jesus teaches by means of a parable. This teaching format requires work on the part of the listener. The challenge for comprehension is to match images in the parable with things and people in the real world. The Twelve usually seem not very good at doing so (see [Matthew 13:36](#); [15:15, 16](#); [16:6-12](#)).

The *servants* of this parable are unlikely to be slaves, who work for no compensation. They are probably better described as stewards or managers who have been commissioned by the *king* to invest his wealth in profitable ventures. Now the time has come for the king to *settle accounts* to see how well these individuals have done their assigned tasks. The Greek behind the translation "settle accounts" occurs only three times in the New Testament: here, in the verse that follows (translated "settlement"), and in [Matthew 25:19](#) (translated "settled accounts" in the parable of the talents).

The imagery of a king auditing the books should bring to mind what will happen on the Day of Judgment. That will be when "the dead, great and small, [are] standing before the throne" to be "judged according to what they had done as recorded in the books" ([Revelation 20:12](#); compare [Matthew 12:36](#); [Romans 2:5](#); [14:12](#); [Hebrews 13:17](#); [1 Peter 4:1-5](#)).

24. "As he began the settlement, a man who owed him ten thousand bags of gold was brought to him.

This day of reckoning bodes ill for one particular servant. Having been *brought* before the king, the audit reveals that the servant owes a debt of *ten thousand bags of gold!* If you have the 1984 edition of the *New International Version*, the translation is "ten thousand talents." A talent should not be thought of in the modern sense of gifts or abilities. In Old Testament times, a talent seems to have been a unit of weight (examples: [2 Samuel 12:30](#); [1 Kings 10:14](#)). In Jesus' day, a talent is also a monetary unit, one talent being roughly equivalent to 6,000 denarii (or drachmas, compare [Acts 19:19](#)). A denarius is the equivalent of one day's wages (compare [Matthew 20:10](#); see also [18:28](#) below, where the plural Greek word *denarii* is translated "silver coins"). This servant's debt thus amounts to the pay for 6,000 workdays—times 10,000!

HOW TO SAY IT

Colossians Kuh-*losh*-unz.

denarii dih-*nair*-ee or dih-*nair*-eye.

denarius dih-*nair*-ee-us.

Ephesians Ee-*fee*-zhunz.

pharisaical fair-ih-say-ih-kul.

Pharisees Fair-ih-seez.

Nothing is said about how this servant has amassed such a debt. The point is that this is a staggering amount to owe anyone, and it is readily understood by Peter as a debt virtually impossible to pay off.

25. "Since he was not able to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt.

Jesus does not comment on the rightness or wrongness of the procedure used to satisfy the debt. What he describes is a typical way for a situation like this one to be handled at the time. There is no option to declare [chapter 7](#) or [chapter 13](#) bankruptcy. Instead, the servant, his family, and all their possessions are *to be sold to repay the debt*.

This suggests that all the members of the family will become slaves to someone; any income their labor generates will automatically go toward payment of the debt. For a debt of this magnitude, it is very unlikely that the king can ever fully recoup his losses. He will, however, get a portion back.

B. King's Compassion (vv. 26, 27)

26. "At this the servant fell on his knees before him. 'Be patient with me,' he begged, 'and I will pay back everything.'

Faced with such a dire future, *the servant* does the only thing he can do: he begs for mercy. His promise to *pay back everything* he owes is undoubtedly sincere in intent, but next to impossible in practicality, given the size of the debt.

27. "The servant's master took pity on him, canceled the debt and let him go.

The king's *pity* for this desperate *servant* overrules the stark requirements of justice. He forgives the man this unpayable *debt*.

What Do You Think?

What can you do to stay mindful of how much God has forgiven you?

Talking Points for Your Discussion

When a confrontation is imminent

When alone in prayer

Taking into account your own temperament

Other

C. Servant's Cruelty (vv. 28-31)

28. "But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins. He grabbed him and began to choke him. 'Pay back what you owe me!' he demanded.

One would think that this *servant* would rejoice and celebrate at receiving such wonderful news, as do other characters in Jesus' parables (compare [Luke 15:5, 9, 32](#)). But the parable takes an unexpected and disappointing turn.

One gets the impression that not too much time passes until the first servant comes upon one of his coworkers. The difference between the amount the first servant owed the king and the amount this second servant owes the first is just as staggering as the enormity of the first man's debt. *A hundred silver coins* is literally 100 denarii (see comments on [verse 24](#), above). The second servant's debt to the first servant is practically nothing in comparison with what the first servant owed the king.

Equally as staggering is the difference between the king's treatment of the first servant and the same servant's behavior toward his fellow servant. He says nothing about requesting repayment until he first grabs the man *and begins choking him*—something the king did not do.

29. "His fellow servant fell to his knees and begged him, 'Be patient with me, and I will pay it back.'

The response of the *fellow servant* mirrors that of the first servant's when the latter pleaded for mercy from the king ([verse 26](#), above). One would think that when the first servant hears the plea that he himself had used, a merciful response would result.

30. "But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt.

Instead, the first servant's reaction is the very opposite of how he was treated by the king. There is no pity whatsoever in the heart of this servant, in spite of the mercy recently granted to him. The king had planned to arrange for some of his debt from the first servant to be repaid by selling him, along with his family and possessions. But the forgiven servant simply has his fellow servant *thrown into prison*.

That action puts the man in an obviously difficult position: How can he pay what he owes if he is confined to prison? Perhaps his only recourse is to hope that family members or friends will come to his aid.

What Do You Think?

What lessons have you learned from times you were unwilling to forgive?

Talking Points for Your Discussion

Regarding impact on physical health

Regarding impact on spiritual health

Regarding impact on relationships

Other

FORGIVING A FATHER

On Father's Day in 2015, actor Oliver Hudson posted on social media a picture of himself, his sister (actress Kate Hudson), and their father with the caption "Happy Abandonment Day." Though Oliver said he was just trying to be funny, the father lashed out at his two adult children in response. But not long after that, the incident actually helped open up renewed communication between father and son, who had been estranged for 12 years.

About a year later, Kate stated that she had forgiven her father for abandoning her and her brother as children. Recognizing that her father has to live with his own issues, Kate said to the radio host who was interviewing her, "That must be painful for him. So I forgive him." She added that forgiveness is "the greatest tool" for moving forward.

Failing to extend the grace that has been given to us is one of the most spiritually damaging things we can do to ourselves. When Kate Hudson was able to enter into the heart of her father's pain, she found the ability to forgive him.

Over the course of a lifetime, we will also be presented with many opportunities either to forgive or demand restitution of some kind. We won't go wrong if we choose mercy.

—D. S.

31. "When the other servants saw what had happened, they were outraged and went and told their master everything that had happened.

The *other servants* can't keep quiet about what they have just seen. The one to hold the first servant accountable is the king, so it is to him they report what has happened.

D. King's Condemnation (vv. 32-34)

32, 33. "Then the master called the servant in. 'You wicked servant,' he said, 'I canceled all that debt of yours

because you begged me to. Shouldn't you have had mercy on your fellow servant just as I had on you?'

The unforgiving servant finds himself facing the searing anger of the king, who addresses him as a *wicked servant*. The king presents the simple logic that should have guided the servant's attitude toward his companion: since the first servant had been forgiven *all that debt*, shouldn't he have shown similar *mercy* on his fellow debtor? Anyone who has been forgiven (especially such a large debt) should demonstrate a forgiving heart to another.

34. "In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed."

The king's anger results in this servant's being placed in a position similar to the one in which he himself had placed the second servant. Only now the unforgiving servant's position is far worse; he is given over to be tormented or tortured until his debt is paid.

The torment is presumably done to force the servant to confess where he may have any hidden resources needed to reduce his debt. One is led to believe that the man will never know freedom again, given the size of his debt. His condition may well be a way for Jesus to portray the eternal torment of Hell ([Matthew 25:41, 46](#); [Mark 9:43-48](#)).

RECEIVING MERCY, EXTENDING MERCY

When a drug deal went bad, Bob's brother was killed by a guy named Harvey, whom Bob and his brother had known well. Vowing revenge, Bob went on the hunt for Harvey but lost track of him. Then Bob himself got into trouble with the law and went to jail. Lo and behold, Harvey ended up in the same prison.

Although by then Bob had come to Christ and let go of his vow of revenge, he still could not fully forgive. One day, in a common area for inmates, Harvey timidly asked Bob for mercy. Bob, now a forgiven man in Christ, was finally able to extend that mercy to his brother's killer.

Imagine our heavenly king's delight when Bob forgave his brother's penitent killer. These days, Bob and Harvey attend worship service together every week. Even in the most difficult of circumstances, through the power of the Holy Spirit we can find the ability to forgive our offenders—to extend the same mercy to them that God generously offered to us.

—D. S.

E. Jesus' Challenge (v. 35)

35. "This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart."

Here Jesus states the application of the parable. Obviously much more than money is being pictured by the master teacher. Ultimately Jesus wants his audience (then and now) to get a picture of the enormity of our debt of sin before God, our heavenly king.

We, God's servants, are in a position similar to the first servant in this parable. There is no way we can repay the debt represented by our sin. Justice requires punishment; our only recourse is to beg for mercy from our king—as did the first servant of the parable.

Forgiveness is thus not merely a matter of how we treat those who have offended us. It is also a matter of how God has chosen to treat us who have offended him. Perhaps we are taken aback by the enormity of times we must forgive. But have we considered the enormous debt of which God has forgiven us?

The importance of forgiveness is repeated elsewhere in the New Testament. In [Ephesians 4:31, 32](#) and [Colossians 3:12, 13](#), Christians are exhorted to forgive others based on how Christ has forgiven them. How would our daily conduct (our thoughts, our words, our actions) be affected if we kept that point of view in mind?

We must also note how Jesus instructs us to forgive from our hearts. Forgiveness is not forgiveness if it is offered insincerely. If we tell someone "I forgive you" while continuing to harbor anger and resentment, then, in a manner of speaking, we still have our hands on the throat of the person we refuse to forgive.

What Do You Think?

Without giving advice, how would you counsel a friend who is hesitant to forgive someone?

Talking Points for Your Discussion

- Considering the nature of the wrong
- Considering the nature of the relationship between the two individuals
- Considering the difference between forgiveness and consequences
- Considering the extent of forgiveness your friend has received from Jesus
- Considering repentance or lack thereof

Conclusion

A. From Parable to Real Life

Because Peter was the one who raised the question about forgiveness, it is interesting to follow up on what happened later to him concerning forgiveness. After Peter had denied Jesus three times, in spite of his bold claims that this could never happen, he wept bitter tears ([Matthew 26:69-75](#)). It is hard for us to fathom the measure of remorse Peter felt at that moment and throughout the course of that day when Jesus was crucified. Perhaps Peter resigned himself to being confined to the "prison" of his failure for the rest of his life.

The Key to Pass

FORGIVENESS

Sheet 5—Summer 2018, *Adult Resources, Standard Lesson Quarterly*® Curriculum

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Visual for Lesson 5. Start a discussion by pointing to this visual as you ask, “If forgiveness is the key, then what is being locked or unlocked?”

But three days later the startling news began to circulate that Jesus was alive. The message was first conveyed by the women who had come to Jesus’ tomb to pay their respects, only to find no corpse there. Then came the words of an angel with a message for the women to pass along: “Go, tell his disciples and Peter, ‘He is going ahead of you into Galilee. There you will see him, just as he told you’” ([Mark 16:7](#)).

This specific reference to Peter was not accidental. It was Jesus’ way of letting him know that forgiveness was more than a topic to be discussed in a parable. It was real. Jesus, the king of life and death, was declaring Peter forgiven. He did not have to remain bound in the prison of failure and defeat, because Jesus did not remain bound in the prison of the grave. The King had forgiven his servant of his debt. Peter was free to go.

B. Prayer

Father, through Jesus’ death and resurrection we have been released from a debt so large that no human could have paid it. Only by your putting on flesh and blood to dwell among us and die in our place could the price be paid. And it has been! Thank you for setting us free—free from sin and now free to serve you. We pray in Jesus’ name. Amen.

C. Thought to Remember

The master teacher is also the master forgiver.

INVOLVEMENT LEARNING

Enhance your lesson with NIV® Bible Student (from your curriculum supplier) and the reproducible activity page (at www.standardlesson.com or in the back of the NIV® Standard Lesson Commentary Deluxe Edition).

Into the Lesson

Ask for volunteers to identify one of the more significant losses in their lives that were caused by the indifference, negligence, or malice of someone else; stress that real names are not to be used. Encourage them to pick a loss where they can say, "I used to have [blank], which was very valuable to me, but because of what [not real name] said [or did], I will never have it again." Help learners identify the type of emotional reaction that they usually have whenever the memory of that loss bubbles to the surface.

Alternative 1. Ask class members to describe the challenges of forgiving those who cause significant losses to us. After several responses, say, "Now imagine that the person who caused the significant loss experienced a small aneurism that caused him or her to lose all memory of what happened. Because of this, he or she would never be able to internalize responsibility for their harmful words or actions. What would be the challenges associated with forgiving an offender who experienced this type of amnesia?"

Alternative 2. Distribute copies of the "What a Loss!" activity from the reproducible page, which can be downloaded. Say, "This activity will help you determine exactly what it is you need to forgive and if you're moving toward forgiving the people who caused the loss(es)." Remind learners if they are the one who caused the loss, then they'll need to move toward seeking forgiveness.

Into the Word

Divide the class into three groups. Each will represent a character in Jesus' parable:

Group 1—The King

Group 2—The Unforgiving Servant

Group 3—The Unforgiving Servant's Debtor

Ask learners to read [Matthew 18:21-30](#) within their groups to identify the requests and responses of the character for which their group is named.

Expect learners to identify the following: (1) the king's request that the debt be paid in full, (2) his response of sentencing the servant and his family to be sold, (3) the unforgiving servant's request for mercy and time to pay the debt, (4) the king's response of canceling the debt, (5) the unforgiving servant's demand for payment owed to him, (6) the unforgiving servant's debtor's response of asking for mercy and time to pay the debt, and (7) the unforgiving servant's denial of that request.

Following these identifications, read the remainder of the lesson text ([Matthew 18:31-35](#)) to the class. Discuss the implications of who and what the characters and the debt represent.

Option. Prior to discussion of today's text, distribute copies of the "Get the Flow" diagram from the reproducible page. As discussion of the text proceeds from action to plea to reaction, participants can summarize the flow as indicated. Your visually oriented learners will benefit most, especially if you use a lecture format.

Into Life

Say, "As soon as the unforgiving servant saw someone who owed him something, he went after the guy with a vengeance (completely forgetting the grace that he himself had just been shown)." Ask students to make a list of people who owe them something. Say, "The debt can be of various kinds: a debt of money, a debt of an explanation owed for something that happened, a debt of an apology owed, etc."

After learners make their lists, encourage them to get the ball rolling on resolution, reconciliation, and forgiveness even if the chances of success are miniscule. End class with this strong affirmation: "As you approach these reconciliations, always keep foremost in your mind how much Christ has forgiven you and what it cost him to do so."