Second Family

Discussion Guide - November 30th, 2025

Kingdom Value

Grace and Forgiveness
Matthew 18:21-35

How to Prepare

Begin preparing by reading the full passage a few times. Then answer the questions for yourself. Then think about how your Small Group might answer them. Try re-wording the questions to fit you and your Small Group. Don't feel tied down to the discussion guide, just be sure to discuss the main point of the text in your conversations.

Resources-

https://www.desiringgod.org/interviews/can-i-forgive-someone-who-doesnt-confess-wronging-me

https://www.gotquestions.org/forgiveness.html

https://www.desiringgod.org/interviews/if-i-fail-to-forgive-others-will-god-not-forgive-me

Sermon Outline:

Matthew 18:21-35

- 1. Christian Forgiveness is a Measureless Disposition. Vv. 21-22
- 2. Christian Forgiveness is Motivated by Grace. Vv. 23-34
- 3. Christian Forgiveness is a Mark of Salvation. V. 35



Scripture (New American Standard Bible 1995)

Matthew 18:21-35

Forgiveness

- 21 Then Peter came and said to Him, "Lord, how often shall my brother sin against me and I forgive him? Up to seven times?"
- 22 Jesus said to him, "I do not say to you, up to seven times, but up to seventy times seven.
- 23 "For this reason the kingdom of heaven may be compared to a king who wished to settle accounts with his slaves.
- 24 When he had begun to settle them, one who owed him ten thousand talents was brought to him.
- 25 But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made.
- 26 So the slave fell to the ground and prostrated himself before him, saying, 'Have patience with me and I will repay you everything.'
- 27 And the lord of that slave felt compassion and released him and forgave him the debt.
- 28 But that slave went out and found one of his fellow slaves who

- owed him a hundred denarii; and he seized him and began to choke him, saying, 'Pay back what you owe.'
- 29 So his fellow slave fell to the ground and began to plead with him, saying, 'Have patience with me and I will repay you.'
- 30 But he was unwilling and went and threw him in prison until he should pay back what was owed.
- 31 So when his fellow slaves saw what had happened, they were deeply grieved and came and reported to their lord all that had happened.
- 32 Then summoning him, his lord said to him, 'You wicked slave, I forgave you all that debt because you pleaded with me.
- 33 Should you not also have had mercy on your fellow slave, in the same way that I had mercy on you?'
- 34 And his lord, moved with anger, handed him over to the torturers until he should repay all that was owed him.
- 35 My heavenly Father will also do the same to you, if each of you does not forgive his brother from your heart."



Discussion Questions

Ask a volunteer to read Matthew 18:21-35.

INTRODUCTION

Here is a question or two to help introduce the topic and jump-start discussion.

1. In your own words, what is the difference between "just moving on" and true forgiveness?

UNDERSTANDING AND APPLICATION

These questions should help your Small Group dig deeper into the text and then apply it to your lives today.

- I. Christian Forgiveness is a Measureless Disposition. Vv. 21-22
- 2. What was Peter's question to Jesus, and how was his proposal to forgive "seven times," culturally generous? How does Jesus' reply of "seventy-seven times" (or "seventy times seven") correct Peter's thinking about forgiveness?
- 3. What is forgiveness, and what does it mean for it to be a measureless disposition? What is the problem with holding on to a grudge?
- 4. What is the difference between forgiving someone and trusting someone? How can we balance limitless forgiveness with necessary personal boundaries?

- II. Christian Forgiveness is Motivated by Grace. Vv. 23-34
- 5. In the parable, the first servant owed an unpayable debt (one talent was about 15 years of wages), but the king freely forgave it. What does the amount of this debt tell us about the magnitude of our sin and the grace God has shown us through Christ?



	6. Why was the king so angry when the first servant refused to forgive the tiny debt owed to him by his fellow servant? What is the problem with the unforgiving servant's rationale?
	7. How can focusing on God's forgiveness toward you shift your perspective and motivate you to forgive someone else?
	III. Christian Forgiveness is a Mark of Salvation. V. 35
	8. What does it mean for us if we "accept" God's grace but withhold that same grace from others? Does this verse mean that if we don't forgive someone, we lose our salvation? Or does it mean that an unforgiving heart is evidence that we never truly understood or received God's measureless grace in the first place? (see 1 John 2:19 for help)
	9. What does Jesus mean by forgiving your brother "from your heart"? What's the difference between saying "I forgive you" out loud and truly forgiving from your heart?
	10. Forgiveness is a core Kingdom Value. How would your life, your family, your community, or even your church change if everyone truly lived by the principle of measureless forgiveness motivated by God's grace in Jesus Christ?
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Commentary (from ESV Study Bible)

- **Matt. 18:1–20:34** The Community of the Messiah Revealed. This is the fourth of Jesus' five major discourses in Matthew's Gospel (see Introduction: Key Themes; Literary Features). As his earthly ministry draws to a close, Jesus has spent considerable time clarifying his identity and mission (chs. 14–17). He instructs his disciples on the nature of his covenant community, explaining the kingdom community's characteristics (18:1–35), its implications for the sanctity of marriage (19:1–12), and its value (19:13–20:34).
- **Matt. 18:1–35** Characteristics of Life in the Kingdom Community. Jesus instructs the disciples about the kind of community life that will characterize their relationships with one another and with the world at large.
- **Matt. 18:21–22** how often will . . . I forgive him? Within Judaism, three times was sufficient to show a forgiving spirit (based on Job 33:29, 30; Amos 1:3; 2:6), thus Peter (seven) believes he has shown generosity. But true disciples of Jesus are to forgive without keeping count (seventy-seven times). This may echo and reverse Lamech's boast of vengeance in Gen. 4:24.
- **Matt. 18:24** ten thousand talents. In OT times, a talent was a unit of weight equaling about 75 pounds (34 kg). In NT times, it was a unit of monetary reckoning (though not an actual coin), valued at about 6,000 drachmas, the equivalent of about 20 years' wages for a laborer. (A common laborer earned about one denarius per day.) In approximate modern equivalents, if a laborer earns \$15 per hour, at 2,000 hours per year he would earn \$30,000 per year, and a talent would equal \$600,000 (USD). Hence, "ten thousand talents" hyperbolically represents an incalculable debt—in today's terms, about \$6 billion.
- **Matt. 18:25** sold, with his wife and children. A practice common in the ancient world (cf. Ex. 21:2–11; Deut. 15:12–18; 2 Kings 4:1; Neh. 5:4–8), often as punishment for those whose debts could not possibly be repaid.
- **Matt. 18:27** forgave him the debt. The forgiveness of such a massive debt (equivalent to \$6 billion; see note on v. 24) is a dramatic illustration of (1) the massive debt that people owe, because of their sins, to the holy, righteous God; (2) their complete inability ever to pay such a debt ("For the wages of sin is death . . . ," Rom. 6:23a); (3) God's great mercy and patience (Matt. 18:26, 29) in withholding his immediate righteous judgment that all people deserve for their sins; and (4) God's gracious provision of Christ's death and resurrection to pay the debt for sins and to break the power of sin ("but the free gift of God is eternal life in Christ Jesus our Lord," Rom. 6:23b). The two central points of the parable are: first, that the gift of salvation is immeasurably great ("how shall we escape if we neglect such a great salvation?" Heb. 2:3); and, second, that unless a person is comparably merciful to others, (a) God's mercy has not had a saving effect upon him (Matt. 18:32–33), and (b) he will be liable to pay the consequences himself (vv. 34–35).



Commentary (from ESV Study Bible)

Matt. 18:28–32 a hundred denarii. This was still a large amount (equivalent to about 20 weeks of common labor, or about \$12,000 in today's terms), but compared to the debt that the wicked servant himself owed (\$6 billion), it was a relatively small amount. The servant's unwillingness to forgive even this amount, though having been forgiven his own insurmountable debt, revealed the servant's true wicked character (v. 32) and that he had not in fact been transformed by the forgiveness that his master had extended to him.

Matt. 18:34 delivered him to the jailers. A metaphorical allusion to eternal punishment that the wicked servant justly deserves (cf. 8:12; 10:28; 13:42, 49 –50; 22:13; 24:51).

Matt. 18:35 not forgive your brother from your heart. A transformed heart must result in a changed life that offers the same mercy and forgiveness as has been received from God (cf. Isa. 40:2). Someone who does not grant forgiveness to others shows that his own heart has not experienced God's forgiveness. Throughout Scripture, the heart refers to the center of one's being, including one's reason, emotions, and will.

