



PART 1: THE DEBT Matthew 18:21-27 (NLT) SERMON NOTES

BIG IDEA

When we truly face the debt God has forgiven, we stop keeping score with the people who have hurt us.

1) STOP COUNTING (v.21-22)

MATTHEW 18:21 (NLT)

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

Peter is asking for the _____ of mercy. Jesus will not give him a number he can _____.

MATTHEW 18:22 (NLT)

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

GENESIS 4:24 (ESV)

If Cain's revenge is sevenfold, then Lamech's is seventy-sevenfold.

What human nature built for _____, Jesus rebuilds for _____.

ORDINARY WAYS WE KEEP SCORE

- Replaying an old conversation on a loop.
- Bringing up a failure that was supposedly already forgiven.
- Treating someone permanently by their worst moment.
- Withholding kindness as a kind of payment.
- Keeping the receipt in your pocket, just in case you need it later.

Resentment keeps _____. Mercy _____ them.

You can remember the _____ without rehearsing the _____.

Forgiveness is not pretending it did not happen. It is refusing to let it keep _____ you.

ROMANS 12:19 (ESV)

Beloved, never avenge yourselves, but leave it to the wrath of God, for it is written, "Vengeance is mine, I will repay, says the Lord."

2) FACE THE DEBT (v.23-25)

MATTHEW 18:23-24 (NLT)

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

A WORD FROM THE ORIGINAL LANGUAGE

μυρίων τάλάντων (*myriōn talantōn*) — "ten thousand talents." The largest number paired with the largest unit of currency in Greek — roughly 60 million days of labor. The point isn't a dollar figure. The point is impossibility.

This servant does not owe a bill he can tighten his budget and pay. He owes a debt that has already _____.

MATTHEW 18:25 (NLT)

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.

ROMANS 5:8 (NKJV)

But God demonstrates His own love toward us, in that while we were still sinners, Christ died for us.

Sin is not a balance we can _____. It is a debt we need _____.

When all I can see is what they owe me, I forget what _____.

Advice says _____. The gospel says you can't — but the King has already _____.

3) RECEIVE THE MERCY (v.26-27)

MATTHEW 18:26-27 (NLT)

"But the man fell down before his master and begged him, 'Please, be patient with me, and I will pay it all.' Then his master was filled with pity for him, and he released him and forgave his debt."

A WORD FROM THE ORIGINAL LANGUAGE

σπλαγχνίζομαι (*splagchnizomai*) — "moved with gut-level compassion." The same word used of Jesus' compassion for the crowds, the sick, the hungry, and the blind (Matt 9:36; 14:14; 15:32; 20:34).

ἀφίημι (*aphiēmi*) — "to release, to forgive." The king doesn't reduce, delay, or restructure the debt. He releases it entirely — the same verb behind "forgive us our debts" in the Lord's Prayer (Matt 6:12).

MATTHEW 6:12 (ESV)

and forgive us our debts, as we also have forgiven our debtors.

The servant asked for _____. The king gave him _____.

Grace is not God extending the _____. It is God _____ the debt.

Forgiveness is free to us, but it was never _____ to God.

Mercy does not deny the debt. Mercy decides the debt will not _____ the relationship.

WHAT IS THE CHARACTER OF GOD?

PSALM 145:8-9 (ESV)

The LORD is gracious and merciful, slow to anger and abounding in steadfast love. The LORD is good to all, and his mercy is over all that he has made.

PSALM 86:15 (ESV)

But you, O Lord, are a God merciful and gracious, slow to anger and abounding in steadfast love and faithfulness.

God is _____ and _____, slow to anger and abounding in steadfast love.

COLOSSIANS 3:13 (NKJV)

bearing with one another, and forgiving one another, if anyone has a complaint against another; even as Christ forgave you, so you also must do.

EPHESIANS 4:32 (ESV)

Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you.

TAKING IT HOME

BIG IDEA

When we truly face the debt God has forgiven, we stop keeping score with the people who have hurt us.

ASK THE LORD QUIETLY

"What debt am I still carrying as if it is mine to collect?"

Bow your head, close your eyes... **What is the Holy Spirit telling you through this message?**

IF YOU ARE BEGINNING A RELATIONSHIP WITH JESUS TODAY

"Jesus, I know I have sinned against You. I cannot pay my debt or make myself right. I believe You died for my sin and rose again. I receive Your mercy. Forgive me, make me new, and teach me to follow You. Amen."

IF YOU ALREADY BELONG TO CHRIST

"Lord, I release this debt to You. Give me wisdom for the boundary I need, courage for the conversation I need, and mercy for the resentment I have carried. Help me remember what You have forgiven in me. Amen."

A word of care: Forgiveness does not call evil good. It does not mean trust is automatically restored, or that you ignore patterns, remove necessary boundaries, or stay where you are being harmed. If you are dealing with ongoing harm, please don't walk through it alone — talk with a trusted pastor, counselor, or leader. Forgiveness and safety can move together.

NOTES

The first question is not, "Who owes me?" The first question is, "What have I received?"
You were not given a payment plan. You were given mercy.

THE SERIES

- THE DEBT:** Received Much.
- THE DENIAL:** Always Forgive.
- THE DEMAND:** Reflect His Heart.

SCRIPTURE IN THIS MESSAGE: Matthew 18:21-27 · Genesis 4:24 · Romans 12:19 · Romans 5:8 · Matthew 6:12 · Psalm 145:8-9 · Psalm 86:15 · Colossians 3:13 · Ephesians 4:32

Jesus' compassion (splanchnizomai) also appears in Matthew 9:36 (the shepherdless crowds), 14:14 (the sick), 15:32 (the hungry), and 20:34 (the blind).

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