

Leader Guide

Forgiven People Forgive.

Fall 2026 | Week 4

Message Date 10/4/2026

THE GOAL

This week we're stepping away from our Reimagine series for one Sunday (we'll finish it up next week) to sit with a single, powerful parable: the unforgiving servant in Matthew 18:21–35. Peter asks how many times he has to forgive, and Jesus answers with a story. It's about a debt no one could ever repay, a King whose mercy is bigger than our sin, and a servant who forgot the grace he'd just been given.

We'll look at the big idea from Sunday: The mercy we remember shapes the mercy we give. A forgiven people becomes a forgiving people. Forgiveness is a process, and it doesn't mean giving back access, trust, or approval. It does mean releasing the offender to God, and in doing that we find freedom ourselves.

Our goal is for every person to leave with a bigger view of God's mercy, an honest look at their own heart, and the courage to take one step, even a small one, toward forgiving someone. Come ready to remember grace, and to be amazed again at how much we've been forgiven.

MY STORY

- 1) What's the funniest thing you've ever had to apologize for, like accidentally calling your teacher "Mom" or eating someone's clearly labeled lunch from the office fridge?
- 2) What's something you borrowed and kept way too long, like a book, a casserole dish, or a favorite sweatshirt? Does the owner still remember?

QUICK REVIEW

- 3) What caught your attention from Sunday's message?

DIGGING DEEPER / TAKING IT HOME

Matthew 18:21–35 (NLT)

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.”

- 4) Rabbinic tradition in Peter’s day said you forgive someone three times. Peter doubles it and adds one, probably hoping to impress Jesus, and Jesus answers “seventy-seven times.” Why do you think we like to put a number on forgiveness? Where in your life are you quietly keeping score?

Peter’s question shows how I think many of us think about forgiveness: as a limited supply we hand out carefully until the other person has used up their allowance. A number feels safe. It gives us an exit. It tells us when we’re finally allowed to stop forgiving and start keeping the record. Jesus gently turns that thinking upside down. “Seventy-seven times” isn’t a new, bigger number to track. It’s His way of saying, “Stop counting.” Why would He say that? Because that’s how God forgives us. God’s forgiveness is endless, overflowing, and complete, and His heart is that His people would forgive the same way.

- 5) One talent was about twenty years of wages, and this servant owed ten thousand talents, a debt that would take roughly 200,000 years to repay. Why do you think Jesus made the number so absurd? How does seeing the true size of our debt before God change the way we see ourselves and others?

Jesus picks an impossible number on purpose. This servant wasn't a little behind. No plan or effort could ever dig him out. That's the picture of our sin before a holy God. It sounds heavy, but it's good news. When we see the true size of our debt, we stop trying to earn our way back and receive grace as a gift. It also brings a humility that changes how we see those who've hurt us. The bigger we see our debt, the bigger we see our Savior.

- 6) The servant begged, *"Have patience with me, and I will pay you everything,"* which was a promise he could never keep. But the master didn't give him more time. He cancelled the whole debt *"out of pity."* What does that tell us about the heart of God? Why is it so hard for some of us to receive grace instead of trying to earn it?

The servant asked for a payment plan, and the master gave him freedom. That's God's heart: compassion, not condemnation. Grace isn't earned. It's received. Many of us still live on our knees, promising to make it up to God. Sometimes that's pride, and sometimes it's shame. But Jesus has already paid the debt in full. God isn't waiting for us to pay Him back. He's inviting us to believe Him and let the debt stay cancelled.

- 7) Verse 28 says it was *"that same servant"* who went out and choked a man over a hundred denarii, about three months' wages. How could someone who had just been forgiven so much be so harsh so quickly? What helps us remember grace so we don't drift into the same pattern?

When we lose sight of what God has forgiven, we become harsh toward others. When we remember grace, we find humility, and humility makes room for mercy. The Word, worship, communion, and telling our stories don't earn us anything. They simply help us remember.

- 8) What's the difference between forgiving with our words and forgiving from the heart? If forgiveness is evidence that grace has transformed us, what might our lives be saying right now?

We can say, "I forgive you" and still hold the grudge underneath. Forgiving from the heart means handing the debt to God and asking Him to change our feelings over time, even if they're slow to follow. None of us can judge another's salvation. But the Gospel that saves us changes us. If we notice an unforgiving pattern, it isn't a reason to despair. It's an invitation to bring our hearts back to Jesus.

Colossians 3:13–14 (NLT)

¹³ *Make allowance for each other's faults, and forgive anyone who offends you. Remember, the Lord forgave you, so you must forgive others.* ¹⁴ *Above all, clothe yourselves with love, which binds us all together in perfect harmony.*

- 9) Paul says, “Remember, the Lord forgave you, so you must forgive others.” Sunday’s message also said forgiveness doesn’t mean giving access, doesn’t require trust, and doesn’t mean condoning or dismissing what happened. Why is it so important to understand what forgiveness is and isn’t? How might these distinctions free someone who has been deeply hurt to begin the process?

Our forgiveness of others flows from remembering His forgiveness of us. Many people feel stuck because they think forgiving means pretending it didn’t matter or letting the person back in. It doesn’t. Healthy boundaries are wise, trust is rebuilt over time, and what happened was still wrong. Forgiveness is releasing the offender to God and giving up our right to make them pay. In doing that, we release ourselves to walk in freedom, whether the hurt is big or small.

CHAIR TIME TOOLS

Reflection Questions for Chair Time: think about the following questions and pray through them with Jesus.

- 1) Spend a few minutes this week simply remembering. Ask the Lord to bring to mind the “*ten thousand talents*” He has forgiven in your own life. What does it stir in you to sit with the size of His mercy toward you?
- 2) Ask the Holy Spirit to gently show you any place where you’re keeping score, holding a grudge, or quietly wanting someone to “*pay what they owe.*” Who comes to mind, and what would it look like to place that debt in the King’s hands?
- 3) If forgiving someone feels impossible right now, pray this honestly each day this week: “Lord, I know I need to forgive. Help me with my unforgiveness.” Where do you sense Him inviting you to take one small step toward freedom?