

- 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?

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?

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?

Forgiven People Forgive

Pastor Tim Layfield | October 4 2026

Thread: The **MERCY** we remember shapes the **MERCY** we give. The **GRACE** we have been given, should reflect the **GRACE** we give. The **FORGIVENESS** we have received, should shape the **FORGIVENESS** we offer.

*"Then Peter came up and said to him, 'Lord, how often will my brother sin against me, and I forgive him? As many as seven times?' Jesus said to him, 'I do not say to you seven times, but seventy-seven times. Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants. When he began to settle, one was brought to him who owed him ten thousand talents. And since he could not pay, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made. So the servant fell on his knees, imploring him, 'Have patience with me, and I will pay you everything.' And out of pity for him, the master of that servant released him and forgave him the debt. But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii, and seizing him, he began to choke him, saying, 'Pay what you owe.' So his fellow servant fell down and pleaded with him, 'Have patience with me, and I will pay you.' He refused and went and put him in prison until he should pay the debt. When his fellow servants saw what had taken place, they were greatly distressed, and they went and reported to their master all that had taken place. Then his master summoned him and said to him, 'You wicked servant! I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had mercy on you?' And in anger his master delivered him to the jailers, until he should pay all his debt. So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart." **Matthew 18:21-35 ESV***

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*"Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants. When he began to settle, one was brought to him who owed him **ten thousand talents**. And since **he could not pay**, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made." **Matthew 18:23-25 ESV***

We Owe A Debt We Could Never Pay

- The servant's debt was impossible to pay back.
- Our sin debt before God is far greater than we realize.

BUT GOD!

"So the servant fell on his knees, imploring him, 'Have patience with me, and I will pay you everything.' And out of pity for him, the master of that servant released him and forgave him the debt."

God's Mercy Is Greater Than Our Sin

- God responds with compassion, not condemnation.
- Forgiveness flows from the heart of God.
- Grace is not earned; it is received.

BUT ME...

"But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii, and seizing him, he began to choke him, saying, 'Pay what you owe.' So his fellow servant fell down and pleaded with him, 'Have patience with me, and I will pay you.' He refused and went and put him in prison until he should pay the debt."

Unforgiveness Reveals That We've Forgotten Grace

- The servant immediately refuses mercy to another.
- When we lose sight of what God has forgiven, we become harsh toward others.
- Remembering grace produces humility.

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Receiving Mercy Means Extending Mercy

"Make allowance for each other's faults, and forgive anyone who offends you. Remember, the Lord forgave you, so you must forgive others."

Colossians 3:13 NLT

"Be kind to each other, tenderhearted, forgiving one another, just as God through Christ has forgiven you." Ephesians 4:32 ESV

Receiving Mercy Means Extending Mercy

- Jesus expects forgiven people to be forgiving.
- Forgiveness is evidence that God's grace has transformed us.
- The gospel that saves us changes us! The Gospel that saves us changes how we treat others.

Challenge:

- What does my heart reveal? Forgiving/Unforgiving?
- Seek after God for help.
- Have an appropriate outlook on forgiveness.

Homework Forgiven People Forgive. Fall 2026 | Week 4 Message Date 10/4/2026

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

READ: Matthew 18:21-35 (NLT)

- 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?
- 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?
- 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?
- 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?