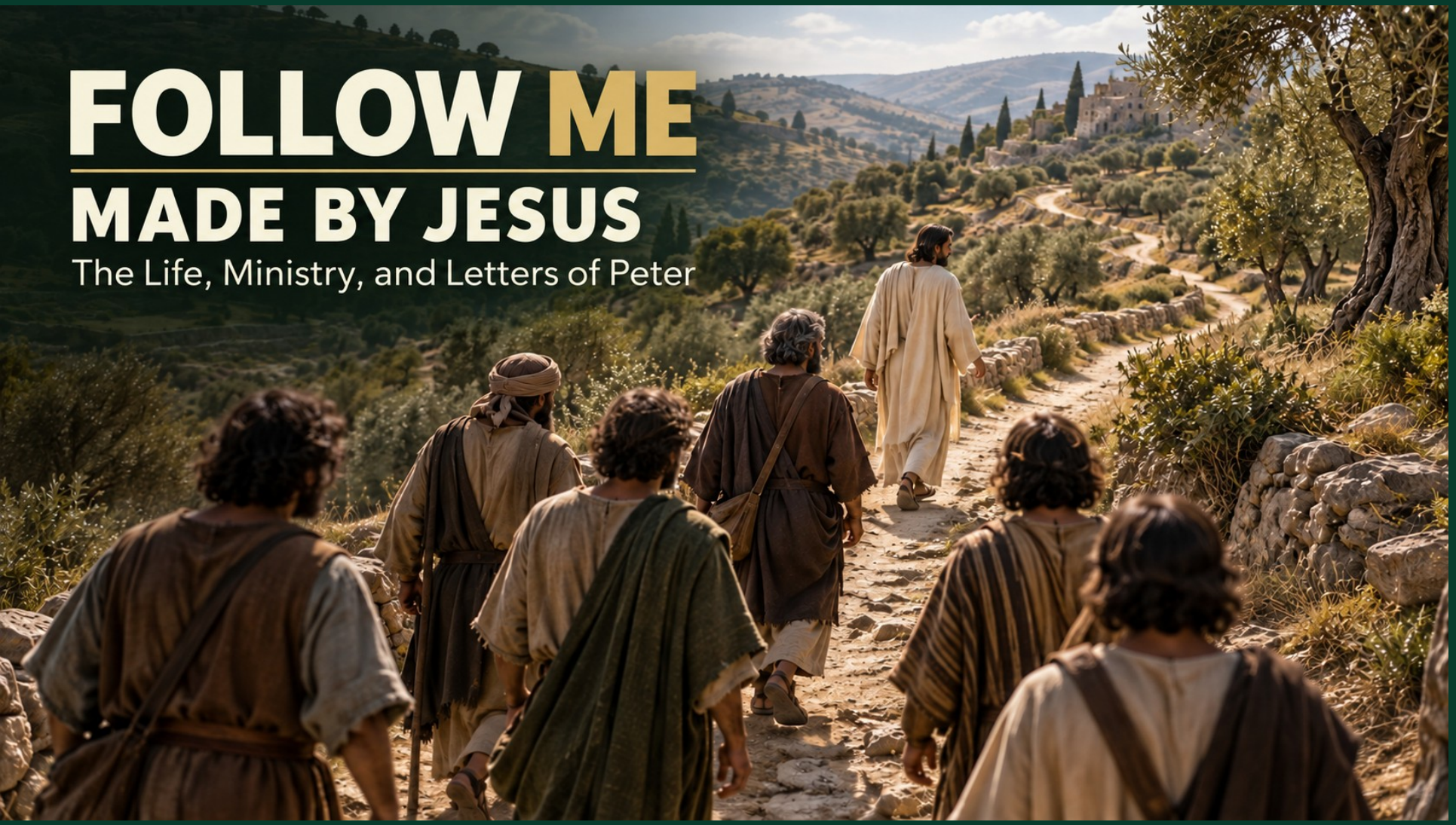


SCAN TO READ
MATTHEW 18:21–35

Peter’s Formation Summary (1 of 2)

IDENTITY	Jesus knows Simon and names what He will make.
CALLING	Jesus calls Peter to trust His word and follow.
DISCIPLESHIP	Jesus forms Peter to be with Him and serve.
FAITH	Jesus rescues Peter when his faith wavers.
CONFESSION	Peter confesses who Jesus is.

Peter’s Formation Summary (2 of 2)

CORRECTION	Jesus corrects Peter’s resistance to the cross.
SURRENDER	Jesus calls His disciples to follow His road.
GLORY	The Father commands them to listen to His Son.
FREEDOM	Jesus teaches Peter that freedom does not require insisting on one's rights.

FORGIVENESS

Jesus teaches Peter that those who receive mercy must extend mercy to others.

FORGIVENESS: FROM THE HEART



MATTHEW 18:21–35

By Way of the Word
with Chad Tucker

BIG IDEA

MATTHEW 18:21–35

Jesus teaches that those who receive God's extraordinary mercy must extend forgiveness to others from the heart.

Scripture and teaching

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NASB 1995 · Matthew 18:21–35 and Matthew 26:28

Matthew 18:21–22 · NASB 1995

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.

Read the complete passage

Matthew 18:23–24 · NASB 1995

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.

Read the complete passage

Matthew 18:25 · NASB 1995

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.

Read the complete passage

Matthew 18:26–27 · NASB 1995

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.

Read the complete passage

Matthew 18:28–29 · NASB 1995

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.’

Read the complete passage

Matthew 18:30–31 · NASB 1995

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.

Read the complete passage

Matthew 18:32–33 · NASB 1995

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?’

Read the complete passage

Matthew 18:34–35 · NASB 1995

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.”

Read the complete passage

1. Jesus calls His disciples to forgive without keeping count. (21–22)

Matthew 18:21–22

Forgiveness without keeping count

We cannot establish his motives from the text, but his question introduces the possibility of placing a limit on forgiveness.

Jesus' response is variously translated seventy-seven times or seventy times seven.

Neither interpretation establishes a literal maximum.

A forgiving disposition

Forgiveness is not intended to be governed by an accumulated record of offenses.

This does not remove the responsibility to confront sin, pursue repentance, or maintain appropriate boundaries.

Are we keeping records of offenses for the purpose of withholding mercy?

Matthew 18:21–22

1. Jesus calls His disciples to forgive without keeping count. (21–22)

Peter asks about **repeated** forgiveness.

Jesus rejects keeping **count**.

Jesus calls for a forgiving **disposition**.

Matthew 18:21–22

2. Jesus reveals the extraordinary mercy of the king. (23–27)

Mercy beyond repayment

The servant owes ten thousand talents, an overwhelming debt far beyond his ability to repay.

But the size of the debt exposes the impossibility of his promise.

The servant asks for patience; the king grants forgiveness.

Matthew 18:23–27

The king grants forgiveness

MATTHEW 18:26–27

The servant asks for patience; the king grants forgiveness. He releases the servant and cancels the debt.



The foundation of forgiveness

We should not equate every narrative detail with a specific aspect of salvation, but the parable clearly establishes mercy as the foundation for the forgiveness Jesus commands.

Do we measure the offenses of others without remembering the mercy God has shown us?

Matthew 18:23–27

2. Jesus reveals the extraordinary mercy of the king. (23–27)

The servant owes an **unpayable** debt.

He pleads for **patience**.

The king responds with **compassion**.

Matthew 18:23–27

3. Jesus warns against refusing to extend mercy. (28–35)

Matthew 18:28–35

Mercy received and mercy refused

The debt is real but dramatically smaller.

Despite receiving extraordinary mercy, the first servant violently demands repayment and imprisons his fellow servant.

His conduct contradicts the character of the king's compassion.

Matthew 18:28–35

The seriousness of Jesus’ warning

Genuine believers may experience severe fatherly discipline.

Persistent, unrepentant mercilessness may expose a false profession of faith.

The parable does not explicitly identify the servant's regenerate condition.

Mercy and salvation

The parable does not establish that genuine salvation can be lost.

We must preserve the severity of Jesus' warning without turning every detail into an independent theological symbol.

3. Jesus warns against refusing to extend mercy. (28–35)

The servant received mercy but **refused** to extend it.

Jesus warns of divine **judgment**.

Forgiveness must come from the **heart**.

Matthew 18:28–35

Forgiveness from the heart

MATTHEW 18:35 / APPLICATION

Struggling to forgive differs from hardened refusal.

Forgiveness does not automatically restore trust, eliminate accountability, or require unsafe reconciliation.

Matthew 26:28 · NASB 1995

28 for this is My blood of the covenant, which is poured out for many for forgiveness of sins.

The Savior secures forgiveness

MATTHEW 26:28 / CONCLUSION

The One who teaches Peter to forgive is the Savior through whom forgiveness is secured.

We do not forgive others to purchase God’s mercy.

The mercy we extend

We do not forgive others to purchase God's mercy. We forgive because God's mercy has transformed our lives.

And where unforgiveness persists, Jesus' warning calls us to examine our hearts before God.

The question is not merely whether we understand forgiveness.

It is whether the mercy we profess to have received is reflected in the mercy we extend.

Matthew 18:35 · Matthew 26:28