



*Teachings of the Teacher – A study in the parables of Jesus*  
*The Unmerciful Servant*

**Matthew 18:21-35**

**Lesson 17**

Peter, in focusing on the debt owed to him by others, rather than the debt he owed to God, or the debt he himself had incurred with others, came to Jesus with a question: *Lord, how often shall my brother sin against me, and I forgive him?* Each of us has probably longed for an answer to that same question, wondering what God expects of us, when someone has hurt us – especially when it has happened more than once. Jesus was not invoking careless or shallow forgiveness, but a forgiveness provoked and revealed by Christ Himself. May we follow His lead.

**OBSERVATION: Read Matthew 18:21-35**

1. Read through this week's verses using both your Observation Worksheet (the last page of this homework) and another Bible translation or paraphrase. After reading through these verses, what would you say to someone if they asked you what they were about?
2. Key words help us to better understand a parable. We have listed below key words of these parables. Mark each one in a distinctive way (either with a symbol, highlighting, or some form of boxing, circling, or underlining). Mark each of the key words each time they are used in the text.  
Key Words: words that refer to *Jesus, God, the master, the (unmerciful) servant*  
*forgive/forgave/released, owe/debt/due/trespases, pay/payment,*  
*compassion/patience/pity, and the phrase kingdom of heaven*
3. The contrasting word *but* is used four times in this parable. Mark each time this word is used. Choose one of the times the word is used. Record what is being contrasted and the significance of the contrast.
4. The term of conclusion, *therefore*, is used twice. Mark each use and record the conclusions stated.

## CONSIDER THESE THINGS:

1. What are some misconceptions people have about forgiveness?
2. Why is forgiveness difficult?
3. What are some examples of mercy that someone has extended to another that have impressed you?

## PETER'S PERSPECTIVE: Read Matthew 18:21-22

1. Matthew 18:21 records a question that Peter asked of Jesus. What was it?
  - a. Peter's perspective of *forgiveness* was that it had a limit; there was a time when we refused to forgive. What was your perspective of *forgiveness* before you became a Christian?
    - 1.) What is your perspective of *forgiveness* now (as revealed in how you relate to those who have hurt you)?
2. Use synonyms to define *forgiveness*.
  - a. List antonyms of *forgiveness*.
  - b. If someone asked you, "what does it mean to *forgive*", what would you say to them?
3. What was Jesus' response to Peter's question? verse 22
  - a. Do you think Jesus also placed a limit on *forgiving*, raising it from 7 to 490 times?
    - 1.) Why or why not?

## THE SERVANT AS DEBTOR: Read Matthew 18:23-27

1. Jesus illustrated His answer to Peter by telling a parable. Read the entire parable (Matthew 18:23-34) and summarize it.

Challenge: Using a separate sheet of paper, rewrite the story as you would tell the story to a child.

2. The servant was *not able to pay* the debt owed to his master. What did the master *command* of him? verse 25

- a. What did the master do in response to the servant's plea for *patience*?

- b. Consider the heart of God as you write the words of Nehemiah 9:17.

- 1.) What does this verse reveal about God's desire to show *compassion* and *forgive*?

## THE SERVANT AS LENDER: Read Matthew 18:28-31

1. This section begins with the contrasting word *but*. Although the servant was shown *compassion* and *forgiveness*, how did he react to his *fellow* servant?

- a. We do not *throw* our *fellow servants into prison*. However, we have our own ways of demanding payment. What are some ways we exact payment from those who have offended us or "owe us"?

2. It has been estimated that the servant *owed* his master about thousands of times the amount his fellow servant *owed* him. What do you owe God?
  - a. Compare your debt to God to the debt of someone who has offended you. How does it compare?
  
3. *...even as Christ forgave you, so you also must do* (Colossians 3:13). Describe how Christ has *forgiven you*. Challenge: Use scripture to support your answer
  - a. Record the portion of the prayer Jesus taught the disciples that relates to forgiveness. (Matthew 6:12)
    - 1.) What can we learn from this?

**THE REACTION: Read Matthew 18:31**

1. What was the reaction of *his fellow servants* when they saw *what had been done*?
  - a. Read Psalm 119:136 and 158 and record David's reaction.
  
2. Why should another's disobedience to God's will *grieve* us?
  
3. How do you tend to react when your actions have grieved a *fellow servant*?

## THE RETRIBUTION: Read Matthew 18:32-34

1. The master responded to the news brought to him about his *servant*. Record his reaction by filling in the blanks.

Then his master, after he had called him, said to him, \_\_\_\_\_ servant! I \_\_\_\_\_ you \_\_\_\_\_ that \_\_\_\_\_ because you begged me. Should \_\_\_\_\_ not \_\_\_\_\_ \_\_\_\_\_ on \_\_\_\_\_ fellow \_\_\_\_\_, \_\_\_\_\_ as \_\_\_\_\_ had \_\_\_\_\_ on \_\_\_\_\_? And his master was \_\_\_\_\_, and \_\_\_\_\_ him to the \_\_\_\_\_ he should \_\_\_\_\_ that was \_\_\_\_\_ to \_\_\_\_\_.

- a. What did the *master* expect of the *servant*?
- 
2. *and delivered him to the torturers...* (verse 34). This parable is not about salvation, it is about *forgiving* others. What have you learned from this parable about God's viewpoint of a believer who does not *forgive*?
    - a. Another word for *torturers* is "tormenters". How can refusing to *forgive* be a source of torment?

## THE LESSON: Read Matthew 18:35

1. Record Jesus' conclusion based on this parable.
  - a. What do Matthew 6:14,15 teach that complements this?
  
2. God's *forgiveness* towards us is rendered not only in saving us, but in our continual need to restore our relationship with Him when we have sinned. In what way is *unforgiveness* a sin?
  
3. Although the following verses may not relate directly to *forgiveness*, how might they apply?
  - a. Proverbs 21:13
  
  - b. Matthew 7:2
  
  - c. James 2:13

**REVIEW: Read Matthew 18:21-35**

1. What have you learned from this lesson about:
  - a. the limits of *forgiveness*
  
  - b. God's *forgiveness*
  
  - c. our responsibility to *forgive* others
  
2. What do you appreciate about being *forgiven* by:
  - a. God
  
  
  
  
  
  
  
  
  
  
  - b. others
  
3. What have you learned about *forgiveness* from God's viewpoint?
  
  
  
  
  
  
  
  
  
  
4. In what ways have you been challenged by this lesson to *forgive*?

*In Him we have redemption through His blood,  
the forgiveness of sins, according to the riches of His grace  
- Ephesians 1:7*

## Observation Worksheet

### Matthew 18:21-35

Then Peter came to Him and said, "Lord, how often shall my brother sin against me, and I forgive him? Up to seven times?" <sup>22</sup>Jesus said to him, "I do not say to you, up to seven times, but up to seventy times seven. <sup>23</sup>Therefore the kingdom of heaven is like a certain king who wanted to settle accounts with his servants. <sup>24</sup>And when he had begun to settle accounts, one was brought to him who owed him ten thousand talents. <sup>25</sup>But as he was not able to pay, his master commanded that he be sold, with his wife and children and all that he had, and that payment be made. <sup>26</sup>The servant therefore fell down before him, saying, 'Master, have patience with me, and I will pay you all.' <sup>27</sup>Then the master of that servant was moved with compassion, released him, and forgave him the debt. <sup>28</sup>But that servant went out and found one of his fellow servants who owed him a hundred denarii; and he laid hands on him and took him by the throat, saying, 'Pay me what you owe!' <sup>29</sup>So his fellow servant fell down at his feet and begged him, saying, 'Have patience with me, and I will pay you all.' <sup>30</sup>And he would not, but went and threw him into prison till he should pay the debt. <sup>31</sup>So when his fellow servants saw what had been done, they were very grieved, and came and told their master all that had been done. <sup>32</sup>Then his master, after he had called him, said to him, 'You wicked servant! I forgave you all that debt because you begged me. <sup>33</sup>Should you not also have had compassion on your fellow servant, just as I had pity on you?' <sup>34</sup>And his master was angry, and delivered him to the torturers until he should pay all that was due to him. <sup>35</sup>So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses."