

The Parables of Jesus Lesson 15

The Parable of the Two Debtors

As we continue our series through the parables of Jesus, we've recently seen a consistent theme emerge, where Jesus is confronting the pride and self-righteousness of the Pharisees. In the parables of the lost sheep, coin, and son, he responded to their complaints that he "welcomes sinners and eats with them." In the parable of the rich man and Lazarus, he exposed their love of wealth and their disregard for the poor. In the story of the Pharisee and the tax collector, he revealed the danger of trusting in one's own righteousness while looking down on others.

Now, in the Parable of the Two Debtors, Jesus brings this challenge into a private dinner setting. A woman with a sinful reputation shows extravagant love, while the Pharisee passes judgment, Jesus exposes the real issue and turns his assumptions upside down. But this moment goes even deeper: not only is Jesus welcoming and honoring the wrong kind of person, He is about to do something even more offensive to the Pharisees... claiming the authority to forgive sins.

The Text of the Parable

Luke 7:36-50 When one of the Pharisees invited Jesus to have dinner with him, he went to the Pharisee's house and reclined at the table. ³⁷ A woman in that town who lived a sinful life learned that Jesus was eating at the Pharisee's house, so she came there with an alabaster jar of perfume. ³⁸ As she stood behind him at his feet weeping, she began to wet his feet with her tears. Then she wiped them with her hair, kissed them and poured perfume on them. ³⁹ When the Pharisee who had invited him saw this, he said to himself, "If this man were a prophet, he would know who is touching him and what kind of woman she is—that she is a sinner."

⁴⁰ Jesus answered him, "Simon, I have something to tell you." "Tell me, teacher," he said. ⁴¹ "Two people owed money to a certain moneylender. One owed him five hundred denarii, and the other fifty. ⁴² Neither of them had the money to pay him back, so he forgave the debts of both. Now which of them will love him more?" ⁴³ Simon replied, "I suppose the one who had the bigger debt forgiven." "You have judged correctly," Jesus said.

⁴⁴ Then he turned toward the woman and said to Simon, "Do you see this woman? I came into your house. You did not give me any water for my feet, but she wet my feet with her tears and wiped them with her hair. ⁴⁵ You did not give me a kiss, but this woman, from the time I entered, has not stopped kissing my feet. ⁴⁶ You did not put oil on my head, but she has poured perfume on my feet. ⁴⁷ Therefore, I tell you, her many sins have been forgiven—as her great love has shown. But whoever has been forgiven little loves little." ⁴⁸ Then Jesus said to her, "Your sins are forgiven."

⁴⁹ The other guests began to say among themselves, "Who is this who even forgives sins?" ⁵⁰ Jesus said to the woman, "Your faith has saved you; go in peace."

Context and Background of the Parable

This parable is found only in Luke's Gospel and comes after stories of healing and raising the dead (Luke 7:1–17) and John the Baptist's questions (7:18–35). However, the action of the woman anointing Jesus is a very similar telling to other stories in the gospels. The woman here is likely known in the town for her sinful reputation (possibly prostitution), however here she acts boldly and publicly in her worship of Jesus.

So the question is 'who is this woman' and how does this story relate to the others in the Gospels?

[See other page for similarities/differences]

Exegesis and Explanation

A. Setting (v.36–38): Jesus is invited by Simon the Pharisee. We're not told his intentions, but possibly this meal was to test or observe Jesus as the Pharisees would often try to trap him or find fault with him. We then see an unnamed woman enter uninvited, weeping, washing Jesus' feet with her tears, drying with her hair, kissing, and anointing them with perfume from an alabaster box. This is obviously a sign of her repentance and acknowledgement of Jesus.

B. Simon's Inner Thoughts (v.39): Here we are made aware of Simon's inner thoughts, which perfectly line up with the Pharisaical attitude of many Pharisees. First of all regarding her as a 'sinner' who he looked down upon, and secondly questioning Jesus' prophetic status, for in fact, if he were a prophet then "He would know who and what kind of woman this is."

C. Jesus' Parable (v.40–43): Then in response Jesus tells a parable that would explain to Simon the Pharisee this woman's reaction. He says that there were two debtors, both forgiven. One owed 500 denarii, the other 50. A denarius was a Roman silver coin. It was the typical daily wage for a common laborer. So basically 1 denarius would equal 1 day's pay. Neither could pay the debtor back, and both are forgiven of the debt. But Jesus asks the question, "*Which of them will love him more?*" Simon answers correctly when he says: "*The one who had the bigger debt forgiven.*"

The principle is: the one who is forgiven of more will love more. The issue is that the one who is in greater debt has a greater awareness of the grace of the one who forgave him.

D. Jesus Applies the Parable (v.44–47): Now Jesus turns this principle on the Pharisee. He contrasts Simon's lack of hospitality with the woman's extravagant love. Simon's perception of Jesus was not one of honor, respect, or recognition of who he was. Simon, as many Pharisees had a self-righteous attitude and did not see his need for Jesus' forgiveness. Her expressions of love and worship is *evidence* of repentance and forgiveness, in her life, as Jesus said, "Her many sins have been forgiven—as her great love has shown."

E. Jesus Declares Forgiveness (v.48–50) Then Jesus in front of Simon and all the guests declares, "Your sins are forgiven...Your faith has saved you; go in peace." Then we find the response from the guests to this act of Jesus, "*Who is this who even forgives sins?*"

Interpreting the Parable

Theological Themes: There are several theological themes that we find in this parable:

- Grace and Forgiveness: Forgiveness is unearned, freely given by the one owed.
- Faith and Love: Faith leads to forgiveness; forgiveness fuels love.
- Religious vs. Relational: Simon is religiously proper but relationally distant, but the woman is relationally responsive and humble.

Christological Focus: Here the focus is really on Jesus. The woman's reaction is solely focused on her recognition of who Jesus is. Simon's lack of honor shows his lack of recognition. Also Jesus positions Himself as the one with authority to forgive sins—a divine claim. And also Jesus reveals God's heart for the broken, marginalized, and repentant.

Reversal Theme in the Parables and Jesus' teaching: There is a constant theme running through Jesus' teachings and parables. That is those thought to be far from God (sinners) often prove closer than the religious elite. As we have seen, the Pharisees are often times blinded to their own sin by their self-righteous pride. This continues to show the nature of Jesus' 'upside down' kingdom, where Jesus lifts the humble and humbles the proud.

Principles of Application

- 1. We All Owe a Debt We Cannot Repay:** The size of the debt may vary, but the inability to repay is universal.
- 2. Those Who Know They've Been Forgiven Much, Love Much:** Awareness of grace leads to gratitude. Self-Righteousness will hinder of recognition and worship of God. Our love for God is fueled by how deeply we understand His forgiveness.
- 3. Religious Pride Can Blind Us to Our Need for Grace:** Simon did not see his own sin, so he didn't see his need for Jesus. The woman knew her need and she found healing at Jesus' feet.
- 4. Faith, Not Works, Brings Forgiveness:** Jesus declares: "Your faith has saved you." The woman's actions were an overflow of saving faith, not a means of earning forgiveness.
- 5. Jesus Welcomes the Broken:** No one is too sinful to approach Jesus. Gospel community should reflect this same radical grace.

Jesus and the Forgiveness of Sins

One aspect of this parable that we want to focus on is the act of forgiveness that Jesus does in front of Simon and the other guests, which provoked a stunning response from them, and invokes the question of Jesus' authority to forgive sins.

In Jewish theology, only God could forgive sins. The Priests could pronounce forgiveness *on behalf* of God in the context of the sacrificial system, but they never claimed the authority to forgive sins on their own. To declare someone's sins forgiven apart from Temple sacrifice was radically opposed to the religious system the Pharisees upheld.

The Pharisees had an ongoing conflict with Jesus over this issue, this is not the first time Jesus has claimed to forgive sins:

Luke 5:20-21 (the paralytic): *"Who is this who speaks blasphemies? Who can forgive sins but God alone?"*

Jesus is not merely preaching grace, but he is embodying it, offering forgiveness in real time without ritual, sacrifice, or priestly mediation.

This was so threatening to the Pharisees because:

- 1. It bypassed the Temple system** – No offering, no priest, no ritual. Just Jesus' word.
- 2. It undermined Pharisaic authority** – They defined who was clean or unclean, worthy or unworthy.
- 3. It welcomed the "wrong people"** – Sinners, prostitutes and tax collectors were receiving mercy while the "righteous" felt ignored.
- 4. It made Jesus equal with God** – Authority to forgive sins is a claim of divinity. So Jesus is showing he is not just a teacher, not just a prophet, but one who speaks on God's behalf, with God's authority.

Conclusion

This is a powerful parable because it addressed several issues, but at the heart of it for Simon the Pharisee, he like many of the Pharisees were offended in Jesus because they didn't see their own need for forgiveness. Those who acknowledge their debt are positioned to receive and rejoice in Jesus' authority. Thus, this parable becomes a mirror for all of us: do we approach Jesus like Simon (skeptical, guarded, self-assured), or like the woman (humble, grateful, desperate for mercy)?

Comparison Chart: The Anointing of Jesus by a Woman with Alabaster Oil

Feature	Luke 7:36–50	Matthew 26:6–13	Mark 14:3–9	John 12:1–8
Setting	House of Simon the Pharisee	House of Simon the Leper	House of Simon the Leper	House of Lazarus
Location	Unspecified town in Galilee	Bethany	Bethany	Bethany
Timing	Early in Jesus' ministry	Just before Passover (Passion Week)	Just before Passover (Passion Week)	Six days before Passover
Woman's Identity	Unnamed "sinful" woman	Unnamed woman	Unnamed woman	Mary of Bethany (sister of Martha and Lazarus)
Object Used	Alabaster jar of perfume	Alabaster jar of very expensive perfume	Alabaster jar of pure nard	A pint of pure nard
Action	Weeps, wets feet with tears, wipes with hair, kisses, anoints feet	Pours perfume on Jesus' head	Pour's perfume on Jesus' head	Pour's perfume on Jesus' feet, wipes with hair
Response of Bystanders	Simon internally judges Jesus for allowing a sinner to touch Him	Disciples (esp. Judas) criticize the waste	Some present (possibly disciples) criticize the waste	Judas criticizes the waste, suggesting it be sold for the poor
Jesus' Defense of the Woman	Parable of the Two Debtors; says her great love shows her many sins are forgiven	She has done a beautiful thing; prepared me for burial	She has done a beautiful thing; prepared me for burial	She has saved it for my burial; leave her alone
Key Theme	Forgiveness and love	Honor and prophetic preparation for burial	Honor and prophetic preparation for burial	Personal devotion, burial preparation
Unique Element	Only account featuring the parable of the two debtors and emphasis on love as response to forgiveness	Emphasis on memory of her act being told wherever the gospel is preached	Closest to Matthew's account, possibly source material	Only account naming the woman; combines intimacy, burial prep, and tension with Judas