

The Parables of Jesus Lesson 16

The Parable of the Unforgiving Servant

Here we encounter a parable where the sole focus is forgiveness. Jesus takes a principle from common Jewish teaching and expands it to show people God's heart of forgiveness, the condemnation of those who refuse to show forgiveness, and ultimately how we should show that same forgiveness to others that God has shown to us.

The Text of the Parable

Matthew 18:21-35 Then Peter came to Jesus and asked, "Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?" ²² Jesus answered, "I tell you, not seven times, but seventy-seven times. ²³ "Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. ²⁴ As he began the settlement, a man who owed him ten thousand bags of gold was brought to him. ²⁵ Since he was not able to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt. ²⁶ "At this the servant fell on his knees before him. 'Be patient with me,' he begged, 'and I will pay back everything.' ²⁷ The servant's master took pity on him, canceled the debt and let him go. ²⁸ "But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins. He grabbed him and began to choke him. 'Pay back what you owe me!' he demanded. ²⁹ "His fellow servant fell to his knees and begged him, 'Be patient with me, and I will pay it back.' ³⁰ "But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt. ³¹ When the other servants saw what had happened, they were outraged and went and told their master everything that had happened. ³² "Then the master called the servant in. 'You wicked servant,' he said, 'I canceled all that debt of yours because you begged me to. ³³ Shouldn't you have had mercy on your fellow servant just as I had on you?' ³⁴ In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed. ³⁵ "This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart."

Context and Theme of the Parable

This parable is found only in Matthew's Gospel, which often emphasizes the ethics of the kingdom and the character of God as King. It immediately follows Jesus' teaching on church discipline and reconciliation (Matt. 18:15-20). Peter's question about forgiveness ("*How many times shall I forgive?*") sets the stage (v. 21), likely assuming a generous standard (seven times).

Jewish teaching (which was also held by the Pharisees) commonly required forgiving a person three times for the same offense (based on Amos 1 where God waits through 3 offenses but the 4th triggers judgment). Forgiveness was also often conditional, based on repentance, restitution, and strict law-keeping. In their view, people had to prove themselves worthy of being forgiven. The Pharisees treated forgiveness like math, counting sins and keeping records.

Jesus' answer focuses on unlimited forgiveness, which is a radical shift. Jesus uses monetary debt as a metaphor for how his disciples should offer forgiveness to others with the same measure they had received it. When Peter asked if forgiving seven times was enough (which went beyond the cultural norm), Jesus responded with "seventy-seven times", a phrase drawn from Genesis 4:24, symbolizing complete, unlimited forgiveness. Jesus is teaching that forgiveness is not measured by the offender's worthiness but by the grace of the forgiver.

The theme of forgiveness is one that runs through Jesus' teaching and ministry:

- Matthew 6:12-15 *"Forgive us our debts, as we also have forgiven our debtors..." "If you do not forgive others their sins, your Father will not forgive your sins."*
- Mark 11:25 *"When you stand praying, if you hold anything against anyone, forgive them..."*

This is an example of Jesus taking a principle in the law and common Jewish teaching of his day and taking it to an excessive amount in order to prove our need for God's grace.

Exegesis and Explanation

1. Peter's Question and Jesus' Radical Reply v. 21–22

- Peter asks how many times he should forgive someone who has sinned against him, asking if forgiving seven times is enough. Jesus responds: “Seventy-seven times” (or “seventy times seven”) speaking symbolically for limitless forgiveness.

2. The King and the Unpayable Debt v 23–27

- A servant owes 10,000 ‘bags of gold’ (or talents), which is an absurd, unpayable amount (equivalent to billions in modern terms). The king orders judgment but moves with compassion and forgives the debt.

3. The Fellow Servant and the Manageable Debt v. 28–30

- The forgiven servant finds a peer who owes him 100 denarii (about 3 months' wages, yet still significantly less than what the servant originally owed. Instead of showing the same mercy he was just shown, he demands full repayment and has him imprisoned.

4. The King's Judgment v. 31–34

- Fellow servants report the injustice to the master who is now enraged. He calls him “wicked,” and hands him over to be tortured until the debt is paid. The key question the king asks is: *Shouldn't you have had mercy on your fellow servant just as I had on you?* So his ‘crime’ is that he was unmerciful and unforgiving.

5. Jesus' Conclusion v. 35

- Jesus concludes with this statement: *“This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”* How he treated the servant, was he handed him over to the jailers to be tortured. This has been a speculation by many scholars on what this actually means: Does it mean he turns him over to the *devil*, to *hell*, to the *Romans*, or to his own *consequences* from his actions?

Interpreting the Parable

In interpreting this parable, let's start with the overall point of the teaching which came from the master's question: *Shouldn't you have had mercy on your fellow servant just as I had on you?*

This is obviously a rebuke against the ‘wicked and unmerciful’ pharisees. Jesus repeatedly condemned them for being ‘wicket servants/tenants’ of the kingdom, and for their unloving and unmerciful self-righteous attitudes (as we have seen in previous parables.

Consider some of Jesus' words:

- Matthew 5:7 *“blessed are the merciful, for they will be shown mercy.”*
- Matthew 9:13 *“Go and learn what this means: ‘I desire mercy, not sacrifice.’ For I have not come to call the righteous, but sinners.”*
- Matthew 12:17 *“If you had known what these words mean, ‘I desire mercy, not sacrifice,’ you would not have condemned the innocent.”*
- Matthew 23:23 *“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.”*
- Luke 6:36 *“Be merciful, just as your Father is merciful”*
- Luke 10:25-37 *“Which of these was a neighbor...?” “The one who had mercy on him.”*

Like in the sermon on the Mount, Jesus is teaching his disciples that their righteousness must exceed that (be a higher form) of the Pharisees. While Jewish law may have required forgiveness three times, the spirit of the law requires much more.

Principles of Application

1. We must see God's heart for mercy and forgiveness: At the center of God's heart is a readiness to forgive and show unlimited mercy. God doesn't show reluctant, limited mercy, but eager, overflowing compassion. He's not standing at a distance with arms crossed; He's running to meet us like the father in the story of the prodigal son. Jesus didn't just talk about forgiveness, He embodied it. When we see God clearly, we stop asking, "Will He forgive me this time?" and start resting in the truth that *mercy is His delight* (Micah 7:18). To understand the gospel is to know that God loves to forgive because it reveals who He truly is.

2. We must recognize the completeness of our forgiveness.: Just like the parable from the last lesson, the more we realize our forgiveness, the more we will be ready to forgive. Through the cross, God didn't just reduce our debt, He canceled it. He didn't just cover your sin, He removed all of it, past, present, and future. In Christ, there's no waiting period, no lingering guilt, and no spiritual probation. "*There is now no condemnation for those who are in Christ Jesus*" (Rom. 8:1). When we recognize how completely we've been forgiven, we stop striving to earn what we already have and start living in the freedom that's ours by grace. Forgiveness in the New Covenant isn't being handed out in small doses, it is a done deal; you have been forgiven of all of your sins: past, present, and future in Christ.

3. We must be aware of the dangers of unforgiveness: When we refuse to give forgiveness to others, unforgiveness becomes a prison. However, this prison doesn't imprison the other person, it *imprisons us*. It eats away at our peace, it distorts our view of others, and it forsakes the transformative power of God's forgiveness. Jesus warns us, not to threaten us, but to free us, that when we refuse to forgive, we step back into a mindset of debt and judgment that was found in the Pharisees. When we cling to offense, we begin to live as if we haven't been forgiven ourselves. Forgiveness isn't just something we give, it's something that sets us free.

4. We must live out and give out the forgiveness that we have received to others

Forgiveness isn't just a gift we receive from God, it's a gift we're called to pass on. When we forgive, we don't excuse sin, we release people from the debt they owe us, just as God released us from ours. Grace is not only vertical, but horizontal, it moves outward, restoring relationships and healing hearts.

When Jesus is teaching in the Gospels, he's still speaking to Jewish people under Jewish law and beliefs. Jesus tells them that 'if they don't' forgive, then God won't forgive them.' However, the New Covenant reveals the 'good news' of forgiveness, as Paul said, "*Forgive as the Lord forgave you*" (Col. 3:13). We don't forgive out of guilt or pressure, or threat, we forgive because we've been radically, undeservedly forgiven. Grace flows best through a heart that remembers what it cost God to make us free.

5. We must let forgiveness be relational, not transactional

Jesus isn't threatening to take away your forgiveness, He's warning against the mindset that receives grace but refuses to give it. That's the old way. That's the system of law, debt, and merit. But the way of Jesus is the way of grace, where forgiven people forgive, not to earn God's love, but because they're already drowning in it. We forgive freely, because Christ has forgiven us freely from a heart of love and grace. So we must let our forgiveness be based on, not because someone earned it or deserved it, but because it's how God would want us to show Him to others.