

# The Sermon on the Mount

## "Forgive Us Our Debts" (Matthew 6:9-13)

### INTRODUCTION:

- I. I think all of us would agree that deliverance from the guilt of sin, by real, genuine forgiveness, is our deepest spiritual need.
  - A. The REASON why being forgiven is our deepest spiritual need is simply because, without forgiveness, we can't enter into a saving relationship with God – the kind of relationship that produces peace, assurance and hope.
    1. The Scriptures tell us why. God simply cannot have fellowship with unholy men.
      - a. **Isaiah 6:3** – In the great vision Isaiah witnessed, one of the Saraphim that flew around the throne of God cried out, *"Holy, holy, holy is the LORD of hosts; The whole earth is full of His glory!"*
      - b. **Isaiah 6:5** – Isaiah, who knew he was a sinner standing before the throne of God, said, *"Woe is me, for I am undone! Because I am a man of unclean lips, and I dwell in the midst*

*of a people of unclean lips; for my eyes have seen the King, the LORD of hosts."*

- d. **Isaiah 6:6-7** – Because Holy God can't possibly have a relationship with unholy men, unless there's forgiveness of sin, Isaiah tells us, *Then one of the seraphim flew to me, having in his hand a live coal which he had taken with the tongs from the altar. And he touched my mouth with it, and said: "Behold, this has touched your lips; your iniquity is taken away, and your sin purged."*

B. When we turn back to the model prayer Jesus gave His disciples, we see that the Lord makes forgiveness the next topic in his teachings about prayer because forgiveness is the ONLY WAY we can hope to have ANY relationship with God.

1. **Matthew 6:12** – *And forgive us our debts, as we forgive our debtors.*
2. **Matthew 6:14-15** The Lord went on to explain why we need to be willing to forgive our debtors: *"For if you forgive men their trespasses, your heavenly Father will also forgive you. But if you do not forgive men their trespasses, neither will your Father forgive your trespasses."*

**BODY:**

I. The reason why we need to pray this petition for forgiveness is simple: WE SIN. And since sin SEPARATES us from God, forgiveness RESTORES that relationship.

A. The Apostle Paul vividly described the impact of sin when he quoted several Old Testament passages in his letter to Christians in Rome:

1. **Romans 3:10-12** – *As it is written: "There is none righteous, no, not one; there is none who understands; there is none who seeks after God. They have all turned aside; they have together become unprofitable; there is none who does good, no, not one."* **(Quotes from Psalms 14:1-3; 53:1-4)**

2. Then Paul concludes: *For all have sinned and fall short of the glory of God.* **(Romans 3:23)**

B. Unfortunately, sin lies in the heart of every man.

1. It's like a terrible virus that has infected every living being.

a. Sin makes us susceptible to disease, illness, death, and ultimately, hell.

b. It's the reason for every broken marriage, every disrupted home, every shattered friendship, every argument, every emotional pain, every sorrow, and ultimately every death.

2. In fact, the Scriptures are VERY clear about the fact that sin is both POWERFUL and DAMAGING.

- a. Sin dominates the MIND. **Romans 1:21** indicates that men have a reprobate mind given over to evil and lust.
  - b. Sin dominates the WILL. According to **Jeremiah 44:15–17**, men desire to do evil because their will is controlled by sin.
  - c. Sin dominates our EMOTIONS and our affections. **John 3:10** tells us why the natural man doesn't want his sin cured. It's simply because he loves darkness rather than light.
  - d. Sin brings us under the CONTROL OF SATAN. **Ephesians 2:2** teaches that men are guided by *“the prince of the power of the air, of the spirit that is now working in the sons of disobedience.”*
  - e. Sin brings us under DIVINE WRATH. According to **Ephesians 2:3**, unsaved people are *“children of wrath.”*
  - f. Sin subjects us to MISERY. Job said, *“Man is born for trouble, as sparks fly upward”* (**Job 5:7**). And the Lord told Isaiah, *“There is no peace for the wicked...”* (**Isaiah 48:22**)
- II. Clearly, NO ONE can deny the fact that sin DOMINATES the lives of men and women EVERYWHERE in our world. But what IS sin? How do we DEFINE and EXPLAIN sin?
- A. There are actually five Greek words that are typically used by the New Testament writers to refer to some aspect of sin.

1. *Hamartia* (ha-mar-TEE-ah) is the most common word for sin in the New Testament and carries the root idea of missing the mark. Sin misses the mark of God's standard of righteousness.
2. *Paraptoma* (para-TOE-ma) is often rendered "trespass." It is the sin of slipping or falling, and results more from carelessness than from intentional disobedience.
3. *Parabasis* (para-BAH-sis) refers to stepping across the line, going beyond the limits prescribed by God. It is often translated "transgression." This sin is more conscious and intentional.
4. *Anomia* (ah-NO-me-ah) means "lawlessness," and is an even more intentional and flagrant sin. It describes direct and open rebellion against God and His will.
5. *Opheilema* (oh-FEEL-ya-ma) is the word used by the Lord in **Matthew 6:12**. The verb form is used most often to refer to moral or spiritual debts. This word sees sin as a moral or spiritual debt to God that must be paid.
  - a. In Luke's account of this prayer (**Luke 11:4**), Luke uses the word *hamartia* (ha-mar-TEE-ah), which is simply translated "sins," indicating that the reference is clearly to SIN, and NOT simply a FINANCIAL "debt" that must be paid.
  - b. Matthew probably used *opheilema* (oh-FEEL-a-ma) because it is similar to the most common Aramaic term for sin used by

Jews of that day, a term that ALSO represented moral or spiritual debt to God.

- B. Those who have obeyed the gospel of Christ – those who have been saved by grace through faith – have received God's pardon for sin and are saved from eternal torment.
  - 1. However, we need to remember that Jesus gave this model prayer to BELIEVERS. Therefore, the DEBTS referred to HERE are those incurred by CHRISTIANS when WE sin.
  - 2. While we have a need to petition God for our daily bread, we have an even GREATER need for CONTINUAL FORGIVENESS of sin.
    - a. Because we are CONTINUALLY plagued by sin, we owe a MASSIVE debt to God that we could not even BEGIN to pay – much like the debt owed by the unforgiving servant in **Matthew chapter 18** which we'll examine later in this lesson.
    - b. Therefore, it's essential that anyone who desires to come to God must not only recognizing the SEVERITY of their sin but also the SIZE of their debt.
- III. Let's take a closer look at WHY Christians need to pray this petition that we be forgiven of our debts as we forgive others of theirs.
  - A. I think most of us understand that even though we've been forgiven of PAST sins through our faith in Jesus Christ and obedience to the

gospel of Christ, we ALSO need God's forgiveness from the sins we CONTINUE to commit.

1. Our PAST sins were forgiven when we were justified and cleansed by the saving blood of Jesus Christ.
  - a. As a result, we were no longer under judgment, no longer condemned to spiritual death, and no longer destined for eternal torment.
  - b. **Romans 8:1** – Paul says, *There is therefore now no condemnation to those who are in Christ Jesus, who do not walk according to the flesh, but according to the Spirit.*
  - c. And Paul says no one, human or satanic, can condemn us or permanently lay any charge against us.
    - (1). **Romans 8:33-34** – *Who shall bring a charge against God's elect? It is God who justifies. Who is he who condemns? It is Christ who died, and furthermore is also risen, who is even at the right hand of God, who also makes intercession for us.*
2. The extent of this forgiveness is literally mind-boggling.
  - a. **Jeremiah 31:34** – God says, *"I will forgive their iniquity, and their sin I will remember no more."*
  - b. **Psalms 103:12** – David wrote, *As far as the east is from the west, so far has He removed our transgressions from us.*

- c. **Isaiah 53:6** – Isaiah gives the reason: *"The LORD has laid on Him the iniquity of us all."*
  - d. **1 Peter 2:24** – Peter explains it this way: *"who Himself [speaking of Christ] bore our sins in His own body on the tree, that we, having died to sins, might live for righteousness – by whose stripes you were healed."*
3. Since God could not pass over our sin unless He placed the punishment for it on someone else, Christ, therefore, died for us.
- a. God has forgiven us our sins (in essence ELIMINATED our sins) based on the one-time sacrifice of Christ on the cross.
  - b. It was there that He bore OUR punishment, took OUR guilt, and paid the penalty for OUR sin.
  - c. And by that act of sacrificial love, the price for all our debt of sin – past, present, and future – has been completely paid by Jesus Christ.
- B. Even though we have been forgiven of all past sin, we still continue to sin because we have not YET been made perfect.
- 1. In **Philippians 3**, Paul explained this dilemma faced by every Christian.
    - a. **Philippians 3:9-16** – *"And be found in Him, not having my own righteousness, which is from the law, but that which is through faith in Christ, the righteousness which is from God"*

*by faith; that I may know Him and the power of His resurrection, and the fellowship of His sufferings, being conformed to His death, if, by any means, I may attain to the resurrection from the dead. Not that I have already attained, or am already perfected; but I press on, that I may lay hold of that for which Christ Jesus has also laid hold of me.*

*Brethren, I do not count myself to have apprehended; but one thing I do, forgetting those things which are behind and reaching forward to those things which are ahead, I press toward the goal for the prize of the upward call of God in Christ Jesus. Therefore let us, as many as are mature, have this mind; and if in anything you think otherwise, God will reveal even this to you. Nevertheless, to the degree that we have already attained, let us walk by the same rule, let us be of the same mind."*

2. So we constantly require forgiveness – the kind of forgiveness that is graciously offered by our Heavenly Father to His children.
  - a. **1 John 1:8-10** – The Apostle John warns us, *"If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness. If we*

*say that we have not sinned, we make Him a liar, and His word is not in us."*

3. Even though we have been forgiven of sin, it still remains a reality in the life of every Christian.
    - a. The sins we commit today and in the future WILL change our standing before God, and will CERTAINLY interfere with the intimacy and the joy we share with Him.
    - b. And yet, while our sins will change our STANDING before God (we become a sinner, and God can have no fellowship with sin), our sins NEVER change our RELATIONSHIP with God – we are STILL His children
  4. Hundreds of years before Christ, Nehemiah wrote: **Nehemiah 9:17** – *"But You are God, ready to pardon, gracious and merciful, slow to anger, abundant in kindness..."*
    - a. So we should never forget that where sin abounds, God's grace abounds even more.
- C. Therefore, after we have asked for God's name to be hallowed, His kingdom to come into the hearts of men and women, and His will to be done – and after we have acknowledged that God is the source of our physical and daily sustenance – we must ALSO face the fact that we need forgiveness.

1. Therefore, when we pray "*Forgive us our debts*" we are simply asking God to cleanse us moment by moment.

IV. However, the act of seeking forgiveness implies that we are ALSO confessing our sins.

A. To put it simple, sin that is NOT confessed simply CANNOT be forgiven: **1 John 1:9** – "*If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.*"

1. To CONFESS basically means to agree with, and when we confess our sins we agree with God that they ARE wicked, evil, and defiling.

B. But let's be honest, sometimes it's difficult to confess our sins.

1. If you have small children or work with small children, you know that it's especially hard to get a child to admit he did something wrong.
2. In the same manner, adults have just as difficult a time humbling ourselves to admit WE have ALSO done wrong things.
  - a. Both Satan and our prideful nature fight against any kind of admission of wrongdoing.
  - b. But confession is the only way we can be free from the guilt of sin and live a joyful life.

3. **Proverbs 28:13** – *"He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy."*
- a. If you don't confess your sins, you become hardened. That's why, in the very next verse, Solomon says: **Proverbs 28:14** – *"Happy is the man who is always reverent, but he who hardens his heart will fall into calamity."*
- b. The apostle Paul told the Ephesians: **Ephesians 4:17-19** – *that we will eventually become "past feeling" – "This I say, therefore, and testify in the Lord, that you should no longer walk as the rest of the Gentiles walk, in the futility of their mind, having their understanding darkened, being alienated from the life of God, because of the ignorance that is in them, because of the blindness of their heart; who, being past feeling, have given themselves over to lewdness, to work all uncleanness with greediness."*
- c. The reason we become past feeling is because our conscience has become seared: **1 Timothy 4:1-2** – *"Now the Spirit expressly says that in latter times some will depart from the faith, giving heed to deceiving spirits and doctrines of demons, speaking lies in hypocrisy, having their own conscience seared with a hot iron."*

- C. However, because God graciously forgives us of our sins, there may be a tendency on the part of some to take advantage of His grace.
  - 1. The faithful Christian never sees God's promise of forgiveness as a license to sin.
    - a. Rather, he sees God's gracious forgiveness as the means to grow spiritually.
    - b. He continually thanks God for His great love and willingness to forgive.
  
- IV. But even after we've confessed our sins out of a repentant heart, there's ANOTHER prerequisite for our being forgiven by God.
  - A. Jesus states the prerequisite in the words, "*AS we forgive our debtors.*"  
**(Matthew 6:12)**
    - 1. The principle is simple but sobering: if we FORGIVE, WE will be forgiven; if we do NOT forgive, WE will not be forgiven. **(Matthew 6:14-15)**
  - B. Aside from the obvious, there are several other reasons why we should forgive others.
    - 1. Forgiving others is characteristic of saints.
      - a. **Matthew 5:43–45** – Just before giving this model prayer, Jesus instructed His disciples, "*You have heard that it was said, 'You shall love your neighbor and hate your enemy.'*"

*But I say to you, love your enemies, bless those who curse you, do good to those who hate you, and pray for those who spitefully use you and persecute you, that you may be sons of your Father in heaven..."*

- b. Blessing those who persecute you is a form of forgiveness. In the same manner, by loving your enemies, you show yourself to be a genuine child of God.
  - c. On the other hand, when a Christian FAILS to forgive someone, he sets himself up as a higher judge than GOD and makes light of, and demeans, the mercy of God toward US.
2. Forgiving others is ALSO following the example of Christ.
- a. **Ephesians 4:31-32** – *"Let all bitterness, wrath, anger, clamor, and evil speaking be put away from you, with all malice. And be kind to one another, tenderhearted, forgiving one another, even as God in Christ forgave you."*
    - (1). **1 John 2:6** – John says, *"He who says he abides in Him ought himself also to walk just as He walked."*
  - b. **Luke 23:34** – On behalf of those who drove the nails through His hands, spit in His face, mocked Him, and crushed a crown of thorns onto His head, Jesus said, *"Father, forgive them!"*

- (1). He's our role model.
- c. We should NEVER forget that the severity of any offense toward us doesn't even come CLOSE to what Christ endured.
  - (1). That's why the writer of Hebrews reminds us: **Hebrews 12:4** – *"You have not yet resisted to bloodshed, striving against sin."*
  - (2). Therefore, if Christ could forgive those who blatantly sinned against HIM, who do we think WE are to not forgive others who sin against us?
3. In addition, forgiving others frees our conscience of guilt and keeps Satan from taking advantage of us.
  - a. Because the man mentioned in **1 Corinthians 5** had apparently repented of his sin – the man who had his father's wife – **2 Corinthians 2:10-11** Paul says, *"Now whom you forgive anything, I also forgive. For if indeed I have forgiven anything, I have forgiven that one for your sakes in the presence of Christ, lest Satan should take advantage of us; for we are not ignorant of his devices."*
4. In addition, forgiving others also benefits the body of believers – the Lord's church.

- a. There is probably nothing that had caused more damage to the Lord's church than unresolved conflicts among its members.
  - b. **Matthew 5:23-25** – Jesus simply put it this way, *"Therefore if you bring your gift to the altar, and there remember that your brother has something against you, leave your gift there before the altar, and go your way. First be reconciled to your brother, and then come and offer your gift. Agree with your adversary quickly, while you are on the way with him, lest your adversary deliver you to the judge, the judge hand you over to the officer, and you be thrown into prison."*
5. And finally, forgiving others activates God's forgiveness.
- a. Receiving God's forgiveness is probably the most important reason why we must forgive others.
  - b. As we mentioned earlier, this reason is so vitally important that Jesus reinforces it at the close of His pattern for prayer.
    - (1). **Matthew 6:14-15** – *"For if you forgive men their trespasses, your heavenly Father will also forgive you. But if you do not forgive men their trespasses, neither will your Father forgive your trespasses."*

- C. Think of **Matthew 6:14-15** as the Lord's own commentary on the petition of **verse 12** – the ONLY petition where Jesus provides additional insight.
1. Jesus affirms the fact that when your heart is filled with a forgiving spirit, "*your Heavenly Father will also forgive you.*"
  2. But an UNFORGIVING spirit PROHIBITS us from receiving God's forgiveness. Why? Because harboring an unforgiving spirit is SIN!
- D. The Lord illustrates this kind of unmerciful response in the parable of a man who had been forgiven a massive debt – The Parable of the Unforgiving Servant. (**Matthew 18:21–35**)
1. Jesus said, (**vs. 23-24**) "*... the kingdom of heaven is like a certain king who wanted to settle accounts with his servants. And when he had begun to settle accounts, one was brought to him who owed him ten thousand talents.*"
    - a. Although a talent was actually a measure of weight, it also had monetary value. In Biblical times, one talent was equal to six thousand denarii, and a laborer earned only one denarius each working day.
    - b. This slave would need to work six days a week for one thousand weeks (slightly more than nineteen years) to earn just one talent.

- c. And yet, HIS debt was TEN THOUSAND talents! To pay off THAT debt, this slave would have to work six days a week for just over 192,000 YEARS.
  - d. And if we're talking about a talent of Gold, at today's exchange rate, the debt would be well over SIX BILLION, THREE HUNDRED THIRTY MILLION DOLLARS! (\$6,330,000,000).
2. Because, **(vs. 25-26)** *"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. The servant therefore fell down before him, saying, 'Master, have patience with me, and I will pay you all.'"*
- a. His debt was SO MASSIVE that it would have been IMPOSSIBLE for him to repay.
3. Yet, **(v. 27)** *"the master of that servant was moved with compassion, released him, and forgave him the debt."*
- a. Can you imagine a master who would be moved with compassion so that he would forgive a debt OVER SIX-POINT-THREE BILLION DOLLARS?
  - b. That's the debt WE incur when we sin against God – when we sin against the Creator of heaven and earth.

- c. But sadly, this servant didn't appreciate what his master had done for him.
4. The Lord continues: **Matthew 18:28-30** – *"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!' So his fellow servant fell down at his feet and begged him, saying, 'Have patience with me, and I will pay you all.' And he would not, but went and threw him into prison till he should pay the debt."*
  - a. This debt, while a significant sum of approximately three months' wage, could have been repaid – it was NOTHING amount compared to what the OTHER slave owed.
  - b. The debt THIS servant owed was only a few THOUSAND dollars, compared to the SIX-POINT THREE BILLION DOLLAR debts of the first servant.
  - c. And yet the FIRST servant showed no mercy whatsoever, and would NOT forgive the debt owed to HIM.
5. The Lord describes what happened next (**vs. 31–35**): *"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. Then his master, after he had called him, said to him, 'You wicked servant! I forgave you all that debt because you begged me.*

*Should you not also have had compassion on your fellow servant, just as I had pity on you?' And his master was angry, and delivered him to the torturers until he should pay all that was due to him. So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses."*

- a. This is a picture of someone who is EAGER for GOD'S forgiveness but is not willing to forgive others.
- b. Never forget: **Matthew 6:14-15** – *"For if you forgive men their trespasses, your heavenly Father will also forgive you. But if you do not forgive men their trespasses, neither will your Father forgive your trespasses."*

- E. But let's be practical here. Have you ever heard someone say, or perhaps said yourself, "I can FORGIVE, but I will never FORGET"?
  1. I understand there is no way we can permanently ERASE someone's sin against us from our memory.
    - a. I wish it were possible, but it's not. Sins committed against us will forever be etched in our memories.
  2. But the person who says, "I can FORGIVE, but I will never FORGET" doesn't mean the MEMORY of some sin will never be erased.
    - a. The person who says this simply hasn't forgiven. They keep replaying the sins committed against them in their minds over

and over – especially every time they see the person who sinned against them.

3. The kind of forgiveness we need to learn is DIVINE FORGIVENESS – the kind of forgiveness that God exercises toward you and me.
  - a. The sins we commit against God aren't erased from His memory either. But there's one MAJOR difference.
  - b. Go back to a passage we read earlier (one we passed over rather quickly): **Jeremiah 31:34** – *"I will forgive their iniquity, and their sin I will remember no more."*
  - c. Although the sins we commit against God are never erased from His memory, He DELIBERATELY CHOOSES to NEVER REMEMBER or RECALL those sins again once they are forgiven.
  - d. He DELIBERATELY CHOOSES to never hold those sins over our head again. He doesn't hold those sins fresh in His memory, ready to recall them and use them to indict us the moment we sin again.
  - e. He DELIBERATELY CHOOSES **NOT** TO RECALL those sins.
4. And THAT'S the kind of forgiveness WE need to exercise toward one another.

- a. We need to put the memory of those past sins **OUT OF OUR MINDS** and **REFUSE TO RECALL THEM** again.
  - b. We may never be able to **FORGET** how others sinned against us, but we can refuse to allow those sins to interfere with our fellowship.
  - c. We can **ALSO** say, *"I will forgive their iniquity, and their sin I will remember no more."*
5. That's **DIVINE FORGIVENESS** – the kind of forgiveness Jesus had in mind in **Matthew 6:14-15**.
- a. Unless we can exercise **THAT** kind of divine forgiveness toward those who sin against **US**, then **WE** will never receive divine forgiveness for the sins we have committed against God.

## **CONCLUSION:**

- I. Can **YOU** truly pray, *"forgive me **MY** debts, **AS** I forgive my debtors?"*  
Asking God to forgive **YOU** IN THE SAME MANNER as you forgive others?
  - A. If you **CAN'T**, it's because there is still some bitterness and resentment in your heart toward someone who sinned against you in the past.
    1. Don't let that person and what they did keep you from receiving the forgiveness of God, and **ULTIMATELY** a home in heaven.

- II. For SOME of you, it's not a question of asking your Father to forgive YOU of sins AS you forgive others of theirs – it's a question of whether or not you've taken advantage of the cleansing blood of Jesus Christ in the FIRST place.
  - A. If you've never had your sins washed away by coming to the Lord in complete faith and obedience, that's where YOU need to begin.