

FORGIVE US OUR DEBTS
Matthew 6:12
The Lord's Prayer – Week 7

I. INTRODUCTION

1. What's the craziest prayer in the Bible? I think it's found in Joshua 10. Joshua was Moses' successor. He was the leader of the Israelites. His job was to lead the Israelites to take over the Promised Land. To do that, they were going to have to do a lot of fighting. A lot of war. One time Joshua and the Israelites were facing five Amorite kings in one battle. The Israelites were winning, but Joshua was afraid that the sun would go down before they could finish them off. So Joshua prayed for the sun to stand still; for time to stop, so they could wipe out their enemies. That's a crazy prayer request. But what's even crazier is that God answered his request. The sun and the moon both stopped in their place until Israel wiped out its enemies!
2. Prayer is powerful. God has given us the privilege of prayer, and He has given us instructions about how to pray. One time Jesus taught His followers how to pray. What He gave them is called the Lord's Prayer. It is a model prayer that teaches us how to pray. The Lord's Prayer has six petitions, and we're spending a week on each one so that we can learn how to pray with more power. Today we are going to study the fifth petition.
3. **Matthew 6:12 (KJV)** And forgive us our debts, as we forgive our debtors.

II. FIVE QUESTIONS ABOUT THE FIFTH PETITION

1. What is meant by the term "debts"?

- i. **Matthew 6:12 (KJV)** And forgive us our debts, as we forgive our debtors.
- ii. The New Testament uses several terms to describe sin.
 1. Paraptomoa: This is usually translated "trespass," or "offenses." To trespass is to go where you're not supposed to go. Morally it means doing what you're not supposed to do, such as murder, theft, lying, and adultery.
 2. Hamartia: This is the most common word in the New Testament for sin. It is usually translated "sin." It literally means "to miss the mark." Think about shooting a gun at a target, and missing the bullseye. Morally speaking, the bullseye is God's will. Anytime you miss the bullseye of God's will, it is sin. Anytime you fail to love God with all your heart, or to love your neighbor as yourself, or to tithe, or to be generous, etc., it is a sin.
 3. Opheilema: This is translated "debt," and it is the word used in the Lord's Prayer in Matthew 6:12. Some versions of the Lord's prayer say, "And forgive us our trespasses," but that is not a good translation. The Greek word opheilema means a debt.
- iii. What did Matthew mean by "debts"?

1. He was not talking about monetary debts; He was talking about moral and spiritual debts. He was talking about sin. How do we know? The Lord's Prayer is also found in Luke 11. Notice how Luke records the Lord's Prayer.
 2. **Luke 11:4** "And forgive us our sins, for we ourselves also forgive everyone in debt to us."
 3. Luke doesn't say, "Forgive us our debts," but forgive us our "sins." He uses the Greek word hamartia, the most common word in the New Testament for sin.
 4. But in the second part of the verse he uses the word debts (opheilema). So from Luke we see that the word "debt" in the Lord's Prayer refers to sin, or moral and spiritual debts.
- iv. Why are sins called debts?
1. When we sin, we owe God a debt, or a penalty. The debt is eternal separation from God in hell. And it's a debt we can't pay. So, God sent His only Son Jesus to earth to pay the debt for us. He was punished in our place on the cross so that we could be forgiven.
 2. **Colossians 2:14** "He erased the certificate of debt, with its obligations, that was against us and opposed to us, and has taken it away by nailing it to the cross."
 3. In the first century, when you failed to pay what you owe, you would be thrown into prison until you paid the money back. In fact, most of the people in prison were in there for debt. Other criminals like thieves and murderers were usually executed or punished in other ways. The prisons were filled mostly with people in debt. The idea was to motivate the prisoner's family to get the money so their loved one could be released from prison. Next to each prisoner's cell there would be a sign that listed their crime, and what the prisoner owed. When they finished paying their debt, the sign would be stamped *tetelestai*, and they would be released. *Tetelestai* is a Greek word that means "it is finished," or "paid in full." Do you know what Jesus' last words were when He died on the cross for our sins? *Tetelestai* (Jn 19:30). It is finished. Paid in full. The debt is forgiven.

2. Who is this prayer for?

- i. There are two types of prayers for forgiveness.
 1. The prayer of the unbeliever: Salvation forgiveness.
 - a. When an unbeliever prays for forgiveness, they are placing their faith in Jesus Christ for the first time, and the result is forgiveness, or what the Bible calls justification. God declares them legally righteous in His sight.

- b. **Romans 5:1** “Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ.”
 - c. **J.I. Packer** wrote, “Justification is the judicial act of God pardoning sinners, accepting them as just, and so putting them permanently right in their previously estranged relationship with himself. This justifying sentence is God’s gift of righteousness, his bestowal of a status of acceptance for Jesus’ sake.” (Packer, *Concise Theology*.)
 - d. The forgiveness of justification points to Judgment Day when God will judge the living and the dead. It means that on that day God will not punish you for your sins but will grant you entrance into heaven.
 - e. Justification only happens once, the moment you become a Christian, and it covers all your sins – past, present, and future. Because of your faith in Jesus Christ, you are legally righteous in God’s sight and will go to heaven.
 - f. The prayer of the unbeliever is for forgiveness from the eternal consequences of sin.
2. The prayer of the believer: Fellowship forgiveness.
- a. When you become a Christian, you don’t stop sinning. You sin less and you feel worse, but you still sin.
 - b. Since you have been justified once and for all, does this mean you no longer need forgiveness? No. When you sin as a Christian, you don’t lose your salvation, but you do lose intimacy with God. Therefore, you need to go to God and ask for forgiveness.
 - c. The prayer of the believer is for forgiveness from the temporary consequences of sin.
- ii. Is the petition for forgiveness in the Lord’s Prayer the prayer of the unbeliever, or the believer? Is it a prayer for salvation forgiveness, or fellowship forgiveness?
 - iii. It is the prayer of the believer. It is the prayer of a child of God – “Our Father in heaven.” It is the prayer of someone who loves God – “Hallowed be Thy name.” It is the prayer of someone who is committed to God – “Thy kingdom come. Thy will be done.”
 - iv. As I said, when a believer sins, you don’t lose your salvation. The Bible says that a believer cannot lose their salvation. But other things happen to you. Here are SIX CONSEQUENCES OF SIN.
 - 1. You lose fellowship with God. Sin puts distance between you and God. It puts up a wall between you and God. God doesn’t abandon you, but you have walked away from Him, or turned your back on

Him, and so you lose the sense of nearness and closeness to God that you once had.

2. You grieve and quench the indwelling Holy Spirit (Eph 4:30; 1 Thess 5:19). When you become a Christian, the Holy Spirit comes to live inside of you, and He does all kinds of things for you. Jesus called Him the Paraclete (Jn 14:16), a word that can be translated in many ways – Comforter or Strengthener, Counselor, Helper, Supporter, Advisor, Advocate, Friend, Encourager. He gives us power to live the victorious Christian life. He gives us strength to love the unlovable, to have joy and peace in the midst of the storm, to have courage to do what is right, to have patience with difficult people, and on and on. When you sin, He doesn't leave, but you grieve and quench the Spirit, cutting off the flow of His power in your life.
3. You stop abiding in Christ. In the Bible, fruit refers to Christlike character, and spiritual impact in the lives of others. The key to produce fruit is to abide or remain in Christ (Jn 15:5). What does it mean to abide in Christ? It means to keep a constant, close connection to Him. To keep a healthy, intimate, right relationship with Christ. When you sin, you break the relationship. You stop abiding. You don't lose your salvation, but you will lose the ability to produce fruit.
4. You feel guilty. God has placed two things in your life to motivate you to avoid sin. First, the Holy Spirit. When you sin, the indwelling Holy Spirit convicts you. He points it out; He shines a light on it so that you know you have sinned. Second, your conscience. Your conscience is like an internal moral compass. When you sin, your conscience makes you feel guilty. It accuses you. So, when you sin, the combination of the Holy Spirit and the conscience work to make you feel terrible. A true Christian can't be happy living in sin and backsliding.
5. God won't answer your prayers. The Bible is very clear that God closes His ears to us when we sin (Pr 15:29). It's not that He can't hear you, but until you repent, He won't answer your prayers. God is not going to encourage you and enable you to continue living in sin.
6. You lose God's blessing. God makes many promises to His children – provision, protection, providence (working all things together for good), power, etc. These promises are conditional upon righteous living. When you live in sin, God removes His hand of blessing. He cuts off the flow of His mercy and grace. You don't lose your eternal salvation, but you lose the temporary benefits of salvation. God wants to bless you, but He will not bless your sin and rebellion.

- v. So, the fifth petition, “And forgive us our debts,” is the prayer of the believer who has sinned. It is the prayer that God would forgive you and restore all the spiritual blessings that are lost due to sin. It is the prayer for restored fellowship with God; it is the prayer for the filling and anointing of the Holy Spirit; it is the prayer to abide in Christ; it is the prayer for a clean conscience; it is the prayer that God would once again hear your prayers and bless you.

3. How do we pray for forgiveness?

- i. The Bible tells specifically how to make this request for forgiveness effectively, in a way that results in forgiveness and restoration.
- ii. This is an example of how the Lord’s Prayer is not meant to be merely recited. It is meant to be an outline that we fill in, or a skeleton that we clothe. To pray effectively for forgiveness, you must do more than simply say, “Forgive us our debts.”
- iii. Praying for forgiveness involves four steps:
 - 1. Confession.
 - a. **1 John 1:9** “If we confess our sins, he is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness.”
 - b. The word “confess” is a compound word. It is a combination of the words “to say,” and “the same.” It means to say the same thing, or to agree with. To confess your sin is to admit and agree with God about your sin.
 - c. **Lewis Drummond** wrote, “Therefore, for Christians to confess sins scripturally means ‘to concede to’ or ‘to agree with’ the convicting Spirit of God that some particular act of rebellion truly is a sin. It implies getting out of one’s own self and standing by the Holy Spirit, being objective about the issue, and agreeing with Him as He convicts us of some issue in our lives that is displeasing to God.” (*Love: The Greatest Thing in the World*, 133.)
 - d. For confession to be effective, you must be specific. Don’t just stop with, “Forgive me, Lord.” Go into detail.
 - e. **Lewis Drummond** wrote, “To confess sins, according to John, means naming them individually, agreeing with the Spirit of God that the particular act of which He convicts truly is a sin. No one sins in an indefinable way; thus, the confession of sin should not be done in an indefinable manner either. They should be confessed one by one and named for what they are.” (*Love: The Greatest Thing in the World*, 134.)

- f. We don't sin in general. We commit specific sins, so our confession should be specific.
2. Contrition.
- a. To ask for forgiveness you must be truly and deeply sorry for your sin. You must see that your sin is deeply offensive to God; He takes even the smallest sins very seriously. You must see that your sin is very evil because it is not merely wronging another person, but the Creator and King of the universe. You must see that your sin is very serious because the just penalty is hell. You must see that your sin is very costly, because the only acceptable payment was the blood of Christ.
 - b. **Matthew 5:4** "Blessed are those who mourn, for they will be comforted."
 - i. This verse is talking about mourning for sin.
 - c. **James 4:8-10** "8 Draw near to God, and he will draw near to you. Cleanse your hands, sinners, and purify your hearts, you double-minded. 9 Be miserable and mourn and weep. Let your laughter be turned to mourning and your joy to gloom. 10 Humble yourselves before the Lord, and he will exalt you."
 - d. When you go to God for forgiveness, it is good to weep over your sins as a sign that you are truly and deeply sorry.
3. Conversion.
- a. To truly ask for forgiveness you must have a repentant heart. A sincere desire to turn from your sin.
 - b. Imagine that you caught me in a lie, and it really hurt you. So, to make things right I came to you with tears in my eyes and said, "I admit it. I lied, and it was wrong. I shouldn't have done it. I'm not going to stop lying. I enjoy it." Would that restore the relationship? Of course not. To restore the relationship, you must have a repentant heart that is determined to change. You must turn from sin.
 - c. **Thomas Watson** wrote, "A king will not pardon a rebel while he continues in open hostility. Thus repentance goes before remission of sin."
4. Confidence.
- a. To ask for forgiveness, you must truly believe that God will forgive you. And you should believe it.
 - b. The implication of the Lord's Prayer is that God wants to forgive you, and He will forgive you when you seek forgiveness.

- c. **1 John 1:9** “If we confess our sins, he is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness.”

4. What is the relationship between forgiveness and forgiving?

- i. **Matthew 6:12 (KJV)** “And forgive us our debts, as we forgive our debtors.”
- ii. In this verse we see a request, and a declaration. The request is for God to forgive our sins. The declaration is that we have forgiven everyone who has sinned against us. The modern translations are more accurate to the Greek.
- iii. **Matthew 6:12 (CSB)** “And forgive us our debts, as we also have forgiven our debtors.”
- iv. This request has made a liar out of many people. How many people have prayed this prayer with bitterness and unforgiveness in their hearts? Yet it is a declaration that before we ask for God’s forgiveness we have in fact forgiven everyone who has wronged us.
- v. This request is very dangerous, because it invites God to treat us as we have treated others. It says, “Forgive me as much as I have forgiven others.” In other words, this request asks God to not forgive us if we haven’t forgiven others.
- vi. The two verses right after the Lord’s Prayer shed extra light on this one request.
- vii. **Matthew 6:14-15** “14 “For if you forgive others their offenses, your heavenly Father will forgive you as well. 15 But if you don’t forgive others, your Father will not forgive your offenses.”
- viii. What we have here is a condition for forgiveness. Only the forgiving will be forgiven. If you ask God for forgiveness yet refuse to forgive others, then He will not forgive you.
- ix. Jesus told a story to illustrate this, called the parable of the unforgiving servant (Mt 18:21-35). A king had a servant who couldn’t pay his debt. The debt was 10,000 talents. One talent was worth twenty years of wages for a blue-collar worker. So 10,000 talents was huge fortune. So, the king commanded that the servant and his family be sold to pay the debt. But the servant fell facedown and begged for mercy, so the king forgave him. But that servant went out and found his fellow servant who owed him money, and he demanded immediate payment. His fellow servant fell down and begged for mercy, but he had him thrown into prison until he could pay his debt. When the other servants heard about this, they were deeply distressed and reported it all to the king. Let’s read what happened next.
- x. **Matthew 18:32-35** “32 Then, after he had summoned him, his master said to him, ‘You wicked servant! I forgave you all that debt because you begged

me. 33 Shouldn't you also have had mercy on your fellow servant, as I had mercy on you?' 34 And because he was angry, his master handed him over to the jailers to be tortured until he could pay everything that was owed. 35 So also my heavenly Father will do to you unless every one of you forgives his brother or sister from your heart."

- xii. If you want to have a right relationship with God, you must forgive everyone who harms you.
- xiii. Note: The Bible doesn't say that you only have to forgive if they commit small sins. Even the worst sins. Also, the Bible doesn't say you don't have to forgive them if they repeat the same sin over and over.
- xiii. **Matthew 18:21-22** 21 Then Peter approached him and asked, "Lord, how many times must I forgive my brother or sister who sins against me? As many as seven times?" 22 "I tell you, not as many as seven," Jesus replied, "but seventy times seven."

5. What does it mean to forgive?

- i. If forgiving others is necessary for us to receive God's forgiveness and be restored to a right relationship with God, then we better know what it means.
- ii. So, let's start with what it doesn't mean. EIGHT THINGS FORGIVENESS IS NOT:
 1. Forgiveness is not a feeling; it is a choice. You can forgive someone even if you still feel deeply hurt by them. It's a choice. Raise your right hand. That was a choice; an act of your will. Forgiveness is the same thing. It's a choice; an act of your will. It doesn't matter how you feel, God calls you to forgive.
 2. Forgiveness is not dependent on the other person. You are not just to forgive someone if they apologize and make amends. You are to forgive even the unrepentant. One reason is because forgiveness benefits you even more than the person you are forgiving. The sober truth is that in many cases the people who have hurt us don't even know they've hurt us, or they don't think we should be hurt. So, forgiving them is not going to help them; but it will help us. When someone hurts you, the only way to heal is to forgive. A medical doctor, Dr. Don Colbert said, "When you fail to forgive you lock yourself into long-term stress similar to pulling a scab off a sore so that it never heals." When you don't forgive, you hold on to the hurt. Unforgiveness is like drinking poison and wishing the other person would die. Unforgiveness is like acid; it consumes the very container in which it is stored.
 3. Forgiveness is not the same as reconciliation. Reconciliation is a restored relationship. That's not forgiveness. Reconciliation requires

forgiveness, but forgiveness doesn't require reconciliation. Reconciliation requires forgiveness and repentance. It takes two people. Forgiveness is just about you. Forgiveness is the willingness to reconcile, but the other person must also be willing for reconciliation to take place.

4. Forgiveness is not the same as trust. Just because you forgive them doesn't mean you have to trust them. Trust is earned. Forgiveness is free. Trust is expensive. Forgiveness is a gift. I'll forgive you no matter what you do. But if you want me to trust you, then you need to earn it.
 5. Forgiveness does not mean hiding your pain. It's not saying, "What you did was no big deal; I'm over it; I'm okay." That's not forgiveness. Forgiveness is saying, "You really hurt me; and I'm still recovering; I may never recover; but I forgive you; I choose to be kind to you anyway."
 6. Forgiveness does not always mean hiding someone's sin for them. Sometimes it does. For example, let's say you call me after church because you're mad at me and you yell and scream and curse and insult. Forgiveness in that case might involve me hiding your sin and not telling anyone about your weak moment. That's just between you and me. But let's say a neighbor molests one of my kids and we find out. Forgiveness doesn't mean that I don't call the cops. That may seem nice to him, but that's very cruel to the rest of the kids in the neighborhood who might be victimized. If my neighbor molests a child, then he is a threat to other children, and the police need to get involved to prevent him from hurting other children.
 7. Forgiveness doesn't mean not protecting yourself. For example, let's say that you confided in your friend and you told him not to tell anyone, but later you find out that he told just about everyone. You can forgive him, but that doesn't mean that you have to keep confiding in him. That would be reckless. To protect yourself, you shouldn't confide in a person who has a history of being a gossip.
 8. Forgiveness is not simply avoiding revenge. Forgiveness is going beyond avoiding revenge to actually showing love and kindness to the person who hurt you.
- iii. Perhaps the best verse on forgiveness is **1 Peter 3:9**. "not paying back evil for evil or insult for insult but, on the contrary, giving a blessing, since you were called for this, so that you may inherit a blessing."
1. Notice that forgiveness is not feeling good about someone who has wronged you. It is not choosing to be close friends to someone who

has wronged you. It is choosing to be kind to those who have wronged you.

- iv. **Thomas Watson** summed up forgiveness well. "When do we forgive others? When we strive against all thoughts of revenge; when we will not do our enemies harm—but wish well to them, grieve at their calamities, pray for them, seek reconciliation with them, and show ourselves ready on all occasions to relieve them. This is gospel-forgiving." (*The Lord's Prayer*, Kindle, 17620.)
- v. And if you want God to forgive you, that's what He requires.

III. CONCLUSION

1. The fifth petition assumes two things:
 - i. We have sinned and need forgiveness.
 - ii. We have been hurt and need to forgive.
2. That's true of every person in our church, and in the entire world.
3. Do you need to seek forgiveness? Do you need to forgive?
4. Let's close by reciting the Lord's Prayer together. "Our Father which art in heaven, Hallowed be thy name. Thy kingdom come. Thy will be done in earth, as it is in heaven. Give us this day our daily bread. And forgive us our debts, as we forgive our debtors. And lead us not into temptation, but deliver us from evil: For thine is the kingdom, and the power, and the glory, for ever. Amen."