

“And Forgive Us Our Debts”

Lesson 5

Introduction.

- I. The next petition in this model prayer is "And forgive us our debts, as we also have forgiven our debtors."
- II. This petition is recorded in both Matthew and Luke.

MAT 6:12 And forgive us our debts, as we also have forgiven our debtors.

LUK 11:4 And forgive us our sins, For we ourselves also forgive everyone who is indebted to us.

In this verse "sins" and "debts" are used interchangeably.
Sin is from the Gr. “hamartia”. [hah mahr tee ah]

- III. From Luke's account we see that "debts" is used for "sins."
 - A. Jesus is teaching us to pray for the forgiveness of sins.
 - B. Forgiveness is something that everyone must have to enter heaven.

Note:

1. Sin is pictured as a debt, and the sinner as a debtor (compare Matt. 18:28, 30).
 - a. It is a debt we owe.
 - b. Sin is a debt we cannot pay. See Matt. 18:21-35.
 - c. Jesus paid the debt for us. (Isa. 53:4-6; Matt. 26:28; Eph. 1:7; Rev. 1:5).
2. "debts" is Gr. “opheiletes” [ah fay leh tace]

Thayer Definition:

- 1) that which is owed , that which is justly or legally due, a debt
 - 2) metaphorically offence, sin
3. Forgive is from Gr. *aphiemi* [ah fee ay mee]
 - a. Lit., to send away, or dismiss.
 - b. The NASB rightly gives the force of the past tense, “we also have forgiven.” Christ assumes that he who prays for the remission of his own debts has already forgiven those indebted to him.

- IV. There are a variety of lessons we learn from this powerful petition.

I. We Are Sinners

A. This prayer assumes we are sinners.

B. Every accountable person is guilty of sin. (Rom. 3:10, 11, 23).

ROM 3:10 as it is written, "There is none righteous, not even one;
ROM 3:11 There is none who understands, There is none who seeks for God;
ROM 3:23 for all have sinned and fall short of the glory of God,

1. The exact age one becomes accountable is not given in the scriptures.
2. Many have a clear understanding of right or wrong by the age of 12, and some may have this understanding a little younger or a little older than 12.
3. Small children are beginning to learn right from wrong, but are not accountable until they are able to clearly distinguish right and wrong.

C. This sin is most serious.

1. It keeps us from having fellowship with God. (Isa. 59:1, 2).

ISA 59:1 Behold, the Lord's hand is not so short That it cannot save; Neither is His ear so dull That it cannot hear.
ISA 59:2 But your iniquities have made a separation between you and your God, And your sins have hidden His face from you, so that He does not hear.

2. It means we are lost and destined for hell unless forgiven.
3. As long as we remain in sin, there is no hope. (Eph. 2:12; 1 Thess. 4:13).

EPH 2:12 remember that you were at that time separate from Christ, excluded from the commonwealth of Israel, and strangers to the covenants of promise, having no hope and without God in the world.	1TH 4:13 But we do not want you to be uninformed, brethren, about those who are asleep, that you may not grieve, as do the rest who have no hope.
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II. We Must Ask God For Forgiveness

- A. We must daily ask God to forgive us, that is, to cease to hold ours sins against us and thus allow us to have fellowship with Him and avoid punishment.
- B. **We must ask God to forgive all our sins**, and not try to hide or conceal or deny our sins.

Kinds of Sins

1. Sins of commission	3. Sins we are ashamed to recognize or admit.	5. Sins of ignorance
2. Sins of omission	4. Sins we deny or attempt to conceal.	6. Sins pertaining to our thoughts

C. This request must come **from a heart filled with godly sorrow**. (2 Cor. 7:10).

2CO 7:10 For the sorrow that is according to the will of God produces a repentance without regret, leading to salvation;

but the sorrow of the world produces death. NIV has “Godly sorrow brings repentance that leads to salvation...”

1. Godly sorrow is not the same as repentance and it is not the same as worldly sorrow.
 - a. Many people have only a worldly sorrow, that is, they are sad because they are suffering the consequences of their sins.
 - b. Others have a “godly sorrow,” that is, they are deeply sorrowed because of a realization they have sinned against God.
 - c. Neither are repentance.
 - 1) “For the sorrow that is according to [the will] of God produces a repentance without regret [leading] to salvation.”
 - 2) “But the sorrow of the world produces death.”
2. Judas had “godly sorrow” but he did not repent.

MAT 27:3 Then when Judas, who had betrayed Him, saw that He had been condemned, he felt remorse and returned the thirty pieces of silver to the chief priests and elders, 4 saying, "I have sinned by betraying innocent blood." But they said, "What is that to us? See to that yourself!" 5 **And he threw the pieces of silver into the sanctuary and departed; and he went away and hanged himself.**

- a. Judas could have repented, and he would have been forgiven just as God forgave Peter and Paul and others. Thousands were forgiven on the day of Pentecost. (Acts 2:37, 38).
 - b. The sorrow of Judas produced, however, physical and spiritual death.
 - 1) He hung himself.
 - 2) Jesus indicated he was lost. (Matt. 26:24).
3. Peter had “godly sorrow” but he did repent.

MAT 26:75 And Peter remembered the word which Jesus had said, "Before a cock crows, you will deny Me three times." And he went out and wept bitterly.

- a. If the story had ended here, Peter would have been lost.
 - b. He did not let his great sin keep him from serving God.
 - c. He continued with the apostles, and after the resurrection of Christ became a great apostle.
4. The Jews on the day of Pentecost had “godly sorrow,” but they still needed to repent. (Acts 2:37, 38).

ACT 2:37 Now when they heard this, **they were pierced to the heart**, and said to Peter and the rest of the apostles, "Brethren, what shall we do?"
ACT 2:38 And Peter said to them, "**Repent**, and let each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you shall receive the gift of the Holy Spirit.

D. The petition must be accompanied by a change of life (repentance).

MAT 3:4 Now John himself had a garment of camel's hair, and a leather belt about his waist; and his food was locusts and wild honey.⁵ Then Jerusalem was going out to him, and all Judea, and all the district around the Jordan; 6 and they were being baptized by him in the Jordan River, as they confessed their sins.⁷ But when he saw many of the Pharisees and Sadducees coming for baptism, he said to them, "You brood of vipers, who warned you to flee from the wrath to come? ⁸ "Therefore bring forth fruit in keeping with repentance;

E. This is how God's children receive forgiveness. (1 Jn. 1:7,9; 2:1, 2).

1. Christians are not to be rebaptized each time they sin.
2. Once they become God's children through the new birth they are to repent and pray for forgiveness. (Acts 8:22).

F. This model prayer is a believers prayer as shown by an analysis of the prayer.

1. It is not the prayer of one rebelling against God, but the prayer of one seeking to please God. (Matt. 6:10).
2. God will not hear the prayers of those who are habitually rebelling against Him and refuse to listen to Him. (Prov. 15:29; 28:9).

G. **It is not how alien sinners are saved.**

1. Alien sinners may pray, but this is not how they are forgiven.
2. Alien sinners are not saved or forgiven by prayer only. (Acts 9:11; 10:1-5; 11:13, 14).
3. The New Testament shows that those who are saved in the Christian age must experience the new birth. (Jn. 3:1-5; Acts 2:38; Acts 8:12, 13, 35-40; 10:48; 16:14, 15, 30-33; 18:8; 22:16).

III. **We Must Be Forgiving Of Others.**

A. This petition teaches we must first forgive others, "as we also have forgiven our debtors." See also Luke 11:4.

B. God will not forgive us unless we are forgiving of others. (Matt. 6:14, 15).

1. The Greek "paraptoma" [pah **rahp** toh mah] means "a trespass, fault, offence, transgression."
2. It has the meaning of "sin." NIV uses the word "sin."
3. It means we must forgive others to go to heaven.

C. We must forgive others more than once. (Matt. 18:21-22).

MAT 18:21 Then Peter came and said to Him, "Lord, how often shall my brother sin against me and I forgive him? Up

to seven times?"

MAT 18:22 Jesus said to him, "I do not say to you, up to seven times, but up to seventy times seven.

1. This does not mean we are to keep a record book of sins against us.
2. It means we are to forgive our brother as often as he repents. See Lk. 17:3,4.

D. We must **forgive others from the heart.** (Matt. 18:35).

MAT 18:35 "So shall My heavenly Father also do to you, if each of you does not **forgive his brother from your heart.**" Lit. "from the hearts of you." "You" is plural in the Greek.

1. True forgiveness comes from the heart.
2. It is not a mere lip forgiveness, a pretense.

E. We must forgive **others as often as they repent.** (Lk. 17:3, 4).

LUK 17:3 "Be on your guard! If your brother sins, rebuke him; and if he repents, forgive him.

LUK 17:4 "And if he sins against you seven times a day, and returns to you seven times, saying, 'I repent,' forgive him."

1. This is a very hard commandment.
2. It not only teaches we must forgive others, but we must forgive them as often as they repent. This is what God does, and we must do the same.
3. Jesus prayed for the forgiveness of those who crucified Him. (Lk. 23:34).
 - a. They were not immediately forgiven. God does not forgive without repentance. (Lk. 13:3, 5; Acts 17:30, 31).
 - b. They were not forgiven until they repented and were baptized. (Acts 2:23, 37, 38).
4. We should do good to those who refuse to repent, though forgiveness does not occur without repentance.
5. **Note:** Jesus did not teach us to ignore the sins of others, but said "If your brother sins, rebuke him." (Lk. 17:3).

F. **We can develop forgiveness by:**

1. Looking at ourselves as God see us.
 - a. We are **all sinners.** (Rom. 3:9-18, 23). See 1 John 1:8, 10.
 - b. We may be blind to our own sins, but God is not.
 - c. Others may be blind to some or all of our sins, but God is not.
 - d. God sees all our sins. (Prov. 15:3; Heb. 4:13).

2. Recognizing we **have sinned against others over and over again**.
 - a. Not one of us could count the number of times we have sinned against God.
 - b. We have sinned against God thousands of times, but most of us expect God to forgive us.
3. Praying that **God will help us have the right attitude**.
 - a. We must pray for those who have sinned against us.
 - b. We must resist the urge to retaliate. (Matt. 5:38-43).
 - c. We must do good to those who sin against us. (Matt. 5:38-43; Rom. 12:18-21).
 - d. We must go to those who have sinned against us. (Matt. 18:15-17).
 - e. Once again we see sin must not be ignored.
 - f. We also see we are not to talk about the person who has sinned against us, but we are to go to the person. This passage has a Christian context.
4. Considering **how much harm hate and unforgiveness does to us and others**. It is like a cancer.
5. Recognizing **how much forgiveness will help and benefit others**.
6. Daily praying for the forgiveness of our sins.
7. Accepting God teaches **we must be a forgiving people**. (Eph. 4:32; Col. 3:13).
 - a. Forgiveness of others is not an option.
 - b. It is an absolute must.

Comments About Forgiveness

1. We must be willing even to forgive our enemies and do good to them as Jesus did. (Matt. 5:43-48; Rom. 12:17-21).
2. **Forgiveness is not easy especially when people have greatly harmed us**.
 - a. The first Christian must have struggled with this in their acceptance of Paul.

Saul (Paul) Had Persecuted Christians

ACT 7:59 And they went on stoning Stephen as he called upon the Lord and said, "Lord Jesus, receive my spirit!"

ACT 7:60 And falling on his knees, he cried out with a loud voice, "Lord, do not hold this sin against them!" And having said this, he fell asleep.

ACT 8:1 And Saul was in hearty agreement with putting him to death.

ACT 9:1 Now Saul, still breathing threats and murder against the disciples of the Lord, went to the high priest,
 ACT 9:2 and asked for letters from him to the synagogues at Damascus, so that if he found any belonging to the

Way, both men and women, he might bring them bound to Jerusalem.

- b. The church was greatly blessed because it was willing to forgive Paul of the awful things he had done.
- c. Paul became a great servant because he was willing to accept God's forgiveness.

1TI 1:15 It is a trustworthy statement, deserving full acceptance, that Christ Jesus came into the world to save sinners, among whom I am foremost of all.
1TI 1:16 And yet for this reason I found mercy, in order that in me as the foremost, Jesus Christ might demonstrate His perfect patience, as an example for those who would believe in Him for eternal life.

- d. Others came to Christ because Christians were willing to forgive Paul and he was willing to accept God's forgiveness.
- e. This may account, in part, for his great success at Corinth. (Acts 18:8; 1 Cor. 6:9-11).

ACT 18:8 And Crispus, the leader of the synagogue, believed in the Lord with all his household, and many of the Corinthians when they heard were believing and being baptized.
1CO 6:9 Or do you not know that the unrighteous shall not inherit the kingdom of God? Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals,
1CO 6:10 nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, shall inherit the kingdom of God.
1CO 6:11 And such were some of you; but you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus Christ, and in the Spirit of our God.

- 1) Paul was a man who did not brag about his former life nor did he deny it.
 - 2) He repented and extolled the grace of God for saving him as "the chief of sinners."
 - 3) He was an example that all can be saved by God's grace.
3. Joseph and Stephen are marvelous examples of forgiveness.
- a. Joseph

GEN 50:19 But Joseph said to them, "Do not be afraid, for am I in God's place? 20 "And as for you, you meant evil against me, but God meant it for good in order to bring about this present result, to preserve many people alive. 21 "So therefore, do not be afraid; I will provide for you and your little ones." So he comforted them and spoke kindly to them.

- b. Stephen

ACT 7:60 And falling on his knees, he cried out with a loud voice, "Lord, do not hold this sin against them!" And having said this, he fell asleep.

- 1) They were not forgiven at the time of Stephen's prayer.
- 2) They were only forgiven if they repented and obeyed Christ like Paul.

4. Forgiveness is never earned. (Eph. 2:5, 8,9).

a. A lot of people think they can earn salvation by their conduct and good works.

b. We must repent and accept God's mercy to be forgiven, but this does not earn forgiveness [salvation].

5. Forgiveness is needed in friendships, families, churches, nations, etc.

6. God will forgive all our sins, but we must be walking in the light and confess our sins. (1 Jn. 1:7,9).

1JO 1:9 If we confess our sins, He is faithful and righteous to forgive us our sins and to **cleanse us from all unrighteousness**

1JO 1:7 but if we walk in the light as He Himself is in the light, we have fellowship with one another, and the blood of Jesus His Son **cleanses us from all sin.**

7. We must be willing to forgive others of all their sins against us.

8. God's forgiveness is complete. (Mic. 7:19; Heb. 8:12).

MIC 7:19 He will again have compassion on us; He will tread our iniquities under foot. Yes, Thou wilt cast all their sins Into the depths of the sea.

HEB 8:12 "For I will be merciful to their iniquities, And I will remember their sins no more."

9. We must guard our hearts against anger. (Eph. 4:26, 27).

EPH 4:26 Be angry, and yet do not sin; do not let the sun go down on your anger, 27 and do not give the devil an opportunity.

a. Anger gives place to the devil and leads to hate and un-forgiveness.

b. Anger and hate will lead to un-forgiveness, retaliation and all kinds of other sins.

What Forgiveness Is Not

1. It is not ignoring the wrongs of others. See Matt.18:15-17.

2. It is not putting others on probation and making them earn forgiveness.

a. God does not treat us that way.

b. We are not to treat others that way.

3. It is not shunning those who have sinned against us.

4. It is not saying evil things against those who have sinned against us.

5. It is not doing evil things against those who have sinned against us.

6. It is not bearing grudges and harboring anger against those who have sinned against us.

7. It is not being happy when bad things happen to those who have sinned against us.
8. It is not simply putting the wrong on hold, and choosing to ignore it for a time.

Conclusion

1. This petition should be prayed every day.
 - a. Most of us cannot go a day without sin.
 - b. Most of the time we know when we sin.
 - c. We may sin and not know it.
2. These facts are reasons for daily praying for forgiveness.

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