



## STORY 74

# Debts and Debtors

## MATTHEW 18

### BEFORE THE LESSON

- *Read Matthew 18.*
- *Pray for God's help. Ask for the Spirit's help in understanding the passage and for the Lord to open the children's eyes to see who he is what he has done, and how they should respond to him.*
- *Study the lesson plan below. Use these sections as suggestions. Think of ways to teach it in your own voice.*

---

### THE BIG PICTURE

*Help children see how this story connects with the other lessons. Build anticipation by introducing the setting and the significance of what is about to happen in this week's story. {5 minutes}*

A couple weeks ago we looked at Jesus's parable of the good Samaritan and learned that we should love our neighbor, especially when he is in great need. Then we looked at Jesus's parables of the lost sheep, the lost coin, and the lost son. And we learned that, like God, we should rejoice when someone repents and receives God's forgiveness. Today we will look at the parable of the unforgiving servant. In the next lesson we will look at the parable of the laborers in the vineyard. That's a lot of parables, isn't it? Why did Jesus teach so often with these short stories? Thankfully, Jesus answers that question. He says that he taught in parables to reveal and conceal. To *reveal* means to make something known that was hidden; to *conceal* means to hide or cover something up. To those who want to be Jesus's disciples and to whom God gives ears to hear



and understand, Jesus’s parables show us great truths about God’s kingdom. To those who don’t want to be disciples, parables fall on deaf ears. They cannot hear. They do not listen. God’s truth is hidden. For today’s parable let’s ask God to open our ears and our eyes!

## TELL THE STORY

*Share the story in one of these three ways. {5–10 minutes}*



Read the  
Bible passage  
together



Read from  
*The Biggest Story*  
Bible Storybook



Play *The*  
*Biggest Story*  
video

## TEACH THE STORY

*Retell the story with an emphasis on what it says about God and about us. {10 minutes}*

**Big Truth**  
We should  
forgive others  
just as God  
forgave us.

What should you do if someone steals something from you or tells a lie that gets you in trouble? One day Jesus taught his disciples what to do if someone sins against them. If a person admits his fault and asks for forgiveness, Christians should forgive. When Peter heard this teaching, he had a follow up question: “Lord, how often will my brother sin against me, and I forgive him? As many as seven times?” (Matt. 18:21). Jesus replied, “Not seven times, but seventy-seven times” (see 18:22). In other words, “Stop counting how many times someone sins against you. You are to forgive them every single time!” Jesus told a story to explain why.

One day a rich king decided to require his servants to pay back money they owed him. One servant owed him ten billion dollars. Wow, that’s a big debt. Astronomical! Because he obviously couldn’t pay back that astronomical amount, he fell on his knees and begged the king to be patient. The king decided to be more than patient; he would be merciful. He forgave the whole debt!

That’s shocking. But what happens next is even more shocking. Shockingly sad. The servant who was forgiven remembered that another servant owed him money—about fifteen thousand dollars. That’s still a lot. (More than you get from your grandma on your birthday, right?) But that’s not anywhere close

to ten billion dollars! Now here's what the forgiven servant did. He grabbed his fellow servant and started to choke him. "Give me the money you owe me," he screamed. The man begged him to be patient: "Give me some time to repay you." "No way!" the first servant said. "Off you go to debtors' prison." When the king found out what happened, he called the forgiven servant and said, "You wicked servant! I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had mercy on you?" (18:32–33). The king tossed the man into debtors' prison until he could pay every last penny (which might just take an eternity!).

The point of the parable is that because God (like the king) has forgiven our many sins (like the first servant's debts), we should forgive others (like the second servant's much-smaller debt) when they sin against us.

### GOSPEL CONNECTION

*Show how the story points to Jesus and his rescue mission as the Snake Crusher.*  
{5 minutes}

Do you know the Lord's Prayer? It starts, "Our Father in heaven" (Matt. 6:9). After we pray "Give us this day our daily bread," the very next thing we ask God to do for us is to "forgive us our debts" (or trespasses or sins). Just like we need daily bread to live, we need daily forgiveness too. Our trespasses or sins are like debts we owe God. Our debt is as massive as the first servant's debt in the parable. We owe God ten billion dollars. So what are we to do? *We can't do anything* to earn our salvation. But thankfully *God has done something* about our debt problem. He sent Jesus to pay it all. Jesus gave his "life as a ransom" (20:28), a full payment. We, through faith, can accept that good news. And forgiven people forgive others. That's how it works. In fact, after Jesus taught the Lord's Prayer, he taught that Christians are to "forgive others their trespasses" (6:14). Jesus even implied that if we haven't forgiven, we probably haven't truly been forgiven (see 6:12, 14). The forgiven must be forgiving! We are to "be kind to one another, tenderhearted, forgiving one other, as God in Christ forgave" us (Eph. 4:32).

---

### DISCUSS THE STORY

*Discuss the story in smaller groups. {10 minutes}*

- 1. QUESTION:** What did Peter want to know about forgiveness? How many times did Jesus say Peter should forgive someone who sinned against him?

3

Engage

What did he mean by that? How many times will God forgive you for sinning against him?

**TAKEAWAY:** There is no limit to God's forgiveness of sins.

**Memory Verse**  
Be kind to  
one another,  
tenderhearted,  
forgiving one  
another, as  
God in Christ  
forgave you.

**EPHESIANS 4:32**

2. **QUESTION:** How much money did the first servant owe the king? Could he ever pay that debt? Why did the king forgive the debt? How much money did the second servant owe the first? What should he have done when the second servant asked for time to pay his debt?

**TAKEAWAY:** Because God has forgiven us, we must forgive others.

3. **QUESTION:** What did the first servant do to the servant who couldn't pay him back? What was wrong with that? What did the king say and do to punish him? What lesson is God trying to teach us?

**TAKEAWAY:** If we do not forgive others, God will not forgive us.

4. **QUESTION:** What do we ask God to forgive in the Lord's prayer? And what do we tell him we will do to others? What should we do when we struggle to forgive others?

**TAKEAWAY:** When we pray the Lord's Prayer, we ask God to forgive us as we forgive others.

---

## ACTIVITIES

Download coloring pages and activity pages from [TheBiggestStory.com](http://TheBiggestStory.com), or choose from the following activity suggestions. {10–15 minutes}

K–2nd

### Option 1: String Search

*Supply List: string, scissors*

*Before Class: Gather supplies. Cut one extremely long length of string, and sixty different lengths of string, from a couple inches to a foot. Hide the sixty lengths of string around the room.*

Show the long length of string, and explain that it represents Jesus's forgiveness of sins. Tell the class that you have hidden strings all around the room.

On “Go” have children collect as many as they can. Once all the strings have been found, have each child line up the strings he or she found to form one long string. The child with the longest string wins. Show children the string that represents Jesus’s forgiveness. (This string should be much longer than any of theirs.) Remind children that we need to forgive like Jesus—way more than we think we should.

### **Option 2: Swat away Unforgiveness Game**

*Supply List: masking tape, paper*

*Before Class: Gather supplies. Place a piece of masking tape down the center of the play area to divide it into two sections.*

Divide children into two teams and assign one team to each side of the tape. Distribute an equal number of pieces of paper to each team, and instruct children to crumple the paper into balls. Explain that the paper represents sins committed against us and that we don’t want to hold onto unforgiveness. We need to let go of hurts and trust God. On “Go” have teams try to keep crumpled paper balls off their side by continually tossing them to the other side. Continue play for 3 to 5 minutes. When the time is up, the team with the least number of paper balls on their side wins. Remind children that when we are unforgiving, we lose. Instead, we should keep on forgiving others, like Jesus forgives us.

3rd–5th

### **Option 1: Balloon Stomp**

*Supply List: balloons, string, scissors*

*Before Class: Gather supplies. Blow up balloons and tie a string to the knot of each balloon (one per child).*

Tie a balloon around each child’s ankle. Have children spread out around the playing area. On “Go” have children try to stomp on and pop other children’s balloons while protecting their own from being popped. The last child with an unpopped balloon wins. Remind children that in the parable, the servant only looked out for himself.

## Option 2: Ball Battle

*Supply List: ball*

*Before Class: Gather supplies.*

Have children stand in a circle with their feet slightly more than shoulder width apart and with the edges of their feet touching their neighbors'. The object of the game is for players to use their hands to hit the ball between other players' legs while blocking balls from coming through their own legs. If a ball passes through a child's leg, he gets a "one." If it passes through a second time, he gets a "two." This continues up to "seven." Once a child gets to seven, the game restarts. Jesus taught that we should forgive someone not seven times but seventy-seven times.

---

## CRAFTS

*Choose from the following craft suggestions depending on time, age ranges, and group size. {10–15 minutes}*

**K–2nd**

### Option 1: Heart Puzzle

*Supply List: cardstock, scissors, crayons*

*Before Class: Gather supplies. On cardstock, make copies of a large heart pattern (one per child). Make a sample craft.*

Set crayons on tables. Give children a heart pattern and scissors. Have them cut out the heart and then cut it into two pieces to make a broken heart. Children then write "Jesus forgives my sins" on one half, and "I can forgive others" on the other half. Remind children that sin breaks God's heart, but he still forgives us. Sometimes our hearts are hurt by the sins of others, but we should forgive like God has forgiven us.

### Option 2: King's Crown

*Supply List: construction paper, scissors, tape, markers, jewels, sequins, glue*

*Before Class: Gather supplies. Draw a zigzag line lengthwise down the center of a piece of construction paper (one per child). Make a sample craft.*

Give each child one piece of construction paper. Place remaining supplies on tables. Have children cut along the zigzag line and then tape the pieces together to form one long piece. Have them write “Jesus is a forgiving and merciful King!” and then decorate it with markers, jewels, and sequins. Have children tape the two ends of the long piece to form a crown.

3rd–5th

### Option 1: Keep on Forgiving Spiral

*Supply List: cardstock, scissors, markers, hole punch, string*

*Before Class: Gather supplies. On cardstock, make copies of a spiral template (one per child). Cut 6-inch lengths of string (one per child). Make a sample craft.*

Give each child a spiral template. Set remaining supplies on tables. Have children write “Keep on forgiving” on their spiral and then color it with markers. Have children cut along the lines to make a long snakelike spiral. Have them punch a hole in the middle of the spiral, then thread and tie a piece of string through the hole for hanging. Remind children that forgiveness is not something we need just once but something we need again and again.

### Option 2: Stained Glass

*Supply List: cardstock, thin washi or masking tape, watercolor paints, paintbrushes, cups, water*

*Before Class: Gather supplies. On cardstock, make copies of a small square (centered on the cardstock) with the Memory Verse printed inside it (one per child). Fill cups one-fourth full with water. Make a sample craft.*

Set copies, cups of water, and remaining supplies on tables. Have children use the washi or masking tape to divide the space surrounding the square into at least eight different sections. Using the watercolor paints, have children paint the sections different colors. Once all sections have been painted, have children remove the tape to display a stained-glass picture that highlights the Memory Verse.



Visit [TheBiggestStory.com](https://TheBiggestStory.com) for downloadable coloring pages, activity pages, and craft templates for this lesson.