

**“LORD, TEACH US TO PRAY”  
FORGIVE US OUR DEBTS  
Matthew 6:12, 14-15 with 1 John 1:8-10**

*Please review this week's catechism question.*

## INTRODUCTION

Describe a time when you struggled to forgive someone who had harmed you and who asked to be forgiven. Describe a time when you struggled to ask someone to forgive you for something you did that harmed him or her. Why is asking for and giving forgiveness so difficult for us?

Asking for and giving forgiveness are the only way that sinful persons can enter into loving relationships. Forgiveness matters because love matters. God cannot love us and we cannot love God if there is an outstanding debt between us. We cannot love others and they cannot love us if there is an outstanding debt between us. When there are unpaid and unforgiven debts we can only relate to one another in an adversarial relationship. It is only when the debts have been removed by asking for and the giving of forgiveness that we are free to love each other. Forgiveness is the oil that keeps the gears of relationships from grinding to a halt, including our relationship to God. In this study we will see why it is that Jesus commands us to every day ask God to forgive our debts and to every day tell God that we have forgiven our debtors.

## STUDY

**1.** How do we know that every day God expects us to ask him to forgive our debts?

*We know we are to do this every day because of the fourth petition which says, “Give us this day our daily bread.” In other words, the entire prayer is to be prayed on a daily basis. There isn't a day that goes by that we do not need forgiveness.*

**2.** What are some of various metaphors that describe our relationship as sinners to God that are used in the Bible? What is the metaphor that stands behind this prayer for forgiveness?

*The Scriptures use a variety of metaphors to describe our status as sinners in relationship to God. Sometimes we are described as criminals, lawbreakers who stand before the judge. Sometimes we are described as an adulterous wife in relation to her faithful and loving husband. Sometimes we are described as lost sheep that need their shepherd or a sick person in need of a doctor. Sometimes we are described as prisoners or slaves who need to be set free. Sometimes we are likened to the rebellious children of a loving Father. Sometimes we are compared to traitors and betrayers of our great and gracious king. No single metaphor captures the hopelessness of our condition completely or expresses the nature of our relation to God fully, that is why so many different metaphors are used. In this case, Jesus is using the language of economics, of debt.*

**3.** Using the metaphor of debt, describe how it is that we are to approach God every day.

*Jesus, by commanding us to ask God to forgive our debts is saying that every time we pray we are approaching God as a bankrupt, unemployed person approaching the bank to which he is in debt to get another loan. I am asking to be forgiven for squandering what was given to me in order that I can then borrow more to live on for this day.*

*God has given me everything I am and I possess. Every day I have used what he has given me, not to increase the glory of his name or to help his kingdom spread or to do his will. Rather I have used the resources he has given me to do exactly the opposite of that for which he gave me the resources. Every day I am going to the one who has given me everything and I am asking him to give me more, even though I've squandered everything he already gave me. Therefore, each and every day I need to ask him to forgive my ever-growing debt. I have no ability to pay off any part of this debt. I am entirely at his mercy. I can give him no reason to forgive my debt. I can't promise that I won't squander what he gives me, as it has always been my pattern to*

*squander what he gives. I cannot demand to be forgiven. I can only ask him to forgive my debt. If my debt is forgiven, then it will not be because of anything in me but must entirely be based upon God's nature and his work. I am asking him to absorb the loss and to not punish me in any way for defaulting on the loan. I am asking him to continue to give me additional resources in spite of the fact that there is no reason to believe that I won't be back tomorrow in the same predicament.*

**4.** Noting that this is the fifth petition in the Lord's Prayer, what is also true of everyone who is asking God to forgive his or her debts?

*Those who must ask God every day to forgive their debts are also every day asking that his name be glorified, his kingdom come and his will be done. Even though we have new hearts and we truly do want God's name glorified and his kingdom to come and his will to be done and even though we do use some of God's resources each day to glorify his name and work for his kingdom and do his will, yet we also, every day use his time, his money, his eyes, his mouth, his ears, his hands, his feet, his brain, his life to invest in those things that are opposed to his glory, kingdom and will.*

**Jesus commands us to every day ask God to forgive our debts because every day our sins place us in debt to God.**

**5.** According to Leviticus 6:1-7 why does the Lord forgive the man who sins and who asks to be forgiven? (See Hebrews 9:22)

*I did a study on the word translated "forgive" as it is used in the OT. What I found out is that in almost every case where it means "to forgive" it is the result of a sacrifice being made. For example, in Leviticus 6:7 it says, "And the priest shall make atonement (offer an animal sacrifice) for him before the Lord and he shall be forgiven for any of the things that one may do and thereby become guilty. In other words, when Jesus gives this prayer to these Jewish disciples they don't think of forgiveness in terms of God merely forgiving with no regard to justice. They always think of forgiveness as coming as a result of the death of an animal in their place. They don't think that*

*God forgives for no reason. They believe what Hebrews 9:22 says, "...and without the shedding of blood there is no forgiveness."*

**6.** Read 1 John 1:8-10. According to vv. 8 & 10 what is true of everyone who says that they do not have sin or do not sin? How do these verses confirm what Jesus implies by telling us to every day ask to be forgiven?

*John says here what Jesus says by telling us to ask God to forgive our debts every day: Christians, at least daily, commit sin. Anyone who says that they do not sin or that they are not sinners is self-deceived, lying, calls God a liar and not living according to the truth.*

**7.** What does it mean to confess?

*The word "confess" means to agree with God about our sin and to ask him to forgive it. We are to tell God what we have done, thought or said that is a violation of his perfect will and we are to ask him to release us from the debt that our sin has placed us in. We are to ask him to not punish us or withhold his blessing from us as would be just but that he would continue to love us and provide for us and take us to live with him in heaven in spite of our sins.*

**8.** Is the fact that we confess our sins the reason God forgives our sins? Why or why not?

*John says the reason God forgives us when we confess is because he is faithful and just, not because we confess. Confession is merely the means by which we make known to God our desire to be forgiven. If you don't confess your sins it simply means you don't want them to be forgiven and God won't forgive the sins of those who don't want them forgiven. Consider also this illustration to see why confession can never be the reason forgiveness is given: Imagine that someone had murdered your family. He was caught, put on trial and found guilty. Then when it came time for the judge to pass sentence the murderer stood before the judge and while weeping real tears of sorrow he told the judge that he was so sorry for what he had done and that he promises to never murder again and he asks to be forgiven. Would it be right for the judge to forgive the murderer because he was truly*

*repentant and wanted to be forgiven? Of course not. Confession doesn't earn forgiveness, it merely expresses the desire to be forgiven. If forgiveness is to be given then it depends entirely upon the one who is offended to give it*

**9.** What words do we normally use to describe those who forgive others?

*Usually we say that those who forgive are kind, gracious, merciful, loving, generous. We would never say that those who forgive are faithful and just.*

**10.** What does it mean to say that God is faithful?

*It means he is true to his word. He does what he says. He keeps his promises.*

**11.** What promise has God made to Christians in regard to our sins that he must keep? (See Col. 2:13-14)

*God has promised the Christian that due to the life and death and resurrection of Jesus that our sins are forgiven. They are forgiven not because I confess but because God has promised to all who believe in Jesus that Jesus' work has satisfied his justice.*

**12.** What is justice? How can God's justice be the ground for his forgiving me? Use the debt analogy to show this. (What has Christ done that makes it just for God to forgive the Christian or to say it the other way, would make it unjust for God to not forgive the confessing Christian?)

*Justice is getting what you deserve. God the Father gave God the Son all that he has. Everything that belongs to the Father belongs to the Son. When the Son of God took on human flesh, when perfect divinity was joined to perfect humanity, he used all that he was given to do exactly and always what God the Father wanted done. Jesus said about himself that he always did the will of the Father. He never invested any of the resources God gave him in anything but the glory of God, the kingdom of God and the will of God. He has no debt,*

*which he must repay, but rather only profits. He increased the glory of God in the universe by investing God's resources in God's program. He has an infinite amount of righteousness that deserves to be rewarded with infinite glory in heaven. When a sinner, who is in debt to God, places his faith in Jesus, all the wealth that Jesus has accrued through his obedient life is credited to the account of the believing sinner. His debt is wiped out and his account of righteousness is filled up with the righteousness of Christ.*

*In addition, Christ, by offering himself up to death on the cross was not suffering this death as the just punishment due him for embezzling the funds of God. He is the only human being who did not deserve to die. Rather he offers his death in place of every believing sinner. We should suffer death and hell for the perverse embezzlement that we have engaged in and we continue to engage in. However, God places us in Christ through faith and therefore the death that Jesus died he died in the place of all who trust in him. This is the promise that God has made to every true Christian. Our debt is paid off. We have been given perfect righteousness. Our just punishment due us has been paid. God cannot require that we repay our debt, that we suffer the punishment due us for embezzlement because Jesus has already paid our debt and given us his profits and has suffered the punishment due us. It would be unjust for God to punish us, to require we repay our debt since he has already been repaid through the obedient life and death of Christ. If my uncle repays the bank the \$150,000 I owe them, it would be unjust for them to collect another \$150,000 from me. In fact, it would be unjust for them to require a single dollar from me, as they have been fully satisfied. It is the same in our relationship to God. For everyone who trusts in Christ, it would be unjust for God to not forgive us and give us more credit because we stand before him as those who have had all their debts repaid and have infinite resources for repaying every debt that we may incur in the future through the life, death and resurrection of Jesus. God is obligated to forgive us because he is obligated to honor the life and death of Christ for us.*

**13.** How does this reality make you feel?

**Jesus commands us to every day ask God to forgive our debts because every day we need to trust the finished work of Christ.**

**14.** What does Jesus know about our relationships with other human beings?

*We are going to offend others and they are going to offend us. We should not be surprised when others injure or harm or hurt us. We should expect it.*

**15.** Is the reason that God forgives our debts because we forgive our debtors? Why or why not?

*Imagine that I owe Shawn Lynes \$20,000 and Jeff McCabe owes me \$20. Jeff asks me to forgive his debt and I do so. I don't require him to repay the \$20. Then I go to Shawn and say to him, "Shawn, I am asking you to forgive the debt I owe you and the reason you must do so is because I forgave Jeff McCabe the \$20 he owed me." Can my forgiveness of Jeff be the just cause of Shawn's forgiving me? Of course not. There has to be a different cause than my forgiving Jeff. Second, the grammatical construction of vv. 14-15 is caused a "condition of fact" statement. What that means is that these two things always go together. It is not telling us how these two things go together, only that they go together. Everyone who is forgiven their debts by God forgives the debts of others. If you do not forgive the debts of others, then that simply shows that you have not been forgiven your debts.*

**16.** What is the relationship between being forgiven by God and forgiving others? See Matthew 18:15-35, Ephesians 4:32, Phil 1:2-4, Col. 3:12-13.

*We forgive because we have been forgiven. Those who have had an infinite debt repaid and an infinite punishment averted through Christ as substitute cannot hold a grudge against those who have harmed them. Those forgive so much must forgive those who sin against them out of the joy and freedom and wealth they have obtained from Christ. Forgiving others necessarily follows being forgiven just like living together necessarily follows the wedding ceremony.*

**17.** According to Matthew 18:15-35 what is involved in forgiving another person?

*Forgiveness is first of all an attitude I have towards others and then an action I take with others. When someone offends me, whether they intended to do so or not, I am disposed to think the best about them and to not be angry or bitter with them. I want to live in a loving relationship with them. So I have to make a decision. Is this an offense that is going to stand between them and me if it is not resolved? Am I sure that this is a true sin against me or am I simply judging my brother for not being perfect or for not treating me the way I deserve to be treated? If I decide this is a real sin, which will harm my brother and our relationship, if not dealt with, then I go to the person who has offended me and I describe what they did and how it affected me. I do not go to them in order to punish them or in order to defend myself but because I know that we cannot love each other as we ought without resolving this issue. As soon as the brother or sister asks for forgiveness, I offer it to them and then continue to enjoy their company and their friendship.*

**18.** What am I to do if the other person does not want to acknowledge their wrong?

*First, I do not become angry or bitter but I continue to have a heart of compassion and love towards them and a desire to be reconciled. Second, I ask another brother or sister to act as an arbitrator between us. Third, after many conversations and long and patient work to be reconciled, if the offending brother does not acknowledge the injury they have done, then we must go to the church and the offending brother is to be treated as if he or she is a non-Christian. The offending brother is to be denied the means of grace so that they can experience the full impact of living like a non-Christian. This is done for the purpose of bringing the brother or sister to their senses so they will repent. The minute the offending brother indicates a desire to repent, to be reconciled I immediately extend forgiveness and full participation in the body of Christ.*

**19.** How does it make you feel to know that God wants you to daily tell him you have forgiven all who are in your debt?

**Jesus commands us to every day ask God to forgive our debts because every person, whom God forgives, forgives others.**