

Forgiveness: When Your Spouse Owes You

Main text — **Matthew 18:15–35 (ESV)** · Co-Pastor Frank Jimenez

Supporting texts — Luke 17:3–4; Ephesians 4:31–32; Colossians 3:12–13; Genesis 50:15–21 · 15–20 minutes + discussion

START HERE

Opening Discussion

Before reading the passage, get everyone talking.

ASK THE GROUP

1. Which is harder in marriage: saying “I’m sorry” or genuinely forgiving? Why?
2. What does “I forgive you” actually mean? (Let the group define it before giving them a definition.)
3. Agree or disagree: “If I forgive someone, I should be able to trust them again.”
4. Can you forgive someone and still be angry or hurt by what happened?
5. What happens in a marriage when couples keep a mental record of everything the other person has done wrong?

Tonight we’re going to look at one of Jesus’ strongest teachings on forgiveness. What’s interesting is that Jesus doesn’t begin by saying “just let it go.” He begins with confrontation.

POINT 1

Forgiveness Doesn't Mean Ignoring the Problem

“If your brother sins against you, go and tell him his fault, between you and him alone.”

MATTHEW 18:15 (ESV)

Notice Jesus’ first instruction: **go to them**. Not: tell your friends. Tell your parents. Post something vague on Facebook. Give them the silent treatment. Wait three days hoping they figure out what’s wrong.

Jesus says: go directly to the person and confront them. Biblical confrontation has a path to restoration, not humiliation.

Sometimes Christians confuse forgiveness with avoidance. We think being spiritual means “I’m just going to let it go.” But there are wounds that don’t disappear because we refuse to discuss them. Avoidance allows for repeated behaviors, repeated offense, repeated sin, and long-term — sometimes permanent —

resentment.

Forgiveness doesn't require pretending something didn't hurt. Jesus actually gives us permission to say: "What happened was wrong, and we need to talk about it." But look at the purpose: "If he listens to you, **you have gained your brother.**" The goal isn't *I proved I was right*. The goal is *I gained the relationship back*.

MARRIAGE PRINCIPLE

The goal of confrontation isn't to win the argument. It's to win your spouse.

That's a completely different way to fight. Instead of asking "How do I prove my point?" ask "How do we get back to each other?"

DISCUSSION QUESTION

When conflict happens in your marriage, do you naturally fight to solve the problem — or fight to prove who was right?

POINT 2

Jesus Puts Forgiveness and Accountability Together

Matthew 18:15–20 is about confrontation, truth, accountability, and correction. Then immediately afterward Peter asks: "Lord, how many times shall I forgive my brother or sister who sins against me?" (Matthew 18:21).

That's a marriage question! Marriage gives another person plenty of opportunities to offend you. You're living together. Raising children together. Making financial decisions together. You're tired together. You know each other's weaknesses. Eventually your spouse will hurt you — and eventually you will hurt them.

POINT 3

When Do I Get to Stop Forgiving?

Peter continues: "As many as seven times?" He probably thinks he's being incredibly generous.

"I do not say to you seven times, but seventy times seven."

MATTHEW 18:22 (ESV)

Jesus' point isn't: keep a forgiveness spreadsheet and stop at the correct number. When Peter asks "What's the limit?" Jesus effectively responds: **stop keeping score.**

Old Testament connection

In Genesis 4:24, Lamech boasts: "If Cain's revenge is seven times, then Lamech's is seventy times seven." Lamech represents the human instinct toward escalating revenge: *You hurt me? I'll hurt you worse.* Jesus

takes that same language and reverses it — instead of unlimited vengeance, **unlimited forgiveness**.

POINT 4

Marriages Become Dangerous When We Start Keeping Receipts

Someone says: “You always do this!” And suddenly an argument about something that happened Tuesday becomes an argument about 2019. Then 2021 gets involved. Then something their mother said five Christmases ago gets introduced as evidence. Before long you’re not discussing the current offense — you’re presenting your spouse’s entire case history.

Paul describes love very differently: love “keeps no record of wrongs” (1 Corinthians 13:5, NIV). Love doesn’t keep the records for future retaliation.

MARRIAGE PRINCIPLE

Forgiveness becomes impossible when marriage becomes record-keeping of wrongs.

If every failure gets deposited into an emotional bank account to be withdrawn during the next argument, the relationship eventually suffocates and dies.

POINT 5

Jesus Tells Peter a Story About Debt

“Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants. When he began to settle, one was brought to him who owed him ten thousand talents.”

MATTHEW 18:23–24 (ESV)

Jesus intentionally chooses an outrageous number. A talent could represent roughly 6,000 denarii; a denarius was about a day’s wage. So 10,000 talents represents roughly **60,000,000 days of labor**. This man can never repay what he owes.

The servant begs: “Have patience with me, and I will pay you everything” (18:26). He’s promising to repay something that would take lifetimes. But something extraordinary happens: “Out of pity for him, the master of that servant released him and forgave him the debt” (18:27).

The Greek word translated “forgave” is *aphiemi* — releasing, letting go, remitting, canceling a debt. It also alludes to the work Jesus did on the cross. We owe a lifetime of debt for our sin, but Jesus *aphiemi* — forgave — our debt.

POINT 6

What Does It Actually Mean to Forgive Your Spouse?

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- Forgiveness doesn't say: "You didn't hurt me."
 - Forgiveness doesn't say: "What happened was okay."
 - Forgiveness doesn't necessarily say: "There shouldn't be consequences."

WHAT FORGIVENESS SAYS

"There is a real debt here, but I surrender my right to personally collect it."

Your spouse may owe you an apology. Respect. Faithfulness. Honesty. Kindness. Money. Moral obligations. Years you feel were stolen. Words you wish could be taken back. Maybe the wound is much more serious.

But forgiveness does not mean pretending that debt doesn't exist. In fact, **you cannot forgive a debt that doesn't exist**. Forgiveness acknowledges "You really hurt me," but says "I'm not going to spend the rest of our marriage making you pay for it."

DISCUSSION QUESTION

What are some ways spouses make each other "pay" for past mistakes even after saying, "I forgive you"?

Possible answers: silent treatment · withholding affection · constantly bringing it up · sarcasm · using the mistake to win unrelated arguments · public embarrassment · refusing vulnerability · punishing through emotional distance

POINT 7

The Forgiven Servant Immediately Finds Someone Who Owes Him

"But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii, and seizing him, he began to choke him, saying, 'Pay what you owe.'"

MATTHEW 18:28 (ESV)

One hundred days' wages isn't nothing. Jesus isn't saying "what they did to you wasn't a big deal." Some wounds in marriage are big deals. Betrayal is real. Dishonesty is real. Cruel words are real. Neglect is real. Broken promises are real. Sexual betrayal is real. Financial deception is real.

Jesus isn't minimizing the second debt — He's *comparing* it to the first: 60,000,000 days versus 100 days. That's the heart of unforgiveness: **pay me**. You embarrassed me? Pay me. You hurt me? Pay me. You rejected me? Pay me. You betrayed me? You're going to spend the next ten years proving you're sorry.

POINT 8

The Most Dangerous Thing the Servant Forgot

“And should not you have had mercy on your fellow servant, as I had mercy on you?”

MATTHEW 18:33 (ESV)

Jesus doesn't ground forgiveness in *your spouse deserves it*. He grounds it in *you received it from Me* — therefore it must change how you handle people who owe you. Paul says the same: “as the Lord has forgiven you, so you also must forgive” (Colossians 3:13).

Before I am a husband evaluating my wife's debt, I am a sinner standing before God with my own. Before I am a wife evaluating my husband's failures, I am someone who has personally experienced the mercy of God.

MARRIAGE PRINCIPLE

Forgiveness becomes difficult when we stare at their debt and forget our own — the one God Himself has forgiven us for.

POINT 9

Forgiveness Is Not the Same as Trust

Suppose someone lies to their spouse repeatedly, then finally confesses. Can forgiveness happen? Yes. Does that mean trust instantly returns? **Forgiveness can be given, but trust must be rebuilt.**

Likewise, forgiveness is not reconciliation. Forgiveness releases my personal claim for vengeance. Reconciliation involves two people repairing a relationship — which requires repentance, truth, change, accountability, safety, and faithfulness over time.

Remember that Matthew 18 teaches accountability immediately *before* forgiveness. Jesus sees no contradiction between the two.

- You can forgive someone and still require change.
- You can forgive someone and establish boundaries.
- You can forgive someone and acknowledge the consequences.
- You can forgive someone while trust is slowly rebuilt.

POINT 10

But Jesus Doesn't Allow Bitterness

“So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.”

MATTHEW 18:35 (ESV)

“From your heart.” Jesus isn't looking for “Fine. I forgive you” while internally thinking “And I'll make sure you never forget what you did.” The gospel doesn't merely change how we behave toward our offender — it

changes what we carry inside us.

Unforgiveness eventually becomes bitterness, and bitterness rarely stays confined to the original offense. It changes how you speak, how you interpret motives, how you show affection, how you argue, how you remember the past. Eventually you're no longer responding only to what your spouse just did — you're responding to everything they've ever done.

POINT 11

Joseph Shows Us What This Can Look Like

Years after Joseph's brothers sold him into slavery, they become terrified he will retaliate: "It may be that Joseph will hate us and pay us back for all the evil that we did to him" (Genesis 50:15). Joseph weeps. Then he says:

"Do not fear, for am I in the place of God? ... As for you, you meant evil against me, but God meant it for good..."

GENESIS 50:19–20 (ESV)

Joseph is now second in command in all of Egypt, and at the moment of confrontation he says plainly: **"You meant evil against me."** Forgiveness is not pretending it wasn't evil. Forgiveness can say: "What you did was wrong. It hurt me. But I refuse to become your judge and executioner." Joseph relinquishes vengeance to God.

THE MARRIAGE CHALLENGE

Two Questions Every Married Person Needs to Ask

QUESTION ONE

What debt am I still trying to collect from my spouse?

Something they said? Something they did? Something they failed to do? Something you've supposedly forgiven but continue making them pay for?

QUESTION TWO

What debt has God canceled for me?

Because Jesus' argument is ultimately this: **people who understand mercy become people who give mercy.** Your spouse will need forgiveness. So will you. Again. And again. And again. Marriage isn't the union of two people who never fail each other. It's two imperfect people learning to continually bring their failures underneath the grace they've both received from God.

WRAP UP

Closing Discussion

CLOSING QUESTIONS

1. Is there a difference between saying “I forgive you” and releasing someone's debt? What does that difference look like practically?
2. Can you think of something you've technically forgiven but still occasionally use as ammunition? (No one needs to disclose something deeply private.)
3. Which distinction was most important tonight: forgiveness vs. trust, forgiveness vs. reconciliation, or forgiveness vs. consequences? Why?
4. What would change in an argument if your goal became “gain my spouse” instead of “prove my point”?
5. Why do you think Jesus connects our willingness to forgive others so strongly with remembering God's forgiveness of us?

This week's marriage challenge

Before your next argument — or during it — ask yourself: **“Am I trying to restore my spouse, or am I trying to make them pay?”**

And sometime in prayer this week, ask God: “Is there a debt in my marriage that I keep trying to collect after I've claimed to forgive it?”

If something comes to mind, don't pretend the wound wasn't real. Talk about it if it needs to be talked about. Seek accountability if it needs accountability. Rebuild trust if trust has been damaged. But don't confuse those things with vengeance.

THE GOAL

**Not “ignore the sin.” Not “make them pay.” It's: “You have gained your brother.”
And in marriage: gain your spouse.**