Honest to God
A Master Class in the Lord's Prayer

Session 8 – Forgive Us Our Debts

Debt is a way of life for most people. As American as apple pie—and that pie is getting expensive. In 2016, the average household with credit card debt carried a monthly balance of $16,748. Add a mortgage, a car loan, and a student loan and that balance jumps to more than $270,000. Yikes. Fortunately, the experts have some advice . . . you may want to write this down . . . ready? Here it is. Try to increase income and cut expenses. Not the answer you wanted? Please keep reading.

Taking on debt is a short-term fix with costly, long-term results. This is not new, but it is still true. Especially when the debt we're talking about is sin.

Goals for this Session:

- Discover why forgiven people must be forgiving people.
- Consider the debt you could never repay and no longer owe.
- Examine your capacity for extending forgiveness.
- Pray honest prayers that lead to forgiveness and mercy as a way of life.

Ice Breaker

If you could sum up forgiveness in three short rules, what would they be?

Day One – The Big Idea

Read **Matthew 6:12**, **14–15** and **1 John 1:8–9** to get the overall idea. Follow the text closely but without getting bogged down in details.

1. What is the central topic? State the main point of this passage in a sentence or two.

2. What insight does this give you into God's ways and our relationship to Him?

3. The Bible shapes our core beliefs about God and our conduct toward others. Share one takeaway lesson from this passage and how you can apply it to your life.

Day Two – Forgive Us Our Debts

Read Matthew 6:12, 14–15 and **Luke 15:11–32.**
When we pray *forgive us our debts*, we are following the Lord's instruction to keep short accounts with sin. At the end of the Lord's Prayer, Jesus shows how our willingness to forgive others will affect our capacity to experience forgiveness and remain in unbroken fellowship with God.

1. Halfway through this prayer, we come to what may be the hardest part. Here it is. Forgive. Asking for forgiveness and extending it to others don't come naturally for us, but that is what Jesus commands us to do. And He is the consummate authority on forgiveness.

   a. Is forgiveness essential to you in everyday life? Why or why not?

   b. Asking forgiveness can sometimes be more difficult than extending it. In what way?

   If this aspect of the Lord's Prayer isn't a consistent part of our prayers, we may need to ask God to help us see our sins as He does. (Now that's a prayer He will answer.)

2. **A Tale of Two Sons** – Luke 15:11–32. Jesus told the story of a young man who squandered his inheritance, living the high life until the money (and his friends) ran out. Desperate, he begged a local farmer for a job and ended up feeding hogs. Bankrupt and broken, he came to his senses and wanted to go home.

   a. The son rehearses in his own mind what to say to his father. From what you can tell, describe how the young man sees himself now. What does he muster up enough hope to ask for, and how does his father respond?

   b. The story doesn't stop at the son's homecoming. Jesus went on to talk about the older son who would not forgive his brother and refused to join the feast. As a result, the older son cut himself off from fellowship with his brother *and also* with his father. Explain how this illustrates and drives home the point of Jesus' warning in Matthew 6:14–15.*

Believers who refuse to confess their sins or to forgive the sins of others only rob themselves of the blessings God has prepared for them.

Warren Wiersbe

*Jesus issues this warning to *believers* who refuse to forgive; the Lord's Prayer is a *family* prayer. Forgiveness that leads to salvation cannot be earned; but refusing to forgive breaks fellowship with God and is part of our loving Father's discipline. Forgiving is not optional for a believer.

3. Does thinking about your sinfulness in terms of debt change or deepen your understanding of God's forgiveness? In what way?

Memory Verse
Write the verse and let it be part of your prayers every day. Ask the Holy Spirit to work it into your heart and mind.

If we confess our sins, He is faithful and just to forgive us our sins
and to cleanse us from all unrighteousness.
1 John 1:9 ESV

Think it over . . .

Is this a promise you regularly claim and exercise? Why or why not?

Day Three – As We Forgive Our Debtors

Read Matthew 18:21–35.
The Bible describes sin in a variety of ways. It defiles us, ensnares us; it crouches at the door. Sin blinds us, deceives us; it binds like chains. It's a heavy burden, cords of wickedness. Sin causes us to miss the mark, to stumble in the dark; it leads us astray. And in this prayer, Jesus calls our sin a debt we can't possibly repay.

1. **A Tale of Two Debtors** – Matthew 18:21–35. One day, Peter asked Jesus how often we should forgive a brother who sins against us. This parable illustrates how forgiven people must be forgiving people.

    a. The first man owed a billion-dollar debt and pleaded for time to repay it. The master saw his impossible situation and was moved with compassion. Instead of simply giving the debtor more time, how did the master respond to this man's plea for patience?

    b. The first debtor left there with a clean slate and a new lease on life. But what did he do? He found a fellow servant who owed him a few hundred dollars. He grabbed him by the throat and demanded payment. He refused his friend's plea for patience and chose retribution instead. Explain how this also illustrates and drives home the point of Jesus' warning in Matthew 6:14–15.

2. As it has often been said, when you forgive, you set a prisoner free—yourself. Please listen carefully. Forgiveness is not always a one-stop, get-it-right-the-first-time effort. But God will honor every endeavor to make forgiveness and mercy-giving a way of life for you. You have His Word on it. Take note of the instructions and promises God gives us in these verses.

   Psalm 66:18

   Mark 11:25

   Matthew 5:23–24

3. Looking back, how have you grown closer to God in a season of needing to receive or extend forgiveness? Briefly share one or two insights you gained about God.

4. Which of the following statements are accurate? (Check all that apply.)

   a. Forgiving our debtors condones bad behavior. ____
   b. Forgiving our debtors requires an apology first. ____
   c. Forgiving our debtors removes their accountability to God. ____
   d. Forgiving our debtors sets us free from anger, bitterness, and resentment. ____
   e. Forgiving our debtors keeps us in unbroken fellowship with God. ____
   f. Add your own thought. _____

Memory Verse

If we confess our sins, He is faithful and just to forgive us our sins
and to cleanse us from all unrighteousness.
1 John 1:9 ESV

Think it over . . .

Is there any limit or expiration date on this promise? Is there a condition on this promise?

Day Four – Spiritual Growth and Prayer

1 John 1:8–9 ESV
If we say we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.

Today is a simple exercise in meditating on 1 John 1:8–9, which includes this week's memory verse. As we near the finish of our **Honest to God: A Master Class in Prayer** series, assess your own spiritual growth and prayer. This is *not* a test—just a tool to get you thinking. Put an X on the line wherever it best represents your personal growth from the beginning of this study up to now.

Am I more sensitive to conviction of sin?

Less — Same — More

Am I quicker to repent of sin or to rationalize sin?

Repent — Same — Rationalize

Am I to quicker to forgive? To seek forgiveness?

Less — Same — More

Am I more confident to pray with others? To pray for others?

Less — Same — More

Note and record any additional thoughts or observations as you like.

Day Five – Honest to God: A Master Class in Prayer
This will be the layout for the last day throughout this series. Just choose some scripture, insight, or the Memory Verse and *pray it.*

A doration …

C onfession …

T hanksgiving …

S upplication …

Memory Verse

If we confess our sins, He is faithful and just to forgive us our sins
and to cleanse us from all unrighteousness.
1 John 1:9 ESV

And When You Pray …

"Pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the Lord's people." —Ephesians 6:18 NIV

"Prayer is not just getting God to move. It's the process through which God moves and changes us. Prayer will not only transform what you pray about; it will transform you."

Greg Laurie

For you personally, what has been the most important discovery or insight from this study?

How will you put living it into practice in the days ahead?

Prayer Requests

Notes

©2016–2017 Harvest Christian Fellowship, All Rights Reserved. Copy Writing: Leah Case