



**WEEK SIX  
MIDWEEK HANDOUT  
"FORGIVE US OUR  
DEBTS AS WE ALSO  
HAVE FORGIVEN  
OUR DEBTORS."**

*Lord's Prayer: Our Father in heaven, hallowed be your name. Your kingdom come. Your will be done, on earth as it is in heaven. Give us this day our daily bread. And forgive us our debts, as we also have forgiven our debtors. And do not bring us to the time of trial, but rescue us from the evil one. For the kingdom and the power and the glory are yours forever. Amen*

### **Monday: Forgive Us:**

Forgiveness is as indispensable to the life and health of the soul as food is for the body. So the next prayer is, *Forgive us our debts*. Sin is likened to a 'debt' because it deserves to be punished. But when God forgives sin, he remits the penalty and drops the charge against us. Our greatest need is our need to be forgiven. Jesus came to earth not simply to be our teacher, leader, example, and friend, but to be our Savior. We need saving because we've all lived a life lower than God had in mind. We've all missed the target of complete selflessness. Scripture is never more true than when it states that we've all sinned and come short of God's glory (Romans 3:23).

**Do you agree that forgiveness is as indispensable to life and health of the soul? Why do we not like to think about our need for forgiveness?**

Thinking of our own need for forgiveness should draw us to the confession of sin. However, it should never make us doubt God's love for us. This love is bigger than all our sins. *In Living the Lord's Prayer*, Albert Haase writes. "Praying for forgiveness is a vivid reminder that God frees us from debilitating guilt and forgets our past. No sin is written with indelible (permanent) ink."

**Do you have sins that you have a hard time believing that God will forgive you?**

John 1:8, 9: <sup>8</sup> If we claim to be without sin, we deceive ourselves and the truth is not in us <sup>9</sup> If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.

**What comfort do you get from these verses?**

**Spend some time thinking about your life today. What sins have you committed? Ask God to forgive you for them. If you have sins that cause you to doubt God's forgiveness, ask him to reveal what his grace truly is like.**

## **Tuesday: Our Moral Debts:**

In the Prayer of Our Lord, R.C. Sproul writes “We usually think of debt in monetary terms. However, there are also moral debts. Imagine a little boy who walks into an ice cream parlor and orders an ice cream cone with two scoops. The waitress dutifully prepares his ice cream cone, then says, “That will be two dollars.” When he hears this, the little boy begins to cry. He looks helplessly to the waitress and says, “But my Mommy only gave me one dollar.” What would you do if you saw this taking place? You would do what anyone would do—you would say, “Let me satisfy the young man’s debt,” then you would reach into your pocket, take out some money, and pay the waitress the extra dollar. Since the money you are offering is legal tender, the waitress would have to accept that in payment, and the little boy could then go home and enjoy his ice cream cone.

But suppose that when the little boy was told his ice cream cone would cost \$2 he turned and ran from the store without paying—right into the arms of a police officer on his beat while the waitress is crying out, “Stop, thief.” The officer would bring the boy back into the store and ask the waitress what had happened, and she would explain that the boy had just stolen the ice cream cone. Once again, you see all this happen, so you say, “Wait a minute, officer, please don’t put this boy in jail, I’ll pay for his cone.”

In this scenario, the waitress does not have to accept your money because now the boy has a moral debt, not just a monetary debt. The distinction between a monetary debt and a moral debt is important because it can give us a deeper understanding of what took place on the cross.

When we sinned, we fell into a moral debt to God. This is why Jesus Christ came into the world. God the Father grants us forgiveness through God the Son. He forgave our debt by personally nailing it to the cross: “He took it away, nailing it to the cross” (Col. 2:14). What makes this such a vivid image is that it corresponds to the way debts were sometimes cancelled in the ancient world. When a debtor finally paid off all his debts, his creditor would strike a nail through the certificate of debt. In the same way, when Christ died on the cross, God was driving a nail right through the infinite debt of our sin. Now there are no longer any outstanding charges against us.

**What joy does it give you that God accepted Jesus payment of our moral debt?**

### **Heidelberg Catechism Q & A 126**

#### **Q. What does fifth petition mean?**

A. “Forgive us our debts, as we also have forgiven our debtors” means:  
Because of Christ’s blood, do not hold against us, poor sinners that we are, any of the sins we do or the evil that constantly clings to us.<sup>1</sup>  
Forgive us just as we are fully determined, as evidence of your grace in us, to forgive our neighbors.<sup>2</sup>

<sup>1</sup> [Ps. 51:1-7; 143:2; Rom. 8:1; 1 John 2:1-2](#)

<sup>2</sup> [Matt. 6:14-15; 18:21-35](#)

**Pray that CrossWay Church could be a place where God’s forgiveness we evident. Spend some time praying for that God would use our church to reveal God’s grace and forgiveness to the people in our communities and draw people into his kingdom through us.**

### **Wednesday: As we have also forgiven our debtors.**

Some people misinterpret this fifth petition. They think that God does not will not forgive if they do not forgive others. This isn't the case. *In Wishful Thinking*, Frederick Buechner writes. "Jesus is not saying that God's forgiveness is conditional upon our forgiving others. In the first place, forgiveness that's conditional isn't really forgiveness at all ... and in the second place, our unforgiveness is among those things ... that we need to have God forgive us most. What Jesus apparently is saying is that the pride that keeps us from forgiving is the same pride that keeps us from accepting forgiveness, and will God please help us do something about it."

Likewise, N. T. Wright, in his book, *The Lord and His Prayer*, also writes. Failure to forgive ... wasn't a matter of failing to live up to a new bit of moral teaching. It was cutting off the branch you were sitting on. The only reason for being Kingdom-people, for being Jesus' people, was that the forgiveness of sins was happening; so if you didn't live forgiveness, you were denying the very basis of your own new existence.

John Stott in the *Message of the Sermon on the Mount* writes. "God forgives only the penitent and that one of the chief evidences of true penitence is a forgiving spirit. Once our eyes have been opened to see the enormity of our offense against God, the injuries which others have done to us appear by comparison extremely trifling. If, on the other hand, we have an exaggerated view of the offenses of others, it proves that we have minimized our own."

**What stands out to you in these quotes? Why does this resonate with you or challenge you?**

**How does our pride keep us from forgiving others? How does the recognition of our sin free us from pride and allow us to forgive others?**

**Spend some time praying that God create a heart of humility and gratitude for his forgiveness in you. Who are some of the people in your life that have sinned against you (your family, your friends, your church, broader Christians) today? Ask God to help you forgive them.**

### **Thursday: Forgiving Others is an invitation**

Implied in this petition is that forgiveness is a command. Paul is pretty specific about this, and he tells us to forgive others just as we've received forgiveness. However, forgiveness is an invitation. Granting forgiveness is more of a "get to" than a "have to" because it invites us into many good things. It's also an invitation to our own relief. If we think forgiving is hard, try not forgiving! Carrying the burden of unforgiveness will cripple your body and cripple your soul. Bitterness is a heavier weight than any sin anyone ever committed against you. Life is way too short to carry that kind of load.

**When have you not forgiven someone? What effect did bitterness or revenge have on your life?**

Lewis B. Smedes, in his book *Forgive and Forget: Healing the Hurts We Don't Deserve* highlights the invitational aspect of forgiveness with this quote. "To forgive is to set a prisoner free and discover that the prisoner was you." The Greek term for "forgiveness" (aphiemi) comes from a word that means "to let go." Forgiveness is a release, a letting go of self-destructive feelings such as anger, bitterness, and revenge. Those attitudes poison our intimacy with God and our harmony with other human beings. The only antidote for them is forgiveness.

**How could forgiveness be freeing to you?**

**Spend some time asking God to reveal the bitterness and anger you have in your heart towards others. Ask Him to help you accept his invitation to forgive them. Pray that God would help various churches or ministries you know to become places of forgiveness.**

### **Friday: Forgiveness is not excusing or forgetting**

Forgiveness is, very simply, a miracle. It is the miracle of a new beginning; starting again from where you are, not where you wish you were. Forgiveness means bearing the cost instead of making the wrongdoer do it, so you can reach out in love to seek your enemy's renewal and change. Forgiveness means absorbing the debt of the sin yourself. When you truly forgive someone, you hold out your hand and say, "I cannot excuse what you've done. I cannot understand what you've done. I cannot forget what you've done. But I want to be your friend again. I want to be your husband again. I want to be your father again. Let's start again." When we're ready to forgive, we do not have to understand everything. We do not have to get the story straight. We don't have to sew all the loose ends together in our minds. All we need to do is to begin where we are in our shared pain and determine to walk into the future together. Forgiveness is never easy. When we feel the pain that comes from forgiveness, we have a deeper understanding of what Christ did for us. This is exactly what Jesus did for us on the Cross. He bore the suffering and extended the hand of grace and new beginnings to us. .

**What has been the most difficult thing you have had to forgive someone for? Are there people in your life that you still need to forgive?**

**Pray that God reveal the people in your heart you might need to forgive. Pray that he would equip you to begin the forgiving process. Pray that God would show your unbelieving friends family, neighbors and others in our community that they need the Jesus and his forgiveness.**

**What is the Heidelberg Catechism?** This document was written in 1563. It's name is derived from the city in which it was written. It is a remarkably warm-hearted and personalized confession of faith that was created to teach the basic truths of the Christian faith through a series of Questions and Answers. It is a document that is still used by Reformed churches today.

**Why is it included in the prayer guide?** The catechism saw value in teaching the Lord's prayer to new Christians and explain its content further. We include it in this prayer guide to give us a wider historical perspective. We also think that its answers are applicable and challenging today.

