

WEEK OF AUGUST 2, 2026

**5-Day Devotional
based on Sunday's message:**



Forgiveness & the Unmerciful Servant
Matthew 18:21–35

Provided by



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Matthew 18:21–35 (NLT)

Then Peter came to him and asked, “Lord, how often should I forgive someone who sins against me? Seven times?” “No, not seven times,” Jesus replied, “but seventy times seven! “Therefore, the Kingdom of Heaven can be compared to a king who decided to bring his accounts up to date with servants who had borrowed money from him. In the process, one of his debtors was brought in who owed him millions of dollars. He couldn’t pay, so his master ordered that he be sold—along with his wife, his children, and everything he owned—to pay the debt. “But the man fell down before his master and begged him, ‘Please, be patient with me, and I will pay it all.’ Then his master was filled with pity for him, and he released him and forgave his debt. “But when the man left the king, he went to a fellow servant who owed him a few thousand dollars. He grabbed him by the throat and demanded instant payment.” His fellow servant fell down before him and begged for a little more time. ‘Be patient with me, and I will pay it,’ he pleaded. But his creditor wouldn’t wait. He had the man arrested and put in prison until the debt could be paid in full. “When some of the other servants saw this, they were very upset. They went to the king and told him everything that had happened. Then the king called in the man he had forgiven and said, ‘You evil servant! I forgave you that tremendous debt because you pleaded with me. Shouldn’t you have mercy on your fellow servant, just as I had mercy on you?’ Then the angry king sent the man to prison to be tortured until he had paid his entire debt. “That’s what my heavenly Father will do to you if you refuse to forgive your brothers and sisters from your heart.”

Day 1: Stop Keeping Score

Devotional

Most of us do not keep a written list of every wrong done to us, but we can still carry one in our minds. A familiar name appears, an old conversation comes back, and the record is ready. We remember what was said, how often it happened, and why we believe our anger is justified. Peter's question to Jesus grows out of that same instinct. How many times must I forgive before I have done enough? Jesus answers with a number too large to function as a practical limit. Whether we understand the phrase as seventy-seven times or seventy times seven, His point is not that Peter needs a better counting system. Jesus is calling him to stop treating forgiveness as a tally. Life in His Kingdom is not shaped by the multiplication of retaliation, but by the multiplication of mercy. That does not mean memory disappears or that the wrong becomes acceptable. Forgiveness does not require amnesia. It means we stop preserving the record so we can use it later as a weapon. We no longer let the wrong become our permission to punish, withdraw, or get even. Jesus invites us to place the record in His hands and allow His mercy to shape what happens next.

Going Deeper

Jesus' number carries an echo from Genesis 4:24. Lamech, an early descendant of Cain, boasted that his vengeance would be multiplied seventy-seven times. Jesus turns that old boast inside out. In a world where revenge keeps multiplying, His disciples are to become people through whom mercy keeps multiplying. This is not weakness. It is the strength to release personal vengeance to the righteous King.

Quote

"Jesus is not giving Peter a larger spreadsheet. He is abolishing the spreadsheet."

Bible Verse

"Then Peter came to him and asked, 'Lord, how often should I forgive someone who sins against me? Seven times?' 'No, not seven times,' Jesus replied, 'but seventy times seven!' — Matthew 18:21-22(NLT)

Reflection Question

Where are you most tempted to keep a running record of someone's wrongs? What would change in your next response if you stopped using that record to defend anger or retaliation?

Today's Practice

Name one wrong you have been mentally rehearsing. Tell God honestly what happened, then surrender your right to use it as a weapon in the next conversation.

Prayer

Jesus, thank You for showing me a mercy that does not keep score. Help me release vengeance to You and let Your mercy shape my thoughts, words, and next response

Day 2: A Debt We Could Never Repay

Devotional

Comparison can make almost anyone feel better for a moment. We place our better choices beside another person's failures and quietly decide that our account is not so bad. Yet comparison collapses when we stand before God's holiness. Jesus describes a servant who owes ten thousand talents, an amount so enormous that repayment is impossible. The servant has no defense, no hidden resources, and no amount of extra time that could make the numbers balance. The servant still promises, "I will pay it all," because admitting helplessness is difficult. We often make a similar promise in spiritual language. We imagine that more effort, better behavior, or enough religious activity can repair our standing with God. But Jesus' picture removes that illusion. Our sin is not a manageable balance that we can slowly reduce. We have failed to love God with all that we are, and we cannot restore ourselves by trying harder. This truth is humbling, but it is not meant to leave us hopeless. It prepares us to see the King clearly. If the answer depended on our ability to repay, no one could stand. Our hope rests in the character of God, who knows the full account and still moves toward helpless people with compassion. Honest confession is not the end of hope. It is where we stop trusting ourselves and become ready to receive mercy.

Going Deeper

Psalm 130:3–4 asks who could survive if the Lord kept a record of sins, then points to the forgiveness God offers. The psalm moves us from comparison to reverence. Grace does not minimize the seriousness of sin, but reveals the greatness of the God who forgives. When we remember the debt from which we have been released, humility begins replacing the need to stand above someone else.

Quote

"That debt is beyond us. We cannot repay it through religion, erase it with good intentions, or solve it by asking for more time. Our only hope is the character of the King."

Bible Verse

"Therefore, the Kingdom of Heaven can be compared to a king who decided to bring his accounts up to date with servants who had borrowed money from him. In the process, one of his debtors was brought in who owed him millions of dollars. He couldn't pay, so his master ordered that he be sold—along with his wife, his children, and everything he owned—to pay the debt. "But the man fell down before his master and begged him, 'Please, be patient with me, and I will pay it all.'" — Matthew 18:23-26 (NLT)

Refection Question

When are you most likely to compare your failures with someone else's instead of coming honestly before God? What is one area where you need to stop promising self-repair and receive the King's mercy?

Today's Practice

Set aside five quiet minutes. Confess one specific sin without comparison or excuse, then write one sentence thanking God that your hope rests in His character rather than your ability to repay.

Prayer

Holy God, I cannot repair my own account or make myself right before You. Thank You for meeting honest confession with mercy and for giving me hope in Jesus.

Day 3: Mercy and Grace Meet

Devotional

Sometimes we ask only for enough help to survive the immediate problem. The servant asks the king for more time, hoping for a delay. The king gives far more. He cancels the debt and releases the servant. What the man could never accomplish through patience or effort is given to him in a single act of compassion. This is where mercy and grace meet. Mercy means the judgment we deserved is withheld. Grace means the freedom we could never earn is given. The servant asks for an extension, but the king gives him a new life. The gospel meets us in the same way. We do not come to Jesus with a workable repayment plan. We come with empty hands, and He gives what we could never provide for ourselves. That gift is costly. At the cross, God does not pretend sin is harmless or ignore justice. Jesus gives Himself for us and carries the cost of our forgiveness. The King cancels our debt by bearing it Himself. Before we ask, “How can I forgive them?” we need to remember, “How has Christ forgiven me?” Forgiveness begins there, not with our determination, but with the mercy and grace we have received.

Going Deeper

Ephesians 2:8 teaches that salvation is God’s gift received by faith, not an achievement for which we can take credit. We do not forgive so that God will owe us forgiveness. God owes us nothing, so everything begins with grace. Yet grace never intends to leave the heart unchanged. The gift comes first, and transformation follows.

Quote

“We deserved judgment, but mercy spared us. We could not earn release, but grace forgave us. Grace transforms the forgiven heart. Mercy then flows through us toward others.”

Bible Verse

“Then his master was filled with pity for him, and he released him and forgave his debt.” — Matthew 18:27 (NLT)

Reflection Question

Which is harder for you to receive personally: mercy that withholds judgment or grace that gives what you cannot earn? How could remembering Christ’s forgiveness change the way you approach someone who has wronged you?

Today’s Practice

Make two short lists titled “Mercy” and “Grace.” Under each heading, name one way God has withheld what you deserved and one gift He has freely given you in Christ.

Prayer

Jesus, thank You for carrying the cost of my forgiveness and giving me a freedom I could never earn. Let the mercy and grace I receive from You begin changing the way I see and treat others.

Day 4: Let Mercy Flow Through You

Devotional

A wound can be real even when someone else thinks it is small. The second debt in Jesus' story represented about one hundred days of wages, so Jesus is not asking us to pretend that the sin or harm someone has committed against us is insignificant. The problem is that the first servant has just been released from an immeasurably greater debt, yet he immediately grabs his fellow servant and demands payment. Forgiveness does not say, "Nothing happened." It allows us to say, "What they did was sinful or harmful, and it caused real damage," while choosing not to let what was done to us control our heart forever. We stop keeping a record for the purpose of punishment or revenge. The mercy we received from Christ begins to shape our response, even when the process is difficult. Forgiveness is also not the same as automatic reconciliation. Trust may need to be rebuilt. Consequences may remain. Someone should not be given continued access to harm us. Reconciliation requires truth, repentance, and participation from both people, while forgiveness can begin in our own heart as we release personal vengeance to God. The next step should be truthful, safe, and Christlike, not rushed or pretending.

Going Deeper

Ephesians 4:32 places forgiveness in gospel order. We forgive one another because God through Christ has forgiven us. Mercy does not originate in our emotional strength. We become conduits of what we have already received. This may happen through repeated surrender, wise counsel, firm boundaries, and prayer, but Christ keeps forming His own character in His people.

Quote

"Forgiveness does not pretend that no debt existed. It is choosing not to let another person's debt control our heart."

Bible Verse

"But when the man left the king, he went to a fellow servant who owed him a few thousand dollars. He grabbed him by the throat and demanded instant payment. 'His fellow servant fell down before him and begged for a little more time. 'Be patient with me, and I will pay it,' he pleaded. But his creditor wouldn't wait. He had the man arrested and put in prison until the debt could be paid in full. 'When some of the other servants saw this, they were very upset. They went to the king and told him everything that had happened. Then the king called in the man he had forgiven and said, 'You evil servant! I forgave you that tremendous debt because you pleaded with me. Shouldn't you have mercy on your fellow servant, just as I had mercy on you?'" — Matthew 18:28-33 (NLT)

Reflection Question

What sin, betrayal, or harm committed against you has been shaping your thoughts, anger, or response? What is one truthful and safe step that would move you away from vengeance and toward Christlike forgiveness?

Today's Practice

Choose one next step: pray without rehearsing revenge, ask a mature believer for counsel, establish a needed boundary, or prepare a truthful conversation. Take only the step that is safe and appropriate today.

Prayer

Christ, You know the sin and harm committed against me more fully than I do. Help me release vengeance to You, walk in truth, and take the next safe step as Your mercy works through me.

Day 5: A Heart Open To Christ

Devotional

There is a difference between saying, “I am struggling,” and saying, “I refuse.” Struggle can bring us honestly to Jesus. “Help my unwilling heart. Show me the next safe step.” Refusal closes the door. “I have a right to stay angry. I will keep this wrong in front of me. I do not want Christ changing this part of me.” Jesus ends the parable with judgment. The king sends the unforgiving servant to prison, where the impossible debt can never be repaid. Jesus uses that punishment to warn us about final judgment and the eternal danger of hell. The servant wanted the king’s benefits without reflecting the king’s character. His settled refusal exposed something deeply wrong in his heart. Jesus is not teaching that forgiveness earns salvation. He is teaching that those who are truly in Christ will begin to reflect His forgiving heart. Not perfectly. Not instantly. But genuinely. A wounded believer may need time, counsel, boundaries, and repeated prayer. That struggle may show that the Spirit is working. The question is whether we are surrendering the resistant places of our heart to Him.

Going Deeper

First John 2:6 says that those who claim to live in God should live as Jesus did. Fruit does not purchase the life of Christ, but it reveals His life is present. The King who warns us also went to the cross for us. His warning calls us away from settled refusal and back into transforming mercy.

Quote

“The question is not, “Have I forgiven perfectly?” The question is, “Am I surrendering my heart to the mercy of Jesus?”

Bible Verse

“Then the angry king sent the man to prison to be tortured until he had paid his entire debt. “That’s what my heavenly Father will do to you if you refuse to forgive your brothers and sisters from your heart.” — Matthew 18:34-35 (NLT)

Refection Question

Where do you sense an honest struggle to forgive, and where might resistance be hardening into refusal? What would surrendering that resistant place to Christ look like in one concrete decision this week?

Today’s Practice

Tell a spiritually mature person where forgiveness feels stuck. Ask that person to pray with you and help identify one safe act of surrender, truth, or boundary-setting.

Prayer

King Jesus, keep my heart open to Your correction and Your mercy. Where I am wounded, bring healing; where I am resistant, bring surrender; and let Your forgiving character become genuinely visible in me.