As has been mentioned all throughout this series, it is much on the heart of Jesus to teach His disciples to pray, for in praying, they learn and develop an intimacy and a fellowship with the Lord their God. Through prayer, they will learn the sweetest of fellowships. Through prayer, they will realize passing petition their ultimate need for the Lord in all areas of life. Through prayer, they will worship the Lord most of all, and hallow His holy name, which is a sweet aroma to the very heart of God. It is important to notice that Jesus is “teaching” His disciples to pray, for in each of these petitions in a world of meaning and prayer. Let me remind us again, that Jesus is giving them a “pattern”. While there is nothing wrong with praying this prayer verbatim, Jesus isn’t teaching that. He is teaching them what needs to be the essence and heart of their prayers as they pray, and He says the same to us as well. When we pray: we must worship, we must honor and reverence God in prayer, we must talk to Him as our Father, we must ask Him to come and remove this world of sin, and make this world like heaven is…which will happen, and we must petition Him to give us all that we need for life and living.

In v. 12, Jesus teaches the disciples to pray, “forgive us our debts, as we forgive our debtors. But exactly what is Jesus saying to His disciples.

1. UNDERSTANDING THE TERM “DEBT”. When you pray “forgive us our debts” what exactly is Jesus saying? The word “debt” comes from a Greek word that literally means “dues, duties, or that which is legally owed”. Notice the words “legally owed”. At the very beginning of creation, God created man, and He created man with duties to perform, for that was his task, but it wasn’t long before sin entered into the world and man rebelled against his duties. When you are talking about sin, it carries the meaning of a failure to do one’s duties or to keep one’s responsibility. For example, God has created man to obey Him, follow Him, to do His will. But how often are we found doing the duties He has called us to do. Man was created to walk pleasing and honoring before holy God, but man failed miserably, and so do we. We have duties to perform before God in our relationship to Him, our treatment of others, and even our treatment toward ourselves, and we fail and sin. Sin is literally missing or a failure to fulfill our God given duties that God created us to do. Forgiveness of sin is the greatest need in the human heart because sin carries with it two effects to humanity. First, it promises to damn men forever from holy God. Second, sin promises to rob mankind of the fullness of life by burdening our conscience with guilt. Therefore we are in need of asking God to forgive us of our debts. Because there is absolutely nothing that we can do toward God to secure any release of sin, apart from His forgiveness. Sin by its nature: dominates the mind, (Rom 1:21), dominates the will, (Jer.44:17), dominates the emotions and affections of our life, (Jn.3:19), brings men under the control of Satan, (Eph. 2:2) an brings men under wrath before God, (Eph. 2:3), and ultimately secures for man a life and eternity of misery (Is.48:22).

2. UNDERSTANDING WHAT “FORGIVE US OUR DEBTS” INVOLVES. In order to understand this phrase, it is important to realize that there is no means in and of ourselves to pay God. Our debts cannot be offset by payment of any kind. We cannot give God anything that He has not first given to us. The only basis of God’s forgiveness toward our debts is the basis of His mercy and kindness. Therefore when we are asking God to forgive us, we are pleading with God to show us His mercy (favor) and His kindness. Apart from His mercy and favor, we cannot and will not be forgiven. However, God is a God of mercy, for that is His internal Being nature. When we pray this prayer we are asking God to do
three things.

First…to forgive the debt of sin. The fact is, we have failed God in our duties from time to time. There are those things that we do that we shouldn’t do, and there are those things that we don’t do that we should do. Asking God to forgive is owning up to our humanity, and to the fact that we fail in being what we should be before Holy God. Once again, there is no indicator that God extends forgiveness apart from “asking” and “petitioning”. Scripture reveals five separate words that were used to express certain aspects of sin. “Hamartia” is missing the mark of God’s righteousness. “Paraptoma” means trespass or the sin of slipping and falling (careless acts). “Parabasis” is translated as transgression, (more intentional acts). “Anomia” means lawlessness or more intentional acts. “Opheilema” refers to our moral and spiritual debt to Holy God.

Second…to forgive the debt of guilt and punishment. In the world that we live in, we easily understand what happens when debts are not paid. If a person fails to make his mortgage payment, his home will be repossessed. If a person fails to make his car payment, his car will be taken away. The reality is, there are consequences for a failure to pay debts. Our greatest debt is not to man, but to God. When we fail to pay God what is rightfully due Him…love, allegiance, obedience, surrender, a life of faithfulness, then there will be guilt and punishment brought on our lives. For we are bound to Him, because we are created by Him. When we pray “forgive us”, we are owning our failure to perform our duties before God, and we are asking Him to release us from guilt and punishment for our failures. At the point of salvation, God forgave us, based on the death of Jesus Christ, and gives us eternal life. From God’s vantage point, your sins were put on Jesus, and Jesus righteousness was put on you…this is why we can go to heaven. Because God loves to forgive us, we can be open and honest with him about all areas of sin, and transgression in our lives. In the heart of God, there is full and complete pardon for all sins, when we come to Him and “petition” Him to forgive us. It is important to note that asking forgiveness implies “confession”. God cannot forgive where there is no confession of sin. “Confession” is owning up to our acts of wickedness and sinfulness. “Confession” is being specific about what we have done.

Third…to forgive in the same way and to the same degree as we have forgiven others. When we pray this prayer, we are asking God to “forgive us exactly and with the same degree of mercy as we have shown forgiveness to others.” Jesus made a serious connection between the forgiveness of God and our forgiving others. It is an abuse of the mercy of God to expect to receive His mercy, and to refuse to extend mercy to others. Jesus clearly states, “If you do not forgive men, then your Father will not forgive your transgressions.” Sadly many misunderstand and think that they can live treating others any way they choose, and then in turn walk into the presence of God and ask for forgiveness. That is not what Jesus says. As a matter of fact, Scripture makes it clear that when we fail to forgive others, then we develop an unforgiving spirit, then there grows a bitter spirit, and ultimately there is missing of the blessings of God, and the potential of chastening.

3. REASONS FOR FORGIVING OTHERS. Some would raise the question, “After I have been treated the way I have been treated, why should I forgive?” Consider these reasons for forgiving others of all they have done.

First… it is a characteristic of a true saint. As children in God’s family, we are blessed and have received mercy. We are to love our enemies because the nature of our Heavenly Father lives in side of us. “Forgiveness” is the mark of a heart that has truly been changed and regenerated by the Lord God.

Second…it is the example of Christ. Regardless of all that others did to him personally, Jesus forgave them. He forgave those who drove the nails in his hands and crucified him. Nothing that happens to us comes close to what he experienced. We are commanded to “be kind and tenderhearted, and forgiving just as God in Christ forgave us” (Eph. 4:32)

Third…it expresses the highest virtue of man. A man displays the highest virtue of his being when he chooses to forgive another person who has wronged him. Proverbs 19:11 says, “A man’s discretion makes him slow to anger, and it is his glory to overlook a transgression.” We are acting in character with Christ when we willfully forgive others.

Fourth…it frees our conscience of guilt. Unforgiveness bombards our minds, and creates guilt in us that is unmoved. However, when we forgive there is a removal of guilt and an emotional cleansing that takes place in the deepest recesses of our inner being.

Fifth…it benefits the body of Christ. When forgiveness takes place, not only is our personal spiritual being affected but the entire body of Christ is hurt. When there is collective unforgiveness, the Lord does not hear and answer the prayers of that church, due to unforgiveness. However, when grudges are dealt with, and hurts are forgiven, the Spirit is permitted to do His work afresh.

Sixth…it delivers from God’s discipline. When there is unforgiveness, there is sin, and ultimately discipline. When there is forgiveness, there is the removal of God’s need to discipline.

Seventh…it activates God’s forgiveness. Nothing is as important as God’s forgiveness, but God’s forgiveness is contingent on our forgiveness of others. Because God deals with us just as we deal with others, we are to forgive others as freely and graciously as God forgives us.