

The Parable of the Unforgiving Servant



Matthew 18:23–35

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Setting the Scene

Jesus tells this parable in the middle of a conversation about life inside the community of disciples. Peter has just asked a practical, almost bookkeeping question: “Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?” (**Matthew 18:21**). Seven already sounded generous. Rabbinic discussion often stopped at **three**. Jesus answers with a number meant to break the calculator: not seven, **but seventy-seven times**—or, in another well-attested reading, seventy times seven. Then he says, “**Therefore**,” and the story begins.

The kingdom of heaven, he says, is like a king who decided to settle accounts with his servants. One servant is brought forward who owes ten thousand talents. A talent was the largest unit of money in that world; ten thousand was the largest number commonly named in Greek. Together they form a sum so vast it is almost comic: on the usual reckoning, something on the order of 60 million denarii—tens of thousands of years of a laborer’s wages, more than the annual tax revenue of whole regions. The man cannot pay. The king orders that he, his wife, his children, and all he has be sold. The servant falls to his knees and begs for time: “Be patient with me, and I will pay back everything.” The king, moved with compassion, does something the man did not even ask for. He cancels the debt and lets him go.

The newly forgiven servant walks out and finds a fellow servant who owes him a hundred denarii—roughly a hundred days’ wages. He seizes him by the throat: “Pay back what you owe

me!” The second man uses almost the same words: “Be patient with me, and I will pay it back.” The first servant refuses and has him thrown into prison. Other servants see it, are outraged, and report everything to the king. The king summons the first servant: “You wicked servant. I canceled all that debt of yours because you begged me to. Shouldn’t you have had mercy on your fellow servant just as I had on you?” In anger he hands him over to the jailers until he should pay back all he owed. Jesus closes the story with a sentence that leaves no room for distance: **“This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”**

Context

The parable does not float free. Matthew 18 is a chapter about the household of God. It opens with the question of greatness and the call to become like children. It moves to the danger of causing “little ones” to stumble, then to the parable of the lost sheep—the Father’s refusal to let even one wanderer remain lost. Immediately before Peter’s question comes the procedure for a brother who sins: go privately, then with witnesses, then tell the church; if he will not listen, treat him as a Gentile and a tax collector. That last phrase is not a license for contempt. In Matthew’s Gospel, Gentiles and tax collectors are precisely the people Jesus seeks. Discipline is framed by mercy. Peter’s question is the natural next step: **if we must pursue the sinner and restore him, how often? Is there a limit?**

The parable answers that question by placing human forgiveness inside a much larger economy. The “therefore” of verse 23 ties the story to Jesus’ refusal of arithmetic. Forgiveness among disciples is not a quota. **It is the overflow of a prior, immeasurable pardon.** The king is not a distant allegory for an abstract principle; Jesus identifies the final actor as “my heavenly Father.” The first servant stands for the disciple who has already received mercy. The second servant stands for the brother whose offense, however real, is small beside what God has already canceled.

The numbers themselves do theological work. Ten thousand talents is not a realistic private debt; it is the language of empires and indemnities. A hundred denarii is not nothing—three or four months’ wages—but it is a rounding error next to the first sum. The parable forces a comparison of scale. **What we owe God and what others owe us are not two similar ledgers. One is unpayable.** The other is, in the light of the first, almost trivial.

Observations

Several features of the story repay close attention.

First, the first servant never asks for cancellation. He asks for time. He still believes he can repay. The king’s pity goes beyond the request. Divine forgiveness in this parable is not the granting of an installment plan. It is the wiping out of a debt the debtor cannot even accurately name.

Second, the two pleas are nearly identical. The fellow servant uses the same posture and almost the same words. The first servant has just lived that scene from the other side and does not

recognize it. Grace received has not become grace given. The problem is not that he forgot the fact of pardon; it is that the pardon did not remake his heart.

Third, the community matters. The other servants are “outraged” or “greatly distressed.” Unforgiveness is not a private vice. It wounds the household. They bring the matter to the king. The church’s life together is part of the parable’s moral field.

Fourth, the king’s final action is severe. The first pardon is revoked in the story’s logic, and the man is handed over “until he should pay back all he owed”—which, given the size of the debt, is a way of saying forever. Jesus applies this directly: the Father will treat “each of you” this way unless you forgive “from your heart.” The phrase “from your heart” rules out formal, thin, score-keeping pardon. The issue is not a legal transaction between equals but the inner correspondence between received mercy and extended mercy.

Fifth, the parable sits beside **Matthew 6:14–15** and the fifth beatitude. Jesus has already taught that the **forgiven must forgive**. This story gives that teaching narrative weight and eschatological seriousness. It does not turn forgiveness into a meritorious work that *earns* God’s pardon. It shows that a heart that will not forgive has not yet grasped what it has received. The unforgiving servant is called “**wicked**” not because he failed a test of niceness, but because he treated a fellow debtor as if the king’s mercy had never happened.

Questions

The parable leaves several questions that theology must keep open rather than flatten.

Does the revoked pardon mean a believer can lose salvation? Interpreters divide. Some read the warning as evidence that persistent unforgiveness reveals a heart that **never truly received grace**. Others, noting that the **servant was already in the king’s household and had already been forgiven**, treat the torture as a loss of fellowship, discipline, or reward rather than final exclusion. The text itself is stark and does not pause to soothe the systematic question. It is meant to alarm.

Is forgiveness unconditional even when there is no repentance? In the parable, both debtors plead. **Luke 17:3–4** links **forgiveness to repentance**. Matthew 18 itself includes a process that assumes the possibility of refusal. The parable’s main burden is not a complete casuistry of hard cases; it is the **disproportion between God’s mercy and our grudges**. Pastoral wisdom still has to hold together truth-telling, protection of the vulnerable, and the command to forgive from the heart.

What does “**from your heart**” require when the wound is deep? The parable does not romanticize pain. A hundred denarii is still a real sum. Jesus does not say the second debt is imaginary. He says it is incommensurable with the first. Heart-forgiveness is not the denial of harm. It is the refusal to make the other’s debt the defining story after one’s own unpayable debt has been canceled.

Who is the first servant? In the immediate scene it is Peter, and through Peter every disciple who asks about limits. The story is not first of all about “those people.” **It is about us.**

Conclusion

The Parable of the Unforgiving Servant is Jesus’ answer to the instinct that wants to measure mercy. Peter offers seven. Jesus answers with a king, an impossible debt, a free cancellation, and a man who walks out of that mercy and puts his hands around a brother’s throat.

The theological center is not a technique for healthier relationships. It is the character of the kingdom. **The Father forgives beyond calculation.** Those who belong to that kingdom are not asked to invent a comparable generosity out of their own resources. They are asked to live as people who have already been released from a debt they could never pay. When they will not, they show that they have treated the king’s compassion as a private windfall rather than as the new law of the household.

The last word of the parable is not a threat detached from the gospel. It is the gospel applied to the will. The same Father who cancels ten thousand talents will not be mocked by a disciple who strangles a man over a hundred denarii. Forgiveness from the heart is not the price of entrance. **It is the family resemblance of those who have already been let go.**

