

## Lifeline

*“Forgive us our debts, as we forgive our debtors”*

April 19-20

### Introduction

Aloha everyone and Happy Easter! Before we dive in, I want to start with a lighthearted question — and be honest: **Who here has debt?** Credit cards? Student loans? Car payments? Now keep your hand up if you’re sitting next to the person who caused it. Some of you are thinking, *“I don’t have debt... but my spouse does!”* No judgment! And I don’t blame you if you didn’t raise your hand — debt isn’t exactly something we wear on our sleeves.

But what if I told you the church was going to pay off *everyone’s* debt today? **How fast would your hand go up then?**

Here’s a fun little fact to keep us smiling: As of this year, the U.S. national debt is over **\$34 trillion dollars**. That’s more zeroes than a box of Cheerios (and a lot harder to digest). To put that in perspective, that’s over \$100,000 for every American — including my 3-year-old daughter, who can’t even spell “debt”.

And personal debt? It’s not much better. The average American carries over **\$6,500** in credit card debt, around **\$60,000** in student loans (if they went to college), and most have a car loan in the mix. Let’s be honest — some of us are just one unexpected bill away from texting Mom to see if our old bedroom is still available.

**Debt is heavy.** It follows you. It limits you. It affects how you live and the decisions you make.

I remember being in college out-of-state and needing an emergency X-ray... but I didn’t know the hospital wasn’t covered by my insurance. Imagine my shock when the bill showed up! Then came the notices. Then came the threats of debt collectors. It felt like I’d made a decision I couldn’t undo — one that would follow me forever.

But even if you’re not in *financial* debt, Jesus talks about another kind of debt that hits just as hard — if not harder.

As a church, we’ve been walking through the **Lord’s Prayer**, and this Easter weekend brings us to **Matthew 6:12**, where Jesus teaches us to pray:

*“And forgive us our debts, as we also have forgiven our debtors.”*

When Jesus talks about forgiveness, He doesn’t use a religious word. He uses an economic one. **Debt**. Because whether you’re a first-century fisherman or a 21st-century Uber driver, all of us understands the weight of owing something you can’t pay back.

Jesus is showing us something powerful: Every one of us has made choices, said things, and done things that left a deficit — a debt we can’t undo. It’s like the kid who takes out a loan for a shiny new sports car... then crashes it on day one. The thrill is long gone, but the payments are just beginning. That’s what shame and regret can feel like. And for some of us, that kind of emotional and spiritual debt follows us everywhere. It shapes how we see ourselves. It limits how we live. It haunts us. We walk through life looking over our shoulder, wondering if we’ll ever do enough good to outweigh the bad. But Jesus tells us that is a fruitless endeavor.

In one of His stories Jesus says,

*“Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. As he began the settlement, a man who owed him ten thousand bags of gold was brought to him,”* (Matthew 18:23–24).

Jesus says heaven is like a king who needs to settle accounts. So a man is brought before him who owes the king *ten thousand bags of gold*. I imagine Jesus’ listeners chuckling at this point (especially the parents and little kids). Because Jesus chose a number that was meant to be impossibly high. You know when kids try to outdo each other with a higher number? “Oh yea, well I have a million-zillion-trillion!” Kind of like that national debt. In my day, the number was googolplex. Remember googolplex? Googolplex is 10 to the 100th power. It’s a number so impossibly high that any kid who invoked googolplex immediately won the argument. It’s like Jesus was telling the story and said, “There was a man who owed a lot of money.” And one kid said, “How much money?” “I don’t know kid, a lot.” “But how much?” “Fine, ten thousand bags of gold!” And everyone was like, “Ooooh”.

The point Jesus was trying to make is that God is the King and each of us owes Him an impossibly high debt. It might as well be \$34 Trillion.

And even if you don’t call it “sin” or use churchy words — each of us feels that deficit in our soul. It’s a universal reality that mankind can never escape. That feeling of shame, guilt, regret, that something’s not right — it’s not just psychological. It isn’t karma, the universe, or us just being hard on ourselves. It is a natural response to something *real*. So where does that come from?

What if the debt we feel isn’t just our own self-talk or even the violation of some abstract moral code. What if, at its core, it *is* a debt against God? That might sound intense or even unbelievable but think about it like this: Sin, wrongdoing, whatever you want to call it, isn’t just the breaking of a rule, it is the breaking of a relationship. If I get a speeding ticket, I’ve broken a rule. But if I betray a friend’s trust, lie to my spouse, or abandon my child, I haven’t broken a rule, I’ve damaged something deep and relational.

We weren’t just created by God — we were created for God. For life with Him. For joy, connection, purpose. But sin distorts that design. And when we step away from Him, even if we don’t call it that, we feel the ache. The disconnection. The debt. That’s why the Bible says the wages (or payment) for our sin is death — not because God in His anger sentences us to execution but because we chose to live separated from Him. If God is life then to not choose Him leads to death.

And that would be the end of the story... if not for Easter.

Because here’s what happens next in Jesus’ story:

“The servant fell on his knees before him. ‘Be patient with me,’ he begged, ‘and I will pay back everything.’ The servant’s master took pity on him, **canceled the debt**, and let him go,”  
(Matthew 18:26–27).

Did you catch that? He didn’t just say, “I’ll give you more time.” He didn’t say, “Try harder.” He **canceled** the debt. Wiped it clean. Forgiven. Gone. That’s what Easter is about. The cross was God’s way of settling our account — not by demanding more from us, but by giving everything for us. Jesus didn’t come to condemn us for the debt — He came to **pay it in full**. And the resurrection? It’s the receipt that proves it’s been paid.

Rich Mullens, the man who wrote “Awesome God” once said, “If you want a religion that makes sense, I suggest something other than Christianity. But if you want a religion that makes life, I think this is the one.”

On paper, Christianity doesn’t make sense. A perfect and holy God who strips Himself of all divinity in order to live among us and ultimately die for us? That makes no sense. And this forgiveness we’re talking about is a scandalous thing! On the one hand it says, “There is no sin so small that God won’t overlook it.” All of us have sinned and have fallen short of the glory of God. It does us no good to say, “I’m not as bad as so-and-so!” There is no sin so small that God won’t overlook it. However, there is no sin so great that God won’t forgive it. Let that sink in. Jesus died for all sin. From the kid who steals a pack of gum to the terrorist who shoots up a school. Because it’s not about how many rules you’ve broken. It’s about a broken relationship with God. And God says, because of what Jesus has done, all can be restored into right relationship with Him.

I want you to watch this powerful testimony of a couple who experienced God’s grace. Jesus teaches us “And forgive us our debts, as we also have forgiven our debtors.” Only when we experience the amazing grace of God can we extend amazing grace to others. Watch this.

### **Conclusion**

This past week we had an amazing Good Friday service and we talked about Jesus declaration that, “It is Finished”. One of the last things Jesus said from the cross before He died was, “It is finished”. Before the cross Jesus prayed to the Father, “Not my will, but Your’s be done”. Now Jesus was saying it has been done! But check this out. That phrase, “It is finished” in the Greek is *Tetelestai*. This was not a religious saying, it was a very commonly used saying in society. It had an economic understanding, a legal understanding, and a military understanding.

In the economic space, merchants and business people would write, *Tetelestai* on a bill or receipt once a transaction was settled. In other words, *Tetelestai* could be understood as “Paid in Full” the debt is settled.

From a legal standpoint, they would write *Tetelestai* across a prisoner’s charges when their sentence had been completed. No more charges, no more accusations, sentence fulfilled.

From a Militaristic standpoint, after a decisive victory had been won on the battlefield, a soldier or messenger would shout *Tetelestai* to announce that the battle was won.

So when Jesus proclaimed *Tetelestai* from the cross, He was declaring that our debts had been paid in full, our sentence had been fulfilled, and the battle had been won!

### **Group Discussion Questions**

1. Where in your life have you felt the weight of “soul-debt” — regret, shame, or a sense that you’ve fallen short? How does the image of Jesus canceling our debt reshape that feeling? (Matthew 6:12, Romans 8:1)
2. Jesus’ word from the cross, *Tetelestai*, speaks of a debt paid, a sentence fulfilled, and a battle won. Which of those three images speaks most personally to you right now — and why? (John 19:30, Colossians 2:13-15)
3. Forgiveness flows both from God to us and through us to others. Is there someone you are struggling to forgive — or an area where you need to receive God’s grace more deeply in order to extend it? (Matthew 6:12, Ephesians 4:32)