“Forgive Us Our Debts”

INTRODUCTION: When you pray aloud the Lord’s Prayer, you can always tell…

1. Who’s a Roman Catholic, Greek Orthodox, or mainline Protestant. They say: “Forgive us our trespasses, as we forgive those who trespass against us.”
   a. This is the majority version of the Prayer
   b. Candidly: My preference

2. Who’s a Presbyterian! We say, “Forgive us our debts as we also forgive those indebted to us.” (our debtors)
   a. I know of only Presbyterians who pray the prayer this way
   b. A version I really don’t like

3. I have a Methodist friend (minister) who once said to me, “We Methodists pray about our trespasses because we are a sinful lot. You Presbyterians pray about your debts because Presbyterians always have all the money!”

4. Matthew renders what Jesus said using the Greek word opheilema: a debt, what is owed to another; wrong; sin; guilt.
   a. From the verb opheilo: to owe, to be bound; to ought to do something
   b. The idea of fulfilling an obligation you owe to another, and rightfully so

5. Our English versions render this verse in a number of ways
   a. KJV: forgive us our debts (JB, RSV, NIV, ESV, NASB)
   b. TEV: forgive us the wrongs we have done (NEB)
   c. Living Bible: forgive us our sins
   d. Phillips Modern English: forgive us what we owe you
   e. All of which are true and accurate in some sense

6. When we owe God obedience to His law, and to others, the sacred duties of godly living, and when we fail to fulfill our duties to God and men, we sin…
   a. We fail to give them what we owe them…
      (1) Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. For the commandments, “You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,” and any other commandment, are summed up in this work: “You shall love your neighbor as yourself.” Love does no wrong to a neighbor; therefore love is the fulfilling of the law. (Romans 13:8-10)
      (2) Not a verse about money and the use of debt
But a passage about obeying the 10 commandments

b. And one of them, a lawyer, asked him a question to test him. “Teacher, which is the great commandment in the law?” And he said to him, “You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets. (Matthew 22:35-40)

c. We owe love to God: Commandments 1-4

d. We owe love to our neighbors: Commandments 5-10

e. To fail to love is to sin and be indebted to the one we wronged. It’s that simple.

7. Illustration: Mr. Donald Trump is running for the office of President of the United States. He said recently, “I have never admitted I was wrong or apologized for anything I’ve ever done!”

a. For that statement alone I would never vote for him and find him unqualified to lead our nation.

b. He has been married (and unfaithful to his wives) 3 times; he has lost billions of dollars of peoples’ investments; he’s perennially rude and unkind in his speech; he states that he has no religion or personal faith, etc…

c. I think Donald Trump owes God both repentance and confession of sin, and restitution to others he’s wronged

8. Hear me… please! I used Donald Trump not as a political opportunity to influence your vote but as a very common illustration of hundreds of millions of American people, and six billion other people around the world. People find it very, very, very difficult to do three things –

a. Confess their sins

b. Admit that they are sinful

c. Ask God for forgiveness and restoration

d. … and, I might add, grant forgiveness to others

9. But King David learned the hard way to do all four of these things: Psalm 51

   a. “A Psalm of David, when Nathan the prophet went to him, after he had gone in to Bathsheba”

   b. And the LORD sent Nathan to David. He came to him and said to him, “There were two men in a certain city, the one rich and the other poor. The rich man had very many flocks and herds, but the poor man had nothing but one little ewe lamb, which he had bought. And he brought it up, and it grew up with him and with his children. It used to eat of his morsel and drink from his cup and lie in his arms, and it was like a daughter to him. Now there came a traveler to the rich man, and he was unwilling to take one of his own flock or herd to prepare for the guest who had come to him, but he took the poor man's lamb and prepared it for the man who had come to him.” Then David's anger was greatly kindled against the man, and he said to Nathan, “As the LORD lives, the man who has done this deserves to die, and he shall restore the lamb fourfold, because he did this thing, and because he had no pity.” Nathan said to David, “You are the man! Thus says the LORD, the God of Israel, ‘I anointed you king over Israel, and I delivered you out of the hand of Saul. And I gave you your master's house and your master's wives into your arms
and gave you the house of Israel and of Judah. And if this were too little, I would add to you as much more. Why have you despised the word of the LORD, to do what is evil in his sight? You have struck down Uriah the Hittite with the sword and have taken his wife to be your wife and have killed him with the sword of the Ammonites. Now therefore the sword shall never depart from your house, because you have despised me and have taken the wife of Uriah the Hittite to be your wife.’ Thus says the LORD, ‘Behold, I will raise up evil against you out of your own house. And I will take your wives before your eyes and give them to your neighbor, and he shall lie with your wives in the sight of this sun. For you did it secretly, but I will do this thing before all Israel and before the sun.’” David said to Nathan, “I have sinned against the LORD.” And Nathan said to David, “The LORD also has put away your sin; you shall not die. Nevertheless, because by this deed you have utterly scorned the LORD, the child who is born to you shall die.” (2 Samuel 12:1-14)

c. Psalm 51 is one of the Seven Penitential Psalms in the Psalter: Psalms 6, 32, 38, 51, 102, 130 and 143

d. A classic confession of sin and plea for forgiveness

e. When we pray for forgiveness, Psalm 51 is our guide

f. And an inspired commentary on Matthew 6:12

10. Here is David’s classic confession of sin. How Jesus wants us to pray -

a. ... “forgive us our debts (sin) as we forgive those indebted to (who’ve sinned against) us” (Matthew 6:12)

b. Forgiveness depends upon confession (51:1-4)

c. Forgiveness depends upon repentance ((51:5-9)

d. Forgiveness depends upon restoration (51:10-13)

I. GOD FORGIVES US IF WE CONFESS OUR SINS  (Psalm 51:1-4)

*Have mercy on me, O God, according to your steadfast love; according to your abundant mercy blot out my transgressions. Wash me thoroughly from my iniquity, and cleanse me from my sin! For I know my transgressions, and my sin is ever before me. Against you, you only, have I sinned and done what is evil in your sight, so that you may be justified in your words and blameless in your judgment.* (Psalm 51:1-4)

1. The Apostle John puts this truth in these words:

*If we say we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.* (1 John 1:8-9)

2. One of the worst things we can do is to deny our sins and our sinfulness: Our American culture is quite schizophrenic.

a. The typical non-Christian admits he sins (“Everyone makes mistakes!”), but refuses to call himself a “sinner”
b. The typical Christian is quick to admit he is a sinner, but he has a very difficult time admitting his sins. (wrong doings)

c. Proof? How many of you begin each day by confessing your sins to God? Honestly?

3. The Christian, by nature, is a fallen sinner in need of redemption or forgiveness. His life is a life with four corners to it: Repentance, confession of sin, redemption and forgiveness.

4. **James I. Packer: I Want to be a Christian; p. 161.**

   The Christian lives through forgiveness. This is what justification by faith is all about. We could have no life or hope with God at all, had God’s Son not borne the penalty of our sins so that we might go free. But Christians fall short still and forgiveness is needed each day; so Jesus in part two of his model prayer included a request for it between the pleas for material provision and spiritual protection.

5. Sin is multi-faceted and therefore it is known by many names in both the Hebrew and Greek of the Bible – even in Psalm 51

   a. Transgression: to revolt or rebel or step over a boundary
   b. Iniquity: deceitfulness, insidiousness, wickedness, perversion
   c. Sin: to miss the mark or fall short of a standard
   d. What is evil in (God’s) sight: abomination

   Have mercy on me, O God, according to your steadfast love; according to your abundant mercy blot out my transgressions. Wash me thoroughly from my iniquity, and cleanse me from my sin! For I know my transgressions, and my sin is ever before me. Against you, you only, have I sinned and done what is evil in your sight, so that you may be justified in your words and blameless in your judgment. (Psalm 51:1-4)

   e. Same words in Psalm 32:1-2

   Blessed is the one whose transgression is forgiven, whose sin is covered. Blessed is the man against whom the Lord counts no iniquity, and in whose spirit there is no deceit. (Psalm 32:1-2)

6. When we pray “forgive us our debts” all these Biblical pictures lie behind that word “debts”

   a. Lawbreaking, spiritual rebellion, deviation from a standard, shortcoming, pollution and perversion, and missing the mark of holiness
   b. For all have sinned and fall short of the glory of God. (Romans 3:23)
   c. But “debts” (opheilema) include a new facet of sin: failing to pay to God what we owe Him: zealous love, tireless devotion, purity of life, loyal service
   d. “Now this is the commandment—the statutes and the rules—that the **LORD** your God commanded me to teach you, that you may do them in the land to which you are going over, to possess it, that you may fear the **LORD** your **God**, you and your son and your son’s son, by keeping all his statutes and his commandments, which I command you, all the days of your life, and that your days may be long. Hear therefore, O Israel, and be careful to do them, that it may go well with you, and that you may multiply greatly, as the **LORD**, the **God** of your fathers, has promised you, in a land flowing with milk and honey. “Hear, O Israel: The **LORD** our **God**, the **LORD** is one. You shall love the **LORD** your **God** with all your heart and with all your soul and with all your might.
And these words that I command you today shall be on your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise. You shall bind them as a sign on your hand, and they shall be as frontlets between your eyes. You shall write them on the doorposts of your house and on your gates. (Deuteronomy 6:1-9)

7. In confessing his sin David admits both his sinfulness (his fallen nature) and his actual sins (wrong actions)
   a. His fallen condition and disobedient actions
   b. Q: What is sin?
      A: Sin is disobeying or not conforming to God’s law in any way. (WSC #14)
   c. Q: What is sinful about man’s fallen condition?
      A: The sinfulness of that fallen condition is twofold. First, in what is commonly called original sin, there is the guilt of Adam’s first sin with its lack of original righteousness and the corruption of his whole nature. Second are all the specific acts of disobedience that come from original sin. (WSC #18)

8. Three facets of sin: condition, omission, commission
   a. Original sin: the sinful proclivity of my whole being
   b. Omission: Not doing what I should do
   c. Commission: doing what I should not do

9. David confesses all three of these things:
   a. First: He confesses his sinful tendencies...
      i. For I know my transgressions, and my sin is ever before me. (Psalm 51:3)
      ii. His own tendency to neglect holiness and sin by omission
      iii. James M. Boice: Psalms; vol. 2; p. 427
         This may seem self-evident and almost trite. “If David is confessing his sin, he must have been aware of it; if he were not, he would not be confessing,” we might think. But most of our problems with sin begin at just this point. We do not confess our sins because we do not believe ourselves to be sinners, and this is because we do not recognize that what we do is sin.
      iv. Few of us really see how often we fail. Even when we are “doing nothing” – we think
      v. Illustration: Japanese lady at Surfside PCA thought that sin was only a gross crime
   b. Second: He confesses that he knows these sins are his but that he did them against God Himself, all the while knowing they were sins
      i. Against you, you only, have I sinned and done what is evil in your sight, so that you may be justified in your words and blameless in your judgement. (Psalm 51:4)
      ii. All sin is first against God
iii. All sin is second a great evil in God’s eyes – there are no “little sins” (e.g., “little” white lies, “minor” indiscretions, “small” vices)

iv. All sin calls for … death

- *And the Lord God commanded the man, saying, “You may surely eat of every tree of the garden.* (Genesis 2:16)

- *Behold, all souls are mine; the soul of the father as well as the soul of the son is mine: the soul who sins shall die.* (Ezekiel 18:4)

- *For the wages of sin is death.* (Romans 6:23)

c. Third: He confesses that all his sins are his own fault, springing from his own sinful nature. No one made his sin; he loves sin in the depth of his being

i. *Behold, I was brought forth in iniquity, and in sin did my mother conceive me.* (Psalm 51:5)

ii. The blame of a tainted nature instead of that of a single fault” *(F.W. Robertson)*

iii. Illustration: People often say, “I don’t know what happened to me! It’s so not like me! I just fell into this adulterous affair! I’ve never done anything like this before!”

iv. Nonsense! The woman’s fallen nature has been immersed for years in lust, lewd entertainment, a liking of porn, a loose morality, premarital sex, and an effort to be “sexy.” God and the devil could see her adultery coming decades before it happened!

v. We always believe we are better persons than we really are!

10. Bernie Lawrence told me that Rev. Bob Wilcox once said to him, “Bernie, if I neglected the means of grace for merely 30 days – one month – you wouldn’t be able to tell me from the most rank pagan in Charlotte.”

11. “Confession” comes from the Latin word “confessio”, which means “I agree”…

a. “I agree with you, God, these things in my life are sin”...

   *For I know my transgressions, and my sin is ever before me.* (Psalm 51:3)

b. “I agree with you, Lord, that I willfully and irresponsibly did these sinful things. No one made me do them. I wanted to…”

   *Against you, you only, have I sinned and done what is evil in your sight, so that you may be justified in your words and blameless in your judgment.* (Psalm 51:4)

c. “I agree with you, Father in heaven, I sinned because I am by nature a born sinner, and that’s all I’ll ever be in this life. I’m just like my parents – Adam and Eve!”

   *Behold, I was brought forth in iniquity, and in sin did my mother conceive me.* (Psalm 51:5)

12. Please see the connection between our daily bread and our need for pardon. The old Presbyterian minister, John S. Hart wrote in 1864. *(The Golden Censer; pp. 91-92)*

   As the prayer for daily bread teaches us most impressively our dependence, so the prayer for pardon teaches our guilt. We would not be required to ask for forgiveness unless we were sinners. As this is a
prayer to be used by all men, it shows that all men are sinners. As it is a prayer to be used every day ("Give us this day our daily bread") it intimates that we sin daily, and have every day need of fresh pardon. The remission of the penalties that stand charged against us yesterday, will not satisfy for the offences that have been committed since that time, any more than the food which we ate yesterday will satisfy the hunter of to-day. We need daily pardon, as we need daily food. We are all sinners, we all sin every day.

13. **Truth #1** – You (and I) are BIG sinners, who sin grievously, every single day; and we need daily forgiveness for (1) our sinful tendencies (fetishes; pet sin), (2) our sinful actions of both commission and omission (transgressions), and (3) our sinful natures which God finds offensive. **We are not “basically good people!”**

14. **BTW**—God knows this about you. God loves you in spite of this. God wants to forgive you more than you want to be forgiven. All He’s asking of you is **confession**—to agree with Him about yourself. If we say we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness. (I John 1:8-9)

---

**II. GOD FORGIVES US IF WE REPENT OF OUR SINS (Psalm 51:5-9)**

*Behold, I was brought forth in iniquity, and in sin did my mother conceive me.*

*Behold, you delight in truth in the inward being, and you teach me wisdom in the secret heart.*

*Purge me with hyssop, and I shall be clean; wash me, and I shall be whiter than snow.*

*Let me hear joy and gladness; let the bones that you have broken rejoice.*

*Hide your face from my sins, and blot out all my iniquities.*

1. **Repentance** must accompany confession. Repentance is the turning away from our beloved sins out of a love for God.

   a. **Q. What is repentance unto life?**
      A. Repentance unto life is a saving grace, by which a sinner, being truly aware of his sinfulness, understands the mercy of God in Christ, grieves for and hates his sins, and turns from them to God, fully intending and striving for a new obedience. (WSC #87)

   b. Repentance involves seeing sin as God does.

   c. To come to hate your sins; grieve over them and to turn away from them because they...

      1) Offend God,
      2) Plunder your own soul
      3) Hurt other people

2. David does this in this **second stanza** of his prayer-hymn.

   a) **First:** He recognizes that his favorite sins polluted his very own soul and made his life “unclean”—dirty.
Purge me with hyssop, and I shall be clean; wash me, and I shall be whiter than snow. (Ps. 51:7)

b) **Second:** He came to see that his sins hurt people—himself and others; they caused people grave sorrow.

1) *Let me hear joy and gladness; let the bones you have crushed rejoice.* (Ps. 51:8)
2) His adultery led to the **murder** of Uriah
3) His lust caused the **rape** and the **sorrow** of Bathsheba
4) His sexual immorality caused the baby conceived – in that illicit liaison to die at birth
5) His unbridled lust would **shatter** his own soul, ruin his family, and plunge his nation into civil war.

c) **Third:** He came to see that his sins were so foul, dirty and destructive that God would not (could not) even look upon the. He was ashamed before God.

*Hide your face from my sins, and blot out all my iniquities.* (Ps. 51:9)

3. **Please….listen to me!** our world says that sin is cool, but not in God’s eyes—

a) You young women, showing your cleavage and dressing to cause men to lust, you aren’t ‘sexy,’ you’re an affront to a Holy God who made you and owns you.

1) *Likewise also that women should adorn themselves in respectable apparel, with modesty and self-control, not with braided hair and gold or pearls or costly attire.* (I Tim. 2:9)
2) *Yours is not “fashion”; it’s filthy dress.*

b) You young men smoking marijuana, or getting drunk; you’re not being cool and doing something harmless. You are losing control of you souls, and dangerously so.

*Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil. Therefore do not be foolish, but understand what the will of the Lord is. And do not get drunk with wine, for that is debauchery, but be filled with the Spirit.* (Eph. 5:15-18)

c) You older men who pepper your speech with crude words, “off color” jokes, and words of contempt, you’re not being “manly”; you’re showing your infantile fascination with bad-boy things. Not cool!

*Let no corrupting talk come out of your mouths, but only such as is good for building up, as fits the occasion, that it may give grace to those who hear. And do not grieve the Holy Spirit of God, by whom you were sealed for the day of redemption.* (Eph. 4:29-30)

d) You older women, who sass your husbands, act like “strong women”, and show your “independence”; you are merely giving way to a rebellious spirit and a smart mouth, which betray an unsanctified heart. You really have an uncool problem with God’s authority.
Let every person be subject to the governing authorities. For there is no authority except from God, and those that exist have been instituted by God... Therefore one must be in subjection, not only to avoid God's wrath but also for the sake of conscience. (Romans 13:1, 5)

e) **Hear God** as He speaks to what is “cool” in His sight.

But as for you, teach what accords with sound doctrine. Older men are to be sober-minded, dignified, self-controlled, sound in faith, in love, and in steadfastness. Older women likewise are to be reverent in behavior, not slanderers or slaves to much wine. They are to teach what is good, and so train the young women to love their husbands and children, to be self-controlled, pure, working at home, kind, and submissive to their own husbands, that the word of God may not be reviled. Likewise, urge the younger men to be self-controlled. Show yourself in all respects to be a model of good works, and in your teaching show integrity, dignity, and sound speech that cannot be condemned, so that an opponent may be put to shame, having nothing evil to say about us. (Titus 2:1-8)

4. Listen to this prayer I was taught as a child: *A Prayer of Repentance – “An Act of Contrition”*

a)  *O, my God, I am heartily sorry for having offended you. I detest all my sins because of your just punishment, but most of all because they offend you, my God, who are all good and deserving of all my love. I firmly resolve, with the help of Your grace, to sin no more and to avoid the near occasion of sin.*

b)  *Hate sin for three reasons*

1) They deserve punishment
2) They play to my spiritual weakness
3) They offend God whom we ought to love.

5. Praying for pardon of sin demands that we turn from our sin in disgust, shame and a desire to love God more.

III. GOD FORGIVES US IF WE TRULY SEEK RESTORATION (Ps. 51:10-13)

*Create in me a clean heart, O God, and renew a right spirit within me. Cast me not away from your presence, and take not your Holy Spirit from me. Restore to me the joy of your salvation, and uphold me with a willing spirit. Then I will teach transgressors your ways, and sinners will return to you.* (Ps. 51:10-13)

1. Again, David asks for *three things* –

a)  He confesses three facets of wrongdoing: *transgression, iniquity, sin.*

b)  He admitted three things about His sin: *they were his: He willfully did them, and he did so because he was depraved.*
c) He faces his sins with the three-fold perspective of God, in repentance: sin offends God, sin hurts people, sin pollutes one’s own soul.

d) So now he asks for three works of God’s restoring grace in forgiveness.

2. **First:** He asks God to cleanse him from the inside out!

   *Create in me a clean heart, O God,*  
   *and renew a right a spirit within me.* (Ps. 51:10)

   a) He does not say “Lord, help me clean up my act.”
   b) No, he asks God to clean up his spirit (soul).
   c) To clean up the fountain of his own life…

   *Keep your heart with all vigilance,*  
   *for from it flow the springs of life.* (Prov. 4:23)

   *From the same mouth come blessing and cursing. My brothers, these things ought not to be so. Does a spring pour forth from the same opening both fresh and salt water? Can a fig tree, my brothers, bear olives, or a grapevine produce figs? Neither can a salt pond yield fresh water.* (James 3:10-12)

   *Either make the tree good and its fruit good, or make the tree bad and its fruit bad, for the tree is known by its fruit. You brood of vipers! How can you speak good, when you are evil? For out of the abundance of the heart the mouth speaks.* (Matt. 12:33-34)

   *But what comes out of the mouth proceeds from the heart, and this defiles a person. For out of the heart come evil thoughts, murder, adultery, sexual immorality, theft, false witness, slander. These are what defile a person. But to eat with unwashed hands does not defile anyone.* (Matt. 15:18-20)

   e) David asks not for a moral reformation but for a new creation…re-creation.

   *Create in me a clean heart, O God,*  
   *and renew a right spirit within me.* (Ps. 51:10)

3. **Second:** David asks for renewed fellowship with God through the Holy Spirit in his soul.

   a) *Cast me not away from your presence,*  
      *and take not your Holy Spirit from me.*  
      *(Ps. 51:11)*

   b) David saw who Isaiah saw: sin caused an estrangement with God.

      *Behold, the Lord's hand is not shortened, that it cannot save, or his ear dull, that it cannot hear; but your iniquities have made a separation between you and your God, and your sins have hidden his face from you so that he does not hear.* *(Is. 59:1-2)*

   c) David asks God to revive him and renew happy fellowship with him.

4. **Third:** David asks for spiritual restoration.
a) Restore to me the joy of your salvation, 
and uphold me with a willing spirit. (Ps. 51:12)
b) The Restoration of two key blessings from God

1) The joy of salvation
2) A willing spirit ready to obey God.

5. Forgiveness is not just the removal of punishment; it includes the restoration to God’s favor and grace—

There is therefore now no condemnation for those who are in Christ Jesus. (Romans 8:1)

So then, brothers, we are debtors, not to the flesh, to live according to the flesh. For if you live according to the flesh you will die, but if by the Spirit you put to death the deeds of the body, you will live. For all who are led by the Spirit of God are sons of God. For you did not receive the spirit of slavery to fall back into fear, but you have received the Spirit of adoption as sons, by whom we cry, “Abba! Father!” The Spirit himself bears witness with our spirit that we are children of God. (Romans 8:12-16)

Who shall bring any charge against God’s elect? It is God who justifies. Who is to condemn? Christ Jesus is the one who died—more than that, who was raised—who is at the right hand of God, who indeed is interceding for us. Who shall separate us from the love of Christ? Shall tribulation, or distress, or persecution, or famine, or nakedness, or danger, or sword? (Romans 8:33-35)

No, in all these things we are more than conquerors through him who loved us. For I am sure that neither death nor life, nor angels nor rulers, nor things present nor things to come, nor powers, nor height nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord. (Romans 8:37-39)

Conclusion: David’s prayer for forgiveness is not over…not yet.

1. He adds one more thing: Not a prayer but a promise.

   a) Then I will teach transgressors your ways, 
   and sinners will return to you. (Ps. 51:13)
   b) Gist: If you grant me forgiveness I will do the same for others, and…
   c) ….I will teach them the Gospel of God ...
   d) …for I want others to know the forgiveness I have found in God’s grace!

2. Jesus put it this way: “Forgive us...as we forgive others...

   a) And forgive us our debts, as we also have forgiven our debtors. For if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses. (Matthew 6:12, 14)
   b) Forgiveness is conditional.
   c) It is conditioned upon…you guessed it…
   d) Three things
3. **First:** You must recognize that forgiveness only comes with salvation. Only the saved (the redeemed) can be saved.

4. **Second:** You can only be saved (and therefore forgiven) if you are converted: If you repent and put your faith in Jesus Christ.

   a) *Then I will teach transgressors your ways, and sinners will return to you.* (Ps. 51:13)

   b) **Key truth:** “sinners will return to You”

   c) **NASB:** “…and sinners will be converted to Thee.”

   d) Jesus put conversion in this term: “Born Again.”

   
   Jesus answered him, “Truly, truly, I say to you, unless one is born again he cannot see the kingdom of God.” Jesus answered, “Truly, truly, I say to you, unless one is born of water and the Spirit, he cannot enter the kingdom of God. (John 3:3, 5)

   e) The Apostles told us that there is salvation and forgiveness **only** in Jesus Christ.

   *And there is salvation in no one else, for there is no other name under heaven given among men by which we must be saved.”* (Acts 4:12)

   Jesus said to him, “I am the way, and the truth, and the life. No one comes to the Father except through me. (John 14:6)

   f) **To receive forgiveness of all your sins, to be saved from God’s wrath and judgment, and to go to heaven and to enter the Kingdom of God you must—**

      1) **Repent** of and **confess** all your sinfulness.

      2) **Believe** in Jesus Christ as Lord and **trust** Him alone (only) as your Savior.

      3) *How I did not shrink from declaring to you anything that was profitable, and teaching you in public and from house to house, testifying both to Jews and to Greeks of repentance toward God and of faith in our Lord Jesus Christ.* (Acts 20:20-21)

      4) **Because, if you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved. For the Scripture says, “Everyone who believes in him will not be put to shame.” For there is no distinction between Jew and Greek; for the same Lord is Lord of all, bestowing his riches on all who call on him. For “everyone who calls on the name of the Lord will be saved.”* (Romans 10:9-13)

5. **Third:** You must willingly and truly, from your heart, forgive those who have sinned against you!

   a) *For if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses.* (Matt. 6:14-15)

   b) “Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants. When he began to settle, one was brought to him who owed him ten thousand talents. And since he could not pay, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made. So the servant fell on his knees,
imploring him, ‘Have patience with me, and I will pay you everything.’ And out of pity for
him, the master of that servant released him and forgave him the debt. 28 But when that same
servant went out, he found one of his fellow servants who owed him a hundred denarii, and
seizing him, he began to choke him, saying, ‘Pay what you owe.’ So his fellow servant fell
down and pleaded with him, ‘Have patience with me, and I will pay you.’ He refused and
went and put him in prison until he should pay the debt. When his fellow servants saw what
had taken place, they were greatly distressed, and they went and reported to their master all
that had taken place. Then his master summoned him and said to him, ‘You wicked servant! I
forgave you all that debt because you pleaded with me. And should not you have had mercy
on your fellow servant, as I had mercy on you?’ And in anger his master delivered him to the
jailers, until he should pay all his debt. So also my heavenly Father will do to every one of
you, if you do not forgive your brother from your heart.’” (Matt. 18:23-35)

c) How often must you forgive? Innumerable times.

Then Peter came up and said to him, “Lord, how often will my brother sin against me, and I
forgive him? As many as seven times?” Jesus said to him, “I do not say to you seven times,
but seventy-seven times. (Matt 18:21-22)

d) i.e., Until the forgiveness you must give becomes the forgiveness you want to give, from
the heart because God has forgiven you! Again and again and again …innumerable
times.

Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you.

Therefore be imitators of God, as beloved children. And walk in love, as Christ loved us and
gave himself up for us, a fragrant offering and sacrifice to God. (Eph. 4:32-5:2)

6. Tell me …honestly: Do you…

a) See your sins the way God does? And are you willing now — this moment—to confess them
and to turn away from them in repentance?

b) Believe in Jesus Christ? And are you trusting Him for salvation and forgiveness? Are you
willing to turn to Jesus Christ today—right now—and be saved?

My little children, I am writing these things to you so that you may not sin. But if anyone does
sin, we have an advocate with the Father, Jesus Christ the righteous. He is the propitiation for
our sins, and not for ours only but also for the sins of the whole world. (1 John 2:1-2)

c) Harbor unforgiveness (bitterness) toward any person? Are you willing to forgive that person
(those people) until you truly grant them forgiveness from your heart?

7. Unless you can say “Yes!” to these three questions, you have no right to pray “forgive us our
debts as we forgive those indebted to us.”

8. But, if that is what you truly want—forgiveness, salvation, and a forgiving heart—then pray with
me now…


Lord, as duly as we pray every day for our daily bread, we pray for the forgiveness of our sins:
For we are all guilty before God, have all sinned, and have come short of the glory of God. In
many things we all offend every day: Who can tell how oft he offends? If thou shouldest mark iniquities, O Lord, who shall stand? But there is forgiveness with thee that thou mayest be feared. God be merciful to us sinners.

The scripture has concluded us all under sin; we have done such things as are worthy of death; things for which the wrath of God comes upon the children of disobedience. Our debt is more than ten thousand talents. It is a great debt; and we have nothing to pay.

But blessed be God, there is a way found out of agreeing with our adversary; for if any man sin, we have an advocate with the Father, even Jesus Christ the righteous, and he is the propitiation for our sins.

For his sake, we pray thee, blot out all our transgressions, and enter not into judgment with us. He is our surety, who restored that which he took not away, through him let us be reconciled unto God, and let the hand-writing which was against, which was contrary to us, be blotted out, and taken out of the way, being nailed to the cross of Christ, that we may be quickened together with Christ, having all our trespasses forgiven us. Be thou merciful to our unrighteousness, and our sins and our iniquities do thou remember no more.

And give us, we pray thee, to receive the atonement, to know that our sins are forgiven us: Speak peace to us, and make us to hear joy and gladness. Let the blood of Christ thy son cleanse us from all sin, and purge our consciences from dead works, to serve the living God.

And as an evidence that thou hast forgiven our sins, we pray thee, give us grace to forgive our enemies, to love them that hate us, and bless them that curse us; for we acknowledge, that if we forgive not men their trespasses, neither will our Father forgive our trespasses: And therefore we forgive, Lord; we desire heartily to forgive, if we have a quarrel against any, even as Christ forgave us. O make us merciful, as our Father who is in heaven is merciful, who hath promised that with the merciful he will shew himself merciful.