

---

# Forgive Us as We Forgive

## DARRELL DELANEY

Financial debt is a serious challenge in the United States. According to the *Washington Post*, one in five Americans have some sort of student loan debt. This is why some have sought out, and many have been requesting, loan forgiveness, because they simply cannot catch up economically. I imagine that those under the financial strain will be relieved that they were forgiven the debt. In this episode of *Groundwork*, we want to talk about the Lord's Prayer section that deals with a different kind of debt, and the importance of forgiveness in a believer's life. Stay tuned.

## SCOTT HOEZEE

Welcome to *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Scott Hoezee.

## DARRELL DELANEY

And I am Darrell Delaney; and Scott, we are in part four of our six-part series on the Lord's Prayer; and so far, we have covered: Our Father who art in heaven, hallowed be your name; your kingdom come, your will be done on earth as it is in heaven; and give us this day our daily bread.

## SCOTT HOEZEE

And today, we are moving on. We will discuss: Forgive us our debts as we forgive our debtors; that line is in Matthew 6 and Luke 11, the two places in the New Testament where Jesus specifically teaches this prayer. In Matthew, this is part of the larger teaching of the Sermon on the Mount. In Luke 11, as a direct answer to the request of the disciples: Lord, teach us to pray; and that is where we get this prayer, and where we get this line about debts and debtors.

## DARRELL DELANEY

And if you have been paying attention to this prayer, then you have noticed that we have been acknowledging who God is; we put God in a class by himself as holy and hallowed be his name; we want his agenda—his kingdom to come, his will to be done—and all of that came before any requests...

## SCOTT HOEZEE

Yes, right.

## DARRELL DELANEY

And this is the turn in the prayer where after give us this day our daily bread, we are dealing with relationships with one another.

## SCOTT HOEZEE

God first, kingdom first; as you said, sets the agenda, sets the table, and then later we get to our needs on daily bread; and now this thing on debts and debtors. You know, probably a lot of us have experience that this is kind of the funny line, if you will, in the Lord's Prayer, because if you ever are at like a big conference or an ecumenical church service, they have in the bulletin that we are going to say the Lord's Prayer, and then there will be an asterisk and it will say either *debts*, *trespass*, or *sins* because different versions of the Lord's Prayer are used by different traditions, some say: Forgive us our debts as we forgive our debtors; some say: Forgive us our trespasses as we forgive those who trespass against us; and some say: Forgive us

our sins as we forgive those who sin against us; and so, you are never sure which of the three it is going to be until some worship leader specifies it.

### **DARRELL DELANEY**

Yes, it's true. When I was in the Catholic school in middle school, I learned it as trespasses, and I didn't realize that there were other ways that people say it; and it really expanded my definition and understanding of what Christ meant in this prayer, because I heard it in those different ways.

I just want to give a working definition of *forgive* because this whole passage is connected to the word *forgive*; and when you forgive someone, Scott, it is an offense that happened that you don't ignore...that you don't act like it didn't happen, but you acknowledge that thing, but then you also pardon that person. You give them a grace or a mercy that would excuse that problem so that the relationship and fellowship can be restored. So, it is very simple to restore the connection and relationship to someone who has offended you.

### **SCOTT HOEZEE**

Neal Plantinga says: Forgiveness is the letting go of an anger you have a right to feel. Something actual has happened. Somebody did offend you. Someone hurt you; someone messed up, and you got hurt. You are right to be upset about that, but in forgiveness, we let it go. We drop it. In fact, the Greek word *aphesis* that is used for forgiveness means to release. You literally let it drop. You open your hand, you just let it drop. So, we are just saying, Darrell, that debts, trespasses and sins are various translations of this. The Greek word in Matthew 6 and Luke 11 is quite literally the word usually used for financial debt. So, we started the program talking about financial debt; it is literally that. It is literally a financial debt. So, I am in trouble, you loan me fifty bucks, I am in debt; but at some point, even a long, long time ago, debt migrated into a metaphor for *spiritual* things...sins, trespasses. I mean, metaphorically, that is what debt means.

### **DARRELL DELANEY**

And debt is something that has been owed. Debt is something that cannot be ignored. Debt is something that cannot be overlooked. It has to be addressed; and in financial terms, there are not many people who would excuse them. The government doesn't excuse it if we owe them, or if you have a creditor who is going to call you over, you know, a bill that you have. They are not going to excuse it unless you come to terms with what it is that you have to settle. So, in relationships, it is even more important, Scott, and this is why the greatest commandment is actually tied to the importance of relationships and how they should go.

### **SCOTT HOEZEE**

And right; you mentioned that there aren't too many people in the world willing to just forgive a debt...a financial debt. In fact, Shakespeare has this, you know, *The Merchant of Venice*. Shakespeare has an entire play, a main character, which is the person named Shylock, who if people cannot pay him back for the money he loaned them, he *literally* is willing to extract a pound of flesh. I mean, he *literally* is willing to dig out of their bodies a pound of flesh and probably kill them, actually. People get very serious where money is concerned in this world, and financial debts are not easily forgiven; but in the spiritual realm, forgiveness isn't easy either.

### **DARRELL DELANEY**

No, it isn't easy; and actually, the financial terms are something that continues to come up because in Romans 6 it says: The *wages* of sin is death; and that is how we even earned our way into the penalty of eternal separation from God that comes from the wages of sin that we have done; and those are the things we need forgiveness for, because the gift of God is eternal life through Christ Jesus our Lord. God has called us to a standard to love him with all our heart, soul, mind and strength, as Matthew 22\* says; and to love our neighbors as ourselves; and we need this forgiveness contingency in the prayer to restore relationship and fellowship with not only God, but with one another.

### **SCOTT HOEZEE**

Exactly; there are two parts to this petition, and the first part is, as you just said, Darrell, focused on God. So, right; Matthew 22\*, the great commandment from Deuteronomy: <sup>22:37</sup>“Love the Lord your God with all

your heart, soul and mind. <sup>38</sup>This is the first and greatest commandment. <sup>39</sup>And the second is like it: Love your neighbor as yourself. <sup>40</sup>All the law and the prophets hang on these two commandments. Jesus said in Matthew 22\*. But we drop the ball; we fall short of the mark; and so, we start with God. When we say in the Lord's Prayer: Forgive us our debts, we mean our debts to you, O God. We mean the ways we have let you down, O God; the ways we have dethroned you through our own behavior. O Lord, please forgive me for *my* offenses against you. In all of life, when we sin, we sin against somebody else, but *every* sin is an offense to God; and so, that is where we start. When we say: Forgive us our debts, we are saying: Lord, I owe you; forgive me.

## **DARRELL DELANEY**

That is the only way, Scott, that our debt ledger will be balanced. It won't be because we have done good deeds over here, or because we earned our way of merit over there; it will be because we came to the one true, holy God whose name was lifted up earlier in the prayer, and we acknowledge that we have dropped the ball. That is the only way we can receive his forgiveness. We want to continue talking about this subject of forgiveness; so, we want to talk about its implications next. So, stay tuned.

*Segment 2*

## **SCOTT HOEZEE**

I am Scott Hoezee, with Darrell Delaney, and you are listening to *Groundwork*, and this fourth program of a six-part series on the Lord's Prayer; and in this program, the specific petition or line in the prayer: Forgive us our debts as we forgive our debtors; and Darrell, Neil Plantinga, I remember one time in a theology class at Calvin Seminary said that the scariest word in the entire Bible is one of the shortest, and it is right here. It is the word *as...as*. In the Greek, it is also just a short, two-letter word: Forgive us our debts *as* we forgive our debtors. In other words, if we expect God to forgive us, it is because we are willing to forgive others; and if we are not willing to forgive others, why should we expect God to forgive us? Forgive us our debts *as* we forgive other people. That is scary, because that means we need to be forgiving if we expect God to forgive us.

## **DARRELL DELANEY**

Man, Scott; that is the fine print in this actual prayer, the word *as*; and if people who do math understand the word *as* as an equal sign, it means that the equal way that I forgive someone, that is the equal way that it shall be measured back to me; and Jesus actually picks this up at the end of the prayer because it is so important. In Matthew 6 he says: verses 14, 15 paraphrased For if you forgive other people when they sin against you, your heavenly Father will forgive you. But if you do not forgive others their sins, your heavenly Father will not forgive your sins.

So, it's as you said, Scott: The same way that we forgive, is the same way we will receive forgiveness; and the opposite is also true.

## **SCOTT HOEZEE**

I love it, because what you just read there, Darrell, comes right after the Lord's Prayer. It is almost as Jesus said, you know, I just said to you, here is how you pray: Forgive us our debts *as* we forgive our debtors. It is like Jesus said: You know, that is just a short, little word there...*as*...you might not have picked this up a minute ago, so now...BOOM...I am going to say it: If you don't forgive other people, God won't forgive you. Get it? Got it? Good. It is like, wow, that equal sign, right, that you just talked about. Or, in Luke 6, this is *not* in connection with the Lord's Prayer in Luke, but Luke 6:38, Jesus says it again: "Give and it will be given to you. A good measure, pressed down, shaken together, and running over will be poured into your lap. For with the measure you use, it will be measured back to you."

Another Shakespeare play: Measure for measure, right? Look; if you are generous in measuring out forgiveness to other people, God is going to be generous in measuring out forgiveness to you. You're stingy in measuring out forgiveness to people...you refuse to forgive other people...maybe God will give the same measure back to you; and that is pretty scary, because our sin is what separates us from God. We cannot have a relationship with God if God won't forgive our sins; and Jesus is saying; God wants to forgive your sins, but there is a direct connection to how you treat other people.

## **DARRELL DELANEY**

So then, I need to actually understand that I cannot have unforgiveness in my heart and in my life and expect God to forgive me for the things that I have done against him. So, I need to actually live this thing. You know, I think Jonah had this problem when he was angry with the Ninevites. He wanted God to smack the Ninevites, but he wanted to sit under the cool shade of the forgiveness of God. That is not how it works. We don't get to determine that; but what we can do is humble our hearts and remember that we have received mercy, and therefore we give it. It is just like Ephesians 4 reminds us to do. It says: <sup>verse 32</sup>Be kind and compassionate to one another, forgiving each other, just as in Christ Jesus God forgave you. So, the standard isn't what they did to me or didn't do to me; the standard is God forgave me in Christ; and so that is my standard of forgiveness.

## **SCOTT HOEZEE**

Sitting in the cool shade of God's forgiveness...you should be a preacher. Oh, wait! You are! That is a great line: Sitting in the cool shade of God's forgiveness is what Jonah did while he wanted to use that cool shade to watch the fireworks of Nineveh; and then when it turned out God did forgive the Ninevites, he is angry...he is upset; and God says: You have no right to be upset. I forgave you; you should want to share that with others. And you know, that is the thing with grace, right? We know we are not saved by works; we are not saved because we forgive other people or do good deeds, but if we know we are saved by grace alone, then we in turn become gracious people. If you are graced, then you should be gracious; and gracious people forgive those who hurt them; and ungracious people refuse to forgive. You know, I think I have told this story before on *Groundwork*, but there was a man...a political operative...who worked for President Franklin D. Roosevelt named Louis Howe, a very scary-looking little guy, but he held grudges. He remembered every single person who ever said something mean about Franklin D. Roosevelt, and even if it were 25 years later, if he ran into those people at a party, he treated them like dirt; and sometimes, Eleanor Roosevelt would say to Louis: Why were you so mean to that guy? And he said: He said something mean about Franklin 23 years ago. And Eleanor said: Oh, goodness; I forgot all about that; and Louis said: I *never* forget; and he never forgave.

## **DARRELL DELANEY**

One time, a wise man said this to me; he said: Unforgiveness is the poison you drink thinking everyone else is going to die. So, sometimes you have to forgive, not only to release what it is that God has given you, but also to release yourself, because a lot of people don't remember the offenses they have done to you; and if you are holding them, you are actually holding yourself back from receiving what God has for you; and that is not our standard. Our standard isn't to go against people who have hurt us and go tit-for-tat with them. Our standard is God forgave us. In his grace, in his mercy, he showed us what we didn't deserve; and therefore, we are called to show people what they don't deserve.

## **SCOTT HOEZEE**

Exactly; Lewis B. Smedes in his book on forgiveness said that when we forgive someone, we set a prisoner free, and the first prisoner we set free is ourselves...

## **DARRELL DELANEY**

Yes.

## **SCOTT HOEZEE**

We set ourselves free. Yes, we free up this other person from guilt, but we also set ourselves free from curdling into a nasty, mean-spirited, ungenerous, ungracious sort of person. In that same book, in a nice alliterative phrase, as Lewis Smedes is a preacher, too, he said: You know, forgiveness fits faulty folks—forgiveness fits faulty folks; and that is all of us, right? I cannot refuse to forgive somebody on the assumption that only they have problems in their life. No; I have problems in my life; and that other person has had to forgive me in the past, so why wouldn't I want to share it? It is the parable of the unmerciful servant in Matthew, right? A king forgives him a billion-dollar debt, and then he turns right around and

chokes somebody who owes him five bucks; and the main problem that Jesus flags for that person is, you don't get it; you were supposed to see the big forgiveness you got, and then want to go and share that same joy with other people. Look how happy you were when I forgave you a billion dollars that you owed me. It should give you tremendous joy to forgive somebody for the five bucks they owe you. Get in on the party! Get in on the fun, is what God wants us to feel.

### **DARRELL DELANEY**

And remember who is telling them this. Jesus is teaching this on the Sermon on the Mount right there, and he is not too long from this moment getting ready to go and embody what it means to forgive folks. There will be thieves on the cross next to him...

### **SCOTT HOEZEE**

Yes.

### **DARRELL DELANEY**

There will be Roman soldiers throwing insults, and he will say, "Father, forgive them; they know not what they do." But as we look at forgiveness, what do you do when it is not as simple as it sounds? Well, as we wrap up this episode, we want to talk about how to do that in a practical way. So, stay tuned.

*Segment 3*

### **SCOTT HOEZEE**

You are listening to *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Scott Hoezee.

### **DARRELL DELANEY**

And I am Darrell Delaney.

### **SCOTT HOEZEE**

So, let's pick up on this, forgive us our debts as we forgive our debtors, line from the Lord's Prayer, and look at some practical applications of this verse. We want to ultimately talk here, Darrell, about what you mentioned at the end of the previous part of the program; and that is that forgiveness is hard sometimes, and there are lots and lots of things in life that can make forgiveness complicated; so we do want to think about that in the pastoral and realistic way as we wrap up this particular program; but I think the first thing we can start to talk about in terms of forgiveness, is that it has to begin...forgiveness comes from the inside out.

### **DARRELL DELANEY**

It definitely comes from the inside out. It reminds me of whenever we get on a plane, and they give us the safety instructions that a lot of people will listen to and some people don't listen to; I'm not sure why; but then, what happens is, they say: In case there is a loss of cabin pressure, these masks will come out of the ceiling. The idea is to put on your mask first, and then help someone else with their mask. When you receive forgiveness from your heavenly Father, you are literally doing that. You are putting the mask on first, and you are helping to receive and forgive yourself for the mistakes you have made; and you receive his mercy that says: I pardoned you so that you can have your head lifted up in knowing that I have loved you, even though you messed up, and even when you don't listen. That is one of the prayers that we pray for our children: Thank you, God, for forgiving me and loving me even when I don't listen; and I need that as an adult, not just my kids need it. So, being able to forgive yourself and receive the forgiveness God has for you is one of the first steps.

### **SCOTT HOEZEE**

I like the airplane oxygen mask image you just used, Darrell. You think: Oh, well, if these oxygen masks come down, I have to help my kid first. No; because if you don't put yours on first, you could pass out, and now neither you nor your kid has their mask on...

**DARRELL DELANEY**

Right.

**SCOTT HOEZEE**

You take the oxygen for yourself first, and now you are in a position to share the oxygen. God forgives you first...God breathes forgiveness on you...now you can breathe forgiveness on others.

**DARRELL DELANEY**

Jesus shows this kind of forgiveness in many places in scripture; and the one particularly that comes to mind is the one from John 8, where he finds the woman who was caught in adultery, and Jesus stands up and says to her, "Where are your accusers? Didn't even one of them condemn you?" "No one, Lord," she said. And then Jesus says, "Neither do I. Go and sin no more."

I am so glad that Jesus does not condemn us...he convicts us...but he doesn't condemn us, and we need not condemn ourselves. That is the first thing we need to know.

**SCOTT HOEZEE**

It begins with God, and it spreads from there. It begins with our seeing what God does and realizing that if it gives me joy when God forgives me, I can give other people joy by forgiving them the things they have done against me. But as we said, Darrell, it is not always easy; and we have to understand secondly then, forgiveness is a process. If it is a little thing, we can forgive it quickly, right? But not everything is a little thing. So, we cannot always forgive in the blink of an eye.

**DARRELL DELANEY**

God understands that it is a process. There could be a moment or an event in your life that someone sinned against you, and it was a traumatic event, and it actually changed you; and there are some repercussions in your emotions and your relationships, and it could be from deep trauma or stress or disappointment, but you don't need to beat yourself up, saying: As a Christian, I should be over this by now, because God would want me to be able to get past this so quickly. That is not actually accurate, because it could be a step-by-step process that may take weeks or months or years, with the help of therapists, with the help of a pastor, with the help of some support; but just know that it is not always going to be overnight, or like switching a light off and on that this thing will be done. Sometimes it takes time, and it is okay; give yourself the grace for that.

**SCOTT HOEZEE**

God understands that. As a friend of mine once said, God is able to forgive wholesale, the rest of us have to do it retail. It is a little bit harder for us. It takes a little bit more time. Again, as Lew Smedes in his book on forgiveness said: There are lots of things that can make forgiveness more complicated. One, of course, is the magnitude of the sin against us. If we are talking about abuse...physical abuse, sexual abuse, psychological abuse...if we are talking about somebody who murdered someone we know...these things are not things you are ever going to let drop easily. Other complicating factors...it is harder to forgive somebody who refuses to admit they did anything wrong...

**DARRELL DELANEY**

Right.

**SCOTT HOEZEE**

If they aren't even penitent. That can kind of, you know, dam up the river of forgiveness. Sometimes, we have to forgive people who up and died on us; and they died before we had a chance to work this out with them. There are lots of things that can complicate forgiveness. God understands that, and so, we need to give it time. Then, you know, I think another thing we can point out, Darrell; thirdly, we have heard the phrase: Forgive and forget; but sometimes even with forgiveness, we cannot totally forget, and things don't always get to go back to square one. Sometimes they do; sometimes they don't.

## **DARRELL DELANEY**

Yes, I have always been kind of taking that phrase, forgive and forget, with a grain of salt because we have memories for a reason. I think God is the only one who can forget transgressions and sins. It says that as far as the east is from the west, he casts our transgressions from us. He throws them in the sea of forgetfulness. He is the one who says: What sin? What are you talking about? Because Jesus has atoned for it. But I think he gives us memories so that we can, like, learn from those mistakes, so that we can grow from those experiences; and if you have a serious situation with someone who has broken the fellowship, that fellowship may not be repaired; and that is okay. We are called to forgive that person, and therefore, might be able to move on from that situation. You are not always going to go back into it, because it might not be good for everyone.

## **SCOTT HOEZEE**

And you know, there are other complications here, too. Sometimes, somebody does something at work. We might forgive somebody, and still have to fire them, right? We might forgive somebody, and still accept that they cannot ever be trusted with a certain set of responsibilities ever again. Sometimes, people will say: Well, if you really forgave me, you know, then everything would be back to normal. That is not always true...

## **DARRELL DELANEY**

Right.

## **SCOTT HOEZEE**

Sometimes it is; sometimes it isn't. But lastly, as we close this program, we remember forgiveness is a free gift from God. Ephesians Chapter 2:

<sup>4</sup>But because of his great love for us, God, who is rich in mercy, <sup>5</sup>made us alive with Christ even when we were dead in transgressions—it is by grace you have been saved. <sup>6</sup>And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus, <sup>7</sup>in order that in the coming ages he might show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus. <sup>8</sup>For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God.

## **DARRELL DELANEY**

And God extended this wonderful gift to us and forgave us so that we can become his children; and since we have received that gift, as his children, we now can extend that same grace to one another; and that is the essence of forgive us our debts as we forgive our debtors. Thanks be to God.

## **SCOTT HOEZEE**

Thank you for listening and digging deeply into scripture with *Groundwork*. We hope you will join us again next time as we study the fifth petition of the Lord's Prayer, and discuss temptation and deliverance. Connect with us now at [groundworkonline.com](http://groundworkonline.com) to share what *Groundwork* means to you, and tell us what you would like to hear discussed next on *Groundwork*.

## **DARRELL DELANEY**

*Groundwork* is a listener supported program produced by ReFrame Ministries. Visit [reframeministries.org](http://reframeministries.org) for more information and to find more resources to encourage your faith. We are your hosts, Darrell Delaney, with Scott Hoezee.

**\*Correction:** The audio of this program misstates the reference for this passage as Matthew 12. The correct reference is Matthew 22:34-40 or Mark 12:28-34.

---

<https://groundworkonline.com/episodes/forgive-us-as-we-forgive>

*Printed on July 8, 2026*

