

Parable of the Unforgiving Servant

Here is a **chart and explanation** of the **Parable of the Unforgiving Servant** from **Matthew 18:21–35**, which immediately follows Jesus’ teaching on reconciliation in Matthew 18:15–20. This parable dramatically illustrates why **forgiveness is essential** in the Kingdom of God.



Chart: Parable of the Unforgiving Servant (Matthew 18:21–35)

Section	Verses	Content Summary	Explanation & Key Themes
Peter's Question	v.21	Peter asks, “Lord, how often will my brother sin against me, and I forgive him? Up to seven times?”	Jewish tradition often said 3 times; Peter more than doubles it. He likely thought he was being generous.
Jesus' Answer	v.22	“I do not say to you seven times, but “seventy times seven”	Jesus shifts from counting to character : forgiveness must be limitless in the Kingdom.
Parable Begins	v.23	“The kingdom of heaven may be compared to a king who wished to settle accounts with his servants.”	Jesus uses a royal debt setting to reflect divine judgment and mercy.
Servant Owes a Massive Debt	v.24	One servant owes 10,000 talents (an unpayable amount)	1 talent = ~20 years of wages; this is trillions in modern terms—meant to represent an infinite moral debt to God.
Plea for Mercy	v.25–26	The servant begs: “Have patience with me, and I will pay you everything.”	The promise is impossible , but the king’s compassion isn’t based on logic.
King Forgives Entire Debt	v.27	The king has pity and forgives the debt entirely	This shows God’s grace — unearned, complete forgiveness of our sin.
Servant Demands Repayment	v.28–30	The same servant finds a fellow servant who owes him 100 denarii and demands payment. When the man begs for mercy, he refuses and throws him into prison.	100 denarii = ~3 months’ wages. It’s a real debt, but tiny in comparison. The contrast highlights the hypocrisy of the first servant.
Others Report to the King	v.31	Fellow servants are distressed and tell the king what happened	Community witnesses injustice; there’s a sense of moral outrage at the unforgiveness.
King Rebukes and Judges	v.32–34	The king calls the servant “wicked” and delivers him to the jailers until he pays all his debt	Judgment returns because the servant withheld mercy he had freely received.
Jesus' Conclusion	v.35	“So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.”	Forgiveness isn’t optional—it must be genuine and from the heart , not just external.

Parable of the Unforgiving Servant

Matthew 18:23–35 (the parable of the unforgiving servant) uses escalating amounts of money to highlight the **immeasurable gap** between human debts to one another and our debt to God. Let's chart it out step by step, starting at **1 denarius** and moving all the way up to **10,000 talents**.



Progressive Chart of Matthew 18:23–35

Value	Ancient Worth	Modern Wage Equivalent (day labor ~\$100/day)	Notes in Parable
1 Denarius	1 day's wage	≈ \$100	Common daily wage (Matthew 20:2). Used as the baseline.
100 Denarii	100 days' wages (about 3 months of work)	≈ \$10,000	The debt owed by the fellow servant (v.28). A real but repayable sum.
1 Talent	≈ 6,000 denarii (16–20 years of wages)	≈ \$600,000	One of the largest single units of money.
10,000 Talents	≈ 60 million denarii (165,000 years of wages)	≈ \$6 billion+	The king's servant's debt (v.24). Astronomical, impossible to repay.



Teaching Flow

1. **Start Small:** 1 denarius is manageable—a single day's wage.
2. **Build Realistic Debt:** 100 denarii (~3 months' wages) feels significant but still repayable.
3. **Move to the Impossible:** 1 talent = nearly 20 years of work!
4. **Reach the Hyperbolic:** 10,000 talents = over 165,000 years of labor—an unpayable, exaggerated amount used to illustrate our debt to God.



Theological Significance

- Our debt to God (**10,000 talents**) is beyond repayment.
- Others' debts against us (**100 denarii**) are real but tiny by comparison.
- The parable emphasizes mercy: forgiven servants must forgive.