CRAWFORD BIBLE COMMENTARY

BIBLE STUDY

Matthew Chapter 18 — Humility, Forgiveness, and the Kingdom of Heaven

A Verse-by-Verse Bible Study from the Crawford Standard Bible

Introduction

Matthew Chapter 17 ended with Jesus humbly paying a tax He did not owe.

Matthew Chapter 18 begins with His disciples arguing about who is the greatest.

Jesus had just told them again that He would be killed.

And they were thinking about their own importance.

So Jesus called a little child and placed the child in the middle of them.

“Unless you turn and become like little children, you will never enter the kingdom of heaven.”

Matthew 18 is the fourth of the five great teaching sections in Matthew.

It is often called **the Community Discourse.**

It teaches how the people of God's kingdom should live together.

Jesus teaches about:

Humility — becoming like a child.

Protecting the weak — not causing others to stumble.

Seeking the lost — the shepherd who leaves the ninety-nine.

Correcting sin — going privately, gently, and with the goal of restoration.

Praying together — Jesus is present when two or three gather in His name.

Forgiving without limit — not seven times, but seventy times seven.

The chapter ends with one of Jesus' most powerful parables.

A servant is forgiven a debt he could never pay.

Then he refuses to forgive a fellow servant a small debt.

And the king is angry.

Matthew 18 therefore teaches two great truths:

Greatness in God's kingdom comes through humility.

And:

Those who have received great mercy must show great mercy.

The central truth of Matthew 18 is:

In God's kingdom, the humble are the greatest, every lost soul matters, sin is dealt with in love, and those who have been forgiven much must forgive from the heart.

I. WHO IS THE GREATEST?

Matthew 18:1 — The Disciples' Question

“At that time the disciples came to Jesus and asked, ‘Who is the greatest in the kingdom of heaven?’”

At that time connects this question to what just happened.

Jesus had just predicted His death.

He had just paid the temple tax in humility.

And the disciples asked:

“Who is the greatest in the kingdom of heaven?”

Mark tells us they had been arguing about this on the road.

They were thinking about position, rank, and honor.

Perhaps Peter, James, and John being chosen for the mountain had stirred up jealousy.

Cross References

Mark 9:34

> But they did not answer, because their argument on the road was about which one of them was the greatest.

Luke 9:46

> Jesus' followers began to have an argument about which one of them was the greatest.

Luke 22:24

> The apostles also began to argue about which one of them was the most important.

Spiritual Warning

Pride can creep into the hearts of even the closest followers of Jesus.

II. A LITTLE CHILD

Matthew 18:2 — Placed Among Them

“Jesus called a little child and placed the child among them.”

Jesus did not answer with a long speech.

He gave them a picture.

He **called a little child.**

He **placed the child among them.**

In that culture, children had little status.

They had no power.

No rank.

No importance in society.

And Jesus put this child right in the center.

Cross References

Mark 9:36

> Then Jesus took a small child and had him stand among them. He took the child in His arms.

Luke 9:47

> Jesus knew what they were thinking, so He took a little child and stood the child beside Him.

Matthew 19:14

> But Jesus said, “Let the little children come to Me. Don't stop them, because the kingdom of heaven belongs to people who are like these children.”

Spiritual Principle

Jesus turns the world's idea of greatness upside down.

III. BECOME LIKE LITTLE CHILDREN

Matthew 18:3 — Or You Will Never Enter

“He said, ‘Truly I tell you, unless you turn and become like little children, you will never enter the kingdom of heaven.’”

The disciples asked who would be **greatest** in the kingdom.

Jesus told them how to **enter** the kingdom.

“Unless you turn.”

They needed to change direction.

They needed to turn away from pride.

“And become like little children.”

Not childish.

Childlike.

Children are dependent.

They trust.

They know they need help.

They do not come with a list of achievements.

“You will never enter the kingdom of heaven.”

This is a strong warning.

Pride does not just make us less great.

It can keep us out of the kingdom altogether.

Cross References

Mark 10:15

> I tell you the truth, you must accept the kingdom of God as if you were a little child, or you will never enter it.

Luke 18:17

> I tell you the truth, you must accept the kingdom of God as if you were a child, or you will never enter it.

1 Peter 2:2

> As newborn babies want milk, you should want the pure and simple teaching.

Spiritual Principle

The door to the kingdom is low; only the humble can enter.

IV. WHOEVER HUMBLES HIMSELF

Matthew 18:4 — The Greatest in the Kingdom

“Therefore, whoever humbles himself like this child is the greatest in the kingdom of heaven.”

Now Jesus answered their question.

Who is the greatest?

Whoever humbles himself like this child.

Greatness in God's kingdom is not about power.

Not about position.

Not about being served.

It is about humility.

Notice the words **humbles himself.**

Humility is a choice.

We must choose to lower ourselves before God and others.

Cross References

Matthew 23:12

> Whoever makes himself great will be made humble. Whoever makes himself humble will be made great.

James 4:10

> Humble yourselves in the Lord's presence, and He will honor you.

Luke 14:11

> All who make themselves great will be made humble, but those who make themselves humble will be made great.

Spiritual Principle

In God's kingdom, the way up is down.

Crawford Bible Study Principle

The disciples asked who would be on top; Jesus showed them a child at the bottom and said, "This is the greatest."

V. WELCOMING A CHILD

Matthew 18:5 — Welcomes Me

"And whoever welcomes one such child in My name welcomes Me."

Jesus went further.

Whoever welcomes one such child in My name welcomes Me.

Jesus identifies with the small and the weak.

How we treat the least important people shows how we treat Jesus.

This includes children.

It also includes new believers and humble followers of Jesus who are like children in faith.

Cross References

Mark 9:37

> Whoever accepts a child like this in My name accepts Me. And whoever accepts Me accepts the One who sent Me.

Luke 9:48

> Whoever accepts this little child in My name accepts Me... Whoever is least among you all is the greatest.

Matthew 25:40

> The King will answer, "I tell you the truth, whatever you did for one of the least important of My brothers and sisters, you did for Me."

Spiritual Principle

How we treat the weak shows how we treat Jesus.

Application

Welcoming the little ones means:

- Caring for children.
- Being patient with new believers.

- Noticing people others ignore.
- Serving those who cannot pay you back.
- Treating every person as someone Jesus loves.

VI. A MILLSTONE AROUND THE NECK

Matthew 18:6 — Causing Little Ones to Stumble

“But if anyone causes one of these little ones who believe in Me to stumble, it would be better for them to have a large millstone hung around their neck and to be drowned in the depths of the sea.”

Now Jesus gave a serious warning.

If anyone causes one of these little ones who believe in Me to stumble.

To **cause someone to stumble** means to lead them into sin or to cause them to fall away from faith.

These little ones who believe in Me includes children and anyone with simple, humble faith.

A large millstone was a huge stone turned by a donkey to grind grain.

It could weigh hundreds of pounds.

Jesus said it would be better to be drowned with that stone tied around your neck than to cause a little one to fall.

This shows how seriously Jesus takes the harm done to His little ones.

Cross References

Mark 9:42

> If one of these little children believes in Me, and someone causes that child to sin, it would be better for that person to have a large stone tied around his neck and be drowned in the sea.

Luke 17:2

> It would be better for them to be thrown into the sea with a large stone around their neck than to cause one of these little ones to sin.

Luke 17:1

> Jesus said to His followers, “Things that cause people to sin will happen, but how terrible for the person who causes them to happen!”

Spiritual Warning

Jesus takes very seriously any harm done to those who trust Him.

VII. WOE TO THE WORLD

Matthew 18:7 — Offenses Must Come

“Woe to the world because of such offenses! Offenses must come, but woe to the one through whom they come!”

Woe is a word of sorrow and warning.

Woe to the world because of such offenses!

The world is full of things that lead people into sin.

Offenses must come.

In a sinful world, temptations and stumbling blocks are certain.

But woe to the one through whom they come!

The fact that sin is common does not excuse the person who causes it.

Each person is responsible for their own actions.

Cross References

Luke 17:1

> Jesus said to His followers, “Things that cause people to sin will happen, but how terrible for the person who causes them to happen!”

1 Corinthians 11:19

> It is necessary to have differences among you so that it may be clear which of you really have God's approval.

Romans 14:13

> So we should stop judging each other. We must make up our minds not to do anything that will make another believer stumble or sin.

Spiritual Principle

Living in a sinful world does not excuse us from responsibility for our influence on others.

VIII. CUT IT OFF

Matthew 18:8 — Hand or Foot

“If your hand or your foot causes you to sin, cut it off and throw it away. It is better for you to enter life crippled or maimed than to have two hands or two feet and be thrown into eternal fire.”

Jesus turned from causing others to sin to causing ourselves to sin.

He used the same strong language He used in the Sermon on the Mount.

Cut it off.

Throw it away.

Jesus is not telling us to literally harm our bodies.

He is using strong language to show how seriously we must deal with sin.

The **hand** represents what we do.

The **foot** represents where we go.

Whatever leads us into sin must be removed.

Cross References

Mark 9:43

> If your hand causes you to sin, cut it off. It is better for you to lose part of your body and live forever than to have two hands and go to hell, where the fire never goes out.

Matthew 5:30

> If your right hand causes you to sin, cut it off and throw it away. It is better to lose one part of your body than for your whole body to go into hell.

Romans 8:13

> If you use your lives to do the wrong things your sinful selves want, you will die spiritually. But if you use the Spirit's help to stop doing the wrong things you do with your body, you will have true life.

Spiritual Principle

Deal with sin seriously, before it destroys you.

IX. PLUCK IT OUT

Matthew 18:9 — The Eye

“And if your eye causes you to sin, pluck it out and throw it away. It is better for you to enter life with one eye than to have two eyes and be thrown into hell fire.”

The **eye** represents what we look at and desire.

Many sins begin with what we see.

Jesus says it is better to give up anything, even something precious, than to be lost forever.

Notice the contrast.

Enter life.

Thrown into hell fire.

There are only two final destinations.

Cross References

Mark 9:47

> If your eye causes you to sin, take it out. It is better for you to enter the kingdom of God with only one eye than to have two eyes and be thrown into hell.

Matthew 5:29

> If your right eye causes you to sin, take it out and throw it away. It is better to lose one part of your body than to have your whole body thrown into hell.

Job 31:1

> I made a promise with my eyes not to look with lust at a young woman.

Spiritual Principle

Nothing is worth keeping if it costs you your soul.

Application

Things we may need to “cut off” include:

- Relationships that pull us into sin.
- Habits that lead to temptation.
- Places we should not go.
- Things we should not watch.
- Anything that keeps us from Jesus.

X. DO NOT LOOK DOWN ON THEM

Matthew 18:10 — Their Angels in Heaven

“See that you do not look down on one of these little ones. For I tell you that their angels in heaven always see the face of My Father in heaven.”

Do not look down on one of these little ones.

Do not treat them as unimportant.

Why?

Their angels in heaven always see the face of My Father.

God cares so much about His little ones that His angels watch over them.

And those angels have direct access to God's presence.

The people the world ignores are precious in heaven.

Cross References

Psalm 34:7

> The angel of the LORD camps around those who respect God, and he saves them.

Hebrews 1:14

> All the angels are spirits who serve God and are sent to help those who will receive salvation.

Acts 12:15

> They said to her, “You are crazy!” But she kept on saying it was true, so they said, “It must be Peter's angel.”

Spiritual Principle

No one is unimportant to God.

Key Truth

Heaven pays attention to the people earth overlooks.

XI. TO SAVE THE LOST

Matthew 18:11 — The Son of Man Came

“For the Son of Man came to save the lost.”

This short verse explains why the little ones matter so much.

The Son of Man came to save the lost.

Jesus came for people who are lost, weak, and wandering.

This verse is not found in some of the oldest copies of Matthew.

But the same words appear in Luke 19:10, where Jesus spoke them to Zacchaeus.

The truth is clear throughout the Gospels.

Jesus came to seek and save the lost.

Cross References

Luke 19:10

> The Son of Man came to find lost people and save them.

Luke 15:4

> Suppose one of you has a hundred sheep but loses one of them. Then he will leave the other ninety-nine sheep in the open field and go out and look for the lost sheep until he finds it.

1 Timothy 1:15

> Christ Jesus came into the world to save sinners.

Spiritual Principle

The mission of Jesus is to save the lost.

XII. THE LOST SHEEP

Matthew 18:12 — Leaving the Ninety-Nine

“What do you think? If a man owns a hundred sheep and one of them wanders away, will he not leave the ninety-nine on the hills and go to look for the one that wandered off?”

Jesus told a short story.

A man has **a hundred sheep.**

One of them wanders away.

What does he do?

He **leaves the ninety-nine** and **goes to look for the one.**

In Luke, Jesus told this story to show God's love for lost sinners.

In Matthew, He uses it to show God's love for believers who wander away.

One sheep might seem unimportant when you have ninety-nine others.

But to the shepherd, every single sheep matters.

Cross References

Luke 15:4

> Suppose one of you has a hundred sheep but loses one of them. Then he will leave the other ninety-nine sheep in the open field and go out and look for the lost sheep until he finds it.

Ezekiel 34:11

> This is what the Lord GOD says: I Myself will search for My sheep and take care of them.

Psalm 119:176

> I have wandered like a lost sheep. Look for Your servant, because I have not forgotten Your commands.

Spiritual Principle

Every single person matters to God.

XIII. HAPPIER ABOUT THE ONE

Matthew 18:13 — When He Finds It

“And if he finds it, truly I tell you, he is happier about that one sheep than about the ninety-nine that did not wander off.”

When the shepherd **finds** the lost sheep, he is filled with joy.

He is **happier about that one sheep** than about the ninety-nine.

This does not mean he loves the ninety-nine less.

It means there is special joy when the lost is found.

God rejoices when a wandering child comes home.

Cross References

Luke 15:7

> In the same way, I tell you, there is more joy in heaven over one sinner who changes his heart and life, than over ninety-nine good people who don't need to change.

Luke 15:6

> When he gets home, he calls his friends and neighbors together and says to them, “Be happy with me because I found my lost sheep!”

Ezekiel 34:16

> I will look for the lost, bring back those who wandered away, bandage the injured, and make the weak strong.

Spiritual Principle

Heaven rejoices when the lost are found.

XIV. NOT WILLING THAT ANY SHOULD PERISH

Matthew 18:14 — Your Father in Heaven

“In the same way your Father in heaven is not willing that any of these little ones should perish.”

Jesus explained the story.

Your Father in heaven is not willing that any of these little ones should perish.

God does not want anyone to be lost.

His heart is to seek and save.

So we should share that heart.

We should not look down on the weak.

We should not cause them to stumble.

We should go after them when they wander.

Cross References

2 Peter 3:9

> The Lord is not slow in doing what He promised... He does not want anyone to be lost, but He wants all people to change their hearts and lives.

John 6:39

> And this is what the One who sent Me wants Me to do: I must not lose even one of those He gave Me.

Ezekiel 18:23

> “I don't really want the wicked to die,” says the Lord GOD. “I want them to stop their evil ways and live.”

Spiritual Principle

God's heart is to rescue, not to reject.

Crawford Bible Study Principle

If the Shepherd leaves ninety-nine to find one, His people should never give up on the one.

XV. JUST BETWEEN THE TWO OF YOU

Matthew 18:15 — You Have Won Them Over

“If your brother sins against you, go and point out their fault, just between the two of you. If they listen to you, you have won them over.”

Jesus now teaches how to handle sin in the church.

Notice how this connects to the lost sheep.

The goal is to **win them over** — to bring the wandering one back.

The first step is private.

Go.

Do not wait for them to come to you.

Point out their fault.

Be honest.

Just between the two of you.

Do not gossip.

Do not tell others first.

Keep it private.

If they listen to you, you have won them over.

The goal is not to win an argument.

It is to win a brother or sister back.

Cross References

Leviticus 19:17

> Do not hate your brother in your heart. If your neighbor does something wrong, tell him about it, or you will be guilty too.

Luke 17:3

> So be careful! If another follower sins, warn him. If he is sorry and stops sinning, forgive him.

Galatians 6:1

> Brothers and sisters, if someone in your group does something wrong, you who are spiritual should go to that person and gently help make him right again.

Spiritual Principle

The goal of correction is always restoration.

Application

When going to someone about their sin:

- Pray first.
- Check your own heart.
- Go privately.
- Speak gently and honestly.
- Listen to their side.
- Aim to restore, not to punish.

XVI. TAKE ONE OR TWO OTHERS

Matthew 18:16 — Two or Three Witnesses

“But if they will not listen, take one or two others along, so that ‘every matter may be established by the testimony of two or three witnesses.’”

If the private talk does not work, there is a second step.

Take one or two others along.

This follows the Law of Moses.

Every matter must be confirmed by **two or three witnesses.**

The others can help make sure the situation is understood fairly.

They can help bring the person back.

They also protect against false accusations.

Cross References

Deuteronomy 19:15

> One witness is not enough to accuse a person of a crime or sin. A case must be proved by two or three witnesses.

2 Corinthians 13:1

> Every case must be proved by two or three witnesses.

John 8:17

> Your own law says that when two witnesses say the same thing, you must accept what they say.

Spiritual Principle

Correction must be fair, careful, and confirmed.

XVII. TELL IT TO THE CHURCH

Matthew 18:17 — As a Pagan or Tax Collector

“If they still refuse to listen, tell it to the church; and if they refuse to listen even to the church, treat them as you would a pagan or a tax collector.”

If they still will not listen, there is a third step.

Tell it to the church.

The whole church family becomes involved.

If they **refuse to listen even to the church**, there is a final step.

Treat them as you would a pagan or a tax collector.

This means treating them as someone outside the church family.

But remember how Jesus treated pagans and tax collectors.

He ate with them.

He loved them.

He called Matthew, a tax collector, to follow Him.

Even this final step has restoration as its goal.

The door is always open for them to repent and return.

Cross References

1 Corinthians 5:4

> When you meet together in the name of our Lord Jesus, and I meet with you in spirit with the power of our Lord Jesus...

Titus 3:10

> After a first and second warning, have nothing to do with a person who causes division.

Romans 16:17

> Brothers and sisters, I ask you to look out for those who cause people to be against each other and who upset other people's faith. Stay away from them.

Spiritual Principle

Church discipline is an act of love that aims to bring the wanderer home.

Key Truth

Even the last step of discipline keeps the door open for repentance.

XVIII. BINDING AND LOOSING

Matthew 18:18 — In Heaven

“Truly I tell you, whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven.”

In Matthew 16, Jesus gave Peter authority to bind and loose.

Now He gives this authority to the whole church.

When the church follows God's Word in dealing with sin, its decisions reflect what God has already decided in heaven.

The church does not make up its own rules.

It carries out heaven's will on earth.

Cross References

Matthew 16:19

> I will give you the keys of the kingdom of heaven. The things you don't allow on earth will be the things that God does not allow. The things you allow on earth will be the things that God allows.

John 20:23

> If you forgive anyone his sins, they are forgiven. If you don't forgive them, they are not forgiven.

Isaiah 22:22

> I will put the key to David's house around his neck. What he opens, no one can shut. What he shuts, no one can open.

Spiritual Principle

The church acts with heaven's authority when it follows heaven's Word.

XIX. IF TWO OF YOU AGREE

Matthew 18:19 — Done by My Father

“Again, truly I tell you that if two of you on earth agree about anything you ask for, it will be done for you by My Father in heaven.”

This verse is often used for prayer in general.

And it does teach the power of united prayer.

But notice the setting.

Jesus is talking about church discipline and restoring a brother or sister.

When believers **agree** together, seeking God's will in these hard situations, God hears.

The word **agree** gives us our word **symphony.**

It means being in harmony.

When believers pray in harmony with each other and with God's will, God answers.

Cross References

Matthew 21:22

> If you believe, you will get anything you ask for in prayer.

1 John 5:14

> This is the confidence we have when we come to God: if we ask for anything that agrees with what He wants, He hears us.

Mark 11:24

> So I tell you to believe that you have received the things you ask for in prayer, and God will give them to you.

Spiritual Principle

United prayer that seeks God's will is powerful.

XX. WHERE TWO OR THREE GATHER

Matthew 18:20 — There Am I with Them

“For where two or three gather in My name, there am I with them.”

This is one of the most beloved promises in the Bible.

Where two or three gather in My name.

Not a large crowd.

Just **two or three.**

There am I with them.

Jesus is present with His people when they gather in His name.

Jewish teachers said that when two people study God's law together, God's presence is with them.

Jesus said that when two or three gather in **His** name, **He** is there.

This is a claim that only God could make.

Cross References

Exodus 20:24

> In every place where I choose to be worshiped, I will come and bless you.

Malachi 3:16

> Then those who honored the LORD spoke with each other, and the LORD listened and heard them.

Hebrews 10:25

> You should not stay away from the church meetings, as some are doing, but you should meet together and encourage each other.

Spiritual Principle

Jesus is present when His people gather in His name.

Crawford Bible Study Principle

The smallest gathering in Jesus' name is never small, because He is there.

XXI. HOW MANY TIMES?

Matthew 18:21 — Up to Seven Times?

“Then Peter came to Jesus and asked, ‘Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?’”

Peter asked a question about forgiveness.

How many times shall I forgive?

Up to seven times?

Peter probably thought he was being very generous.

Some Jewish teachers said a person should forgive someone three times.

Peter doubled that and added one.

Seven times seemed more than enough.

Cross References

Luke 17:4

> If he sins against you seven times in one day and says that he is sorry each time, forgive him.

Genesis 4:24

> If Cain's killer is punished seven times, then Lamech's killer will be punished seventy-seven times.

Proverbs 24:16

> A good person may fall seven times, but he gets up again.

Spiritual Principle

Forgiveness cannot be measured with a counter.

XXII. SEVENTY TIMES SEVEN

Matthew 18:22 — Not Seven Times

“Jesus answered, ‘I tell you, not seven times, but seventy times seven.’”

Jesus' answer went far beyond Peter's.

Not seven times.

But seventy times seven.

That would be 490 times.

Some translations say **seventy-seven times.**

Either way, Jesus' point is the same.

Stop counting.

Forgiveness has no limit.

In Genesis, Lamech boasted that he would take revenge **seventy-seven times.**

Jesus reversed that.

His followers would forgive **seventy times seven.**

Unlimited revenge was replaced with unlimited forgiveness.

Cross References

Genesis 4:24

> If Cain's killer is punished seven times, then Lamech's killer will be punished seventy-seven times.

Luke 17:4

> If he sins against you seven times in one day and says that he is sorry each time, forgive him.

Colossians 3:13

> Be patient with each other, and forgive anyone who has done something wrong to you. Forgive each other because the Lord forgave you.

Spiritual Principle

God's people forgive without keeping count.

Key Truth

If you are still counting, you have not yet forgiven.

XXIII. A KING SETTLES ACCOUNTS

Matthew 18:23 — The Parable Begins

“Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants.”

To explain unlimited forgiveness, Jesus told a parable.

The kingdom of heaven is like **a king** who wanted to **settle accounts** with his servants.

In the story, the king represents God.

The servants represent us.

One day, every person will give an account to God.

Cross References

Matthew 25:19

> After a long time the master came home and asked the servants what they did with his money.

Luke 16:2

> So he called the manager in and said to him, “What is this I hear about you? Give me a report of what you have done with my money.”

Romans 14:12

> So each of us will have to explain to God about the things we have done.

Spiritual Principle

Every person will one day give an account to God.

XXIV. TEN THOUSAND TALENTS

Matthew 18:24 — An Impossible Debt

“As he began the settlement, a man who owed him ten thousand talents was brought to him.”

A man **owed him ten thousand talents.**

This was an unimaginable amount.

A **talent** was the largest unit of money.

It was worth about twenty years' wages for a common worker.

Ten thousand talents would be worth about two hundred thousand years of wages.

In today's terms, it would be billions of dollars.

Ten thousand was the largest number used in Greek.

Jesus was describing a debt that could never be paid.

This is a picture of our debt of sin before God.

Cross References

Matthew 25:15

> He gave one servant five bags of gold, another servant two bags, and a third servant one bag.

Romans 3:23

> All people have sinned and are not good enough for God's glory.

Colossians 2:14

> He canceled the debt, which listed all the rules we failed to follow. He took away that record with its rules and nailed it to the cross.

Spiritual Principle

Our debt of sin before God is too great for us to ever repay.

Crawford Bible Study Principle

Jesus used the biggest number He could to describe how much we owe — and then He showed how much God forgives.

XXV. SOLD TO REPAY THE DEBT

Matthew 18:25 — Not Able to Pay

“Since he was not able to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt.”

He was not able to pay.

Of course he wasn't.

No one could pay such a debt.

So the master ordered that **he and his wife and his children and all that he had be sold.**

In those days, people who could not pay their debts could be sold into slavery.

Even then, it would not come close to paying what he owed.

This shows the hopelessness of our situation without God's mercy.

Cross References

2 Kings 4:1

> Now the man he owed money to is coming to take my two sons as his slaves.

Leviticus 25:39

> If anyone in your country becomes very poor and sells himself as a slave to you, you must not make him work like a slave.

Nehemiah 5:5

> We are forced to sell our sons and daughters as slaves.

Spiritual Principle

Without God's mercy, we are completely helpless.

XXVI. BE PATIENT WITH ME

Matthew 18:26 — I Will Pay Back Everything

“The servant fell on his knees before him. ‘Be patient with me,’ he begged, ‘and I will pay back everything.’”

The servant **fell on his knees.**

He **begged.**

“Be patient with me, and I will pay back everything.”

This was an impossible promise.

He could never pay back everything.

Many people think they can make up for their sins.

If they just try harder.

If they do enough good.

But no one can pay the debt of sin.

Cross References

Matthew 18:29

> The other servant fell on his knees and begged him, “Be patient with me, and I will pay you everything I owe.”

Luke 7:41

> Two people owed money to the same banker. One owed five hundred coins and the other owed fifty.

Psalm 86:15

> But Lord, You are a God who shows mercy and is kind. You don't become angry quickly. You have great love and faithfulness.

Spiritual Principle

We cannot earn our way out of the debt of sin.

XXVII. THE DEBT CANCELED

Matthew 18:27 — He Let Him Go

“The master took pity on him, canceled the debt, and let him go.”

This is the heart of the gospel.

The master took pity on him.

Canceled the debt.

Let him go.

The servant asked for more time.

The master gave him complete forgiveness.

The servant offered to pay.

The master paid the cost himself by canceling the debt.

This is what God does for us.

Through Jesus, our impossible debt of sin is completely canceled.

Cross References

Colossians 2:13

> God forgave all our sins.

Psalm 103:12

> He has taken our sins away from us as far as the east is from west.

Isaiah 43:25

> I, I am the One who erases all your sins, for My sake. I will not remember your sins.

Spiritual Principle

God's forgiveness is complete and free.

Key Truth

The servant asked for patience; the master gave him pardon.

XXVIII. A HUNDRED SILVER COINS

Matthew 18:28 — Pay Back What You Owe!

“But that servant went out and found one of his fellow servants who owed him a hundred silver coins. He grabbed him and began to choke him. ‘Pay back what you owe me!’ he demanded.”

Now the story takes a shocking turn.

The forgiven servant **went out.**

He found **a fellow servant** who owed him **a hundred silver coins.**

A silver coin, or **denarius**, was about one day's wages.

So the debt was about a hundred days' wages.

It was a real debt.

But it was tiny compared to ten thousand talents.

The first debt was about **600,000 times larger.**

And yet the forgiven servant **grabbed him and began to choke him.**

“Pay back what you owe me!”

He had just been forgiven billions.

And he would not forgive a few months' pay.

Cross References

James 2:13

> Anyone who does not show mercy will be judged without mercy. But mercy wins over judgment.

Luke 7:41

> Two people owed money to the same banker. One owed five hundred coins and the other owed fifty.

Proverbs 3:27

> Whenever you are able, do good to people who need help.

Spiritual Warning

Forgetting how much we have been forgiven makes us harsh toward others.

XXIX. THE SAME PLEA

Matthew 18:29 — Be Patient with Me

“His fellow servant fell to his knees and begged him, ‘Be patient with me, and I will pay it back.’”

Notice the words.

They are almost exactly the same words the first servant had used.

He fell to his knees.

He begged.

“Be patient with me, and I will pay it back.”

And this debt really could be paid back.

It would just take time.

The forgiven servant should have recognized his own words.

Cross References

Matthew 18:26

> The servant fell on his knees and begged, “Be patient with me, and I will pay you everything I owe.”

Proverbs 25:15

> With patience you can convince a ruler, and a gentle word can get through to the hard-headed.

1 Thessalonians 5:14

> Help those who are weak. Be patient with everyone.

Spiritual Principle

When others plead for mercy, we should remember when we pleaded for mercy.

XXX. THROWN INTO PRISON

Matthew 18:30 — He Refused

“But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt.”

He refused.

He had no mercy.

He **had the man thrown into prison.**

In prison, the man could not work to pay back his debt.

It was cruel and pointless.

The forgiven servant used the very punishment he himself had escaped.

Cross References

Matthew 5:25

> If your enemy is taking you to court, become friends quickly, before you go to court. Otherwise, he might turn you over to the judge, and you might be thrown into jail.

Luke 12:58

If you don't, he may drag you to the judge, and the judge will turn you over to the officer, and the officer will throw you into jail.

Proverbs 21:13

Whoever refuses to listen when poor people cry out will also cry out and not be answered.

Spiritual Warning

An unforgiving heart is a cruel heart.

XXXI. THE OTHER SERVANTS WERE OUTRAGED

Matthew 18:31 — They Told Their Master

“When the other servants saw what had happened, they were outraged and went and told their master everything that had happened.”

The other servants saw what had happened.

They were **outraged.**

They knew how much the first servant had been forgiven.

They could not believe what he had done.

So they **told their master everything.**

Unforgiveness does not stay hidden.

Others see it.

And God sees it.

Cross References

Deuteronomy 24:15

Pay him his wages each day before sunset, because he is poor and depends on it. Otherwise, he will cry to the LORD against you, and you will be guilty of sin.

Job 34:28

They made the poor cry out to God, and He heard the cry of those who were treated badly.

Proverbs 24:11

Save those who are being led to their death. Rescue those who are about to be killed.

Spiritual Principle

God hears the cry of those who are treated without mercy.

XXXII. YOU WICKED SERVANT

Matthew 18:32 — I Canceled All That Debt

“Then the master called the servant in. ‘You wicked servant,’ he said, ‘I canceled all that debt of yours because you begged me to.’”

The master **called the servant in.**

“You wicked servant.”

Notice that the master did not call him wicked for owing the debt.

He called him wicked for refusing to forgive.

“I canceled all that debt of yours because you begged me to.”

All that debt.

Every bit of it.

And the servant had refused to forgive even a little.

Cross References

Luke 7:42

> They had no money to pay what they owed, but the banker told both of them they did not have to pay him.

Ephesians 4:32

> Be kind and loving to each other. Forgive each other just as God forgave you in Christ.

Matthew 6:14

> Yes, if you forgive others for their sins, your Father in heaven will also forgive you for your sins.

Spiritual Principle

Refusing to forgive is a serious sin in God's eyes.

XXXIII. SHOULDN'T YOU HAVE HAD MERCY?

Matthew 18:33 — Just as I Had on You

“Shouldn't you have had mercy on your fellow servant just as I had on you?”

This is the key question of the parable.

Shouldn't you have had mercy on your fellow servant just as I had on you?

The mercy we receive from God should flow out to others.

We forgive because we have been forgiven.

The servant received mercy.

But it never changed his heart.

Cross References

Micah 6:8

> The LORD has told you what is good. He has told you what He wants from you: Do what is right to other people. Love being kind to others. And live humbly, trusting your God.

James 2:13

> Anyone who does not show mercy will be judged without mercy. But mercy wins over judgment.

Luke 6:36

> Show mercy, just as your Father shows mercy.

Spiritual Principle

Mercy received must become mercy given.

Crawford Bible Study Principle

The question is not whether the other person deserves forgiveness, but whether you remember how much you have been forgiven.

XXXIV. HANDED OVER TO THE JAILERS

Matthew 18:34 — Until He Should Pay

“In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed.”

The master was angry.

He **handed him over to the jailers.**

Until he should pay back all he owed.

And he could never pay.

The servant who refused mercy lost the mercy he had received.

This is a sobering ending.

Cross References

Matthew 5:26

> I tell you the truth, you will not leave there until you have paid everything you owe.

Luke 12:47

> The servant who knows what his master wants but does not get ready or does not do what the master wants will be punished severely.

Romans 2:5

> But you are stubborn and refuse to change, so you are making your own punishment greater and greater on the day God shows His anger.

Spiritual Warning

Those who refuse to show mercy show that they have never truly received it.

XXXV. FROM YOUR HEART

Matthew 18:35 — How My Father Will Treat You

“This is how My heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”

Jesus applied the parable directly.

This is how My heavenly Father will treat each of you.

Unless you forgive your brother or sister from your heart.

Notice the words **from your heart.**

Not just with words.

Not just on the outside.

Real forgiveness comes from a heart changed by God's mercy.

This does not mean we earn God's forgiveness by forgiving others.

God's forgiveness is a free gift.

But a person who has truly received that gift will be changed by it.

A heart that refuses to forgive shows that it has never truly understood God's grace.

Cross References

Matthew 6:12

> Forgive us for our sins, just as we have forgiven those who sinned against us.

Matthew 6:14

> Yes, if you forgive others for their sins, your Father in heaven will also forgive you for your sins.

Mark 11:25

> When you are praying, if you are angry with someone, forgive him so that your Father in heaven will also forgive your sins.

Spiritual Principle

True forgiveness comes from the heart.

Key Truth

We forgive not because others deserve it, but because God forgave us when we did not deserve it.

XXXVI. SIX GREAT LESSONS FROM MATTHEW 18

1. Greatness Comes Through Humility

To be great in God's kingdom, we must become childlike in trust and humility.

Principle:

The lower we bow, the greater we become in God's eyes.

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2. God Values Every Soul

He seeks out the one lost sheep and rejoices when it is found.

Principle:

No one is too small to matter to God.

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3. Sin Must Be Dealt With

Correction should be done gently, privately, and with the goal of restoration.

Principle:

The goal of correction is always to win the person back.

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4. Unity in Prayer Has Power

When believers agree together, God moves in response.

Principle:

Jesus is present where His people gather in His name.

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5. Forgiveness Is Unlimited

God calls us to forgive without limit, as He has forgiven us.

Principle:

Stop counting and start forgiving.

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6. Mercy Received Must Become Mercy Given

Those who experience God's grace must extend it to others.

Principle:

Remember how much you have been forgiven.

XXXVII. THE STEPS OF RESTORATION

Jesus gives a clear process for dealing with sin among believers.

Step 1: Go Privately (Verse 15)

Talk to the person one-on-one.

Step 2: Take One or Two Others (Verse 16)

If they will not listen, bring witnesses.

Step 3: Tell the Church (Verse 17)

If they still will not listen, involve the church.

Step 4: Treat Them as an Outsider (Verse 17)

If they refuse the church, treat them as someone who needs to be reached again.

Key Truth

At every step, the goal is not punishment but restoration.

Application

Common mistakes in dealing with sin:

- Telling others before talking to the person.
- Ignoring the sin completely.
- Going with anger instead of love.
- Skipping steps.
- Giving up on the person.

XXXVIII. TWO DEBTS

The parable of the unforgiving servant shows two very different debts.

The First Debt

- Ten thousand talents.
- About 200,000 years of wages.
- Impossible to repay.
- Completely canceled by the king.
- A picture of our debt to God.

The Second Debt

- A hundred silver coins.
- About 100 days of wages.
- Could be repaid with time.
- Refused by the forgiven servant.
- A picture of what others owe us.

Crawford Bible Study Principle

Whatever others owe us is small compared to what God has forgiven us.

XXXIX. WHAT FORGIVENESS IS AND IS NOT

Forgiveness Is

- A choice to release the debt.
- Giving up the right to get even.
- Leaving justice in God's hands.
- Coming from the heart.
- Something we do again and again.

Forgiveness Is Not

- Pretending the wrong did not happen.
- Saying the wrong was not serious.
- Always trusting the person right away.
- Ignoring the need for consequences.
- A feeling we wait for before we act.

Spiritual Principle

Forgiveness frees the one who forgives as much as the one who is forgiven.

XL. WHAT MATTHEW 18 TEACHES ABOUT JESUS

Matthew 18 presents Jesus as:

The Humble King

He calls a child into the center.

The Protector of the Little Ones

He warns against causing them to stumble.

The Savior of the Lost

He came to save the lost.

The Good Shepherd

He leaves the ninety-nine to find the one.

The Restorer

He teaches how to bring wanderers back.

The Ever-Present Lord

He is with two or three gathered in His name.

The Teacher of Forgiveness

He calls us to forgive seventy times seven.

The Revealer of the Father's Mercy

He shows the King who cancels an impossible debt.

Crawford Bible Study Principle

The Jesus who leaves the ninety-nine to find the one is the Jesus who forgives a debt we could never pay.

XLI. QUESTIONS AND ANSWERS FOR PERSONAL STUDY

Question 1

Why did the disciples ask who was the greatest?

They were thinking about position, rank, and honor.

They had been arguing among themselves on the road.

Question 2

Why did Jesus use a little child as an example?

Children had little status in that culture.

They are dependent and trusting.

Jesus showed that humility, not power, is the path to greatness.

Question 3

What does it mean to become like a little child?

It means turning from pride and coming to God with humble trust and dependence.

It does not mean being childish.

Question 4

What does it mean to cause a little one to stumble?

It means leading a child or a humble believer into sin or causing them to fall away from faith.

Jesus takes this very seriously.

Question 5

Is Jesus telling us to literally cut off our hands or pluck out our eyes?

No.

He is using strong language to show how seriously we must deal with sin.

We must remove whatever leads us into sin.

Question 6

What does Jesus mean by “their angels”?

God cares for His little ones so much that His angels watch over them and have direct access to God's presence.

Question 7

What does the parable of the lost sheep teach?

Every single person matters to God.

He seeks those who wander and rejoices when they are found.

Question 8

What is the first step in dealing with a brother or sister who sins against you?

Go to them privately, just between the two of you, and point out their fault.

Question 9

What is the goal of correcting a brother or sister?

To win them back.

The goal is always restoration, not punishment.

Question 10

What does it mean to treat someone as a pagan or tax collector?

It means treating them as someone outside the church family who needs to be reached again.

Jesus loved and reached out to pagans and tax collectors.

Question 11

What does Jesus promise when two or three gather in His name?

He promises to be present with them.

Question 12

What did Jesus mean by “seventy times seven”?

He meant that forgiveness should have no limit.

We should stop counting.

Question 13

How large was the first servant's debt compared to the second?

The first debt was about 600,000 times larger.

It was an impossible debt, while the second could be repaid with time.

Question 14

Why was the first servant called wicked?

Not because he owed a great debt, but because he refused to forgive a small debt after being forgiven so much.

Question 15

Do we earn God's forgiveness by forgiving others?

No.

God's forgiveness is a free gift.

But a heart that has truly received it will forgive others.

Refusing to forgive shows that we have not understood God's grace.

Question 16

What should Matthew 18 change about the way Christians live today?

Matthew 18 should cause believers to live:

- Humble like little children.
- Welcoming the weak and overlooked.
- Careful not to cause others to stumble.
- Serious about removing sin from their lives.
- Seeking those who wander away.
- Correcting others privately and gently.
- Aiming for restoration, not punishment.
- Praying together in agreement.
- Forgiving without keeping count.
- Remembering how much they have been forgiven.

XLII. PERSONAL APPLICATION

Matthew 18 asks several important questions.

Am I Seeking to Be Great or Seeking to Be Humble?

Do I Come to God with Childlike Trust?

How Do I Treat People Who Seem Unimportant?

Is My Life Causing Anyone to Stumble?

Is There Anything I Need to “Cut Off” from My Life?

Do I Care About the One Who Has Wandered Away?

Is There Someone I Need to Go to Privately About Their Sin?

Have I Been Gossiping Instead of Going Directly to Someone?

Do I Value Gathering with Other Believers in Jesus' Name?

Am I Keeping Count of How Many Times I Have Forgiven Someone?

Is There Someone I Have Refused to Forgive?

Do I Remember How Much God Has Forgiven Me?

XLIII. A CRAWFORD BIBLE STUDY PRINCIPLE

“Forgiven Much, Forgive Much”

The servant in Jesus' story was forgiven a debt he could never pay.

Billions of dollars.

Two hundred thousand years of wages.

Completely canceled.

And then he walked out the door and choked a man who owed him a few months' pay.

How could he do it?

He had forgotten.

He had forgotten how much he had been forgiven.

This creates a powerful principle.

Every time we refuse to forgive, we are acting like that servant.

We are forgetting the great debt God has canceled for us.

When we remember how much God has forgiven us, forgiving others becomes possible.

Not easy.

But possible.

Because the debt others owe us will always be small compared to the debt Jesus paid for us.

Principle:

The more we remember the cross, the easier it becomes to forgive.

XLIV. FINAL APPLICATION

Matthew Chapter 18 begins with an argument about greatness.

And it ends with a parable about forgiveness.

In between, Jesus teaches His followers how to live together as the family of God.

He places a child in the middle and says:

Become like this.

He warns against causing little ones to stumble.

He tells of a shepherd who leaves ninety-nine sheep to find one.

He teaches how to go to a brother or sister who has sinned.

Privately.

Gently.

With the goal of winning them back.

He promises to be present when two or three gather in His name.

And when Peter asks how many times to forgive, Jesus says:

Stop counting.

Then He tells of a servant who was forgiven an impossible debt but would not forgive a small one.

Matthew 18 therefore reminds us:

Greatness in God's kingdom looks like humility.

Every person matters to God.

Sin must be dealt with, but always in love.

Jesus is with His people when they gather.

And those who have been forgiven much must forgive much.

The story of Matthew 18 does not end with:

Disciples arguing about greatness.

A sheep lost on the hills.

Or a servant thrown into prison.

It ends with:

A call to forgive from the heart.

Because the King has forgiven us.

The same call still stands:

Humble yourself.

Welcome the little ones.

Remove what causes you to sin.

Seek the one who wanders.

Correct with love.

Pray together.

Forgive without counting.

Remember the mercy you have received.

And until He returns:

Keep humbling yourself.

Keep seeking the lost.

Keep forgiving.

Keep remembering His mercy.

Closing Prayer

Heavenly Father,

Forgive us for the times we have wanted to be great instead of humble.

Teach us to become like little children before You.

Give us hearts that trust You and depend on You completely.

Help us welcome the little ones in Jesus' name.

Make us gentle with children, patient with new believers, and kind to those others overlook.

Keep us from ever causing someone to stumble.

Show us anything in our lives that leads us into sin, and give us courage to remove it.

Thank You that the little ones are precious in Your sight.

Lord Jesus, thank You for being the Good Shepherd.

Thank You that You leave the ninety-nine to find the one.

Thank You that You came looking for us when we wandered away.

Give us Your heart for the lost and the wandering.

Teach us how to go to a brother or sister who has sinned.

Help us go privately, gently, and with love.

Keep us from gossip, anger, and pride.

Let our goal always be to win them back.

Thank You for the promise that where two or three gather in Your name, You are with us.

Help us value gathering with Your people.

Father, thank You for canceling the debt we could never pay.

Thank You for Your mercy through Jesus Christ.

Help us never forget how much we have been forgiven.

Show us anyone we have refused to forgive.

Give us grace to forgive them from our hearts.

Teach us to stop counting and start forgiving.

Let the mercy we have received flow through us to others.

In Jesus' name, Amen.

Key Verse

“Shouldn't you have had mercy on your fellow servant just as I had on you?” — Matthew 18:33

Central Truth

In God's kingdom, the humble are the greatest, every lost soul matters, sin is dealt with in love, and those who have been forgiven much must forgive from the heart.

Matthew 18 in One Sentence

Jesus teaches that greatness in His kingdom comes through childlike humility, warns against causing little ones to stumble, shows God's love for every lost sheep, explains how to restore a brother or sister who sins, promises His presence when believers gather, and calls His followers to forgive without limit because they have been forgiven an impossible debt.