

**LESSON 10**  
February 2, 2025

**Unit III: Life in God's Kingdom**  
**Too Much Debt**

DEVOTIONAL READING: Psalm 4  
BACKGROUND SCRIPTURE: Matthew 6:5-15  
PRINT PASSAGE: Matthew 6:5-15

**KEY VERSE**

Thy kingdom come, Thy will be done in earth, as it is in heaven. (Matthew 6:10, KJV)

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“Your kingdom come, your will be done, on earth as it is in heaven.” (Matthew 6:10, NIV)

**Lesson Aims**

As a result of experiencing this lesson, you should be able to do the following:

- Understand that the debt Jesus addresses is part of a system that overwhelms the poor with obligations to the ruling powers.
- Focus on forgiving debt as a sign of God's coming kingdom.
- Commit to fighting policies that preclude ordinary people from prospering today.

**\*Key Terms**

**Debts (verse 12)**—Greek: *opheilēma* (of-i'-lay-mah): those things which are owed; offenses; sins; what is due.

**Pray (verse 5)**—Greek: *proseuchomai* (pros-yoo'-khom-ahee): offer prayers, vows; talk to God.

**Reward (verse 6)**—Greek: *apodidōmi* (ap-od-eed'-o-mee): to give up, give back, return, restore; award.

**Temptation (verse 13)**—Greek: *peirasmos* (pi-ras-mos'): an experiment; a test, trial; testing.

**Trespases (verse 15)**—Greek: *paraptōma* (par-ap'-to-mah): false steps; falling away; lapses, slips; “sins” (NIV).

\*(Word Study Supplement—Refer to page 2)

**Introduction**

On September 18, 2023, Allan Rappeport, an economic policy reporter based in Washington, reported that our nation's debt topped \$33 trillion for the first time in our history. This unnerving news came when Congress faltered in efforts to fund our government and avoid its first shutdown since 2019. Although congressional conflict subsided and a bipartisan



## The Biblical Context

Matthew 6 is situated within the Sermon on the Mount, considered the most renowned and significant teachings of Jesus in the New Testament. Within the context of the book of Matthew, Jesus' Sermon occurs relatively early in His public ministry following His baptism, wilderness temptation, and calling of His disciples. Although a large crowd gathered to hear Jesus' teaching, He primarily directed His instructions to His disciples. Matthew 6 is unique because it is one of the few chapters devoted entirely to Jesus' words. In this chapter, Jesus connects and expands His teaching in Matthew 5 about the significant role of thoughts and attitudes in demonstrating righteousness before God. He begins by emphasizing the importance of giving secretly and humbly so that God gets the glory, not the giver. Jesus explains that good deeds are righteous only when performed because of a sincere devotion to God instead of humanity's approval (see Matthew 6:1-4). He also warns about being hypocritical in prayer, telling His listeners and disciples to pray unseen behind closed doors where no one can hear them, and to trust the Father to hear and reward them (Matthew 6:5-6).

Further, Jesus warns His audience against using meaningless repetition in prayer—like the unbelievers around them—to ensure that God hears them (Matthew 6:7-8). To illustrate His meaning, Jesus presents the prayer template we call the Lord's Prayer as a pattern to follow when approaching God in prayer (Matthew 6:9-13). Finally, Jesus returns to the theme of forgiveness and how it relates to the redeemed's lives (Matthew 6:14-15) and addresses fasting, the futility of worry, and the rewards of trusting God's provisions (see Matthew 6:16-34).

**Verily I say unto you, They have their reward.**

**6 But thou, when thou prayest, enter into thy closet, and when thou hast shut thy door, pray to thy Father which is in secret; and thy Father which seeth in secret shall reward thee openly.**

agreement was reached to suspend the debt limit for two years, slowing the growth of the national debt continues to be daunting. However, a “bandage-fix” passed both congressional houses and was signed by President Biden at this time, thus avoiding the threat of another projected government shut-down until spring 2024. Debt, usually money owed by one party to another, is an all-too-familiar reality nationally and personally. Generally, all American consumers owe a debt to some person, institution, or business. All debts must be repaid unless forgiven by the lender and usually with additional interest.

God's Word contains instructions and several principles regarding financial debt and forgiveness in both Testaments. These biblical teachings emphasize approaching financial debt obligations with compassion, generosity, and forgiveness. Believers are encouraged to be fair, just, and willing to forgive debts when possible. These teachings also apply to the moral and personal areas of debt, where the same principles apply. In the Sermon on the Mount (see Matthew 6), Jesus taught that our willingness to forgive debts (sins against us in this context) directly correlates to our being forgiven for our sins against God and others.

## ANALYSIS OF THE BIBLICAL TEXT

### Avoid Perfunctory Prayer (Matthew 6:5-8)

#### KJV

**5 And when thou prayest, thou shalt not be as the hypocrites are: for they love to pray standing in the synagogues and in the corners of the streets, that they may be seen of men.**

**7 But when ye pray, use not vain repetitions, as the heathen do: for they think that they shall be heard for their much speaking.**

**8 Be not ye therefore like unto them: for your Father knoweth what things ye have need of, before ye ask him.**

#### **NIV**

**5 “And when you pray, do not be like the hypocrites, for they love to pray standing in the synagogues and on the street corners to be seen by others. Truly I tell you, they have received their reward in full.**

**6 “But when you pray, go into your room, close the door and pray to your Father, who is unseen. Then your Father, who sees what is done in secret, will reward you.**

**7 “And when you pray, do not keep on babbling like pagans, for they think they will be heard because of their many words.**

**8 “Do not be like them, for your Father knows what you need before you ask him.”**

After calling His disciples to a more radical level of holiness than their religious leaders in Matthew 5, Jesus expands this thought in Matthew 6 by illustrating the hypocritical deficiency of the Pharisees’ righteousness regarding giving to the poor (see verses 1-4), prayer (verses 5-15), and fasting (see verses 16-18). Instead of allowing their acts to worship God, their motive was self-righteous self-promotion. Jesus specifically instructed His disciples to avoid prayer, standing in the synagogues and on street corners to be “seen of men” (**verse 5**). They were to pray secretly and not as a public performance to be applauded by people (**verse 6**). Jesus was not prohibiting public prayer but emphasizing that heartfelt, genuine prayer is more about the depth of one’s relationship with God. Instead, His instructions were a call to sincere prayer—the fruit of a transformed life committed to pleasing God.

Jesus continues His instructions about the nature of prayer in **verses 7-8**. He points out that authentic prayer is not the repetition of meaningless words to be thoughtlessly repeated like automatic formulas. In that day, Gentiles used magical incantations and formal invocations (**verse 7**) similar in form and sound to the meaningless prayers of some believers. Jesus does not mean that believers shouldn’t be persistent in their prayers, but their prayers should be characterized by the quality (e.g., humble, heartfelt sincerity) of the words rather than the quantity. The approach to prayer should consider two relevant truths: (1) God listens to the heart, not the number of words, and (2) God is omniscient; He knows what believers need before they ask (**verse 8**). Jesus’ prohibition against superficial prayers spoken only to impress others can also be applied to other aspects of worship like giving, serving, and praise.

#### **WHAT DO YOU THINK?**

**In what ways can believers be guilty of featuring or promoting themselves in worship and ministry instead of God?**

#### **A Pattern to Follow (Matthew 6:9-13)**

#### **KJV**

**9 After this manner therefore pray ye: Our Father which art in heaven, Hallowed be thy name.**

**10 Thy kingdom come, Thy will be done in earth, as it is in heaven.**

**11 Give us this day our daily bread.**

**12 And forgive us our debts, as we forgive our debtors.**

**13 And lead us not into temptation, but deliver us from evil: For thine is the kingdom, and the power, and the glory, for ever. Amen.**

#### **NIV**

**9 “This, then, is how you should pray: ‘Our Father in heaven, hallowed be your name,**

**10 “your kingdom come, your will be done, on earth as it is in heaven.**

**11 “Give us today our daily bread.**

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

**13 “And lead us not into temptation, but deliver us from the evil one.”**

The previous verses contrast the Pharisees’ approach to prayer with that which Jesus encourages. While the Pharisees treated prayer as a public display of righteousness, Jesus criticized this self-promoting approach and offered an alternative—a God-centered model for prayer. This Model Prayer guides believers in approaching God with humility, reverence, and simplicity. The Model Prayer begins by worshipping God and showing deep respect for His name, acknowledging Him as the heavenly Father, and emphasizing a personal relationship with Him. This prayer also reflects a genuine desire to honor God’s name, as it anticipates the coming of God’s kingdom and will on the earth (**verses 9-10**). Jesus teaches His followers to seek God’s provision for their daily needs and to seek forgiveness for moral shortcomings while extending forgiveness to others. This act of seeking forgiveness is inseparable from the expectation of being forgiven by God. Jesus demonstrates how to pray for protection from temptation, and to praise God for His power and authority (**verses 11-13**). This prayer is to be used as a template or guide for more personalized prayers.

#### **WHAT DO YOU THINK?**

Which other Scriptures explain why Jesus included a request for personal forgiveness of others as an element of Christian prayer?

### **The Key to Forgiveness (Matthew 6:14-15)**

#### **KJV**

**14 For if ye forgive men their trespasses, your heavenly Father will also forgive you:**

**15 But if ye forgive not men their trespasses, neither will your Father forgive your trespasses.**

#### **NIV**

**14 “For if you forgive other people when they sin against you, your heavenly Father will also forgive you.**

**15 “But if you do not forgive others their sins, your Father will not forgive your sins.”**

In verses 12-15, Jesus returns to stressing the importance of believers’ forgiving others (emphasized in verse 12) as a prerequisite for receiving forgiveness from God. Being forgiven by God is inseparably connected to the believer’s readiness to forgive others (**verses 14-15**). These verses can be misunderstood to mean that God’s forgiving sin depends on a sinner’s forgiving those sinning against him or her if taken out of context. Then, it would appear that Jesus is saying that we *earn* God’s forgiveness *after* we forgive others’ sins against us and *lose* it if we *refuse* to forgive them. However, salvation results from being justified by faith in Jesus Christ alone, not any form of human work. Rhetorically, what does Jesus mean? He means that forgiving others is a condition

for salvation. Instead, the willingness to forgive those who sin against the believer is the expected condition of being justified by faith. Forgiving others, then, is practical evidence of salvation, and refusing to forgive contradicts practical godliness. Inherent in this expectation is the need to pursue progressive sanctification and to develop an obedient, personal relationship with the Lord.

### **WHAT DO YOU THINK?**

**What aspects of our salvation should motivate us to extend forgiveness to those who wrong us?**

### **A Closing Thought**

In Matthew 6:5-15, Jesus provides instruction regarding the proper motive and attitude toward prayer, a practical pattern to model when we pray, and the importance of extending forgiveness to others as evidence of our justification by faith. Jesus teaches us to approach prayer with a God-centered focus—one that connects with Him and gives daily evidence of love, forgiveness, and sincerity in daily life.

### **Your Life**

The only expectation in the Model Prayer is to forgive others' debts to us as God has forgiven our debts. Although the "debts" in this context refer to moral failings, the command to pay them can also be applied to our financial obligations. Therefore, we can activate this expectation by practicing responsible stewardship, extending generosity, and being patient with those who owe us financially or otherwise.

### **Your World!**

In the context of forgiving and paying "debts," consider the literal and spiritual debts you owe and the obligation to pay them placed on you. Then, identify how you can "pay" them by living in a manner that reflects God's kingdom values of justice, mercy, responsibility, and generosity.

### **Closing Prayer**

Father, help us show grace toward others as You have toward us by forgiving our sin debt through Christ. In Jesus' name we pray. Amen.

### **Conclusion**

**(Preparing for Next Week's Lesson)**

Consider this question as you prepare for next week's lesson: "What resistance might we expect for standing for what is good and right?"

## **Home Daily Bible Readings**

MONDAY, February 3	"Be Strong and Courageous"	(Joshua 1:1-9)
TUESDAY, February 4	"As Sheep among Wolves"	(Matthew 10:16-30)
WEDNESDAY, February 5	"Resistance and Reward"	(Matthew 10:31-42)
THURSDAY, February 6	"God Is Our Salvation"	(Psalm 35:1-14)
FRIDAY, February 7	"Rescue Me from My Enemies"	(Psalm 35:15-28)
SATURDAY, February 8	"Don't Rejoice When Enemies Fall"	(Proverbs 24:8-22)
SUNDAY, February 9	"The Kingdom Presses On"	(Matthew 11:7-15, 20-24)