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SERIES: The Shape of Prayer
MESSAGE: And Forgive Us Our Debts
PASSAGE: Matthew 6:12
SPEAKER: Ryan Harmon

I don't know how many times, exactly, I prayed as a kid to be saved. But I'm pretty confident it was at least 10 times. Now, the first time, the one that took, came at the ripe old age of four or five years old. It was in a backyard Bible club in my mom's basement. There came a moment where a question was asked, "who wants to be saved?" I raised my hand, I went back into a separate room, and there with my Aunt Linda, I prayed for Jesus to come into my heart. Four or 5 years old.

Of course, all of you know, after that, everything has just gone perfectly. No struggles. Not difficult at all. Of course, we all know as Christians, that as we follow Jesus, our life with him is marked by incredible highs, but also by moments that are low for us. We make commitments to him, but we also, as human beings, we still struggle with sin.

Now, for me, as a kid, for a number of years growing up, it was those moments, the struggles with sin, let's say a moment where it seemed as though I was struggling with the same sin over and over again, that would start to lead me to doubt, to have a sense of fear and anxiety. I'd start to ask questions. What if I'm not saved? What if when I prayed that prayer, I didn't mean it 100%? What if I continue to struggle with sin? What if Jesus wants to unpay that which was paid? All of these thoughts, all of these fears, ultimately leading me, therefore, to ask, again and again and again, that God would save me.

The question, of course, is this. Is that the way it works? Is that how God works? That's what we want to consider together tonight. Open your Bibles with me to Matthew chapter 6. Matthew chapter 6. We going to be in verse 12, one phrase, actually half of phrase this evening of Matthew 6:12. But we want to talk about what we just got done singing about.

Now, as you turn there, as you turn to Matthew chapter 6, verse 12, let me very quickly just summarize where we've been. Remember, this is the prayer that Jesus taught his disciples to pray, the one we call the Lord's prayer. We're walking through it with great intentionality, slowly, reflectively, hoping that our very life of prayer will be shaped after this form of prayer that Jesus taught his disciples. So that prayer began when Jesus said, "pray then this way." In other words, this is a



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model. This is a form of prayer. Jesus said, "our Father, who is in heaven, hallowed be your name. Your kingdom come, your will be done on earth as it is in heaven." An address to our father, and then three requests all focused on who he is.

Then last week we got to the second set of three requests, the one that Lane walked us through so wonderfully, "Give us this day our daily bread." So ultimately, as Lane said, it's a prayer of dependence. It's a prayer that says, "Lord, give me today, give us today that which we need today. We're utterly dependent upon you." Now, that leads us to the phrase that we're going to look at this evening, the fifth request in the prayer, the second request that pertains to us in our life. Jesus taught his disciples to pray, "and forgive us our debts." Forgive us our debts.

Now, we did a quick overview just a moment ago, but before we dig into the specifics of that phrase, I do just want to talk briefly about the theology that we're being taught in this prayer. It's important that we understand that this prayer is certainly a form of prayer. It can give shape to our prayer, but we need to understand also, we've learned some very deep, very important things about who God is, and now as we turn to this second set of three requests last week and this week in the next two weeks, we're gonna learn some very deep, important things about who we are. Things that we need to embrace, we need to live by.

First, we learn some important things about God, about his very being. He is the one that we call father, which means he is our protector. He is our provider. He brings us into a community. That's why we pray, "our Father." He's the one in the heavens, which means he is transcendent over everything. He's also imminent. He is closer than we possibly can imagine, which means he's able to handle anything that we bring to him. We prayed, "hallowed be your name," which tells us that he alone is the one that is worthy of being magnified and glorified. He is the only one worthy of worship.

Something very important that we affirm about who God is as we pray, "hallowed be your name. Your kingdom come." He is the king of kings. His kingdom is the ultimate kingdom. Although there are other kingdoms upon this earth, this moment, his kingdom, finally and ultimately, will have final say, your kingdom come. And "your will be done." God's will is supreme. It is ultimate. "Your will be done on earth as it is in heaven." God's will is the best way. It's the way that human beings and all of creation was designed to operate according to his will. Very deep theology, very deep information about who God is. As we pray these things, we are affirming these very profound truths about him.

So we want to pray them, but we also want to let this prayer shape our thinking. We want to have a right view of God. Now, as we turn to these next requests started last week, we also learn some important things about who we are as



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human beings. And it's important that we also live according to what is true about us.

First thing we learned when we said, "give us this day our daily bread," is that we are physical beings. We have physical needs. We need food. But of course, give us this day our daily bread pertains to all that we need. We have a number of physical needs. We are very needy people because we are creatures, and we were made by a creator. Therefore, we are, by our very nature, we are dependent. We're needy. We need food.

Now, we need more than food, but we definitely need food. We need money. We need things to be provided for so we can pay the bills. Now we need much more than money, but we do need money, and it is affirming to God, for us to admit our neediness and our dependence upon him. Very needy. We all come into this world incredibly needy, can't do a thing on our own. We count on parents, on a community to come and provide for us.

And the mistake that we start to have as human beings is as we get older, we start to think that we grow out of that. But we remain needy. And God made us to be connected to him, the one who is able to provide for our physical needs. That's the first thing we learn about us.

Second thing as we get to this phrase this evening, "forgive us our debts," is that we are spiritual and relational beings. We are spiritual and relational. We are people who aren't merely physical, but we live in a world that we relate to others, and ultimately we are meant to relate to God himself. And just as we are physically needy, we are physically dependent, we also are very spiritually, relationally dependent.

So now, if you ever wonder why so many people in the world have a hard time embracing the truths of Christianity, one of the primary factors, I believe, is what we just got done talking about. It is hard for us to admit that we have needs. It is difficult for us to take on the humility that says, "I am a dependent person in the middle of our world that says be independent and need no one." Christianity looks reality right in the face and says, as human beings, we're very needy. We're very needy and there is a solution. Because there is a creator who can care for and provide for your needs.

We are physical beings, with physical needs, and we are spiritual, relational beings, with spiritual and relational needs. Therefore, when we pray, "forgive us our debts." We are admitting that we have deep spiritual need that is outside our power to fix. We are desperate and we are needy. So now, specifically, in "forgive us our debts," let's start, let's literally look at two words in this prayer, this request.



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First of all, we need to talk about debts. It's a little bit of an odd word. It's a word that certainly stirs up the idea of financial debt. Actually, in the world at large, on the news, on the internet, you'll see people talking about the need in our world for forgiveness of debt. And when they're talking about that, of course, they're talking about financial debt. We have a world that's taking on more and more debt, and of course, you know, we'd all agree, boy, it'd be nice to have my mortgage forgiven. That'd be a nice thing. So when we think of debt, our mind pretty immediately goes to financial debt.

This word debt in Matthew's gospel is a very literal translation of the Greek. And in fact, most of the versions of the Bible that you're looking at now probably also say debt. We know what debt is; debt is simply something that is owed to someone else. That's what a debt is. Financial debt is money that is owed to someone or something else.

But of course, we know that Jesus isn't referring here to financial debt. It doesn't seem as though that's what he's teaching his disciples to pray about. It must be a different type of debt that Jesus is instructing his disciples to come and ask for forgiveness of. In fact, what he's doing is he's encouraging his disciples, to come before the Father and admit that we as human beings are people with spiritual and relational debt. We have moral debt. We are indebted.

When we consider this phrase, it's helpful for us to look briefly, and I'm just gonna tell you about it, look briefly at Luke's gospel and his rendition of the Lord's Prayer. It's almost exactly the same, slightly shorter. But here on this phrase, Luke's gospel says, "forgive us our sins." When we think of debt, forgive us our debt, we are praying that we be forgiven for our sin.

See, when Jesus instructed his disciples to pray this way, what he was telling them is that we, as human beings, in all the ways that we go astray from what God intends, all the ways that we misstep, all the way that we ignore his will, all the ways that we don't submit, all of that that we call sin, creates a spiritual debt. Whenever and however, we don't live according to God's standards, by with that which we do and that which we refuse to do, we are committing sin and sin creates moral debt.

So now this leads to a question. If we have, people have, incurred, if we have taken on as human beings, moral debt, the deep question is, how do we get out of it? How do we resolve this deep problem of moral debt? That is a question that every single human being alive has to face in their life. They can try to ignore it all they want, but ultimately, that is a deep question that highlights the human problem. How do we resolve moral debt?



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Now, we know how to resolve financial debt. That's pretty clear cut. I don't know if any of you listen to or watch or read Dave Ramsey, or, you know, what you think of him. But whatever you think of him, you can agree with me that the guy is pretty practical. Very blunt and very to the point. So someone calls into his show and said, yeah, I got more debt than I possibly know what to do with, and here's how much money I earn. And typically, then what Dave will say is something like this. "You gotta sell your car, you gotta eat frozen pizza, you gotta live on red beans and rice, you might need to sell your home, you need to take on a second job, maybe a third job, you gotta never take vacation, and for three years, you gotta be very disciplined, and in time, you are going to dig yourself out of that debt."

And you know what's true? It works. That generally works with financial debt. If we are disciplined, if we stay on course, if we cut back that which we spend, we will, inevitably, start to work our way out of the hole that we have put ourselves in. But here's what happens with moral debt. So often what happens in our world is we, as people, begin to think that the same principle applies to our moral debt. We realize we have a moral debt, and so we start to say, "okay, there's a lot I need to do. I need to start doing more good things. I need to watch my language. I need to start caring for people more. I need to start going to church more. Maybe if I do more spiritual disciplines. All of these things that I can do in order to build, dig, myself out of the moral debt that I have found myself in."

Here's the deal with moral debt. The same principle does not apply. We, in our own strength, are absolutely incapable of digging ourselves out, of paying off the deep moral debt that we owe through discipline and through hard work. It does not work that way. So the question is what can we do? And Jesus tells us exactly what we can do. We can go to the one to whom the debt is owed, and we can ask that it be forgiven. Could ask that it be forgiven.

To forgive is, essentially, to release someone that has a debt, that has an obligation, that has incurred a mounting debt—it is to release them from the burden of that debt. To release them from it. To no longer obligate them to pay it out of mercy, out of compassion, out of an abundance of grace. It's to release someone from an obligation that is truly their obligation. But in knowing that they can't pay it off, it's to release them from it. And when it comes to moral debt, moral debt is a debt that no person ever can repay on their own.

And so forgiveness of our moral debt is—it requires that we first as people acknowledge that it exists, acknowledge that we are in debt. We have gone in the hole morally. And then what happens when someone is released from that is the offender has been set free, is no longer living under the burden of that debt. Sometimes people think of forgiveness as forgetting. I want to just suggest to you that biblically, that is not the idea of forgiveness. When God forgives, he does not forget. It's important that we understand that God is not forgetful, and that's why



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he is able to forgive. God is forgiving because God is merciful. Knowing full well the moral debt that we have incurred, we come to him and we ask that he forgive us. It teaches us to be people who come to him and are honest with him.

And while we might go to human beings, and we might know that in our human relationships, when we go and we ask for forgiveness, we've done something wrong, we fear that maybe a human being is going to deny us or they're going to struggle to forgive, I can assure you, God will not, because it is in his very nature to forgive. God desires to forgive. You know how much he desires to forgive? He desires to forgive so much that he sent his only son in order to accomplish it. We all know the passage. We see it at sporting events all the time. John 3:16. The passage is so familiar to us, but we need to be careful that we don't become so familiar with it that we lose sight of the deep meaning, the deep truth, that it conveys.

Read John 3:16 with me. We're gonna put it up on the screen. John 3:16, "for God so loved the world he gave his only begotten son, that whoever believes in him shall not perish, but have eternal life. For God did not send his son into the world to judge the world, but that the world might be saved through him." See, God could have sent his son to judge. He did not. He loved his creation, his world, to such an extent that he sent his one and only son, his only begotten son into the world to resolve the deepest problem humanity has to resolve—the problem of the moral debt that had mounted because of sin. God sent his son into the world to pay for it, that the world might be released from it, that people, human beings, that God's own creation, could once again be restored into relationship with him through release from the burden of that debt.

Now, where did God do that? Well, he did it on the cross. He did it on the cross. Listen with me to Ephesians 1, verse 7. Ephesians 1:7 says, "in him [that is, in Jesus], we have redemption through his blood, the forgiveness of our trespasses [trespasses is another word for sin, the forgiveness of sin], according to the riches of his grace, which he lavished on us." Lavish means he just poured it out. More rich, more abundant, than we possibly could have imagined.

So now, on a very personal, very practical level, when we think about the application of this prayer, "forgive us our debt," the most primary application is that we give our life to Jesus. That we understand that relationship with God can only occur, can only begin, if we are released from the moral debt that we sit under because of our sin. The debt that we can never repay. But through Jesus Christ, our debt can be forgiven. All we need to do, by the grace of God, all we need to do is cast our faith, our trust, upon him. That is it. God forgives and brings us back into relationship with himself.



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Now, if you have never done that, my question this evening is, what are you waiting for? In this moment, you can tell Jesus, "I trust you." I thank you that on the cross, you paid the debt, that I might be restored into relationship with God Almighty. And the moment that you believe that, the moment that you place your faith in him, your debt is forgiven. Forgiven.

Now, what about those of us who have done that? We've taken that step. Question for us, question for us is, if you have placed your faith in Jesus, if you have been forgiven, then the first thing I want to say to you is—I can tell you with absolute assurance, and I wish I could tell my youthful self—then your debt, your penalty, your payment has been paid in full once and for all. It is done. Completely paid. Now, as a child, I struggled with this, and often what happened is these questions started to create feelings of anxiety. Began to be very concerned. This big question—what if it didn't take, what if I didn't mean it enough—really haunted me. But as we grow as Christians, my encouragement to you, my hope for you, is that as we grow in our relationship with God, we will be able to meet those very real questions of doubt and anxiety with the truth of God's word.

There may be times due to my sin where I feel like maybe God will let go of me. But in that moment, my feeling does not tell me the truth. God's word tells me the truth, and God's word says Jesus paid it all. He paid in full, and it will never be unpaid. It will never be unpaid. As we grow, if we grow in our relationship with God, I believe a part of that growth will be that we will be quicker—quicker to bring the truth of God's word to our feelings, our anxieties, our doubts that aren't bad in and of themselves, but they will quickly lead us astray. And we need to cling to God's word and speak truth to our anxieties. He will never let us go.

So let me put this all together. If you have placed your faith in Jesus, your sins have been forgiven, your debt has been paid in full, and now you can live now and forever in restored relationship with God. This is the first and most foundational application of this prayer, "forgive us our debts." But it leads to a second question for us as Christians who have done that, we placed our faith in Jesus: is this a prayer that we should still pray? If we've been forgiven in full, then do we just maybe skip over verse 12? Do we go, "give us this day our daily bread, and lead us not into temptation?" Skip ahead to verse 13? If we've been forgiven in full, why, exactly, do we continue to pray that our debt be forgiven?

That's a very logical question. And as we consider it, as we answer it, we need to think and hold in tension to truth. First is what we've already absolutely said. The first is that we can be guaranteed if we have placed our faith in Jesus, our debt has been paid 100%. Our debts and sins, past, present, future, they have been paid, they have been forgiven because Jesus's sacrifice on the cross was 100% sufficient and 100% complete. Nothing was lacking. We can affirm that. No need to be anxious. And we can also affirm that as we walk this Christian life, we often still fall



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short, don't we? We struggle with sin. And when we do, it is good and it is biblical to continue to pray this prayer that Jesus taught us to pray, to ask the Father, "Lord, forgive us our debts."

But here's an important distinction that I'm going to try to flesh out the next minute or two. When we, as saved believers—followers of God, redeemed, justified, we who have had our debt paid in full—when we pray that, we are not praying about our original salvation. We are not going to him asking that maybe he would make it sure that he would do it again. We're not going to re-up what he's already done. When we pray that prayer, we're going to him to cultivate our relationship with him, to acknowledge there are ways that we fall short. We want to come to him in vulnerability and transparency and openness and just own that and say, "I don't always measure up. I'm not afraid that you're gonna undo my salvation. I'm 100% secure, but because I desire to grow in relationship with you, I'm going to come to you, I'm going to say I have fallen short. Forgive me. Forgive me." When we, as believers, pray that prayer, we aren't praying it to guarantee our salvation. We aren't praying it to secure our salvation. We are praying it because we long to live in an honest, transparent, give-and-take dynamic relationship with God.

See, when we come to God in prayer, we come to him with relationship in mind. We are conversing with the God of the universe. Because of that, because of the way the relationships work, it's honoring to him when we come to him and we acknowledged him ways that we've fallen short. Ways that we've not loved him with our whole heart, soul, mind, and strength. Ways that we've not loved our neighbor as ourselves. And so we continue to pray, "Lord, forgive us our debts." Forgive us our debts not because we are worried about our salvation, but we pray it because we do long to live in an open relationship with him. We long to let our heart be poured out.

I'm laboring over this, and I want to make this distinction clear, because I think there are a number of Christians that really wrestle with this topic and this idea of, "am I in jeopardy because I struggle with sin? Could God maybe start to undo that which he has done? Was I never saved in the first place?" I think it haunts a number of Christians and I want you to leave this evening knowing that's not what God's like, it's not what God does. But also, it's perfectly appropriate for us to continue to come to him and ask that he forgive us. It's absolutely appropriate to do that.

That anxiety, though, understandably, causes a lot of tension for people. I know people—for example, I've talked to a number of people who believe, that if they die, and there is a sin that they haven't specifically asked forgiveness for, that could possibly compromise whether or not they will be welcomed into heaven when they arrive. They feel like, if I don't name them all, maybe I won't be forgiven.



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And so they pray this prayer, “forgive us our sins,” thinking, “I have to keep the slate clean, otherwise it will start to accumulate again.”

I know someone who says that as a child, they used to lay in bed and they were so worried about dying while they were sleeping with a sin that was unconfessed and unforgiven, that they would just lay in bed and they would say to themselves as they were going to sleep, “forgive me, forgive me, forgive me, forgive me,” just hoping they could fall asleep like that so that they'd have a clean slate as they slept the night through. It's a terrible burden. It's a terrible burden.

And here's a news flash. I have bad news for you. I don't think there's any way that when I die, I will possibly be able to confess every single individual sin that I've committed. I just don't think it's possible. And in fact, I don't think God wants us to worry about that. I think that would lead to an obsessiveness. If my salvation, my eternal security with the Lord, depends on whether or not I've kept a perfectly accurate inventory, then I am toast.

But see, the Bible's very clear: that is not what my salvation depends on. My salvation depends on one thing: Jesus' finished work on the cross, and my faith in him and God's grace that has been richly poured out because of it. I don't believe God calls us to take a fine tooth comb to our life and go through and try to find every single infraction. It's not the way we're called to live. We come to him. We know he is one who has forgiven. And we come to him confessing our sin, not because we're worried about our salvation, but because we long to live in deepening relationship with him.

I've seen people err on the other side. I've seen people say, “hey, I'm a Christian, therefore, I know all my sins have been forgiven, therefore, there's no need for me to ever ask for forgiveness or even worry too much about sin. It's not that big a deal.” But that, of course, we'd also say, “no, sin is a big deal.” Sin is a big deal. And it is good for us to confess our sins to God and to seek his forgiveness for the sake of relationship.

Imagine it a little bit like this. Imagine that in my marriage, I looked at Jenee and I said, “listen, now that we're married, you need to understand, there was a blanket agreement of acceptance and absolute forgiveness that came with those words ‘I do.’ That's what you did. So now, therefore, every time I misstep—every time I'm late when I said I wouldn't be, when I maybe get a little angry, when I speak a little too harshly to you or to the kids, if I forget to buy flowers—I never need to say ‘forgive me’ or ‘I am wrong’ again, because all I need to do is point at the marriage certificate, just say, ‘hey, I'm good.’ That's my blanket forgiveness.”

Now, even if that is true and that is a good way to approach marriage, that we are just forgiving people, everyone in this room knows, my relationship would suffer if



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I approached it that way because relationships operate on openness, on admitting wrongs, on giving and receiving forgiveness. It's a good thing for a growing relationship. It's important for me to come to Jenée and say, "you know what, I was wrong. Will you forgive me?" It's a good thing for me to receive her forgiveness when she offers it.

In Christ, we have been absolutely forgiven, and we can now and forever live in fullness of relationship with the Father. And because of the joy and the privilege of that relationship, it is also perfectly appropriate, important even, for us to come to our Father and admit times that we've gone astray. To say to him, "Father, I've sinned. Will you forgive me for my debts?" And then to receive his word of forgiveness because I can guarantee he will forgive. He's demonstrated it is who he is. Therefore, we can pray with absolute assurance, "Father, forgive us our debts," knowing we absolutely will be forgiven, and that our relationship with him will go even deeper as we live with humility and dependence before him.

We are very needy people. We are physically needy. We are spiritually needy. There is nothing wrong with admitting our need. I would suggest to you it's one of the strongest things we can do as human beings. And the reason it's so strong is because it allows us then to reach out to the one who has no needs. The one who can provide for all of our needs. Provide for our physical needs. Provide for our spiritual needs. He alone is the one who can forgive. And he longs to forgive. So let us go to him with hearts fully assured that we stand secure before him. And anytime we come to him and say, "forgive me," he will forgive with open arms. Ultimately, he demonstrated that on the cross, didn't he?

This evening, as we continue to worship, the way that we want to respond to the truth of the gospel, the truth of the fact that God is a God who forgives sins, is by participating in communion, the Lord's supper, together—by remembering this moment in time where Jesus, in obedience, went to the cross for us and for our salvation. We are people of the cross. We look to the cross. It's the place where God accomplished atonement, the wiping clean of sin. The place where he accomplished restoration of relationships, where we went from being enemies to being friends of God. It's the place where God accomplished forgiveness of sins, as we already said in Ephesians, through the shedding of his blood. Our trespasses were forgiven because of the cross. We can know each time we stand absolutely forgiven and God always will be quick to forgive when we acknowledge to him ways we have fallen short.

So in the next few moments, as the ushers come forward, I would encourage you to just consider your own life, maybe ways that you've fallen short even this week—not doing so full of shame and guilt, but doing so knowing that your Father is quick to forgive as you bring your sin to him.



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If you've never given your life to Jesus Christ, you could do that right now. And if you have, or if you would, this evening I would invite you to join us—we have an open communion at Lincoln Berean. If you haven't and you're not ready yet, then I'd encourage you, just let the cups pass by. For the next few minutes, the ushers will come forward. I'd invite you to take the elements, reflect for a few moments as the team plays, and then I'll join you, and we'll partake together.

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