

THE PARABLES OF JESUS

A Catholic Bible Study

· SESSION FIVE ·

Grace, Debt, and Forgiveness

The Pharisee and the Tax Collector · The Two Debtors · The Unforgiving Servant · The Laborers in the Vineyard

“Forgive us our debts, as we also have forgiven our debtors.”

Matthew 6:12 (RSV2CE)

LEADER PREPARATION GUIDE · WITH PARTICIPANT DISCUSSION

SESSION OVERVIEW

This session is the theological companion to Session 4. Having seen the mercy of God in the Father who runs, we now examine what that mercy asks of us in return. Four parables form a connected picture of the economy of grace. The Pharisee and the Tax Collector teaches the foundational posture before God: we receive forgiveness we do not deserve. The Two Debtors teaches that our capacity to love flows from the degree to which we recognize what we have been forgiven. The Unforgiving Servant warns that withholding mercy from others while receiving it from God is catastrophic. The Laborers in the Vineyard teaches that God’s generosity operates by a logic different from human fairness.

The pastoral challenge is real: forgiveness is one of the most resisted teachings of the entire Gospel. Be ready for genuine pain and for stories. The aim is not to talk people out of their wounds, but to bring those wounds into the light of the parables Jesus tells about the kind of God who forgives and the kind of disciples we are called to be.

Audience note: high-school and young-adult participants often carry forgiveness-shaped wounds related to family, friendships, or breakups. The session will surface them. Do not press anyone to share specifics, and do not minimize what gets named when it does come up.

WHAT YOU NEED TO KNOW

The Pharisee and the Tax Collector: the foundation of Christian prayer

Luke 18:9-14 is, in compressed form, the foundation of Christian spirituality. St. Augustine's reading penetrates to the structural problem: the Pharisee's sin is not that he is moral but that he is self-referential in his morality. He gives thanks to God, but the substance of his thanks is himself; every clause has "I" as its subject. He has come to the Temple, but the prayer never gets past himself. He uses God as a mirror.

The tax collector's prayer is the opposite. The Greek describes him standing at a distance, refusing to lift his eyes, beating his breast, and saying *Hilasthēti moi tō hamartōlō* ("God, be merciful to me a sinner," Lk 18:13). The verb shares a root with *hilastērion*, the word for the mercy seat in the Old Testament Temple (cf. Heb 9:5). Many commentators hear a Temple resonance here: it is as if the tax collector were asking God's atoning mercy to descend on him as it descended on the mercy seat. The Church echoes this penitential cry at Mass in the Kyrie eleison, and it is the structural foundation of all Christian prayer.

St. John Chrysostom's note is uncomfortable: the person who hears this parable and congratulates himself on not being like the Pharisee has become the Pharisee. The parable resets at every reading. The proper response is not to identify the Pharisee in the room and condemn him, but to find the Pharisee in oneself.

The Unforgiving Servant: the logic of received mercy

The numbers in Matthew 18:23-35 are deliberately impossible. A talent was an enormous unit of weight, roughly twenty years' wages for a laborer; ten thousand talents (Mt 18:24) is on the order of two hundred thousand years of wages, meant to represent what is practically unpayable: the moral debt of sin before an infinite God. One hundred denarii (Mt 18:28) is about a hundred days' wages: real, but trivial by comparison.

The logic is exact. The servant just released from a debt he could never repay immediately refuses to release a fellow servant from a debt that is real but small. St. Thomas Aquinas' teaching on love of enemies (*Summa Theologiae* II-II, q. 25, aa. 8-9) grounds a distinction the Catholic tradition has developed: charity requires excluding no one from love, but it does not require treating the offender as if no offense occurred. In this tradition, forgiveness does not mean the offense did not happen, nor that there are no civil consequences, nor that one must immediately trust the offender; it is the release of personal resentment and the desire for revenge. The unforgiving servant does not merely fail to forgive; he seizes his fellow servant by the throat (Mt 18:28), and the violence reveals that he never truly received the mercy he was given. To receive grace and to withhold mercy are incompatible movements; they cannot belong to the same heart.

The Laborers in the Vineyard: God's economy is not ours

Matthew 20:1-16 dismantles human score-keeping by design. The early workers receive exactly what was agreed (Mt 20:13); the late workers receive the same. The early workers' complaint, "you have made them equal to us" (Mt 20:12), is legally reasonable and spiritually toxic. Their grievance reveals that they have been working not out of love for the master but out of a calculation of fairness. They have been keeping score.

St. John Chrysostom (*Homilies on Matthew*, Hom. 64) reads this parable as consolation for those who come to faith late in life: no conversion is too tardy for God's generosity, and the thief on the cross receives the same destination as Peter and John. Grace is gift, not wage, and a gift cannot be calculated

against another's gift. The parable fulfills Isaiah directly: "My thoughts are not your thoughts, neither are your ways my ways" (Is 55:8). God's economy of grace is not slightly more generous than ours; it is categorically different in kind.

OLD TESTAMENT ROOTS AND FULFILLMENT

These passages are the deep roots of Session 5's parables. The Isaiah text is opened with the group in the Laborers discussion; the rest are developed here.

PSALM 51:1, 17 (RSV2CE, SELECTED)

"Have mercy on me, O God, according to your steadfast love ... The sacrifice acceptable to God is a broken spirit; a broken and contrite heart, O God, you will not despise."

The tax collector's posture is the fulfillment of Psalm 51. The broken and contrite heart is the only sacrifice God does not turn away. The Pharisee offered a list of achievements; the tax collector offered the only thing God has always been asking for.

LEVITICUS 25:10 (RSV2CE)

"And you shall hallow the fiftieth year, and proclaim liberty throughout the land to all its inhabitants; it shall be a jubilee for you, when each of you shall return to his property and each of you shall return to his family."

The Jubilee was the periodic proclamation of liberty and restoration of ancestral land in Israel, paired in the Law with the seventh-year release of debts (Deut 15:1-2), and Jesus announces his ministry in jubilee terms in Luke 4:18-19, "the acceptable year of the Lord." The Unforgiving Servant is the personal working out of what Jubilee means in the New Covenant: every debt cancelled by God puts us under obligation to release the smaller debts owed to us.

ISAIAH 55:8-9 (RSV2CE)

"For my thoughts are not your thoughts, neither are your ways my ways, says the Lord. For as the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts."

Isaiah 55 is the backdrop for the Laborers. God's ways are not a slightly improved version of ours; they are categorically different. The grumbling of the early workers is the human economy of fairness colliding with the divine economy of gift.

PSALM 130:3-4 (RSV2CE)

"If you, O Lord, should mark iniquities, Lord, who could stand? But there is forgiveness with you, that you may be feared."

Psalm 130 names the central problem: no human being could stand if God kept account. The fact of forgiveness is what makes the worship of God possible at all. The tax collector knows this; the Pharisee has forgotten it.

VOICES OF THE CHURCH

Method: Direct quotations appear in quotation marks with citation; faithfully represented teaching without a single quotable line is given as paraphrase with citation.

St. Augustine of Hippo (354–430)

St. Augustine's preaching on Luke 18:9-14 is preserved in his sermons (Sermon 115 on the Pharisee and tax collector). The Pharisee's deepest fault is not the goods he claims but that his prayer never gets past himself: he uses God as a witness to his own virtue rather than the one to whom he is genuinely speaking. On the Lord's Prayer (Sermons 56-59), St. Augustine presses one point: when we pray "forgive us our trespasses as we forgive those who trespass against us," we establish the terms of our own reception of mercy. To pray that prayer with an unforgiving heart is to ask God to apply our standard to us.

St. John Chrysostom (347–407)

St. John Chrysostom (*Homilies on Matthew*, Hom. 61 on the Unforgiving Servant, Hom. 64 on the Laborers) makes the violence of the first servant the giveaway: a heart that has truly received mercy cannot turn around and crush mercy out of someone else. On the Laborers, the parable consoles those who come to faith late; grace is not calculated by hours worked. On the Pharisee and tax collector, he warns that the parable resets at every reading: the reader who finishes it proud of his humility has missed it.

St. Thomas Aquinas (1225–1274)

St. Thomas treats forgiveness in *Summa Theologiae* II-II, q. 25, aa. 8-9 (on love of enemies) and in his commentary on the Lord's Prayer. His teaching grounds a distinction that is pastorally vital: forgiveness does not require us to pretend the offense did not happen, nor to dispense with civil justice or prudent self-protection from continuing harm. Forgiveness is the release of personal resentment and the renunciation of revenge. What it is not compatible with is keeping the offense as a possession of the heart.

St. Bernard of Clairvaux (1090–1153)

St. Bernard's treatise *On the Steps of Humility and Pride* maps the inner movements visible in embryo in the Pharisee's prayer. The path of pride begins, he argues, with curiosity about other people's faults rather than one's own; humility, by contrast, Bernard understands as the truthful self-knowledge by which a man becomes lowly in his own eyes; it is the self-knowledge the tax collector exemplifies in a single gesture, beating his breast and refusing to look up, knowing exactly who he is before God.

CATECHISM CONNECTION

CCC 2839

“With bold confidence, we began praying to our Father ... Now, in this new petition, we return to him like the prodigal son and, like the tax collector, recognize that we are sinners before him.”

CCC 2840

“Now, and this is daunting, this outpouring of mercy cannot penetrate our hearts as long as we have not forgiven those who have trespassed against us ... In refusing to forgive our brothers and sisters, our hearts are closed and their hardness makes them impervious to the Father’s merciful love.”

CCC 2843

“The parable of the merciless servant, which crowns the Lord’s teaching on ecclesial communion, ends with these words: ‘So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.’ It is there, in fact, in the depths of the heart, that everything is bound and loosed.”

SESSION GOALS AND TIME ESTIMATE

Goals for the leader

1. Establish the tax collector’s posture as the foundation of Christian prayer.
 2. Help participants feel the weight of the debt cancelled in the Unforgiving Servant, so their own unforgiveness becomes visible.
 3. Bring the Laborers as consolation for those who feel they came late, and as challenge for those who keep score.
 4. Connect the whole session to the Our Father, which every Catholic prays daily.
- Time estimate (90 minutes)**



Opening prayer and check-in: 10 min



The Pharisee and the Tax Collector (read, discussion): 20 min



The Unforgiving Servant (read, discussion): 25 min



The Laborers in the Vineyard (read, Isaiah discovery, discussion): 20 min



Application and concrete commitment: 10 min



Closing prayer: 5 min

The Two Debtors (Lk 7:41-43) shares the same theological core as the Pharisee and the Tax Collector and is offered in the Going Deeper section; bring it into Part One if time allows.

PARTICIPANT DISCUSSION GUIDE

Opening Prayer

“Father, we come before you tonight as the tax collector: with nothing to offer but our need, and no claim to make but your mercy. Forgive us the debts we cannot pay, and give us grace to forgive the smaller debts others owe us. We have received a treasure we did not earn. Do not let us hoard it. Amen.”

Check-In (5–10 min)

Briefly: did anyone follow through with confession or with the elder son’s prayer (“Father, all that is yours is mine. Help me receive it”) this past week? What happened?

READ ALOUD

We have seen that God’s mercy is reckless and unearned. Tonight we examine what that mercy asks of us in return: a particular posture before God, and a particular way of treating others. These four parables form the most demanding sequence of the series, and they will likely touch real wounds. That is exactly where Jesus intends them to go. Listen for what they ask of you, not what they ask of someone else.

PART ONE · THE PHARISEE AND THE TAX COLLECTOR (LUKE 18:9-14)

Have someone read Luke 18:9-14 aloud.

LUKE 18:10-14 (RSV2CE)

“Two men went up into the temple to pray, one a Pharisee and the other a tax collector. The Pharisee stood and prayed thus with himself, ‘God, I thank you that I am not like other men, extortioners, unjust, adulterers, or even like this tax collector. I fast twice a week, I give tithes of all that I get.’ But the tax collector, standing far off, would not even lift up his eyes to heaven, but beat his breast, saying, ‘God, be merciful to me a sinner!’ I tell you, this man went down to his house justified rather than the other; for every one who exalts himself will be humbled, but he who humbles himself will be exalted.”

READ ALOUD

One detail you cannot see in English: the tax collector’s seven words, “God, be merciful to me a sinner,” use a Greek verb from the same root as the word for the mercy seat in the Temple, the place where atoning mercy came down. It is as if he were asking God to do for him what God did at the mercy seat. The Church still echoes this cry at Mass in the Kyrie eleison: Lord, have mercy.

Keep both prayers in view as you answer the questions.

Q1. [TEXT] Look carefully at the Pharisee's prayer. Who is the subject of nearly every sentence? What is actually happening in this prayer, underneath the thanksgiving?

Leader note: Let the group notice it themselves: the Pharisee is the subject of almost every clause. He thanks God, but the content of his thanks is himself; structurally it is a self-evaluation that uses God as an audience. St. Augustine's phrase is exact: he went up to pray and did not pray at all; he only praised himself.

Q2. [TEXT] The tax collector says only seven words, and Jesus says he went home justified. What does this tell us about what God is actually looking for in prayer?

Leader note: Honesty, need, recognition. The tax collector did not bring achievements; he brought who he actually was. That seven words count for more than the Pharisee's detailed list reveals what God values: a real meeting between a real soul and the real God, not a performance.

Q3. [TRADITION] St. John Chrysostom warns that the person who hears this parable and is glad he is not like the Pharisee has just become the Pharisee. How does that warning change the way you read the parable now?

Leader note: It turns the parable from a comparison between two characters into a mirror held up to the reader. The proper response is not to identify which kind of pray-er someone else is, but to notice the subtle Pharisee posture in oneself. The parable resets every time it is read. That is the point.

PART TWO · THE UNFORGIVING SERVANT (MATTHEW 18:23-35)

Have someone read Matthew 18:23-35 aloud in full.

MATTHEW 18:27-30 (RSV2CE)

"And out of pity for him the lord of that servant released him and forgave him the debt. But that same servant, as he went out, came upon one of his fellow servants who owed him a hundred denarii; and seizing him by the throat he said, 'Pay what you owe.' So his fellow servant fell down and besought him, 'Have patience with me, and I will pay you.' He refused and went and put him in prison till he should pay the debt."

READ ALOUD

Two numbers you need, because they are the whole point. A talent was about twenty years' wages, so ten thousand talents (the first servant's debt) is on the order of two hundred thousand years of wages: unpayable. A hundred denarii (the second servant's debt) is about a hundred days' wages: real, but small. Hold that contrast as you answer.

Q4. [TEXT] Why does Jesus make the contrast between the two debts so extreme? What is he saying about the moral debt God forgives compared to the debts others owe us?

Leader note: The contrast is structural. Whatever offense we hold onto from another person, however real, is small beside the moral debt God has already forgiven us. The parable does not minimize the offense (a hundred denarii was real money); it puts it in proportion. Recognizing what we have been forgiven is what enables us to release what we are owed.

Let the extremity of the numbers do the work. Be careful here with grave harms: “small by comparison” means small beside the infinite mercy God has shown each of us, not insignificant in itself. Forgiving a serious injury never requires judging it minor, and the parable is not a demand that victims call abuse trivial.

Q5. [TRADITION] The Catholic tradition, rooted in St. Thomas’ teaching on love of enemies, holds that forgiveness does not mean pretending the offense did not happen, and does not mean abandoning civil justice or wise self-protection. Forgiveness is the release of personal resentment and the desire for revenge. Why is this distinction important pastorally?

Leader note: *Many resist forgiveness because they think it means saying “what happened was not so bad” or “I must immediately trust this person again.” St. Thomas’ distinction protects the wounded from a false demand: you can fully forgive and still pursue justice, and still keep prudent distance. What forgiveness asks is the release of personal hatred and the desire for revenge, the refusal to let the offense own your heart.*

Q6. [LIFE] St. Augustine wrote that if we do not forgive others, we are praying for our own condemnation every time we say the Our Father. Does that change how you hear the line, “forgive us our trespasses as we forgive those who trespass against us”?

Leader note: *It should. The line is not a sentimental flourish; it is a contract we set with God by our own words. We are asking God to apply to us the standard we apply to others. That is bracing, and it is why the Catechism calls it “daunting” (CCC 2840).*

Q7. [LIFE] Is there someone in your life right now whom you find genuinely difficult to forgive? You do not have to say who. What would it cost you to take a first step toward releasing the debt this week?

Leader note: *The heart of the session. Many carry real wounds. Do not promise that forgiveness will be easy or quick. Honor the difficulty. Name that forgiveness is often a process rather than a moment, that it can be revisited, and that prayer and the sacraments are means God gives us to do the work over time.*

PART THREE · THE LABORERS IN THE VINEYARD (MATTHEW 20:1-16)

Have someone read Matthew 20:1-16 aloud.

MATTHEW 20:13-15 (RSV2CE)

“But he replied to one of them, ‘Friend, I am doing you no wrong; did you not agree with me for a denarius? Take what belongs to you, and go; I choose to give to this last as I give to you. Am I not allowed to do what I choose with what belongs to me? Or do you begrudge my generosity?’”

Now have someone read Isaiah 55:8-9 aloud.

ISAIAH 55:8-9 (RSV2CE)

“For my thoughts are not your thoughts, neither are your ways my ways, says the Lord. For as the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts.”

Q8. [TEXT] The early workers are not cheated; they receive exactly what was agreed. Set their complaint beside Isaiah 55:8-9. They are operating by one economy and the master by another. What is the difference between the two, and why does it make them angry?

Leader note: The workers reason by the human economy of fairness (equal pay for equal hours); the master gives by the divine economy of gift (“I choose to give”). Their anger reveals a contractual rather than filial relationship. Let the group name the two economies from the texts. The point is not that calculation is wrong in business, but that it is wrong in the Kingdom, because the Kingdom is not a wage but a gift, and God’s ways are not simply a more generous version of ours. (This does not deny the Catholic doctrine of merit: as CCC 2006-2011 teaches, our merits are themselves God’s gifts, founded on grace, which is exactly the parable’s point. What the parable rejects is the idea that we can put God in our debt.)

Q9. [TRADITION] St. John Chrysostom uses this parable as consolation for those who came late to faith: no conversion is too tardy for God’s generosity. Is there someone you have privately dismissed because they came to faith “too late” after a visible past? What does this parable say to that?

Leader note: The parable does not let us write anyone off; the thief on the cross is the patron of late conversions. Grace is not graded by hours worked. This is uncomfortable for the religiously faithful and good news for everyone else. Both responses are appropriate.

Q10. [LIFE] Have you ever caught yourself keeping spiritual score, resenting that someone else seems to receive grace more easily, or more publicly, or after less effort than you have put in? What does this parable ask you to release?

Leader note: Closing application. The early workers are the religious veterans, and many young adults from observant Catholic families have a quiet version of their grumbling. The parable does not condemn faithful effort; it relocates its meaning. We do not work for the wage; we work because we love the master and the work.

APPLICATION AND CLOSING

CLOSING CHALLENGE

Two practices this week. First, when you pray, begin with the tax collector’s seven words: “God, be merciful to me a sinner.” Pray it slowly; let it be the first sentence of your prayer for seven days. Second, take the person you named in question seven, the one you find hard to forgive, and pray for them by name once a day this week. Do not yet require yourself to feel anything. Just pray. Forgiveness often begins as a decision and becomes a feeling later, sometimes much later. Begin with the decision.

Scripture Memory

MATTHEW 18:33 (RSV2CE)

“And should not you have had mercy on your fellow servant, as I had mercy on you?”

Closing Prayer

“Father, we come before you as the tax collector. We have nothing to offer but our need, and no claim to make but your mercy. Forgive us the debts we cannot pay, and give us the grace to release the smaller debts others owe us. Set us free from the score-keeping that has hardened our hearts. Make us merciful as you are merciful. We ask this through Christ our Lord, who paid our debt at the cost of his own life. Amen.”

GOING DEEPER (OPTIONAL)

Use any of these as your group has time and interest.

QGD1. [TEXT] Read the Two Debtors in Luke 7:41-43, then the scene around it (Lk 7:36-50). What does Jesus add by setting the parable in the context of the woman who washes his feet?

Leader note: Luke 7 connects the size of the debt forgiven directly to the depth of love: “Her sins, which are many, are forgiven, for she loved much” (Lk 7:47). Recognizing what we have been forgiven is what makes us capable of love. Simon the Pharisee loves little because he has not seen what he has been forgiven, just as the unforgiving servant cannot love because he never received the mercy he was given.

QGD2. [TRADITION] CCC 2843 says forgiveness happens “in the depths of the heart, where everything is bound and loosed.” What does this mean about the relationship between forgiveness and emotion? Can you forgive someone you do not yet feel forgiveness toward?

Leader note: Yes. Forgiveness is finally a movement of the will, not a feeling. We can decide to release someone before we feel released, and the feeling often follows the decision, sometimes years later. “In the depths of the heart” points to a level deeper than emotion: the orientation of the will toward letting go.

QGD3. [LIFE] Is there someone whose forgiveness you need to ask, but have been avoiding? Is there a sacrament (confession, the Eucharist) you have been postponing because receiving it well includes forgiveness you have not yet given?

Leader note: The Catechism’s teaching has a practical edge: receiving the sacraments well requires hearts open to forgive. If a participant recognizes they have been carrying unforgiveness, the appropriate response is not despair but a concrete next step: a hard conversation, a confession, a sustained prayer of release.

QGD4. [TRADITION] How does the doctrine of grace as gift, not wage (CCC 2009), illuminate the Laborers in the Vineyard? What does it protect us against?

Leader note: It protects us against the works-righteousness that imagines we can put God in our debt, and against despair, because God’s generosity is not a matter of how much we have done but of who he is. The early workers are dangerous because they have worked long enough to think they have earned something; the late workers are blessed because they know they have not.

SCRIPTURE INDEX FOR THIS SESSION

Primary parables: Luke 18:9-14 | Luke 7:41-43 | Matthew 18:23-35 | Matthew 20:1-16

Old Testament background: Psalm 51 | Psalm 130:3-4 | Leviticus 25:8-17 | Isaiah 55:8-9

New Testament support: Romans 3:21-26 | Ephesians 4:32 | Colossians 3:13 | Matthew 6:14-15

Catechism: CCC 2009, 2839, 2840, 2843

Sources cited: St. Augustine, Sermon 115 (Pharisee and tax collector) and Sermons 56-59 (the Lord’s Prayer) | St. John Chrysostom, *Homilies on Matthew*, Hom. 61 and 64 | St. Thomas Aquinas, *Summa Theologiae* II-II, q. 25, aa. 8-9 | St. Bernard of Clairvaux, *On the Steps of Humility and Pride*.