

COMING CLEAN AND CANCELING DEBTS

INTRODUCTION

“The one who conceals his sins will not prosper, but whoever confesses and renounces them will find mercy” (Prov. 28:13).

“If we say, “We have no sin,” we are deceiving ourselves, and the truth is not in us. 9 If we confess our sins, he is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness. 10 If we say, “We have not sinned,” we make him a liar, and his word is not in us” (1 John 1:8–10).

“Therefore, confess your sins to one another and pray for one another, so that you may be healed. The prayer of a righteous person is very powerful in its effect” (James 5:16).

Key Principle: *No change takes place in a marriage that does not begin with confession.*

COMING CLEAN: CONFESSION

1. The Grace of Confession

- a. It is a grace to know right from wrong.
- b. It is a grace to understand the concept of indwelling sin.
- c. It is a grace to have a properly functioning conscience.
- d. It is only grace that protects us from self-righteousness.
- e. It is a grace to see ourselves with accuracy.
- f. It is a grace to be willing to listen and consider criticism and rebuke.
- g. It is a grace not to be paralyzed by regret.
- h. It is a grace to know that we can face our wrongs because Christ has carried our guilt and shame.

2. The Daily Habits of a Confession Lifestyle

- a. We will be lovingly honest.
- b. We will be humble when exposed.
- c. We will not excuse.
- d. We will be quick to admit wrongs.
- e. We will listen and examine.
- f. We will greet confession with encouragement.
- g. We will be patient, persevering, and gentle in the face of wrong.
- h. We will not return to the past.
- i. We will put our hope in Christ.

“When the shadow of the cross hangs over our marriage, we live and relate differently. We are no longer afraid to look at ourselves. We are no longer surprised by our sin. We no longer have to work to present ourselves as righteous. We say goodbye to finger-pointing and self-excusing. We abandon our record of wrongs. We settle issues quickly. And we do all these things because we know that everything we need to confess has already been forgiven, and what is needed for every new step we will take has already been supplied. We can live in the liberating light of humility and honesty, a needy and tender sinner living with a needy and tender sinner, no longer defensive and no longer afraid, together growing nearer to one another as we grow to be more like him. Now who wouldn’t want a marriage like that?” (Paul Tripp, *What Did You Expect?*, 83).

Biblical Marriage

Lesson 10

CANCELING DEBTS

1. The Harvest of Unrighteousness

- a. The law of sowing and reaping

“Don’t be deceived: God is not mocked. For whatever a person sows he will also reap” (Gal. 6:7).

- b. Stages of the harvest of unrighteousness

- i. *Immaturity and failure*
- ii. *Falling into comfortable patterns*
- iii. *Establishing defenses*
- iv. *Nurturing dislike*
- v. *Becoming overwhelmed*
- vi. *Envy of other couples*
- vii. *Fantasies of escape*

2. Then Why Don’t Couples Just Forgive?

- a. Debt is power.
- b. Debt is identity.
- c. Debt is entitlement.
- d. Debt is weaponry.
- e. Debt puts us in God’s position.

Biblical Marriage

Lesson 10

3. What Is Forgiveness?

Forgiveness is a *vertical commitment* followed by a *horizontal transaction*.

- a. Begin by realizing the level of debt God has forgiven us.
- b. Make a commitment to forgive whatever grievance you may have against your spouse as being a small amount compared to what God has forgiven you.
- c. Forsake putting yourself in God's position of demanding, "Pay me what you owe me!"
- d. Give yourself fully and humbly to God.
- e. Take the matter completely to God and give it to him.
- f. BUT do not merely eat the offense and never mention it. Then the spouse cannot grow.
- g. Be willing to initiate with your spouse and humbly show him/her his fault, just between the two of you (Matt. 18:15).
- h. If he/she confesses humbly, then forgive warmly and immediately.
- i. If not, it will take a longer process . . . forgive judicially in your heart based on the atonement of Christ, while working on relational reconciliation.
- j. You may have to go to your spouse more than once on the issue; be patient; pray for the spouse to repent; give the matter to God; do not withhold kindness in the meantime.

4. When Is Forgiveness Needed?

- a. Only when the spouse has done something the Bible calls sin.
- b. You do not need to ask forgiveness if something happened as a matter of human weakness (like forgetting in the busyness of a day to pick something up at the store), or a complete accident (like tripping and breaking something). In such cases, it is good to express remorse at the cost to the other person . . . but it is not a sin issue; therefore, it is not a forgiveness issue.

Biblical Marriage

Lesson 10

5. What Forgiveness Requires

- a. Humility
- b. Compassion
- c. Trust
- d. Self-control
- e. Sacrifice
- f. Remembering

CONCLUSION: A BETTER HARVEST

1. You can choose to carry the bitter list and punish the other.
2. Or you can invest in forgiveness . . . and reap the kind of marriage everyone wants.

PREPARATION FOR NEXT LESSON

- Read “Understanding Love” by Kole Farney at bulletininserts.org/understanding-love
- Read “The Two Men My Wife Married” by James McAlister at bulletininserts.org/the-two-men-my-wife-married