



The Fruit of Repentance



Something to Plant

For if you forgive other people when they sin against you, your heavenly Father will also forgive you. But if you do not forgive others their sins, your Father will not forgive your sins. —Matthew 6:14-15

Read: Nehemiah 5:1-8

The Faithful Choose Love, Justice, and Mercy

As we turn the page to chapter 5, the focus shifts from external opposition—enemies trying to stop the rebuilding of the wall—to an internal crisis among the Jewish people. While Levitical law didn't require the redemption of relatives, it was a deeply ingrained moral and familial responsibility in Israelite society. Nehemiah, committed to upholding God's law, prioritized redeeming Jews who had been sold to Gentiles, ensuring they were restored to their families and community. In fact, Nehemiah 5:8 tells us that he did everything within his power to buy back his fellow Jews from slavery, demonstrating his deep concern for justice and unity among God's people.

Throughout scripture, we see similar examples, where moral and familial responsibilities were taken seriously. Those who went beyond what was required of them, stepping in to restore and redeem others in need.

- **Genesis 14:14-16:** When Lot was taken captive during a war between city-states, Abram took 318 trained men from his household and went to rescue him.
- **Ruth 3-4:** Although Boaz wasn't legally obligated to redeem Ruth, he chose to do so out of love and duty.
- **Hosea 3:1-3:** Hosea paid 15 shekels of silver and a homer and a lethek of barley to redeem Gomer from her slavery. She had abandoned him, yet he still took responsibility and showed love.

These stories remind us that the faithful choose love, justice, and mercy—not because we're obligated to, but because we're compelled by righteousness and compassion. Their actions point to the heart of God, who calls us to reflect His grace even when it is not demanded of us.

In the same way, Jesus willingly gave Himself up to redeem us—not because He was forced to, but because of His great love.

“No one takes it from me, but I lay it down of my own accord. I have authority to lay it down and authority to take it up again. This command I received from my Father.” —John 10:18

His sacrifice was not transactional but deeply personal—a gift of grace that secured our freedom, restored our relationship with the Father, and gave us the hope of eternal life. The redemption found in these stories is just a glimpse of the greater redemption found in Jesus, who stepped into our brokenness, bore the weight of our sin, and declared us His own. His love was not bound by obligation, but poured out freely, calling us to live in the same spirit of grace, mercy, and selfless love toward others.

What we're seeing in this chapter of Nehemiah, however, is something different. As the Jewish people were working to rebuild the walls of Jerusalem, they were also facing severe financial struggles. Some of the wealthier Jews had been lending money to their poorer brothers at high interest rates, and when the debtors couldn't pay, their children were being

taken as slaves. Instead of showing mercy and compassion to them, the wealthier Jews were exploiting their own brothers and sisters.

This practice was directly against God's law, which prohibited charging interest to fellow Israelites and selling them into slavery:

“If any of your fellow Israelites become poor and are unable to support themselves among you, help them as you would a foreigner and stranger, so they can continue to live among you. Do not take interest or any profit from them, but fear your God, so that they may continue to live among you. You must not lend them money at interest or sell them food at a profit.”
—Leviticus 25:35-37



Ephesians 1:7 says we have redemption through Christ’s blood. What does redemption mean, and how does John 10:18 reflect the heart of Nehemiah in this chapter?

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The Unforgiving Servant

Their behavior brings to mind The Parable of the Unforgiving Servant. In Matthew 18, Jesus tells a story about a servant who owed his king an unpayable debt. When he begged for mercy, the king forgave him completely. But instead of extending that same grace, the servant demanded payment from a fellow servant who owed him a small sum. When the man couldn't pay, he had him thrown into prison. Hearing of this, the king was furious, rebuking the servant for his hypocrisy and revoking his pardon.

Jesus used this parable to illustrate the seriousness of receiving mercy, but refusing to extend it. Just as the servant's lack of forgiveness exposed his hardened heart, so did the actions of the wealthy Jews reveal their failure to honor God's grace

The wealthy Jews in Nehemiah's time had likely been freed from Gentile slavery—perhaps even through Nehemiah's own efforts—yet they turned around and enslaved their own people over unpaid debts. Instead of responding with gratitude and generosity, they exploited their struggling brothers and sisters, mirroring the hypocrisy of the unforgiving servant.

We all know the Lord's prayer from Matthew 6, but have you ever stopped to consider the verse that follows it? Jesus concludes the prayer with these words of caution:

“For if you forgive other people when they sin against you, your heavenly Father will also forgive you. But if you do not forgive others their sins, your Father will not forgive your sins.” – Matthew 6:14-15

The question is, what debt, if any, are you still holding onto? It's one thing to acknowledge that forgiveness is important, it's another to recognize that we still have some forgiving and releasing to do. Sometimes, we hold onto things without even realizing it—small grievances that have built over time or deep wounds that still weigh on our hearts.

Be kind
AND
compassionate,
TO ONE ANOTHER,
TENDERHEARTED,
FORGIVING
ONE ANOTHER,
AS GOD IN CHRIST
forgave
YOU

EPHESIANS 4:32

Take a moment to slow down, reflect honestly, and invite God to search your heart. As you read through the following list, ask Him to reveal anything you may be holding onto that's keeping you from walking in freedom:

- **Unmet Expectations & Disappointments** – Are you holding resentment because someone let you down, failed to meet your expectations, or didn't live up to your hopes?
- **Past Hurts & Broken Trust** – Do you struggle to forgive someone who hurt or betrayed you, whether through words, actions, or broken promises?
- **Unfair Treatment & Workplace Offenses** – Are you holding onto bitterness because someone treated you unjustly, took advantage of you, or wronged you at work?
- **Lack of Recognition & Comparison** – Do you feel slighted because someone didn't appreciate your efforts, overlooked you, or received something you hoped for?
- **Family & Childhood Wounds** – Are there unresolved tensions with a family member, or do you still carry resentment from past hurts in your childhood?
- **Rejection & Exclusion** – Do you struggle with bitterness because someone rejected you, ignored you, or made you feel unwelcome?
- **Gossip & Misunderstandings** – Have hurtful words or miscommunications caused a rift that you haven't been able to let go of?
- **Church & Spiritual Wounds** – Have you been wounded by a fellow believer, a church leader, or a Christian community, making forgiveness difficult?
- **Financial Debts & Favors** – Are you holding onto bitterness because someone owes you money or failed to repay a financial or personal favor?

Some wounds cut deep, and the idea of forgiving while the pain is still raw may seem unfair—especially when the other person hasn't apologized or changed. But here's the thing about forgiveness: forgiving doesn't mean that we condone their behavior, it means the weight of unforgiveness is not ours to bear. And the other person? Only God can truly change them. If we trust God, we need to believe that He is faithful and just, righteous and fair. We see the hurt, but He sees the heart, and He fights for the ones that He loves.



Something to Ponder

Jesus calls us to forgive, not because others deserve it, but because we have been forgiven. When we release bitterness, we step into freedom, trusting that God sees, God redeems, and God fights for those He loves.



Read: Nehemiah 5:9-18

The Faithful Choose Love, Justice, and Mercy

Nehemiah, as a type of the Holy Spirit, led the people in how they should live. He didn't just oversee the rebuilding of the wall—he led the people spiritually, calling them to repentance and righteousness. In the same way, the Holy Spirit is at work in our lives, leading, correcting, and empowering us to walk in step with God. The Holy Spirit does this in two ways:

1. He reveals sin



Read John 16:7-8 (NIV) and fill in the blanks below:

But very truly I tell you, it is for your good that I am going away.

Unless I go away, _____ will not come to you; but if I go, I will send him to you. When he comes, he will _____ to be in the wrong about _____ and _____ and _____.

Conviction isn't about making us feel bad for the sake of guilt—it's about bringing us to a place of recognition. It's like turning on a light in a dark room. Suddenly, we see what we couldn't see before. We realize where we've been wrong and where we need to change.

That's exactly what happened in Nehemiah 5:8. When Nehemiah confronted the people about their wrongdoing, "they kept quiet because they couldn't find anything to say." Conviction had hit them. They knew they had no excuse. The same thing happens to us when the Holy Spirit speaks truth into our hearts. He reveals sin—not to shame us, but to lead us to repentance.

2. He Guides Us Toward Righteousness



Read John 14:26 (NIV) and fill in the blanks below:

But the Advocate, _____,
whom the Father will send in my name, will
_____ and will _____
_____ of everything I have said to you.

The Holy Spirit doesn't just tell us what's wrong—He also shows us the way forward. Isn't that what a good teacher does? When we make a mistake, He doesn't just scold us—He points us in the right direction, reminding us of God's truth and guiding us to walk in obedience.

Conviction is more than a feeling of guilt—it's a work of the Holy Spirit that calls us to realign our lives with God's standards. It's not meant to condemn but rather to guide us toward restoration and obedience. And, what is the best response to conviction? Doing something about it.

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Can you think of a time when you were convicted by the Holy Spirit? How did you respond? Did you take action, or did you struggle to follow through?

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What True Repentance Looks Like

Repentance isn't just a feeling of regret; it's a decision to turn away from sin. And we see a perfect example of this in this chapter:

“We will give it back,” they said. “And we will not demand anything more from them. We will do as you say.” —Nehemiah 5:12

2 Corinthians 7:10 tells us, “Godly sorrow brings repentance that leads to salvation and leaves no regret, but worldly sorrow brings death.” This kind of sorrow doesn't leave us in despair; instead, it drives us toward repentance and restoration through God's grace.

As we see in this chapter, they didn't just say, "*Oh, you're right, Nehemiah. We shouldn't have done that.*" No—they took action. They righted their wrongs. They gave back what they had taken. They stopped oppressing their fellow Israelites. That's fruit in keeping with repentance.

John the Baptist put it plainly: "Produce fruit in keeping with repentance." (Matthew 3:8). In other words, repentance isn't just saying we love God—it's living in a way that proves it.

We've all seen it happen. Someone answers an altar call, makes a commitment to Christ, and walks out of the church. But what happens next? Does their life change? Does their attitude shift? Do their choices reflect a heart that belongs to Jesus? Hopefully it does, because true repentance leads to transformation.



Look up each of the stories below and write down the action they took as evidence of repentance.

Zacchaeus (Luke 19:8)

The Prodigal Son (Luke 15:20-21)

King David (2 Samuel 12:13; Psalm 51)

The People of Nineveh (Jonah 3:5-10)

Peter (John 21:15-19)

Saul/Paul (Acts 9:18-20)

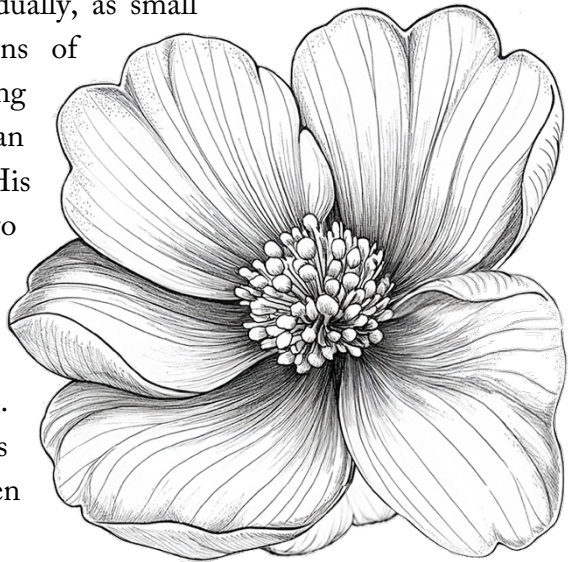
When Conviction Doesn't Lead to Sorrow

But what happens when conviction doesn't lead to sorrow? What happens when it doesn't lead to change? The Bible warns us about the danger of hardening our hearts and dulling our sensitivity to God's voice. 1 Timothy 4:2 describes those whose consciences have been "seared as with a hot iron," meaning their ability to discern right from wrong has been dulled. When we resist the Holy Spirit's work in our lives, we risk losing the ability to feel the weight of our sin—and that's a dangerous place to be.

Ignoring conviction can lead to spiritual apathy, making us numb to the things that once stirred our hearts. Hebrews 3:15 warns, "Today, if you hear his voice, do not harden your hearts."

This hardening happens gradually, as small compromises build into patterns of disobedience. Instead of responding to God with humility, we can become indifferent to His correction, leaving us exposed to the consequences of sin.

But here's the hope: no matter how far we've drifted, God's grace invites us to return. The same Spirit that convicts us is also the one who restores us when we turn back to Him.



Lessons on Leadership

Unlike previous governors who burdened the people with heavy taxes and used their authority for personal gain, Nehemiah demonstrated integrity, selflessness, and devotion to God’s work. His leadership wasn’t about what he could take—it was about what he could give. Through his example, we find valuable lessons on what it means to lead with wisdom, humility, and faithfulness.

Lesson 1: He Exercised Self-Control

Nehemiah was “very angry” when he heard about the injustice among his people (v. 6), but instead of reacting impulsively, he paused to think carefully before taking action (v. 7). He didn’t allow his emotions to lead him into rash decisions but sought wisdom before confronting the issue. A godly leader exercises self-control and approaches conflict with discernment, ensuring that justice is pursued in a way that honors God.

Lesson 2: He Honored God

Although he had every right to take provisions, Nehemiah said, “But out of reverence for God I did not act like that” (v. 15). That’s the heart of a true servant of God.

Lesson 3: He Led by Example

Not only did he refuse to take from the people, Nehemiah also worked alongside them. “Instead, I devoted myself to the work on this wall” (v. 16). He didn’t see his role as an opportunity for personal comfort but as a calling to serve. This is a reminder that when we are focused on fulfilling God’s purpose, we trust Him for our provision rather than chasing status, wealth, or recognition.

Lesson 4: He Was Above Reproach

Nehemiah’s actions highlight an important truth: true repentance is more than words—it’s action. The people had promised to restore what they had taken, and Nehemiah led by example, showing what it looks like to live with integrity. He didn’t exploit others, and he didn’t waver in his commitment to God’s work.

Lesson 5: He Sought God’s Approval, Not Man’s

At the end of the chapter, Nehemiah doesn’t ask for human recognition or reward. Instead, he turns to God and prays, “Remember me with favor, my God, for all I have done for these people” (v. 19). His confidence wasn’t in what people thought of him—it was in God’s faithfulness. He trusted that God sees and rewards faithfulness, even when no one else notices.



Answer Key

CHAPTER FIVE

Ephesians 1:7 says we have redemption through Christ's blood. What does redemption mean, and how does **John 10:18** reflect the heart of Nehemiah in this chapter?

Redemption means being bought back or rescued at a cost—Jesus gave His life to set us free from sin.

In **John 10:18**, Jesus willingly laid down His life. This reflects Nehemiah's heart in chapter 1, where he offers himself fully to serve and intercede for his people.

Is there any "debt" that you're still holding onto? How might choosing grace, love, and mercy bring you freedom?

This answer will be different for everyone.

Read John 16:7–8 (NIV) and fill in the blanks below:

But very truly I tell you, it is for your good that I am going away. Unless I go away, **the Advocate** will not come to you; but if I go, I will send him to you. When he comes, he will **prove the world** to be in the wrong about **sin** and **righteousness** and **judgment**.

Read John 14:26 (NIV) and fill in the blanks below:

But the Advocate, **the Holy Spirit**, whom the Father will send in my name, will **teach you all things** and will **remind you** of everything I have said to you.

Can you think of a time when you were convicted by the Holy Spirit? How did you respond? Did you take action, or did you struggle to follow through?

This answer will be different for everyone.

Look up each of the stories below and write down the action they took as evidence of repentance:

Zacchaeus (Luke 19:8)

He gave half of his possessions to the poor and repaid anyone he cheated four times the amount.

The Prodigal Son (Luke 15:20–21)

He returned to his father and confessed his sin with humility.

King David (2 Samuel 12:13; Psalm 51)

He acknowledged his sin before the Lord and cried out for mercy with a contrite heart.

The People of Nineveh (Jonah 3:5–10)

They believed God, fasted, wore sackcloth, and turned from their evil ways.

Peter (John 21:15–19)

He affirmed his love for Jesus and accepted His call to feed and care for His sheep.

Saul/Paul (Acts 9:18–20)

He was baptized, regained his sight, and immediately began preaching that Jesus is the Son of God.

When you examine your motives, are you serving God from a place of love—or hoping for approval, recognition, or gain?

This answer will be different for everyone.