



# PRACTICAL STEWARDSHIP:

**Applying Biblical Principles  
to Everyday Life**

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LEADER GUIDE | SESSION 5

*Stewarding the Talents Entrusted to Us*



**SCRIPTURE TEXT** Matthew 25:14-30

**SESSION IN A SENTENCE** All of us have been given certain talents and God expects us to use them for His glory.

**BIBLE BACKGROUND** Jesus had resolved to go to Jerusalem with His disciples, knowing that He would lay down His life there on the cross for the sins of the world. As Jesus continued to teach His disciples important truths, He spoke to them in parables (short stories with illustrations from real life). Jesus used a talent, which was a currency in use at this time, as a metaphor to show the importance of being a good manager of the resources that the Master had entrusted to His followers. We shouldn't confuse the biblical term "talent" with the word talent as we use it today (to describe an ability that we have, such as the ability to paint, or the ability to play a musical instrument).

**THE BIBLE SPEAKS TODAY** God gives many blessings to His people today, and He expects them to be used for His glory. Some of those blessings are spiritual in nature and are called spiritual gifts. They are special manifestations of God's grace in a believer's life and are given after a person becomes a Christian; every believer has at least one spiritual gift. These spiritual gifts are not to be confused with natural talents and abilities we possess and develop over time. Perhaps you know someone who has practiced a sport or developed a skill from an early age. They have spent a long time honing their abilities, but those talents were not given to them as spiritual gifts. They can, however, be used to bring glory to God, just like spiritual gifts. Spiritual gifts plus our own talents and abilities are to be managed in such a way that they bring honor to Jesus – we should not waste either kind. In today's Bible passage, Jesus affirmed two people who used their talents wisely (the word talent in the first century was another term for money). A third person who managed his master's money poorly was criticized for not making the most of what had been entrusted to him. The expectations of good stewardship (a biblical term for managing) taught in this parable are still viable expectations for us today. God expects us to use whatever He gives us in a wise, godly way that points people to Jesus.

# BIBLE STUDY

## Get Your Group Talking

**ASK:** “What was your favorite gift you received as a child and what did you do with it?”

### Transition to the Bible Study

**SAY,** “We have learned in previous sessions that God is the owner of everything, and we are called to steward (manage) the resources He has entrusted to us. Today, we will see that God is not only the owner, but He is also the one who gives us everything. When we received our favorite gift that we spoke of a moment ago, we used it as it was intended. We did not put it away in our closet or pack it away in the garage. Instead, we used it as intended. God expects the same of us. He has entrusted resources to us, and He wants us to use them for His glory.”

**INVITE** your group members to fill in the missing blanks on their listening guide as you share each of the three main points in this study.

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## POINT 1: GOD ENTRUSTS US WITH TALENTS

Matthew 25:14-18

**ASK** a group member to **read Matthew 25:14-18 out loud.**

<sup>14</sup> “For it is just like a man about to go on a journey. He called his own servants and entrusted his possessions to them. <sup>15</sup> To one he gave five talents, to another two talents, and to another one talent, depending on each one’s ability. Then he went on a journey. Immediately <sup>16</sup> the man who had received five talents went, put them to work, and earned five more. <sup>17</sup> In the same way the man with two earned two more. <sup>18</sup> But the man who had received one talent went off, dug a hole in the ground, and hid his master’s money.

**GUIDE** group members to understand the text by sharing some of the following commentary notes:

### Commentary

**V14:** One key to understanding this verse and section is having a proper understanding of the word entrust. In the original language of the Bible, this is a verb, which is an action word. Furthermore, the action is being played out by the master in this story, who represents God. The word itself means “to hand over or to deliver.” God has chosen to hand over His possessions to others with the expectation that these possessions will be used for His glory.

**V15:** In Jesus’s day, a talent was a unit of measurement to weigh precious metals such as gold or silver. One talent typically weighed 75 pounds. Today, one ounce of gold costs approximately \$2,000. Therefore, one talent of gold would be worth \$2,400,000 in today’s dollars. The passage indicates that the three people did not receive the same number of talents, but they were all expected to maximize what had been given to them.



The point is that we need to make the most of whatever God gives us. We all have different abilities, we earn different levels of salary, we have varying levels of leadership and influence, and we have different spiritual gifts, but we are all expected to put them to work to advance God's kingdom here on earth. It is plain to see that the third person in the parable who played it safe with the things entrusted to him was met with his master's disapproval. He failed to manage his time, talents, and resources well.

**V16-17:** Jesus indicated that the one who received five talents and the one who received two talents both responded immediately. Immediate obedience is the best response to Jesus when we know that He is calling us to action. The two did not form a prayer group to determine next best steps. They did not consult with their friends and family. They knew what needed to be done and responded immediately.

The one who received five talents and two talents immediately put their talents (money) to work. One application we can learn from this is that work is a good thing. We find this to be true in this passage and we also see this early in Genesis. When God created Adam, He took "the man and placed him in the garden of Eden to work it and watch over it" (Gen. 2:15). This took place before the fall, so work is not a consequence of the fall. We were created to work, and the servants with five and two talents were not afraid to work. They knew they were accountable to their master.

Their work resulted in earning additional talents (money). When we take the resources, God has given us, whether they are financial resources or other kinds of gifts, it is right to maximize their use and their impact for our Master, Jesus.

Financial resources are morally neutral. Financial

resources take on a different meaning when we value the resource more than the One providing the resource. These two servants used the resources given to them in such a way that they earned additional monies for their master. We will see in a moment, that Jesus did not condemn them for their actions but applauded them instead.

**V18:** The first word in verse eighteen marks a transition. The first two servants were faithful to steward the talents entrusted to them, but the third was not. Instead, the third servant dug a hole and hid his master's money.

We may be critical of this servant's actions, but if we stop and consider our own actions, we may be more like him than we care to admit. If we take the financial resources God has entrusted to us and merely use them for ourselves, are we not behaving like this servant? If we take the spiritual gifts that God has given us and merely sit in a small group study year after year, are we not behaving like this servant? God wants us to use the talents and resources He has given us. We are not to "bury them in a hole," but instead we are to use them wisely.

**DISCUSS:** What spiritual gifts, talents, and other resources has God given us as a group, and how can we better use them?

**DO:** Invite someone from the group to write down the answers given to the discussion question on a board. As a group, determine one or two things the group can do together with the entrusted talents. Find a specific time and place to put the group talents to work.

**TRANSITION TO POINT 2:** Say, "If a student is given homework, he will likely complete it under the expectation that it will be graded at

## MY NOTES

some point. The student knows that the teacher has certain expectations which motivate him to respond accordingly. As this parable continues to tell the story of these three people, we learn that the Master had reasonable expectations and held the servants accountable to them."

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## POINT 2:

### GOD HOLDS US ACCOUNTABLE

Matthew 25:19-23

**ASK** a group member to **read Matthew 25:19-23 out loud.**

<sup>19</sup> "After a long time the master of those servants came and settled accounts with them. <sup>20</sup> The man who had received five talents approached, presented five more talents, and said, 'Master, you gave me five talents. See, I've earned five more talents.' <sup>21</sup> "His master said to him, 'Well done, good and faithful servant! You were faithful over a few things; I will put you in charge of many things. Share your master's joy.' <sup>22</sup> "The man with two talents also approached. He said, 'Master, you gave me two talents. See, I've earned two more talents.' <sup>23</sup> "His master said to him, 'Well done, good and faithful servant! You were faithful over a few things; I will put you in charge of many things. Share your master's joy.'

**GUIDE** group members to understand the text by sharing some of the following commentary notes:

#### Commentary

**V19-23:** One's work ethic is demonstrated over a long period of time. It is something special to see someone showing up a few minutes early, putting in a full day's work, and doing that consistently for years. This is true work ethic, and it is almost always noticed by others.

The parable indicated that the master had been gone for a long time. Upon his return, he sought to settle his accounts with his servants. The phrase settle accounts means to personally determine how the talents were used. We can quickly see that two of the servants used their talents as the master desired. They knew that the talents were not their own and they understood the fact that they were given to them with the intention of putting them to work.

Jesus is concerned about our use of the resources He has entrusted to us. We may believe that He is unaware of our day-to-day stewardship of our time, talents, and spiritual gifts. This, however, is not the case.

Instead of being unaware or unconcerned, the master celebrated and applauded the faithfulness of his servants. Jesus did not use different words for the one who earned five additional talents and the one who earned two more. This shows us that it is not about the amount earned, but rather the faithfulness to steward what was initially entrusted.

Finally, we see that the master invited the faithful servants to share in the master's joy. The master is the one who has the joy, and he wants to share it with those who are faithful to use the resources entrusted to them. The celebration is not about what has been given, but rather what has been done with what was given.

**DISCUSS:** What does it look like to faithfully use the talents and gifts that God has given us?

**DO:** Prior to the start of this study, get a quarter for each participant in the group along with Post-It-Notes. Provide each person a quarter along with one Post-It-Note. Ask group members to write one or two abilities or spiritual gifts on their Post-It-Note they believe God has given them. Ask them





to also write a way in which they can use their talent or gift. Invite them to share what they have written with the person sitting next to them.

**TRANSITION TO POINT 3:** Say, “The opposite of good is bad. The opposite of up is down. The opposite of work ethic is laziness. The opposite of encouraging words is a reprimand. Two servants were faithful to steward their resources, but the third servant was not. Two servants were praised and the third was not. The words Jesus used in this section are some of the most sobering in all the New Testament and we would be wise to heed His warning.”

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## POINT 3: LAZINESS IS NOT A WISE OPTION

Matthew 25:24-30

**ASK** a group member to **read Matthew 25:24-30 out loud.**

<sup>24</sup> “The man who had received one talent also approached and said, ‘Master, I know you. You’re a harsh man, reaping where you haven’t sown and gathering where you haven’t scattered seed.’ <sup>25</sup> So I was afraid and went off and hid your talent in the ground. See, you have what is yours.’ <sup>26</sup> “His master replied to him, ‘You evil, lazy servant! If you knew that I reap where I haven’t sown and gather where I haven’t scattered, <sup>27</sup> then you should have deposited my money with the bankers, and I would have received my money back with interest when I returned. <sup>28</sup> “‘So take the talent from him and give it to the one who has ten talents. <sup>29</sup> For to everyone who has, more will be given, and he will have more than enough. But from the one who does not

have, even what he has will be taken away from him. <sup>30</sup> And throw this good-for-nothing servant into the outer darkness, where there will be weeping and gnashing of teeth.’

**GUIDE** group members to understand the text by sharing some of the following commentary notes:

### Commentary

**V24-25:** We see the servant who was entrusted with one talent approached the Master to give an account of his efforts. The passage indicates that the servant did nothing with his resource because he was afraid. The Greek word used to communicate fear is where we get the English word phobia. A phobia is an intense and irrational fear that changes the behavior of the one experiencing the fear. For example, claustrophobia is the fear of being put in a small place and suffering specific harm as a result. While the fear is intense, it is irrational because the size of a location cannot cause someone harm.

The servant given one talent had an intense and irrational fear of the Master. The result of the irrational fear was to hide the talent that was given to him; his irrational fear led to unwise behavior.

**V26-27:** The Master was not pleased with the servant’s behavior. He called the servant both evil and lazy. Both words are adjectives, that describe the fearful servant. Other translations of Scripture use the word wicked in place of evil. This shows a characteristic that seeks to influence others. Lazy, in the Greek, also means to be tardy. The first two servants immediately put the talents to work to earn more. This servant was not absent, just tardy. This indicates that he may have had the best of intentions to put the given resource to work later, but he took a lazy approach and decided to wait until later.

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The lazy servant may have been able to get away with this action if he would have known when the Master was to return. But he did not know and experienced the consequences of his inaction upon the Master's return.

**V28-30:** The laziness of the servant's inaction yielded eternal consequences. All three servants heard the same message and received talents based upon each one's ability. All three had the same Master and knew that they would be called to give an account for how they handled the gifts provided to them. Two received praise while the third was cast into outer darkness, where there was weeping and gnashing of teeth.

We learned at the start of the lesson that a talent was a weight used to measure currency. We also learned that the talent could be other resources the Master might provide since He is the owner of everything. As we look at the response of the Master to the evil and lazy slave, we see the eternal nature of the talents given. This indicates that the ultimate gift being given is not a measurement for currency, but rather the gospel message itself.

A parable is an earthly story that seeks to communicate a heavenly truth. The evil servant did not experience eternal condemnation for burying money in the ground. He received eternal punishment for rejecting the gospel message. The lazy servant heard the same message the faithful servants heard. The fault is found in the tardiness of the evil servant to respond to the message before his master's return.

**DISCUSS:** Why would someone want to delay in responding to the gospel?

**SAY:** "Some may think that there is a good reason to delay in responding to the gospel. This may work if the person knew when Jesus was coming back or when his life would end. The reality, however, is that we do not know these things and therefore a delay can yield unwanted eternal consequences. If you do not know Jesus and want to know Him as Lord and Savior, please do not delay any longer."





# MY NEXT STEP

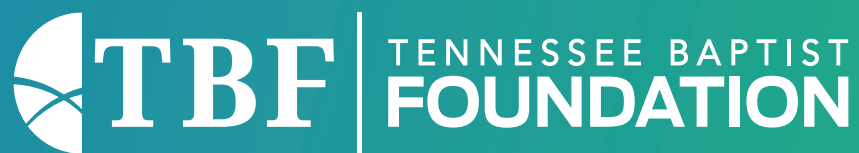
**GUIDE** group members to identify which of the following steps they will attempt before the group's next study...

- 1. What am I doing with my talents?** – Take time each day this week to personally reflect upon how you are putting your talents to work for God. Ask Him to show you if you are using them in a way that they earn more. As He answers your prayers, celebrate with Him in areas that He shows you faithful and make the needed changes where He shows you to be less than faithful.
- 2. Acknowledge your need for the Savior** – Jesus used some of the most direct and difficult words in all the New Testament to the servant who did nothing. The result was eternal separation. The Bible says, "If you confess with your mouth, 'Jesus is Lord,' and believe in your heart that God raised him from the dead, you will be saved" (Rom. 10:9). If you identify with the evil and wicked slave and do not want to spend another moment in fear of the Master, take this moment to confess your sins and ask Jesus to be your Lord and Savior.
- 3. Seek wise counsel** – We can all be guilty of overestimating our efforts and outcomes. The counterbalance to this is to ask for an outsider's perspective. Take time this week to connect with a trusted advisor and ask for honest feedback. Ask the person to evaluate how you are using the talents that God has given you while offering tangible means for improvement.

**SUMMARIZE the session:** Three servants heard the same message and received talents based on their own abilities. Two of the servants responded in immediate and faithful obedience. Upon the return of the Master, both received praise and an invitation to share in the joy of their Master. The third servant, however, responded in irrational fear to the Master and did nothing. The result of this servant's inaction was eternal separation. This lesson shows that the talent can not only be financial blessing, but also the gospel message itself.







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