Frisco First Baptist Church

THE PARABLES OF JESUS
STEWARDSHIP
MATTHEW 25:14-30
11/8/2026

MAIN POINT

Because God is the Owner and Giver of everything we have, we must learn how to be good stewards of all He has given us.

INTRODUCTION

As your group time begins, use this section to introduce the topic of discussion.

> **Think about some trips you have taken. What preparations did you make before you left?**
>
> **If you were to go away on a long trip, who would you entrust to look after things for you while you were gone, and why?**

This lesson examines a parable about a man who was about to go on a trip. He needed to be sure his property was cared for while he was gone, so he entrusted it to three servants. This parable teaches us to be faithful stewards of everything God has entrusted to us by investing it all in His kingdom.

UNDERSTANDING

Unpack the biblical text to discover what the Scripture says or means about a particular topic.

> HAVE A VOLUNTEER READ MATTHEW 25:14-18.

The parable of the talents is inserted in a section of other teachings dealing with the consummation of God's kingdom (24:36– 25:46). The parable begins with "a man going on a journey" (v. 14). Later details in the parable reveal this was a wealthy man. For example, he left significant resources under the management of three servants. His journey was long, meaning he had the resources for extended travel. Finally, he later rewarded two servants with an additional seven talents. Point out that in this parable the master represents God.

> **What do the master's actions in verses 14-15 teach us about God and how He interacts with us?**
>
> **What do the talents represent in this parable?**

A talent was equal to approximately 6,000 denarii. (A denarius amounted to a day's wage for the average worker.) It would take an average worker almost 20 years to earn the equivalent of one talent. This parable isn't just about money, although money is a

gift God wants us to use well to advance His kingdom. Jesus was talking about every resource God has delegated to us—our possessions, abilities, and opportunities.

How do you feel if you don't have as much money as someone else? How do you keep from getting discouraged if you don't have as many resources or natural abilities as others?

We ought not to fall into the trap of comparing our weaknesses to the strengths of others, creating a cycle of discouragement. Each is gifted for service. We should do what God created you to do at the level of effectiveness He enables you to achieve.

How did each of the servants handle the talents the master gave to them?

In discussing the third servant, one talent was still a lot of money in that culture, and the third servant was given a talent because he had some ability to manage resources. But instead of investing it wisely, the third servant dug a hole in the ground and hid his master's money (v. 18). He had an opportunity to do something significant, perhaps even doubling his master's money as the other servants had done. Instead, he buried his talent and waited for his master to return.

What would it look like for you to "bury" the things God has given you?

HAVE A VOLUNTEER READ MATTHEW 25:19-23.

The master gave his servants a long time to work with the talents he had given them. God gives us time to develop and make the most of what He's given us. But we need to put it to work immediately as the first two servants did, and then we need to keep at it when times get tough. We can't throw in the towel every time we get discouraged in serving God. We must not quit when we fail or when our efforts go unappreciated. God will reward faithfulness.

In the process of earning "five more" and "two more," the servants risked losing some of it. How is it risky to invest in God's kingdom?

How can you tell if you're truly investing in God's kingdom or just being "churchy?"

Note their threefold reward (vv. 21,23). First, the faithful servants received their master's praise: "Well done, good and faithful servant. "This was the greatest reward. Second, they received greater responsibility: "You have been faithful over a little; I will set you over much." God rewards faithfulness with increased opportunities for service. Third, the faithful servants were invited to share their master's joy. This could mean that they were invited to join in a feast given at the master's return, or that they shared with him the joy over a job well done.

Do you want more responsibilities as a reward for faithfulness? Explain.

Why is sharing the master's joy such an awesome reward?

Of the three rewards the faithful servants received, which is the most exciting to you? Why?

HAVE A VOLUNTEER READ MATTHEW 25:24-30.

What mistakes did the third servant make?

The third servant claimed to know the master (v. 24). Based on his actions, do you think he knew his master as well as he said? Explain.

How might the way people see God influence whether or not we invest our lives in God's kingdom every day?

Our willingness to invest in the kingdom is tied to our relationship with the King. When we are convinced that God is good, gracious, and giving, we will be all the more willing to invest everything that's been entrusted to us for the sake of His kingdom.

APPLICATION

Help your group identify how the truths from the Scripture passage apply directly to their lives.

How many do you know who God would give the five talents to? What makes someone the type of person who gets five talents?

What do you need to change about your attitudes or actions so that Jesus will say to you, "Well done, good and faithful servant"?

PRAYER

Thank God for the blessings and resources we have to glorify Him and to advance His kingdom. Pray for God's forgiveness for when we squander our opportunities and selfishly use our God-given resources. Pray that we would be good and faithful stewards.

COMMENTARY

MATTHEW 25:14-30

Verses 14-15. Matthew inserted the parable of the talents in a section of other teachings dealing with the consummation of God's kingdom (24:36–25:46). In the parable of the talents, Jesus challenged His followers to invest all that God has entrusted to them to advance His kingdom. He taught that living in God's kingdom includes waiting, but it is an active waiting, where people are provided resources by God, are expected to put them to use, and will be judged on their faithfulness.

Verse 14 begins with the word for, tying this passage to the previous parable of the 10 virgins (25:1-13). While the King James Version inserts "the kingdom of heaven," other translations simply have it, pointing back to the "kingdom" of heaven" in verse 1. This parable about the coming kingdom of God deals with a man going on a journey.

The master, before traveling, called his servants and entrusted to them his property. During Jesus' day, wealthy landowners often entrusted their property, possessions, and affairs to their trustworthy servants. These "bond slaves" enjoyed considerable authority and responsibility. The remainder of verses 15 through 18 highlights three important principles regarding the talents God gives to us today.

To begin with, God grants resources to all people. The master called three of his servants. Each was given an amount of a financial asset: To one he gave five talents, to another two, and to another one. A talent originally was used as a measurement of weight (about 75 pounds) before later referring to money. Determining the exact value of a talent is difficult, but certainly it was a very large sum.

God determines who receives what resources and the amounts. While all of us are equal in terms of our potential to have a relationship with God, this parable suggests that functionally God treats some different from others. This point is made clear by the detail of the master giving the three servants different amounts of resources. They received five, two, and one talent respectively to each according to his ability. The master knew ahead of time the trustworthiness of each servant and acted accordingly. He determined who would receive how much. The same is true with God. He is sovereign, and we are not. In essence, God can do as He pleases, because He is God.

Verses 16-18. Finally, God expects the assets He provides to be put into use. The master expected that the servants do more with the money than simply hold on to it. He obviously intended they would treat it as he would, utilizing it in such a way that he might receive a gain on his investment when he returned. Two obeyed. One did not. The first two servants wasted no time in obeying the master's expectation to use their talents. They traded with them, probably setting up some businesses and working to earn more capital on their invested talents. They took a certain amount of risk—they could have lost the money entrusted to them—but reaped reward for their master in doing so. All believers should willingly take wise, faithful risks with their resources so God will provide a return on their investments. The third servant acted in exactly the opposite manner. He went and dug in the ground and hid his master's money. By doing so, the servant chose a route that was (1) less work, (2) less time-consuming, and (3) less risky.

Verses 19-20. This next section of the parable makes another important point about God giving assets: the master returned after a long time. The delay implies that God may allow people a great deal of time to capitalize on the assets He grants to further His interests. The master came and settled accounts with his servants. Using a standard commercial term, Jesus underscored the master's expectation for the servants to put their talents to use. The slaves given five and two talents demonstrated faithful use of their resources in expectation of increase. Because of their ingenuity, the master rewarded them equally in three ways. The commendation likely would have been the same for the third man had he exercised faithful stewardship. God's criterion for reward is what we do with what we have, not how much we have or how much we gain.

Verses 21-23. First, the master commended them. To each he asserted "Well done, good and faithful servant" No doubt the servants gladly received the master's commendation.

Second, the master gave them greater responsibility. Following the commendation, the master continued, saying to both servants: "You have faithful over a little; I will set you over much." As a result of their faithfulness to their master, each servant was promised greater opportunity and responsibility in the future. Third, the master invited them: "Enter into the joy of your master." Both servants heard the same excited injunction to share their master's joy. This joy was the subjective possession of the master in which he then invited the faithful slaves to participate.

Scripture makes clear that all people will face God's judgment after death (Heb. 9:27). The fate of unbelievers will be based on their failure to repent of sin and receive Jesus as Savior, especially in light of God's blessing them throughout their everyday lives with gifts of natural abilities and resources. Christians will be judged based on their works for God after experiencing salvation and rewarded accordingly. Paul claimed, "If anyone builds on the foundation with gold, silver, costly stones, wood, hay, or straw, each one's work will become obvious, for the day will disclose it, because it will be revealed by fire; the fire will test the quality of each one's work" (1 Cor. 3:12-13).

Verses 24-25. What about those who don't act faithfully? We can safely assume the third servant would have heard the same commendation had he exercised faithful service. But he chose to act on fear. So, he suffered judgment both for his faithless attitude and bad action. He sought to excuse himself and actually blame the master! He first asserted, Master, I knew you…. But his attitude and actions reveal he did not know his master. Notice the harshness in the third servant's justification of himself. He first called the master a hard man. "Hard" translates the Greek scleros (we get "arteriosclerosis" from this, which means hardening of the arteries). "Hard" can mean harsh, strong, over-bearing, oppressive, cruel, and merciless. He accused his master of greed and exploitation of others by reaping where you did not sow and gathering where you scattered no seed. What might lie behind such an accusation? He did state, I was afraid. Hiding the talent may mean his actions were spiteful. Whether his unfaithful actions were due to an inadequate knowledge of his master, fear, or spite, the master passed judgment on him.

Verses 26-27. The master identified the man as a wicked and slothful servant! The servant's problem was both moral and behavioral. He chose this path similar to the way the first two servants chose to behave in ways that were "good and faithful." Second, the master turned the servant's words back on him. Be careful not to see the master agreeing with the servant's assessment of his master's character. If the servant genuinely believed his master was greedy and exploitative, the servant's actions still should have been different! By depositing the master's money in the bank, he should have received his money back with interest.

Verses 28-29. Third, the master declared, Take the talent from him. If he had been upset that another had five talents to his one, imagine the ignominy of now having that single talent given to his perceived rival!

Verse 30. Fourth, the master pronounced the most severe punishment. This worthless servant was to be thrown into the outer darkness where there will be weeping and gnashing of teeth. The expression "weeping and gnashing of teeth" refers to the result of

God's judgment. In addition to verse 30, the expression "weeping and gnashing of teeth" occurs five other times in the Gospel of Matthew (8:12; 13:41-42; 13:49-50; 22:12- 13; 24:48-51).

Often in Jesus' parables, the main point is found in the ending. Verse 29 provides the answer to, "What does being prepared for Christ's return actually involve?" It means refusing to play it safe, doing little or nothing, but instead serving with the goal of results.