

The Gospel of Matthew, Teacher's Guide

Lesson 31: The Ten Virgins and the Talents

Matthew 25:1-30

Teaching Aim (Teacher Orientation)

These two parables, set within Jesus' teaching on His return, drive home the call to readiness and faithfulness. What is doctrinally at stake is the nature of saving faith and the seriousness of final judgment. The oil that cannot be borrowed and the talent that must not be buried both teach that genuine faith is personal, prepared, and working. This is not salvation earned by works; it is the living, obedient faith without which no one is ready to meet the Lord. Both parables end with someone who appeared to belong being shut out or cast out, which soberly warns that a person can be among God's people and yet finally be lost. This stands squarely against the idea that one who is saved can never fall away; Scripture calls Christians to remain faithful to the end (Hebrews 3:12-14; 2 Peter 1:10-11).

Teach these truths within the boundaries of grace. We are saved by grace through faith, not by tallying up good deeds to earn heaven. Yet the faith that saves is never idle or merely verbal; it keeps its lamp full and puts the Master's gifts to work. The faithful servants are commended for faithfulness, not for size of return, which frees students from comparison and from the lie that only the spectacularly gifted matter. And the one-talent servant's failure flows from a distorted, fearful view of his master, reminding us that a true picture of God frees us to serve while a false one paralyzes.

Beyond the doctrine, these parables aim straight at the heart and the will. They expose presumption, procrastination, fear, and laziness, and they call for a faith that is awake and at work over the long haul, even when the Lord seems delayed. Aim to send students home both clear that final readiness cannot be borrowed or buried, and freshly motivated to live each day as faithful stewards longing to hear, Well done.

Question 1

Student Question:

In the parable of the ten virgins, all ten wait and all ten sleep, but only five are ready when the bridegroom comes (vv. 1-10). What is the difference between the wise and the foolish, and what does the oil they could not share teach us about the personal nature of readiness?

Commentary and Teaching Notes

Set the scene of the ancient wedding so students feel the parable. The bridesmaids' job was to be ready with lit lamps to welcome the bridegroom and join the procession into the feast. All

ten wanted to be there; all ten had lamps; all ten waited. The difference was preparation: the wise brought extra oil, the foolish did not (vv. 3–4).

Notice that the failure was not dramatic. The foolish were not wicked or hostile; they were simply unprepared. They assumed the bridegroom would come soon and that their initial supply would be enough. Their problem was a readiness that did not last.

Focus on the detail that the oil could not be shared (vv. 8–9). This is the heart of the parable. Some things in the spiritual life cannot be borrowed at the last minute. A genuine walk with God, a prepared heart, a life of faith, cannot be transferred from one person to another in the crisis moment. Each person must have their own.

Apply it gently. We cannot ride into the feast on someone else's faith, a godly spouse, a faithful parent, a strong church. Readiness is wonderfully helped by others, but it is finally personal. Each of us must cultivate our own relationship with the Lord.

Doctrinal / Christian Living Issues

- Readiness as preparation that lasts, not mere initial enthusiasm (vv. 3–4)
- The personal, non-transferable nature of genuine faith (vv. 8–9)
- The danger of assuming an unprepared readiness will be enough
- Each person's own responsibility to walk with God

Discussion Prompts

- Why could the oil not be shared, and what does that picture?
- In what ways have you leaned on others' faith rather than your own?
- What does cultivating your own walk with God look like right now?

Question 2

Student Question:

The foolish virgins were confident they belonged at the feast until the door was shut (vv. 10–12). Where might you be presuming on a readiness you have not actually cultivated, and what would genuine preparation look like for you?

Commentary and Teaching Notes

The foolish virgins were confident. They expected to be welcomed at the feast right up until the moment the door shut (v. 10). Their confidence was real, but it was unfounded. This is a self-examining question, so help students look honestly at their own assumptions.

Presumption is a quiet danger. We can assume we are spiritually fine because we once made a decision, because we attend services, because we come from a Christian family, or because we

mean well, while neglecting the daily walk that actually keeps the lamp full. Presumed readiness and cultivated readiness can look identical until the test comes.

Help students distinguish presumption from assurance. Biblical assurance rests on a present, living relationship with Christ and a faith that is at work; presumption rests on past events or external associations while the heart grows cold.

Point to genuine preparation. The remedy for presumption is not anxiety but honest tending of the soul: keeping up the daily intake of God's word, prayer, repentance, worship, and obedience. Encourage students to name where they have been coasting and what real preparation would look like.

Doctrinal / Christian Living Issues

- The danger of presuming on readiness we have not cultivated (v. 10)
- The difference between biblical assurance and presumption
- The insufficiency of past decisions or associations without a present walk
- Honest tending of the soul as genuine preparation

Discussion Prompts

- Where might you be presuming you are ready without cultivating it?
- How can you tell the difference between assurance and presumption?
- What would genuine spiritual preparation look like for you this season?

Question 3

Student Question:

When the foolish finally arrive, the bridegroom says, "Truly, I say to you, I do not know you" (vv. 11–12). What does this sobering moment teach about the danger of being near the kingdom and the feast yet not truly ready, and how does it warn against assuming we are safe?

Commentary and Teaching Notes

The most chilling words in the parable are the bridegroom's reply to the foolish: "Truly, I say to you, I do not know you" (v. 12). These women were not strangers to the wedding party; they had set out as part of it. Yet in the end they are not recognized. This sobering moment must be handled with care and honesty.

Connect it to Jesus' words in the Sermon on the Mount, where some who called Him Lord and even did mighty works hear, "I never knew you; depart from me" (Matthew 7:21–23). Being near the kingdom, active in religious life, and confident of belonging is not the same as being known by the Lord through a living, obedient faith.

Teach the warning without crushing the faithful. The point is not to make every sincere believer doubt their salvation, but to puncture false security and call all of us to make sure our readiness is real. The faithful who are walking with Christ have no need to live in terror; the warning is aimed at presumption.

Turn the warning toward self-examination, as Scripture does (2 Corinthians 13:5). The right response is not anxiety but honest checking: Am I truly walking with the Lord, or merely near the feast? That kind of self-examination is healthy and is exactly what the parable intends.

Doctrinal / Christian Living Issues

- The danger of being near the kingdom yet not truly known by the Lord (v. 12; Matthew 7:21–23)
- Religious activity and confidence as no substitute for living faith
- The call to self-examination (2 Corinthians 13:5)
- Assurance for the faithful and warning for the presumptuous held together

Discussion Prompts

- Why is it possible to be near the feast and still be shut out?
- How does honest self-examination differ from anxious doubt?
- What gives a faithful believer genuine confidence before the Lord?

Question 4

Student Question:

Jesus concludes the first parable, “Watch therefore, for you know neither the day nor the hour” (v. 13). What practical habits help you keep your lamp full over the long haul, especially when the Lord seems delayed and life grows routine?

Commentary and Teaching Notes

Jesus draws the lesson of the first parable: “Watch therefore, for you know neither the day nor the hour” (v. 13). But note the realism of the story: the bridegroom was delayed, and even the wise virgins slept. The challenge is not staying literally awake but keeping enough oil for the long haul. This is a self-examining question, so make it practical.

Address the long delay. The hardest part of waiting is not a single dramatic test but the slow erosion of routine, when the Lord seems far off and life settles into sameness. Many believers start with full lamps and slowly let them run low through simple neglect.

Help students identify what keeps a lamp full over years, not days. The ordinary means of grace are the oil supply: consistent time in Scripture, steady prayer, faithful gathering with the church, the weekly remembrance at the Lord’s table, service, and accountability. These are not flashy, but they sustain.

Encourage one concrete, sustainable habit. The goal is not a burst of intensity but a steady supply. Ask each student to name one practice they can keep over the long haul that will keep their lamp burning even when the Lord seems delayed.

Doctrinal / Christian Living Issues

- The call to watch over the long haul, not just in moments of crisis (v. 13)
- The realism of delay and the slow erosion of routine
- The ordinary means of grace as the supply that keeps faith burning
- Sustainable faithfulness rather than bursts of intensity

Discussion Prompts

- What practices keep your lamp full when the Lord seems delayed?
- Where has routine slowly drained your spiritual oil?
- What is one sustainable habit you could keep over the long haul?

Question 5

Student Question:

In the parable of the talents, the master entrusts his property to his servants “each according to his ability” and then goes away (vv. 14–15). What does this teach about God’s ownership, our stewardship, and the gifts and opportunities He has actually placed in our care?

Commentary and Teaching Notes

The parable of the talents opens with a master entrusting his property to servants, “to each according to his ability,” before going on a journey (vv. 14–15). A talent was a large sum of money. Establish the key truth first: the property belongs to the master. The servants are stewards, not owners.

Apply this foundational idea. Everything we have, our time, abilities, relationships, resources, opportunities, and supremely the gospel, is entrusted to us by God. We do not own our lives; we manage them on His behalf and will give account (1 Corinthians 4:2; 1 Peter 4:10).

Note that the amounts differ. God does not give everyone the same gifts or the same measure. This is not unfair; it is wise, “each according to his ability.” The question is never how much we were given compared to others, but what we do with what we have.

Help students take stock. Ask them to consider honestly what God has placed in their care. Naming our actual stewardship, rather than wishing we had someone else’s, is the first step toward faithful use of it.

Doctrinal / Christian Living Issues

- God's ownership and our stewardship of all we have (vv. 14–15; 1 Corinthians 4:2)
- The variety of gifts given according to ability
- Accountability for what we have been entrusted (1 Peter 4:10)
- Stewardship of time, abilities, resources, and the gospel

Discussion Prompts

- What has God entrusted to your stewardship right now?
- How does remembering God's ownership change how you use what you have?
- Why is it pointless to compare your gifts with someone else's?

Question 6

Student Question:

The two faithful servants immediately go to work and double what they were given (vv. 16–17). What has God entrusted to you, time, abilities, relationships, resources, the gospel, and where is He calling you to put it to work rather than sit on it?

Commentary and Teaching Notes

The two faithful servants act immediately: the one with five talents “went at once and traded with them,” as did the one with two (vv. 16–17). Their faithfulness is active, prompt, and productive. They put what they were given to work rather than playing it safe. This is a self-examining question, so make it concrete.

Highlight the initiative. They did not wait for detailed instructions or guarantees; they took what the master entrusted and got to work for his benefit. Faithful stewardship is not passive caretaking but active investment.

Help students translate this into their own lives. Where is God calling them to put their stewardship to work: using a skill in service, opening their home, investing in a relationship, giving generously, sharing the gospel with someone specific, taking up a ministry they have been avoiding?

Confront the temptation to sit on our gifts out of caution or busyness. The faithful servants risked and worked; the unfaithful one merely preserved. God is honored not by gifts kept safe and idle but by gifts put to work for Him. Encourage one concrete area to activate this week.

Doctrinal / Christian Living Issues

- Faithful stewardship as active, prompt investment (vv. 16–17)
- Initiative and risk in serving the Master rather than mere caretaking
- Putting time, gifts, and the gospel to work for God
- The honor God receives from gifts used rather than gifts hoarded

Discussion Prompts

- What gift or opportunity is God calling you to put to work?
- Where have you been sitting on something rather than using it for Him?
- What is one concrete way you can invest your stewardship this week?

Question 7

Student Question:

Both faithful servants, though given different amounts, receive the identical commendation, “Well done, good and faithful servant” (vv. 21, 23). What does this reveal about what God rewards, and how does it free us from comparison?

Commentary and Teaching Notes

Notice carefully that the master gives both faithful servants the exact same commendation, word for word: “Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master” (vv. 21, 23). One had produced five talents, the other two, yet the praise is identical.

Draw out what this reveals. God rewards faithfulness, not the size of the result. The servant with two was not praised less for producing less; he was praised fully for being faithful with what he had. The standard is faithfulness with our own portion, not measuring up to someone with more.

This is wonderfully freeing, so let students feel it. We are not in competition. The believer with quiet, ordinary gifts who uses them faithfully receives the same Well done as the one with great visible gifts who uses them faithfully. God is not impressed by size; He is pleased by faithfulness.

Apply it against comparison. Much spiritual discouragement comes from comparing our gifts and results to others. This parable cuts that off. The only question that matters is whether we are faithful with what we have been given. Encourage students to release comparison and embrace faithful use of their own portion.

Doctrinal / Christian Living Issues

- God rewarding faithfulness rather than the size of results (vv. 21, 23)
- Equal commendation for faithfulness with different amounts
- Freedom from comparison and competition in serving God
- The dignity of faithful service with ordinary gifts

Discussion Prompts

- How does it free you that God rewards faithfulness, not size of result?
- Where does comparison rob you of joy in serving?

- What would change if you focused only on being faithful with your own portion?

Question 8

Student Question:

The third servant buried his talent out of fear and a distorted view of his master (vv. 24–25). How does a wrong picture of God lead to spiritual paralysis in your own life, and what is the true picture of God that frees you to serve?

Commentary and Teaching Notes

The third servant explains his failure: “I knew you to be a hard man... so I was afraid, and I went and hid your talent in the ground” (vv. 24–25). His paralysis flowed directly from a distorted view of his master. He saw the master as harsh and unreasonable, and that false picture produced fear, and fear produced inaction.

This is a penetrating spiritual diagnosis, so make it personal. What we believe about God shapes how we serve Him. A person who sees God as a harsh, impossible-to-please taskmaster will often freeze, hide, and do nothing, afraid of getting it wrong. A wrong picture of God paralyzes.

Contrast the true picture of God. God is not the cruel miser the servant imagined; He is generous, entrusting real treasure to His servants, eager to reward faithfulness, and ready to welcome us into His joy. The faithful servants evidently knew a master worth working for. The God revealed in Christ is good, and that goodness frees us to step out and serve.

Help students examine their own image of God. Where has a distorted picture, God as disappointed, demanding, or impossible to satisfy, kept them from serving, giving, or stepping out? Replacing that false picture with the true God revealed in Jesus is what frees the heart to act.

Doctrinal / Christian Living Issues

- A distorted view of God producing fear and paralysis (vv. 24–25)
- The connection between our picture of God and how we serve Him
- The true God as generous, good, and eager to reward faithfulness
- The freedom to serve that comes from knowing God rightly through Christ

Discussion Prompts

- How has a wrong picture of God ever paralyzed your service?
- What false ideas about God most tempt you toward fear?
- How does the God revealed in Jesus free you to step out and serve?

Question 9

Student Question:

The unprofitable servant is stripped of what he had and cast “into the outer darkness” (vv. 26–30), and the foolish virgins are shut out. How do these parables show that a person can be among God’s people yet finally be lost, and why does this rule out the idea that one who is saved can never fall away?

Commentary and Teaching Notes

This is the heaviest doctrinal question of the lesson, so teach it carefully and clearly. Both parables end with someone who appeared to belong being excluded. The foolish virgins, who set out with the wedding party, find the door shut and are told, “I do not know you” (vv. 10–12). The one-talent servant, a servant of the same master, is stripped of what he had and cast “into the outer darkness” where there is weeping and gnashing of teeth (v. 30).

Draw the doctrinal point plainly. These were not outsiders who never knew the master; they were among his people, given a place and a trust. Yet through unpreparedness and unfaithfulness they were finally lost. Jesus is teaching that being numbered among God’s people is not an unconditional guarantee; a living, prepared, working faith must be maintained to the end.

Address the popular error directly but graciously. The idea that a person who is once saved can never fall away, no matter how they live, cannot be squared with these parables or with the rest of the New Testament. Scripture warns believers, take care lest there be in any of you an evil, unbelieving heart, leading you to fall away from the living God (Hebrews 3:12–14); it speaks of those who, having escaped the corruption of the world through knowing Christ, become again entangled and are worse off than before (2 Peter 2:20–22); and it warns that one can fall from grace (Galatians 5:4). The warnings are real because the danger is real.

Keep this from breeding anxiety. The point is not that a faithful Christian should live in constant fear of accidentally losing salvation. God is faithful, and He keeps those who keep walking with Him. The warning is against presumption and against a dead, idle, or borrowed faith, not against the assurance of those who are genuinely abiding in Christ. Perseverance is not earning salvation; it is the continuing of the very faith through which God saves and keeps us.

Land it on the call to faithfulness. Because we can finally be lost, we take readiness and faithfulness seriously; because God is faithful, we do so in confidence and joy, not terror. The right response is not to doubt God’s keeping but to keep our lamps full and our talents at work, making our calling and election sure (2 Peter 1:10–11).

Doctrinal / Christian Living Issues

- People among God’s own who are finally shut out and cast out (vv. 10–12, 30)
- The necessity of a living, prepared, working faith maintained to the end

- Rejection of once saved, always saved: Christians can fall away (Hebrews 3:12–14; 2 Peter 2:20–22; Galatians 5:4)
- Perseverance as the continuing of saving faith, not self-earned merit
- Assurance for the faithful and warning for the presumptuous, held together
- Making our calling and election sure through diligent faithfulness (2 Peter 1:10–11)

Discussion Prompts

- How do these parables show that belonging to God's people is not an unconditional guarantee?
- Why must we reject the idea that a saved person can never fall away?
- How can we take these warnings seriously without living in fear?

Question 10

Student Question:

Looking back over both parables, name one specific way you will keep your lamp full and put your Master's gifts to work, so that His coming would be welcome to you and not a closed door.

Commentary and Teaching Notes

Use the capstone to bring both parables to a single personal point. The two stories teach the same lesson from two angles: keep your lamp full (be ready) and put your talents to work (be faithful). Both are aspects of the same living faith that will be glad at the Lord's coming.

Invite each student to respond in both directions. Where do they need to tend their own walk with God so their lamp stays full? And where do they need to put a gift, an opportunity, or the gospel to work rather than burying it? Encourage them to name something specific in each.

Press past general agreement to a concrete commitment. These parables resist vague resolutions. Ask for one specific way the student will be more ready and more faithful this week, and consider a moment of quiet for them to write it down.

Close in hope and worship. For the faithful and ready, the Lord's coming is not a shut door but an open feast and the words, Enter into the joy of your master (v. 21). Lead your class to long for that day and to live, starting now, as those who will be glad to see Him.

Doctrinal / Christian Living Issues

- Readiness and faithfulness as two aspects of one living faith
- The Lord's coming as joy and welcome for the faithful (v. 21)
- Concrete, specific obedience as the fruit of genuine faith
- Hopeful, joyful anticipation of meeting the Lord

Discussion Prompts

- What is one way you will keep your lamp full this week?
- What gift or opportunity will you put to work for the Master?
- How can this class encourage one another toward readiness and faithfulness?