

The Gospel of Matthew

Lesson 31: The Ten Virgins and the Talents -- Matthew 25:1–30

A wedding in the ancient world was the event of the season, and the arrival of the bridegroom was its electric center. He would come, often at an unpredictable hour, with a torchlit procession, and the bridesmaids were to be ready to meet him and light his way into the feast. Everyone wanted to be part of that joyful entrance. Jesus takes this familiar, festive scene and turns it into one of His most searching parables about being ready for His own coming.

Ten young women wait with their lamps. Five are wise and bring extra oil; five are foolish and do not. The bridegroom is delayed, and they all fall asleep, the wise and the foolish alike. Then at midnight the cry rings out: "Here is the bridegroom! Come out to meet him!" And in that moment the difference becomes everything. The wise trim their lamps and go in to the feast. The foolish, scrambling for oil they do not have, arrive too late to a door that has already shut, and hear the most chilling words in the Gospels: "I do not know you."

Then Jesus tells a second story, about a master who entrusts his servants with different amounts of money, five talents, two, and one, and goes away. Two of them get to work and double what they were given. The third, afraid and resentful, digs a hole and buries his in the ground. When the master returns to settle accounts, the two faithful servants hear, "Well done, good and faithful servant." The one who did nothing loses even what he had and is cast out.

Both parables press the same nail. The Lord is coming, the timing is uncertain, and what matters is whether we are ready and faithful in the waiting. Readiness is not something we can borrow at the last minute, and faithfulness is not something we can fake. These stories will not let us coast on past decisions or buried good intentions. They call us to a living, prepared, working faith, the kind that will be glad, and not ashamed, when the door finally opens.

Group Discussion: In the parable of the talents, the master gives different amounts to different servants, yet praises the two faithful ones with the very same words. What does this teach us about how God measures faithfulness, and why is that freeing rather than discouraging?

Personal Reflection: The foolish virgins assumed they could get the oil they needed at the last minute, and the one-talent servant assumed it was safe to do nothing. Where in your spiritual life are you quietly assuming you can catch up later or that doing nothing is good enough?

Read Matthew 25:1–30

Study Questions

1. 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?
2. 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?
3. 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?
4. 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?
5. 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?
6. 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?

7. 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?
8. 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?
9. 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?
10. 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.

Now or Later

Reflect on these passages: Galatians 6:7–10, reaping what we sow and not growing weary in doing good; 2 Peter 1:5–11, making our calling and election sure by growing in Christ; 1 Corinthians 15:58, abounding in the work of the Lord; Hebrews 6:10–12, God remembering our work and the call to diligence to the end; Matthew 7:21–23, the difference between saying Lord and doing the Father’s will.