

The Parables of Jesus, Teacher's Guide

Week 9: Faithful Stewardship

Matthew 25:14–30

Teaching Aim (Teacher Orientation)

This is the second of the three heavy eschatological weeks, and its doctrine runs along two lines that meet at the judgment. The first line is stewardship: everything we have, abilities, time, wealth, opportunities, and the gospel itself, is entrusted to us by God, not owned by us, and we will answer for how we use it. The second line is the certainty of the reckoning: the master returns after a long time and settles accounts, picturing the return of Christ to judge. The faithful enter their master's joy; the unprofitable servant is cast out. Teach both lines clearly, and let them converge on the sober, hopeful truth that how we live as stewards now will matter when the Lord comes.

Guard the same doctrinal boundaries that govern all of Matthew 25. The master's return is the single return of Christ to judge, not the setting up of an earthly thousand-year reign, and the reckoning is the final judgment, not a preliminary distribution of earthly offices. Christ already reigns now from the right hand of the Father; we await His return to bring this age to its appointed end (Acts 2:32–36; Colossians 1:13). At the same time, hold the balance the church must always keep on grace and works. The faithful servants are not paid wages they have earned; they are welcomed into their master's joy, which is gift. Yet their genuine faith showed itself in faithful labor, and the servant whose profession produced nothing was lost. This parable is a clear witness that saving faith works, and that a fruitless, do-nothing religion will not stand, without ever teaching that we purchase salvation by our performance.

Then drive the lesson toward formation, because the parable is intensely practical. Jesus is not interested in our admiring the diligent servants; He means to put us to work. The aim of the hour is for each student to identify what God has entrusted to them and to stop burying it. Watch especially for the subtle sin the parable targets, not scandalous wickedness, but the respectable sloth of doing nothing, of playing it safe, of letting fear and busyness keep our gifts in the ground. Send each person home having named one talent to dig up and invest for the Master.

Question 1

Student Question:

The master entrusts his property to his servants, "to each according to his ability," and then holds them accountable for it (vv. 14–15). What does this teach us about the truth that everything we have is entrusted to us by God rather than owned by us, and about the accountability that comes with being stewards rather than proprietors?

Commentary and Teaching Notes

Begin with the foundational truth the parable assumes: the master owns the wealth, and the servants merely manage it. Everything the servants handle belongs to someone else. This is the doctrine of stewardship, and it reframes our entire relationship to what we possess. We are not owners; we are trustees of what God has placed in our care.

Spell out how comprehensive this is. The talents picture everything God entrusts: natural abilities, time, money, influence, relationships, opportunities, and supremely the gospel itself. None of it originated with us, and none of it is finally ours. We brought nothing into the world and will carry nothing out (1 Timothy 6:7); in between, we are managing the Master's property.

Note the phrase "according to his ability." God distributes differently and wisely, giving each servant a portion suited to him. This rules out both pride in having much and despair in having little. The amount is the Master's decision; the faithfulness is ours.

Press the accountability that stewardship entails. A trustee must give an account. Because what we hold belongs to God, He has every right to ask what we did with it. This truth, taken seriously, transforms how we view our gifts and our time: not as private possessions to spend on ourselves, but as a trust to invest for the One who gave them.

Doctrinal / Christian Living Issues

- Stewardship: we manage what God owns rather than owning it ourselves
- The comprehensiveness of the trust, including abilities, time, wealth, and the gospel
- God's wise, differing distribution "according to ability"
- Accountability as the necessary consequence of stewardship (1 Corinthians 4:2)

Discussion Prompts

- How does seeing ourselves as stewards rather than owners change everything?
- What has God entrusted to you besides money?
- Why does being a trustee mean we will be called to give an account?

Question 2

Student Question:

Consider the specific things God has placed in your hands: your abilities, your time, your money, your relationships, your knowledge of the gospel. Which of these are you actively investing for the Master, and which are you tempted to treat as simply your own to spend or to sit on? Name one you have been neglecting.

Commentary and Teaching Notes

This first self-examining question asks students to inventory what God has entrusted to them and to assess what they are doing with it. The goal is to move stewardship from a concept to a concrete personal audit.

Help students think broadly across the categories: abilities and skills, time, money, relationships, influence, spiritual gifts, and the gospel they have received. Many will instinctively think only of money; press them to consider the fuller range. Each of these is a talent, and each can be invested or buried.

Then ask for honesty about where each stands. Some gifts we actively use for God; others we treat as simply our own, to be spent on comfort or left idle. Invite students to name one specific thing they have been neglecting and to begin imagining how it could be put to work for the Master.

Doctrinal / Christian Living Issues

- Taking inventory of what God has entrusted to us
- Seeing talents broadly: abilities, time, money, relationships, the gospel
- Honest assessment of what we invest and what we sit on
- Naming one neglected trust to begin using

Discussion Prompts

- What specific things has God placed in your hands?
- Which of them are you investing, and which are you treating as merely your own?
- Name one you have been neglecting. How could it be put to work?

Question 3

Student Question:

The five-talent and two-talent servants received different amounts and produced different totals, yet the master praised them with identical words: “Well done, good and faithful servant” (vv. 21, 23). What does this teach us about how God measures our service, that He looks for faithfulness with what we have rather than comparing our results to someone else’s?

Commentary and Teaching Notes

This question draws out a comforting and clarifying truth: the master praises the five-talent and two-talent servants with identical words. He does not value the one who produced ten above the one who produced four. Both were faithful with what they were given, and faithfulness, not the size of the return, is what He commends.

Teach how God measures service. We are prone to measure by visible results, scope, and comparison, the very metrics of the world. God measures by faithfulness with what we actually

have. The widow's two coins outweighed the large gifts of the rich (Mark 12:41–44). The question is never whether we had five talents or one, but whether we were faithful with our portion.

This both humbles and encourages. It humbles those with much, who cannot boast, since their abundance was given. It encourages those with little, who need not despair, since faithfulness with a small portion earns the same “well done.” No one is excused, and no one is overlooked.

Apply it against comparison and against discouragement. The servant with two talents could have looked at the five-talent man and felt his contribution was negligible; instead he simply got to work. Help students fix their eyes on faithfulness with their own portion rather than on someone else's scoreboard.

Doctrinal / Christian Living Issues

- Faithfulness, not the size of the result, as God's measure (Mark 12:41–44)
- The identical commendation of the five- and two-talent servants
- Humbling those with much and encouraging those with little
- Faithfulness with our own portion rather than comparison

Discussion Prompts

- What does it mean that the master praised both servants with the same words?
- How does God's measure of faithfulness differ from the world's measure of results?
- How does this both humble the gifted and encourage those with little?

Question 4

Student Question:

It is easy to look at someone with more obvious gifts and conclude that our smaller portion does not matter much. Where do you find yourself comparing your “talents” to others’ and using the comparison as an excuse for doing little? What would change if you simply sought to be faithful with your own portion?

Commentary and Teaching Notes

This self-focused question targets the comparison that paralyzes service. It is easy to look at someone with obvious, abundant gifts and conclude that our smaller portion hardly matters, then use that conclusion to excuse doing little. The question exposes that move.

Help students see the lie inside the comparison. The third servant, the one with the least, was the one who buried his talent; perhaps he reasoned that one talent was too little to bother with. Comparison downward breeds pride, and comparison upward breeds either envy or paralysis. Either way it distracts us from the only question that matters: am I faithful with mine?

Then call students back to their own portion. Encourage them to stop measuring against others and to ask simply what faithfulness looks like with the gifts, time, and opportunities they actually have. A life freed from comparison is freed to serve.

Doctrinal / Christian Living Issues

- Comparison as an excuse for neglecting our portion
- How the servant with the least was the one who buried it
- Comparison breeding pride, envy, or paralysis
- Refocusing on faithfulness with our own gifts

Discussion Prompts

- Where do you compare your talents to others' and excuse doing little?
- How does comparison distract you from the question of your own faithfulness?
- What would change if you simply sought to be faithful with your portion?

Question 5

Student Question:

Jesus says that "after a long time the master of those servants came and settled accounts with them" (v. 19). What does this teach about the certainty that Christ will return to call each of us to account for how we used what He entrusted to us, and how does the delay before that reckoning test our faithfulness?

Commentary and Teaching Notes

This question handles the certainty of the reckoning. "After a long time the master of those servants came and settled accounts." Two truths stand together: the master does return, and his return may be long delayed. Teach both. The reckoning is certain; the timing is extended. This mirrors the church's situation as we await the return of Christ.

Connect this to the wider teaching that we will all give account. Each of us will stand before the judgment seat of Christ (2 Corinthians 5:10; Romans 14:12). The parable personalizes the final judgment as a settling of accounts between a master and the servants he trusted. Nothing entrusted will go unexamined.

Draw out how the delay tests faithfulness. A short absence requires little; a long one reveals character. While the master tarries, the diligent keep working and the slothful grow careless, assuming the day of reckoning is far off or will never come. The length of the wait is itself part of the test.

Apply it soberly and hopefully. For the faithful, the coming reckoning is not dread but anticipation of the master's "well done" and his joy. For the careless, it is a wake-up call. Either way, living in light of a certain accounting reorders how we use what we have been given today.

Doctrinal / Christian Living Issues

- The certainty of Christ's return to settle accounts (2 Corinthians 5:10; Romans 14:12)
- The reckoning certain even as the timing is long delayed
- The delay as a test of faithfulness over time
- The coming account as anticipation for the faithful and warning for the careless

Discussion Prompts

- What does it mean that the master certainly returns, though after a long time?
- How does the delay before the reckoning test our faithfulness?
- How should a certain coming account shape the way we live now?

Question 6

Student Question:

If you knew the Master would return this year to settle accounts with you, what would you do differently with your time, your gifts, and your resources? Name one concrete change that living in light of that coming reckoning would prompt this week.

Commentary and Teaching Notes

This self-focused question brings the reckoning into the present week. Asking what we would do differently if the Master returned this year is a clarifying exercise, because it strips away the assumption of unlimited time and forces priorities to the surface.

Help students translate the question into specifics. Living in light of a near reckoning might prompt more diligent use of a neglected gift, greater generosity, bolder sharing of the gospel, repair of a relationship, or the simple decision to stop burying a talent out of fear. The aim is concrete change, not a vague resolve to be more faithful.

Then guard against both panic and procrastination. The point is not to manufacture anxiety but to live each day as a faithful steward who expects to give account. Invite students to name one definite change that the prospect of an imminent reckoning would prompt, and to begin it now rather than later.

Doctrinal / Christian Living Issues

- Letting the prospect of a near reckoning clarify priorities
- Translating accountability into concrete change
- Avoiding both panic and procrastination

- Living each day as a steward who expects to give account

Discussion Prompts

- If the Master returned this year, what would you do differently?
- What concrete change would living in light of that reckoning prompt?
- What is one such change you could begin this week?

Question 7

Student Question:

The third servant did not steal or squander the talent; he buried it out of fear, and the master called him “wicked and slothful” (vv. 25–26). Why is the sin of doing nothing, of failing to use what God has given, treated so seriously, and what does the servant’s excuse reveal about his distorted view of the master?

Commentary and Teaching Notes

This question goes to the heart of the parable’s warning: the sin of the third servant. Note carefully what he did and did not do. He did not steal the talent, lose it, or squander it. He simply did nothing with it, burying it safely in the ground. And for this the master calls him “wicked and slothful.” The sin condemned here is the sin of omission, of failing to use what God entrusted.

Teach why doing nothing is so serious. We tend to measure ourselves by the wrongs we avoid, but God also holds us accountable for the good we fail to do (James 4:17). A buried talent earns the same condemnation as a squandered one, because both leave the Master’s purpose unserved. Playing it safe is not neutral; it is unfaithful.

Examine the servant’s excuse, which reveals a distorted view of the master. He says, “I knew you to be a hard man,” and claims fear drove him. But his picture of the master is false; the master had generously entrusted him with a fortune. A wrong view of God, as harsh, stingy, impossible to please, breeds the very fear and paralysis that keep us from serving. How we picture the Master shapes how we steward His gifts.

Apply it to comfortable, cautious believers. The danger this parable exposes is not dramatic rebellion but respectable inactivity, the fear of risk, the preference for safety, the slow burial of gifts under busyness and timidity. Help students feel that the question is not only whether they have avoided evil, but whether they have done the good entrusted to them.

Doctrinal / Christian Living Issues

- The sin of omission: failing to use what God entrusted (James 4:17)
- A buried talent condemned as severely as a squandered one

- Fear and sloth as the roots of the servant's failure
- A distorted view of the master breeding paralysis
- Respectable inactivity as a real and serious danger

Discussion Prompts

- Why is doing nothing with the talent treated so seriously?
- What does the servant's excuse reveal about his view of the master?
- How does a wrong picture of God breed fear and inactivity in us?

Question 8

Student Question:

Fear, laziness, and a wrong picture of God can all lead us to bury what we have been given rather than risk using it. Where has fear or neglect caused you to bury a gift, an opportunity, or a calling that God placed in your hands? What would it look like to dig it up and put it to work?

Commentary and Teaching Notes

This self-focused question takes the buried talent and asks students to find their own. Fear, laziness, and a distorted view of God all lead us to bury gifts rather than risk using them. The question invites honest identification of where this has happened.

Help students name the buried things specifically: a gift never developed, an opportunity to serve declined out of fear, a calling avoided because it felt risky, a capacity for generosity or hospitality or witness left in the ground. The burial is often quiet and respectable, justified by busyness or modesty or self-doubt.

Then call for digging it up. Faithfulness means taking the risk of putting the talent to work, trusting the Master rather than fearing Him. Invite students to identify one buried talent and one concrete action to begin investing it, however small the first step.

Doctrinal / Christian Living Issues

- Identifying the gifts we have buried out of fear or neglect
- How burial is often quiet, respectable, and self-justified
- Faithfulness as the willingness to risk using what we have
- Trusting the Master rather than fearing Him

Discussion Prompts

- Where has fear or neglect caused you to bury something God gave you?
- What has justified the burial, busyness, modesty, self-doubt, fear?
- What would it look like to dig it up and put it to work this week?

Question 9

Student Question:

The faithful servants are welcomed into their master's joy, while the unprofitable servant is cast into the outer darkness (vv. 21, 30). How does this teach the reality of judgment and reward when Christ returns, that genuine faith shows itself in faithful service while a fruitless, do-nothing profession of faith will not stand, without falling into the error that we earn our salvation by our works?

Commentary and Teaching Notes

This is the doctrinally weightiest question, and it brings together judgment, reward, and the relationship between faith and works, all within the boundaries that govern Matthew 25. Take it in careful steps.

First, the reality of judgment and reward. The faithful servants are welcomed into their master's joy; the unprofitable servant is cast into the outer darkness. Teach this plainly: when Christ returns, there will be a real judgment with real and eternal outcomes. This is the same single, final judgment at the Lord's one return that the whole of Matthew 25 describes, not a preliminary sorting before an earthly reign. Christ reigns now and will return to judge (Acts 17:31; 2 Corinthians 5:10).

Second, what the unprofitable servant teaches. He is a sobering picture of a profession of faith that produces nothing. He was counted among the master's servants, he held the master's property, and yet his do-nothing stewardship proved his heart and ended in ruin. This is a clear witness that a fruitless, idle faith does not save, exactly as James teaches that faith without works is dead (James 2:17, 26). It also stands with the rest of Scripture against the notion that a servant of the household is eternally secure regardless of how he lives; this servant was cast out. Genuine faith shows itself in faithful service, and a faith that consistently produces nothing reveals that it was never the living thing it claimed to be.

Third, and equally important, what the parable does not teach. The faithful servants do not earn their place by their productivity. Their reward is to "enter into the joy of your master," a gift of welcome far exceeding anything they produced; they doubled a sum that was never theirs to begin with, using a capacity the master gave them. So we must not turn this parable into salvation by works. We are saved by grace through faith, not by the size of our spiritual portfolio (Ephesians 2:8–9). Yet the faith that saves is never idle; it works, it invests, it bears fruit. Hold both truths: salvation is a gift received by an obedient, working faith, and a faith that works nothing at all is no saving faith.

Land the lesson where the balance holds. Help students avoid two errors at once: the presumption that says faithfulness does not matter because we are saved by grace, and the anxiety that turns the Christian life into earning God's acceptance by output. The truth is freeing

and serious together. We labor not to purchase the Master's joy but because, by grace, we have been entrusted with His treasure and long to hear Him say, "Well done."

Doctrinal / Christian Living Issues

- The reality of judgment and eternal reward at Christ's single return (Acts 17:31; 2 Corinthians 5:10)
- The final judgment, not a preliminary sorting before an earthly reign
- A fruitless, do-nothing faith exposed as no saving faith (James 2:17, 26)
- A witness against eternal security regardless of how we live; the unfaithful servant cast out
- Salvation by grace through faith, not earned by spiritual productivity (Ephesians 2:8–9)
- Saving faith as a working faith that bears fruit, holding grace and obedience together

Discussion Prompts

- How does this parable teach the reality of judgment without teaching salvation by works?
- What does the unprofitable servant show about a faith that produces nothing?
- How do we hold together grace and the call to faithful, fruitful service?

Question 10

Student Question:

Look back across the parable. Jesus entrusted his servants with treasure and then held them to account, and He asks what you are doing with what He has placed in your hands. Name one specific way you sense Jesus forming you through this story. What is the one talent you most need to stop burying and start investing for the Master this week?

Commentary and Teaching Notes

The capstone gathers up the parable and presses it toward one concrete act of stewardship. Jesus told this story not so we would admire the diligent servants but so we would go and invest what He has entrusted to us. Keep the class on the specific talent and the specific step.

Help students choose the right move. For some it is digging up a buried gift and beginning to use it. For some it is investing more intentionally in the gospel, in service, or in generosity. For some it is laying down the fear or comparison that has kept them idle. Each is a definite, doable step.

Close by reminding students that the goal of this study is formation, not information. The Master has entrusted us with treasure and will return to settle accounts. Invite each person to name the one talent they will stop burying and start investing this week, and let the group pray for faithful, fruitful stewardship until He comes.

Doctrinal / Christian Living Issues

- Scripture aimed at faithful action, not admiration

- Choosing one concrete act of stewardship
- Digging up a buried gift or laying down idle fear
- Investing what God entrusts until the Master returns

Discussion Prompts

- What one talent do you most need to stop burying and start investing?
- What is your first concrete step toward investing it this week?
- How can this group encourage you toward faithful stewardship?