

The Parables of Jesus

Week 9: Faithful Stewardship -- Matthew 25:14–30

A wealthy man is about to leave on a long journey, and before he goes he does something remarkable. He calls in his servants and hands over his entire fortune for them to manage while he is gone. To one he gives five talents, to another two, to another one, “to each according to his ability.” We should pause over the size of this. A single talent was an enormous sum, the wages of many years of labor. This is not pocket money; it is the master’s wealth, placed in ordinary hands, with no contract, no detailed instructions, just trust. Then he leaves, and the servants are left holding more than they ever dreamed of handling.

Two of them get straight to work. The man with five talents goes out, puts the money to work, trades and invests, and doubles it to ten. The man with two does the same and makes it four. They take a risk, they engage, they treat their master’s wealth as something to be used and multiplied. But the third servant does something very different. He takes his one talent, digs a hole in the ground, and buries it. Safe, untouched, earning nothing. He will not lose it, but he will not use it either. And there it sits, in the dark, while its owner is away.

“Now after a long time,” Jesus says, “the master of those servants came and settled accounts with them.” The delay is part of the story again, but the reckoning comes at last, as it always does. The five-talent servant steps forward with ten, and the master’s words are warm and generous: “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.” The two-talent servant comes with four and hears the very same praise, word for word. Notice that the master does not compare them or dock the second man for producing less. Both were faithful with what they were given, and both are welcomed into their master’s joy.

Then the third servant shuffles forward with his excuse. “Master, I knew you to be a hard man, so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.” He hands back exactly what he received, not a penny more, and seems to expect credit for it. But the master is not pleased; he is grieved and angry. “You wicked and slothful servant!” At the very least he could have put the money in the bank to earn interest. The one talent is taken from him and given to the servant with ten, and the unprofitable servant is cast “into the outer darkness,” where there is “weeping and gnashing of teeth.” Read this parable slowly. It is about what we do with what God has placed in our hands while the Master is away, and it asks each of us a question we cannot dodge: are you investing your life, or burying it?

Group Discussion: The third servant did not waste his master’s money or run off with it; he simply did nothing with it, and that was enough to condemn him. Why do you think Jesus treats the failure to use what God has given as such a serious sin, and how does this challenge the common assumption that as long as we avoid obvious wrongs, we are doing fine?

Personal Reflection: God has entrusted every one of us with something, abilities, time, resources, relationships, the gospel itself, given “according to our ability.” As you look honestly at your own life, where are you putting what God has given to work, and where might you be burying it in the ground out of fear, busyness, or neglect?

Read Matthew 25:14–30

Study Questions

1. 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?
2. 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.
3. 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?
4. 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?
5. 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?
6. 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.
7. 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?
8. 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?

9. 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?
10. 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?

Now or Later

Reflect on these passages: Luke 19:11–27, the parable of the minas, where the nobleman receives a kingdom and rewards his servants' faithfulness on his return; 1 Corinthians 4:1–2, that those entrusted as stewards must be found faithful; 1 Peter 4:10–11, using whatever gift each has received to serve one another as good stewards of God's grace; Romans 14:10–12, that each of us will give an account of himself to God; 2 Corinthians 5:9–10, the aim to please the Lord, for we must all appear before the judgment seat of Christ.