



INTERNAL AUDIT • Stewardship

What Do I Need to Know About the Passage?

Matthew 25:14-30

Throughout our college years, the question in the back of our mind – “What should I do with my life?” – grows both in volume and intensity. Similarly, as we grow in our walks with the Lord, we grow in gratitude for what He has given us and in our desire to bring glory to Him through our lives.

The Lord has given us a college education, training in a particular field of study, fellowship with friends who were like-minded in their desire to grow in the Lord, and training in evangelism and discipleship. Cognizant of these blessings from the Lord, the “What should I do with my life?” question develops greater importance and urgency. This question cannot be answered fully if we neglect the teaching on stewardship that we find in Matt 25:14-18.

This passage begins with “Again, it will be like...” in the NIV, signaling the passages’ close connection with the preceding verses. The theme of this passage, combined with the preceding parables [beginning with the homeowner and the thief (Matt 24:42-44)] all teach of a watchfulness that we must possess as believers. This watchfulness is not always passive, but duties must be handled responsibly (24:45-51) and wisdom must be applied (25:1-13.) In our passage, we learn that responsible living under Jesus’ lordship is rewarded in the end and that failure is rejected.

Matthew 25:14-18

As Jesus sets the scene, we are told that the man calls his servants and entrusts them with talents. Some servants, during the time of Jesus, could enjoy much responsibility and authority. These three servants were apparently trusted by the master and probably shared in his profits.

The value of a talent is difficult to translate into today’s dollars, but roughly, a talent would be the equivalent of twenty years of wages. This amount demonstrates the size of the responsibility, as well as the amount of the trust the master had in the servants.

That the master gave to the servants ‘each according to his ability’ seems to indicate that the master saw the servants as individuals, and distributed resources with some attention to their unique circumstances and abilities.

While the amount given differed, it is clear that the master’s expectation to “put his money to work” was the same for all. This phrase is best understood, not as a relatively simple deposit into some interest bearing account, but rather a setting up of a business, or trade, to build upon the initial investment. The servants who were given the five talents and the two talents “went at once” and began their moneymaking endeavors.

God has also blessed us with resources of significant value. Like the master in the parable, He too expects the gifts to be used in such a fashion that there will be a return on the investment. As we discover, embrace and develop these gifts, talents, abilities, etc., our response should also be to immediately put those resources toward the Master’s business. There should be no confusion as to who is the owner of the resources (God) and who should be the beneficiary (others.)

What’s the Big Idea?

Stewardship of one’s gifts, talents and treasures is an important consideration while making decisions regarding a person’s future and calling. This study will help you apply Jesus’ teaching and motivate you to grow and develop the resources God entrusts to you.



Matthew 25:19-23

The master returns “after a long time” to settle accounts. For the first two servants, the master is pleased. What steward would not enjoy hearing the pleasure of the master? They both receive virtually identical words of commendation, even though they were responsible for differing amounts. The amount or percentage earned is less important to the master than the dutiful, careful and responsible utilization of the talents.

These reward is two-fold. First, the faithful servants are given “charge over many things.” The reward in this parable is greater responsibility and increased opportunities to serve the master. Secondly, the servants are invited to “share your master’s happiness” or joy – a clear expression of the master’s pleasure toward the servants.

We are first presented with a picture of how our Lord commends, rewards and then blesses His faithful servants. It seems less important to quantify our faithfulness than it is to simply be faithful in our duties. How do you measure good stewardship? No acceptable measure comes to mind. Perhaps this confirms that our Lord’s interest is that we are faithful in using our God-given resources. There is no need to measure one believer’s fruit in ministry (or life) against another’s as a measure of faithfulness.

Matthew 25:24-25

The third servant accuses the master of exploiting others and says that his fear of the master led him to bury the talent. Technically, the servant’s fear was only limited to losing the talent. He did not fear the master’s wrath for not producing a return on the talent. Why not?

Since the servant viewed the master as an exploiter of persons, he didn’t put the talent to work because he knew he would not get, in his opinion, a fair share of all his labor. His selfish interest in personal gain was more important than serving his master responsibly, even with the prospect of punishment.

So, with a passive-aggressive and unservant-like heart, he does nothing except return the talent saying in effect, “Here, this is all you deserve.” If irresponsibility was the only infraction, it would be right to call the servant lazy, but the master called the servant “wicked and lazy...” exposing both his failure to duty and his rebellious heart.

Too often our faulty view of God keeps us from properly responding to Him. It is our own distorted images of God that lead us to believe that His love is conditional upon our faithful service. Or we may believe that God, as one who “harvests where He has not sown,” grants His blessings only for His benefit and with little care or concern for us. These views are wrong and must be brought into alignment with Scripture.

God has entrusted us with His blessing and gifts with the hope and expectation that they be used in accordance with His design. We should be motivated by our love for God to use our time, talents and interests to be a blessing to others. We should not selfishly seek to keep our blessings to ourselves or only exercise our resources when there is a clear benefit for ourselves.

Matthew 25:26-30

The master condemns the wicked and lazy servant. Even the most basic investment strategy would have at least drawn interest, yet the servant did not do even this. The talent is taken away, and the relationship with the master is severed.

In the parable of the ten virgins, which immediately precedes our passage, the downfall of the foolish virgins was that they thought their responsibility was too easy, and they were caught unprepared. Here, the faulty thinking of the third servant was that he thought both that the responsibility was too difficult and the personal benefit too little.

In the end, we learn that failure to use the resources God has given us to bless others, is sin, and results in the loss of the resource, accompanied by rejection of the Master. How are we to understand this rejection? We are led to understand that this servant represents those who claim to be His followers but, in reality, are not. These people lack desire to invest their lives in the work of the kingdom.

What’s Our Response?

1. Reflect and make an assessment of the blessings, resources, and gifts that God has graced you with. Enlist the help of friends who know you well. Think broadly – these are not limited to spiritual gifts, but may include things such as relationships, a financial situation, interests, hobbies, etc.
2. Prayerfully consider ways the Lord may allow you to exercise those gifts. Pray for opportunities to use them.
3. As you consider where the Lord would have you live, work, minister and otherwise serve, think of how your gifts factor into the decision making process.

What Are the Questions?

Matthew 25:14-30

LAUNCH

What was the largest and most significant responsibility you were ever given? What were you supposed to do, and how well did you do it? What motivated you to handle your responsibility well? Or, what kept you from doing a good job?

EXPLORE

Read vv. 14-17.

1. We are told the owner entrusted his property to the servants. What responsibilities might that entail?
2. What did the owner expect his servants to do with the talents of money? What evidence is there that the servants understood this expectation?
3. What does it mean that the talents were distributed to the servants, "each according to his ability?" (vs. 15) Would this adjust the man's expectations of each servant's performance?
4. What are some of the resources that the Lord entrusts to us, His servants? List them here:

Read v. 18.

5. Why do you think the third servant buried his talent?
6. What return would you expect from that strategy?

Read vv. 19-23.

7. After a long time, the owner returned. How do we know he was pleased with the efforts of the servants who were given five and two talents?
8. Was there any difference in the master's response when the second servant produced three less talents than the first servant? Why do you think this was so?

Read vv. 24-25.

9. What does the servant with one talent accuse the master of? Do we know if his assessment of the master was accurate?
10. What prevented this servant from fulfilling his responsibility?
11. Describe the differences in motivation between this third servant and the first two.
12. How should this be instructive to us as we think about our responsibility to utilize the resources God has given to us?

Read vv. 26-30.

13. In this parable, the master is not satisfied with a "zero" return on the resources given. How does this parallel God's expectation?
14. The talent is taken from the lazy servant, vs. 28, and given to the one who has ten talents. What is the master's reasoning? How do you suppose the servant that was given additional responsibility felt?

APPLY

15. As you think about the gifts, time, talents, interests, etc., that God has given you, what expectations might He have for your usage of them?
16. What are some ways that we also "bury" the resources God entrusts to us?
17. How can we be sure that we will not "bury" the gifts that God has entrusted to us? (education, training, relationships, evangelism, discipleship, etc.)
18. What will be the greatest barriers to prevent you from using your gifts after graduation?

What Are the Answers?

1. To put the money to work so that there may be some return. The master would have expected diligence, wisdom in decision-making and careful accounting, to name a few.
2. The first two servants immediately “put his money to work.” They understood that they were not just to make a simple investment, but to actually set up a business and work to make the investment grow.
3. The master recognized that the servants were individuals with different circumstances and levels of competence.
4. Take a moment to identify this list for the group. Items on the list may include things like discretionary time, teaching abilities, spiritual gifts, musical abilities, passion for science, interest in programming and financial situation.
5. Verse 25 tells us that fear, perhaps of losing the talent, was one reason. He may have been unwilling to take the risk necessary to fulfill his responsibility.
6. There would be no gain, only loss. The opportunity to do what the master expected would be lost.
7. “Well done, good and faithful servant!” “Come and share your master’s happiness!”
8. The response the master gave was virtually identical for both of these servants. Despite the difference of amount, the master recognized that their return was “according to their ability.” The emphasis seems less on the amount of the return and more on diligence in one’s duty.
9. The master is accused of being someone who takes advantage of others. The servant “knew” the master was a hard man, but his knowledge of the master was wrong. He was preoccupied with his master’s sternness and denied his benevolence.
10. Fear, as mentioned above, but also the possibility that he was not willing to make a return, believing that the master would exploit him and not compensate him fairly.
11. The third servant, more than the others, is most interested in what his share of the return will be. The others, while likely compensated, do it because it is exactly what they are supposed to do with the master’s resources.
12. We should be motivated out of love for what God has blessed us and entrusted us with. It is a privilege to be given the opportunity to serve Him with our gifts. It should be a joy to use them with anticipation of pleasing Him and entering into the Master’s happiness. We should not keep our gifts to ourselves for our own enjoyment, nor should we exercise the gifts with a desire to only seek personal benefit.

Memorize

His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

Matthew 25:21

What Are the Answers?

13. Scripture teaches us that God has given us gifts to use for the edification of the body (1 Cor 14, Rom 14:19.) This passage teaches that as we wait for the Master's return, we should be diligent in our duty to grow and develop the resources God has given us.
14. Jesus illustrates His teaching in Mt 13:12 and gives greater responsibility and opportunity to the ones who have already demonstrated faithfulness. "For everyone who has, will be given more, and he will have an abundance."
15. God expects us to "put them to work," producing a return. His blessings and giftings upon us are to be used for the furthering of His kingdom and the building up of the body of Christ. To do nothing with these "resources" is contrary to God's expectations and design for them.
16. At times we may recognize opportunities to serve in an area of gifting but choose not to do so. Sometimes, we don't recognize that a particular resource is something that we can utilize for the Lord. There is also the possibility that we may have an ability or interest that should be developed for the Lord to use, but we don't recognize the need to be a good steward of that resource.
17. This is the opportunity to encourage people to choose to place themselves in environments that will allow them to further develop their gifts. For some it may include further training or skills; for most it will mean people should maintain their relationships with others in the movement for encouragement and accountability. Rather than move into a time of spiritual retirement, people should be encouraged to be discipled, and to disciple others. Connect with ministries of Campus Crusade for Christ that are working to reach the marketplace for Christ.
18. The barriers will be apathy, lack of accountability, and spiritual atrophy, to name a few. The main issue is to be sure that you place yourself in an environment that will continue to stretch your faith. This environment must also help you recognize your gifts, foster them and put them to use.

Notes to Self