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PRAYER

Loving Father, you have called us to be your people, you have poured out your goodness on us, and called us to be stewards of all that you have entrusted to us. Give us grace to enjoy all your gifts and to handle them with integrity, because they come from you, through Jesus Christ our Lord. Amen.

- [Giving in Grace, "Overflowing with Thanksgiving"](#)

WARM UP (OPTIONAL)

Are you more of a planner or are you more spontaneous? Why do you consider yourself this way?

NOTES

WORD

¹⁴ "For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵ To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶ He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷ So also he who had the two talents made two talents more. ¹⁸ But he who had received the one talent went and dug in the ground and hid his master's money.

¹⁹ Now after a long time the master of those servants came and settled accounts with them. ²⁰ And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' ²¹ His master said to him, '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.' ²² And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' ²³ His master said to him, '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.'

²⁴ He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, ²⁵ so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' ²⁶ But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸ So take the talent from him and give it to him who has the ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

[Luke 19:14-30](#)

"Scripture promises that Jesus will one day return, and when he does, he will ask his servants to give a report of how they spent the time and opportunities he has given.

- Did they care for those they were instructed to protect?
- Did they provide for those in need?
- Did they share the good news of Christ's salvation and forgiveness with others?
- Did they further the kingdom of God in their ministry?
- Were they faithful stewards of all God entrusted them with?

As Jesus said, 'To the extent that you did it to one of these brothers of mine, even the least of them, you did it to me' ([Matthew 25:40](#)).

Those who are faithful with what they're entrusted with, big and small, will be trusted with more, and Jesus said that they are the ones who will 'enter into their master's joy' and share in the glory of his presence ([Matthew 25:21](#)).

Those who are not, may face the harsh reality of being called a wicked and lazy servant. Worst of all, they may not share in the joy of their master's presence when he returns."

-Joel Ryan, *What is the Parable of the Talents?*

GUIDE QUESTIONS

(NUMBERED ACCORDING TO LEVEL OF DEPTH AND READINESS TO SHARE)

1. On a scale from 1-10 (1 = never/not at all; 10 = always/extremely), how would you rate your ability to steward your finances well? Why have you rated yourself this way?
2. Would you say that your money belongs to you or to God? How is this reflected in your every day life?
3. How might we steward our finances well to the glory of God? How might we build the Kingdom of God with what we have?
4. If joy is more than happiness, but COMPLETE FULFILMENT, then have you "entered into the joy of Jesus your master" (vs 22, 24)?
5. If you are not yet a follower of Jesus, would you be willing to acknowledge him as your God, enable him to have all authority as the one who calls the shots in your life, and as the God who loves you? Would you like to enter into a saving relationship with God through Jesus?

Ask your Life Group leader to lead you in prayer to receive Christ. You can pray this prayer:

Dear Lord Jesus, I know that I am a sinner, and I ask for your forgiveness. I believe you died for my sins and rose from the dead. I turn from my sins and invite you to come into my heart and life. I want to trust and follow you as my Lord and Saviour. In Jesus' name, Amen.