



## LESSON 20

*Jesus teaches the parable of the talents*

MATTHEW 25:14-30



**Jesus rewards only faithful servants.**



*“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” (Matt 25:21).*

## Supporting Truths

1. Jesus is our master.
2. Jesus wants us to be faithful while we wait for Him to return.
3. Jesus rewards the faithful and punishes the faithless.
4. The faithful love God and the faithless hate Him.
5. God gives responsibility according to what He knows each one can handle.

## Objectives

1. Retell the parable of the talents.
2. Define faithfulness.
3. Contrast the rewards and punishments.
4. Contrast the attitudes of the faithful and the faithless.
5. Explain why the slaves received different amounts of money.

# STUDY THE BIBLE LESSON

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## Lesson Summary

Since the kingdom was not going to come right away, Jesus told a parable to teach His disciples how to live while they waited for Him to return. A master went on a long journey, and while he was gone he entrusted great wealth to three slaves. Two slaves worked hard and used their money to earn more money for their master, but the third slave buried his money. When the master returned, he rewarded the faithful slaves but punished the unfaithful slave.

## Spotlight on the Gospel

Jesus has been gone a long time, but while He is away, He has given believers rich gifts and opportunities to serve Him. True believers rejoice to work hard for Him because they love Him. Even though their results will vary, everyone who is faithful will enter the kingdom, where they will rejoice in Christ's presence and reign as His servants forever. But anyone who does not work faithfully will not enter, since their laziness proves that they never really loved Jesus.

LAST WEEK



**Jesus teaches the parable  
of landowner**  
*Mark 12:1–12*

THIS WEEK



**Jesus teaches the  
parable of the talents**  
*Matthew 25:14–30*

NEXT WEEK



**Jesus prepares for His  
death**  
*Matthew 26:1–56*

THE PASSION WEEK OF JESUS

# Lesson Commentary

## *Jesus rewards only faithful servants.*

When Jesus entered Jerusalem, His disciples believed the kingdom was near. But, as Jesus explained, the kingdom would be delayed (Matt 23:39). The disciples began asking Jesus what the signs of His coming would be (24:3). After describing several signs (24:4–35), Jesus then gave them instructions on how to live while He was gone. In order to be ready for His return (24:44; 25:13), they needed to be faithful (24:45). He had already explained that being faithful means waiting expectantly (25:1–13). Now, He explains that faithfulness also means working diligently until He returns.

### The master entrusted his money to his slaves (25:14–18)

To teach them to faithfully work while He was away, Jesus told a parable. A *parable* is a simple word picture that illustrates a profound spiritual truth. This parable illustrates a truth about the **kingdom of heaven** (25:1, 14). It is about how to live while waiting for Jesus' personal and glorious reign on earth when He returns (24:30; 25:1).

The master in this story trusted three slaves with a total of eight talents of silver. This was an enormous amount of money. It would take an unskilled laborer four lifetimes to earn that much money! Yet in those days, it was normal for wealthy owners to trust their slaves with important jobs. Even though slaves were the property of their owners, certain slaves were well-educated and highly-skilled, and they could act with the master's authority. Like the master in this story, Jesus was about to go away for a long time (24:14, 19), and during that time He would entrust His work on earth to believers. He would give them rich resources—abilities, gifts, and opportunities—which they were to use as His *slaves*, as people who belong to their Master, live for their Master, and exist to serve their Master (2 Cor 5:14–15).

Also, like the master, Jesus distributes His gifts unequally (Matt 25:15). Not only does every person differ in natural abilities and opportunities in life,

but God also gives spiritual gifts in proportion to the faith He assigns to each person (Rom 12:3). This may seem unfair, but only if we are thinking selfishly. It is actually a great blessing, for it shows that God knows us and does not burden us with more responsibility than we can handle.

As soon as the master left, the first two slaves immediately began investing and trading for their master's benefit. This illustrates God's purpose for all humanity. God created mankind to work (Gen 2:15), to cultivate and use creation's resources for His glory (1:26–29). Sin has not undone this purpose (Ps 8:6–8), and in heaven all believers will forever work perfectly for their Master (Rev 22:3). Do not sit around waiting, but instead work very hard until He comes (2 Thess 3:10–12).

#### THINK ABOUT IT

Whatever you do, work heartily, as for the Lord and not for men (Col 3:23).



The third slave did not work. He buried his one talent (Matt 25:18), which at that time was the best way to keep money safe. Motivated by fear, he would not take risks for the sake of his master. He is like so-called Christians who only care about **sins of commission**: they want to avoid doing bad things. But in the process, they commit terrible **sins of omission**: they are not doing good things. They do not realize that one who fails to do good is just as wicked as one who commits obvious sins (25:41–46; Jas 4:17).

### The master rewarded faithful slaves (25:19–23)

Although gone for a long time, the master did return. Believers often wonder, “How long, O LORD?” (Ps 13:1). And unbelievers often mock, saying that Christ will not return because the world seems to go on forever without change (2 Pet 3:4). Yet Christ will return. Even if you die before then, you can have hope, because one day you will enter His kingdom (1 Thess 4:13–18).

The first two slaves did not give up. Even though one earned more money than the other, both were equally praised because they were equally **faithful**,



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## THINK ABOUT IT

Let us not grow weary of doing good, for in due season we will reap, if we do not give up (Gal 6:9).

have accomplished for God, but about whether we are devoted to God and have faithfully used what He has given us for Him. He loves this, because He loves to see His faithfulness reflected in His slaves (Deut 7:9).

The master gave two rewards. First, He gave greater authority, resources, and responsibility in working for God (Matt 25:21a, 23a). What? How is more work a reward? This work is what humans were made for. While on earth, faithful believers receive more and more ability and opportunity to serve God (2 Tim 2:20–21). And in heaven, all believers will reign as servants of God forever (2:12).



## THINK ABOUT IT

Christians do not “retire” from serving God.

His slaves being faithful. But how is His joy a reward for them? Because His joy is their joy. Nothing makes a real Christian happier than to see Jesus happy, because he loves nothing more than his Master. This is why they obey Him, because they enjoy giving pleasure to their Master (John 15:11). They also love nothing more than to be with their Master (Ps 16:11; 27:4; Phil 1:23). Jesus gives the best gift ever: He welcomes the faithful into His joyful presence (John 14:3; 17:24).

## The master punished the unfaithful slave (25:24–30)

The third slave was not faithful (Matt 25:24–27). He neither loved nor served his master. He was **wicked**,

trustworthy, dependable, reliable, and loyal (Matt 25:20–23). God judges not by outcome but by character, not by results but by faithfulness. It is not about how much we

bad, evil, and morally worthless, because he had no real love for his master. Instead of delighting in the master’s joy like the first two slaves, he thought his master was an unjust and difficult man, someone impossible to please. As a result, the slave was also **slothful** and **lazy**. By not even investing the money, the slave proved he simply did not want to benefit his master. He saw no personal benefit in it for himself, so he did not work.

Many professing Christians are no different. They do not really know God, so God’s commands feel like harsh burdens. As a result, they live their lives in fear.

They read their Bibles, go to church, and give tithes as if they were paying off their debt to God. They might think they are good Christians, but they are wicked, for they do these things only to protect themselves. Their whole life is really only about loving themselves, not about loving God. When serving God means denying themselves, they give up and are lazy. They need to stop living as cowards, fearing for their own lives (Matt 16:24–25), and instead live boldly out of an overwhelming love for God (Deut 6:5).

Such professing Christians are not Christians at all, for there is no middle ground between faithful and faithless. The wicked slave did not just get a smaller reward. Instead, he received exactly the opposite. Instead of greater authority and service, he lost even the opportunity he had (Matt 25:28–29). Instead of joy in the master’s presence, he wept outside the master’s presence (25:30). This is just, for he never wanted the reward anyway. He did not like to serve the master, and he did not enjoy the master’s presence. Professing believers are like that slave. They chase after the pleasures of this world or self-righteously seek some new spiritual experience because they have no joy in the real reward—serving God and enjoying His presence. As a result, they will suffer away from God forever (25:46).

## THINK ABOUT IT

Laziness is a serious sin and a sign of hatred for God (Prov 21:25–26).



# Lesson Outline

*Jesus rewards only faithful servants.*

## AGES 3–5 LESSON OUTLINE

Work faithfully because . . .

1. Jesus is the Master (25:14a).
2. Jesus gives gifts to use for Him (25:14b–18).
3. Jesus is coming back (25:19).
4. Jesus rewards faithful servants (25:20–23).
5. Jesus punishes unfaithful servants (25:24–30)

## AGES 6–11 LESSON OUTLINE

1. The master entrusted his money to his slaves (25:14–18).
  - The master was going on a long journey (25:14).
  - The master gave each slave a different amount (25:15).
  - Two slaves used the money to earn more money (25:16–17).
  - One slave buried the money (25:18).
2. The master rewarded faithful slaves (25:19–23).
  - The master returned (25:19).
  - The master rewarded unequal results equally (25:20–23).
  - The master rewarded with greater responsibility (25:21a, 23a).
  - The master rewarded by sharing his joy (25:21b, 23b).
3. The master punished the unfaithful slave (25:24–30).
  - The slave did not honor or serve his master (25:24–25).
  - The master exposed the slave's wickedness (25:26–27).
  - The master gave the slave's talent to a faithful slave (25:28–29).
  - The master threw the slave into outer darkness (25:30).



# TEACH THE BIBLE LESSON

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## Lesson Questions

*Use these questions to teach or to review this week's lesson.*



### Ages 3–5 Lesson Questions

1. **How much money did the master give to each slave?**  
Five talents, two talents, and one talent.
2. **What did the slaves with five talents and two talents do?**  
The first earned five more, the second earned two more.
3. **What did the third slave do with his one talent?**  
He buried it.
4. **What did the master do to the third slave?**  
He took away his talent and punished him.



### Ages 6–11 Lesson Questions

1. **What is this parable about?**  
It is about how to live while waiting for the kingdom of heaven.
2. **Why did the master give the slaves different amounts?**  
He knew what each slave was able to take care of.
3. **What was wrong with just burying the money?**  
God expects us to serve Him with the time, abilities, and opportunities He has given us.
4. **Why did the first two slaves get the same reward, even though they earned different amounts of money?**  
They were both faithful. God judges us by our faithfulness, not by results.
5. **What were the two rewards?**  
(1) Greater authority to serve. (2) Sharing in the master's joy.
6. **How are these rewards**  
(1) Humans were made to work for God, so that is what brings the most joy. (2) True believers love God most, so they are most happy when they see His happiness.
7. **Why was the third slave wicked?**  
Instead of loving his master, he was afraid of him. He dishonored his master by thinking that he was unjust and cruel.
8. **Why was the third slave lazy?**  
He did not work for his master.

# Lesson Activities

Choose from the following ideas to introduce, illustrate, and apply this week's lesson.

AGES 3–5



INTRODUCE

## FAITHFUL WHILE THEY WAIT

Give the children instructions and materials they need for a project. Tell them you have had a tough week and are going to curl up and take a nap in the corner of the class. But while you're resting, they should complete their project. Let them decide how they will use these few minutes while you snore in the corner. When you "wake up" from your nap, find out how many children were faithful to work while you were asleep. In today's lesson, we will meet three servants who were given a job to do while their master was away. Let's find out if they were faithful.

## WELL DONE FAITHFUL SERVANT

Give each child a coloring sheet. Give some children five crayons, some two, and some one. Instruct them to be faithful with what they have each been given. After the children have finished, take a look at all the coloring pictures. Give a small prize to the children that were faithful in using the crayons they were given. Explain that God is a judge who judges if we were faithful to serve Him with the time and ability He has given to us.



ILLUSTRATE

## ONLY PRETENDING

Ask the children what it means to pretend. Have the children pretend to be different animals: cat, dog, lion, eagle, etc. Point out children that are excellent pretenders. After the activity, explain that the third servant lost his talent and was punished because he was only pretending to be a Christian. He neither loved nor served his master. Jesus teaches the parable to show that real Christians are those who faithfully love and serve Him. Pretenders only love and serve themselves.

## TALENT TO BUILD

The parable of the talents can be graphically illustrated using blocks. As you teach the lesson, you can liken the first servant to a man who was given some blocks to build a tower. He used all his blocks and built a tall tower. The same can be demonstrated for the second servant. The last servant can be likened to a man who was too scared that the blocks would fall over and that he would get into big trouble, so he did not try building anything.



APPLY

## BAG OF TALENTS

*See Year 3 Craft Book, Book 1.*

**Materials:** Craft sheet, cardstock, crayons, glue stick, scissors.

**Directions:** Photocopy the craft page on cardstock. Color every image and cut them. Glue the two sides of the bag together gluing only on the sides, being sure that you leave space for the coins to get inside the bag.

*Bag of Talents*  
*See Year 3 Craft Book, Book 1*





# TEACH THE BIBLE LESSON

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AGES 6–8



INTRODUCE

## FAITHFULNESS

A young boy was given a dollar by his parents to give as an offering during Sunday school. But when the offering basket came by, he hesitated. Could he not just keep the money? His parents would never know, and the church would not miss such a small amount. But then again, the reason his parents had given him this money was so that he could give it as an offering. Ask the children what the young boy should do. If he kept the money, how would that demonstrate unfaithfulness? In today's lesson, we're going to meet three servants. Two of them were faithful, one was not.

## YOUR BEST WITH WHAT YOU HAVE

Tell the children to build the tallest tower they can with the materials you give them. Split the class into groups and pass out building materials: regular sized marshmallows, mini marshmallows, pretzel rods, and pretzel sticks. However, give each group differing amounts of materials. After the towers are built, award each group according to how well they used the materials you gave them, not how the height of their tower compares to others.



ILLUSTRATE

## WHAT IS A TALENT?

In this parable, a talent refers to a specific amount of money (Matt 25:18). Bring in a five-dollar bill and three one-dollar bills to show to the children. Call three children up front to represent the three servants. Give the first servant five dollars, the second two dollars, and the third one dollar. Have the children show what each servant did with their money.

## IDEA MAN

Before the lesson, give the children small sheets of paper to write down different ways they can serve God. Have the children put these slips of paper in a box. During the lesson, bring out the box and read some of the entries. Discuss with the children how they can serve God by faithfully using the time, opportunities, and abilities He has given them.



APPLY

## I CAN SERVE GOD WITH ALL I HAVE

See Year 2 Craft Book, Book 1.

**Materials:** Craft sheet, cardstock, crayons, yarn.

**Directions:** Photocopy the craft page on cardstock. Color every image and cut them. Make a hole on every image and pass the yarn in every hole so to make a necklace.

*I Can Serve God with all I Have*  
See Year 3 Craft Book, Book 1



AGES 9–11



INTRODUCE

**INTRODUCTION**

Parents have a great responsibility. God has given them the task of protecting, teaching, and caring for their children. By law if a parent is not faithful with this responsibility, their children can be taken away. This is similar to the responsibility we have in responding to Jesus Christ. Just as our parents care for us because they love us, those who truly love God will faithfully serve Him with the blessings He has given them. Let's find out what happens to those who are faithful and unfaithful with these blessings.

**DOING THE BEST HE CAN**

There were two brothers on a baseball team. The older was lightning quick, and the younger terribly slow. After hitting a ground-er to the shortstop, the younger brother slowly stumbled his way to first base; he was out by a mile. His teammates were upset. "Why can you not be more like your brother?" they complained. However, his teammates didn't know that he was suffering from a progressive disease that greatly affected his balance and coordination—he was doing the best he could. That is exactly what God asks of those who serve Him: that they serve Him the best they can with the resources He gives them.



ILLUSTRATE

**A TALENT OF SILVER**

In those days, a talent of silver (somewhere between 75 and 130 pounds) was worth about 6,000 denarii, or as much as an unskilled worker could earn in 6,000 days (20 years working six days a week). Multiply your local minimum wage by hours in a typical work day, and then multiply it by 6,000. For example, at \$10 per hour and 8 hours per day, a talent of silver would be worth \$480,000.

**A SPECIAL BOND**

Have you ever noticed how little children who love their parents will do almost anything to please them? They love to see their parents happy, and they are the happiest when their parents are happy. They do not want to disappoint their parents, and are greatly saddened when they do. They love being in their parent's presence (hanging on a leg or limb), and would be absolutely crushed if their parents told them they didn't want to be around them. This is how two of the servants in today's lesson feel about their master. However, a third does not. Let's find out what happens to these three.



APPLY

**SAYING AND SHOWING THANKS**

Ask the children to name some things they are very thankful for. Explain that it is good to be thankful for what God provides, but God not only wants us to say thanks, but to show that we are thankful. We show that we are thankful by using what God has given us in the way He intends. Ask the children to think about how they should "use" those things they have already mentioned.