



Stewardship Concepts and Principles

Why It Matters

Stewardship and Use of Talents

Week 1

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Introduction

The concept of talents as it relates to biblical stewardship finds its roots in one of the most well-known parables of Jesus: The Parable of the Talents, found in Matthew 25:14-30.

This parable offers profound insights into the responsibilities of believers to use what God has entrusted to them—be it skills, resources, or spiritual gifts—for His glory and the advancement of His Kingdom.

In the context of biblical stewardship, the use of talents is not merely about personal gain; it is a demonstration of faith, obedience, and trust in God's provision and purpose for our lives.

This bible study explores how the use of talents aligns with biblical principles and how it encourages believers to live a life of purpose, service, and accountability.

Being A Good Steward with Talents

The use of our talents as it relates to being good stewards is a vital part of the Christian life.

Stewardship extends beyond finances to include our time, our possessions, and most importantly, our God-given gifts and abilities.

Each believer has been uniquely equipped by God with talents—spiritual gifts, skills, and natural abilities—intended to be used for His glory and the service of others.

God is the Giver of Every Good Gift

According to James 1:17, every good and perfect gift comes from the Father above. Our talents are not random or accidental; they are sovereign gifts placed in us by God to fulfill His purposes.

Ephesians 2:10 tells us that we are God's workmanship, created in Christ to do good works that He prepared in advance for us to do.

We Are Managers, Not Owners

As stewards, we understand that the talents we possess do not belong to us but have been entrusted to us by God. The Parable of the Talents in Matthew 25:14-30 illustrates this truth clearly.

In the parable, the master entrusts his servants with portions of his wealth and expects them to manage it wisely and productively while he is away. Similarly, God entrusts us with talents and expects us to use them faithfully for His kingdom.

Talents Are for God's Glory and the Good of Others

1 Peter 4:10 reminds us that each of us should use whatever gift we have received to serve others, as faithful stewards of God's grace. Our talents are not meant for selfish ambition or personal gain, but to build up the body of Christ, encourage fellow believers, and reach out to the world with love and excellence.

Every Talent Has a Purpose

Whether it's preaching, teaching, administration, helping, singing, or leading—no gift is more important than another. Romans 12:6-8 teaches that we all have different gifts, according to the grace given to us, and we must use them diligently and humbly. God does not expect uniformity but faithfulness in whatever He has given us.

Faithfulness Over Fame

God is more concerned with how we use what we have than with how much we have. In Matthew 25, both the servant with five talents and the one with two were commended with the same words: 'Well done, good and faithful servant.' This shows us that our value is not in comparison, but in commitment.

The Danger of Wasting or Burying Our Talents

Choosing not to use our gifts or hiding them out of fear, laziness, or comparison dishonors the Giver. The servant who buried his talent was rebuked because he failed to do something with what he had been given. God expects growth, development, and action—not perfection, but progress.

Growth Comes Through Use

Like muscles that strengthen through exercise, our gifts grow through practice and use. 2 Timothy 1:6 tells us to 'stir up the gift of God' within us. This means we are responsible for developing and activating the potential that God has placed inside us.

There is Eternal Reward in Stewardship

Being a good steward of our talents not only impacts the lives of others, but it brings eternal rewards. Colossians 3:23-24 encourages us to work heartily, as for the Lord and not for men, knowing that from the Lord we will receive the inheritance as our reward.

In summary, being a good steward of our God-given talents means recognizing that they come from God, using them faithfully for His purpose, and developing them so they serve others and glorify Him.

It is not about being the most talented but being the most faithful with what God has given. When we do that, we position ourselves to hear the words every believer longs for: 'Well done, good and faithful servant.'

Small Group discussion questions:

1. What challenges or fears sometimes keep you from using your talents fully?
2. In what ways can you begin to develop or sharpen your talents for greater effectiveness in God's Kingdom?
3. Have you ever struggled with comparing your gifts to the gifts of others? How can we learn to appreciate our uniqueness?
4. How can the church (or our group) help believers recognize and use their gifts?
5. What are some practical ways you can start using your gifts more intentionally this week?

*****Each Group should close the discussion with prayer, asking God to help each person identify, develop, and boldly use their talents for His glory and the good of others.**

Understanding Stewardship of Talents

Scripture: Matthew 25:14-30 KJV

¹⁴For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods.

¹⁵ And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.

¹⁶ Then he that had received the five talents went and traded with the same, and made them other five talents.

¹⁷ And likewise he that had received two, he also gained other two.

¹⁸ But he that had received one went and digged in the earth, and hid his lord's money.

¹⁹ After a long time the lord of those servants cometh, and reckoneth with them.

²⁰ And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more.

²¹ His lord said unto him, well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.

²² He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them.

²³ His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.

²⁴ Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed:

²⁵ And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine.

²⁶ His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed:

²⁷ Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.

²⁸ Take therefore the talent from him, and give it unto him which hath ten talents.

²⁹ For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath.

³⁰ And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth

The Reward for Using our Talents for God's glory

1. A steward is someone entrusted with something valuable that belongs to someone else.

In the Parable of the Talents, each servant is given a certain amount of money — not their own, but the master's.

This illustrates that everything we have, including our abilities, ultimately belongs to God and is entrusted to us for His purposes (Psalm 24:1).

2. God has given each person unique talents, abilities, and gifts.

We are not all given the same amount, but we are all given something. God purposely gifts His children differently (1 Corinthians 12:4-7).

We are to recognize, appreciate, and make use of what we have been given.

3. The parable teaches us that God expects us to use what He has entrusted to us wisely and productively.

God is a wise Master who calls us to invest and multiply what He has placed in our hands (Matthew 25:20-21).

Our gifts are not for show — they are meant to be used for His glory and the expansion of His kingdom.

4. Fear, comparison, and laziness are common reasons people 'bury' their talents.

The servant who hid the talent said he was afraid (Matthew 25:25). Fear of failure, fear of judgment, and fear of man can paralyze us.

Also, when we compare our gifts with others, we may feel inadequate. These are all traps that can keep us from fulfilling God's purpose (Galatians 6:4-5).

5. God is not interested in how much we have compared to others, but in our faithfulness with what we have.

The one who received five talents and the one who received two got the same reward from the master — 'Well done, good and faithful servant' (Matthew 25:21, 23).

God rewards faithfulness, not quantity.

