



STUDY TOOLS

Sunday, February 15, 2026

Teaching Title: Who's Really in Charge

Key Scripture: Matthew 25:14–30

CEDAR VALLEY

5-DAY READING PLAN WITH QUESTIONS:

Monday: Matthew 21:33–44; 24:45–51

Tuesday: Matthew 25:14–30

Wednesday: Luke 16

Thursday: Genesis 1

Friday: Genesis 2

1. What does this passage tell you about God?
2. What does this passage tell you about people?
3. If this is God's Word (The Bible), what do I need to do?
4. What's your takeaway?
5. Who would you tell?

MEMORY VERSE:

Matthew 25:21 NLT

"The master was full of praise. 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'

LIFE GROUP DISCUSSION:

Introduction:

When we decide to follow Jesus, we receive Him as both Lord and Savior of our lives. But Jesus can't be Lord unless He is Lord of everything in our lives. Everything we have has been given to us by God. Therefore, we are not owners but stewards of all that we have, including our time, talents, and treasures. In the Parable of the Talents in Matthew 25, Jesus teaches about stewardship. Stewardship is how we live out lordship. Since everything belongs to God, we must surrender everything to Him and faithfully manage what He has entrusted to us, knowing that one day we will give an account. Stewardship is how we live out Lordship.

Context: In Matthew 24 and 25, Jesus addresses the events surrounding His return and how disciples are to conduct themselves while they wait. He tells four parables that address the theme of being prepared for His return: the thief in the night (24:36–44), the good and wicked servant (24:45–51), the ten virgins (25:1–13), and the talents (25:14–30).

Questions:

Ice Breaker: Can you think of a time when someone entrusted you with something that didn't belong to you (like a car, money, or another responsibility)? How did you feel?

1. Read Matthew 25:14–30 together as a group. How would you describe the character of the master based off this passage?
2. What stands out to you about how the master distributes the talents (see "Digging Deeper")? What does this tell us about how God entrusts resources? What does it *not* mean?
3. What is the difference between ownership and stewardship (see "Notes" for help)?
4. In 25:16–17, the first two servants immediately go to work. What does this tell us about what they believe about their master? What motivates their actions?

5. Why do you think the first two servants receive the same praise later, even though their amounts were different?
6. The 3rd person buried the money the master gave him. What does this reveal about his understanding of stewardship?
7. How does knowing that we will “give an account” one day affect the way we live now (Matt 25:19)?
8. The master gave different amounts “according to their abilities,” yet expected faithfulness from everyone. How does this challenge comparison—whether pride or insecurity—in your own life?
9. If Jesus truly is Lord of all, what is one specific area of your life that needs deeper surrender right now? What would taking one faithful step look like this week?

NOTES

Question 3—

Pastor Neal made three points about stewardship:

1. Stewarding assumes ownership is already settled
2. Stewarding means active responsibility, not passive preservation
3. Stewarding means acting on behalf of the master

DIGGING DEEPER

Question 2: What is a talent?

The exact monetary value is difficult to determine, because the “talent” was not a coin but a unit of monetary reckoning. A silver talent was about seventy-five pounds, valued at six thousand denarii. Since a denarius was the equivalent of a day’s wage for a common laborer and if we use the year 2026’s minimum wage in Minnesota of \$11.41 an hour, a common laborer could expect \$91.28 a day. A talent, therefore, would be worth approximately \$547,680...The landowner is portrayed here as wealthy, for he has liquid disposability of at least eight talents. In terms of today’s value, the landowner dispenses approximately \$4,381,440 to the three servants.

The English word “talent” is derived from this parable. In common usage today “talents” often refer to the natural endowments of a person. That is an appropriate usage, but to draw even closer to the intent of the parable, the talents symbolize the giftedness that is bestowed on each person who is graced with kingdom life and with how we use our gifts in service of the kingdom... All that we are—whether naturally endowed or Spirit-bestowed—must be employed in service of the Kingdom of God.”

—paraphrased from Wilkins, Michael J. *Matthew: The NIV Application Commentary*. Zondervan: Grand Rapids, 2004.