

14 “Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone. 15 He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.

16 “The servant who received the five bags of silver began to invest the money and earned five more. 17 The servant with two bags of silver also went to work and earned two more. 18 But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money.

19 “After a long time their master returned from his trip and called them to give an account of how they had used his money. 20 The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’

21 “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!’

22 “The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’

23 “The master said, ‘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!’

24 “Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. 25 I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’

26 “But the master replied, ‘You wicked and lazy servant! If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, 27 why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.’

28 “Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. 29 To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. 30 Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.’

Matthew 25:14-30 (NLT)

Observation (what does the text say?) **Interpretation** (what does it mean?) **Application** (what does it mean to me/us?)

Discussion/Topic Starters (Ice Breakers)

- What talents were you known for in school? How about now?
- What is your most prized possession?
- O: What things in the text strike you or jump out at you? Why?

v.14-30

- O: Who does the master represent? The journey of the master? The talents (Bag’s of Silver)? The servants?
- O: To whom do the talents belong?
- I: What happens to the two servants who doubled the investment?
 - *Does this mean we must “double money” or “prosper” to get to be with God, to get to be part of God’s kingdom?
- I: Why did the servant with one Talent (bag of silver) hide it?
 - *What happens to the one who hid the talent? Why is the master so harsh?
 - *Discuss the importance that this is a story (not a A+B=C “how to” manual). How do we interpret and respond to such a story?
- I: What is the message Jesus is sending about what we do with what God gives us?
- A: What talents has God given you? How do you use them for His kingdom?
 - *What do you think the Master would say about how you manage what He has given to you?
- A: Based on how you use money, what can be said about your belief that God owns everything?
 - *Would you describe your self as tight fisted or open handed when it comes to “stuff”? Why?
 - *Why do people (you/I) have anxiety about fully trusting God with everything they have?
- A: What needs to change in how you manage stuff to demonstrate greater trust in God in your life?
 - *Pray together for the Holy Spirit to change your heart and empower you to manage differently.

* As discussed in Riverside’s HGLT (Home Group Leader Training), these guides are to be starting points for home group leaders to develop their own guides and approaches to leading group discussions. This is a resource tool, not a rigid “go through this guide word-for-word.”