

Parable Of The Talents

Lesson 4.08

The parable of the talents punches a person right in the face with startling facts about Jesus Christ's judgment on our lives. This lesson contains must read information for those who desire to spend eternity in heaven.

Please read [Matthew 25:14-30 ESV](#) before beginning free Bible study lessons, #4.08

Previous Lesson: [Two Sons Parable #4.07](#)

Preliminary Bible Study Questions:

1. What is a talent?
2. Who does the rich man represent in this parable?
3. What happened to the unfaithful servant in the story?

This story is seriously convicting, maybe one of the most powerful, graphic teachings Jesus Christ preached. No one escapes its view, so ignoring the parable serves no purpose. Let's hit the parable head on and learn from the Master!

Parable Of The Talents Setting

Jesus shared the parable of the talents in the midst of his Mount of Olives' sermon, spoken only to his disciples. The discourse began in Matthew 24 and told of the signs of Jesus' 2nd coming. The parable of the talents immediately followed the [parable of the ten virgins](#). The topics of that parable were wisdom and enduring faithfulness towards God. He finished by saying "So you, too, must keep watch! You do not know the day or the hour of my return" (25:13).

The parable of the talents has a close, but not identical, story found in [Luke 19:11-27](#), the parable of the ten talents. **Both parables are extremely strong teaching by Christ.** The details are different, but the message is the same. **Diligent, faithful service to God will be greatly rewarded, while selfish and lazy gross negligence of God's gifts will be severely punished for an eternity.** Wow! Let's deal with his tough, tough teaching now.

What Is A Talent?

The parable of the talents can be confusing if we don't know what a talent is. After all, a talent is no longer used, so we should ask, "What was a talent, anyway?" An ancient talent is best defined as a measure of money. My trustworthy Bible dictionary gives this expanded definition, "The talent was the largest unit of silver, shaped in slabs, pellets, or rings, with approximately the value of one ox" (Nelson's New Illustrated Bible Dictionary, Thomas Nelson Publishers, 1995).

One talent had the value of 6,000 denarii, with one denarius being the equivalent of a day's wages to a common laborer. **Doing the math, a talent was worth nearly 20 years of wages to a**

common laborer during this particular ancient era.

Therefore, Jesus used this valuable money measure to graphically represent the valuable physical and spiritual gifts that God gives people. A monetary talent represents a personal talent, for purposes of this parable of the talents.

In modern English, a "talent" has come to refer to intelligence, skills, aptitudes, and physical abilities that a person possesses. For clarity, and spiritual application, we can further this by saying a talent refers to the time on earth you are given by God, your physical and mental talents and abilities, your spiritual gifts, your energies, personality, experiences, attitudes, and last but not least, your material resources. **All these blessings are gifts by your Father in heaven to you.** This parable demands that we use ALL of these gifts wisely, and for his glory.

Parable Of The Talents

Jesus begins the parable of the talents by introducing a rich man who is preparing for a long trip. **This man represents Jesus Christ; and his long trip represents the length of time between his ascension to heaven and his second coming.**

The man called his three servants together and divided his valuable talents amongst them in proportion to their abilities. The man entrusted these gifts to his servants while he was gone. **These servants represent all people, and all people are created to serve the Lord, whether they are aware of this fact, or not.** The first servant of the rich man received five talents, the second servant received two talents, and the third servant received one talent. Keep in mind, these are all huge sums of money, so we all receive huge blessings from God.

The First Servant

The parable of the talents now turns to the first servant, who immediately invested all five talents. Investing can be risky, but this servant realized he had one chance to please his Master. He already possessed intelligence refined with an education, physical abilities, and experience, but now he had investment capital. **He went to work and discovered wonderful growth opportunities to invest his Master's valuable savings. The months and years passed and his investments were bearing fruit.** Some investments didn't pay off, some did okay, while others made small fortunes. The overall returns were remarkable!

Then, the parable of the talents shares that the first servant's Master unexpectedly returned. Wow, the time had come and gone so quickly! **The first servant couldn't wait to meet his Master, telling him all he had accomplished with the valuable talents he was given.** Finally, the Master calls him, and the servant excitedly shares, "Master, you gave me five talents of silver to invest, and I worked hard to earn five more talents!"

The rich man was deeply proud of his first servant. He was full of praise, saying, "Well done, my good and faithful servant. You were faithful in investing these talents, so now I will honor you by giving you more responsibilities. Let's celebrate together, my friend!"

The Second Servant

Jesus now discusses the second servant in the parable of the talents. The second servant received two talents from his Master. The rich man, because of his fairness and thoughtfulness, didn't give any servant more than he could handle. The second servant didn't possess all the talents of the first servant, but that's perfectly fine. **The Master entrusted him with a large amount, two talents.** The second servant had a nice package of personal gifts and "talents."

He used his personal talents wisely, planning and implementing his strategies in order to increase his Master's savings. Similar to the first servant, the second servant's investments yielded varying returns. Some investments didn't do so well, others did okay, and some performed in spectacular fashion. **Overall, the hard work paid wonderfully. He doubled the man's savings!**

The man then called his second servant to the table. **The second servant approached with the four talents of silver.** He said with a humble smile, "Master, you gave me two talents of silver to invest, and I worked hard and earned two more talents!"

The Master proudly stated, "Job well done, my good and faithful servant. You were faithful in growing these talents, so now I'll give you many more responsibilities. Let's celebrate together, my friend!"

The Third Servant

Jesus now teaches about the third servant in the parable of the talents. **He received one talent by the man, which was still an exorbitant amount of savings. The third servant had a unique and adequate set of personal gifts.** He had a fair education, a good upbringing, rich experiences, and great resources at his disposal. The man trusted his servant, similar to the first two servants, with a sizable amount of money to invest and grow.

The third servant, though, took the man's savings and hid it. He was disinterested in the rich man and his wealth. He thought to himself, "Why would my Master need more money? I think he is harsh anyway. He'll never be happy with the small pittance I would make for him. In fact, he will get really angry if I lose what he did give me! Oh my, I better bury this so no one steals it from me. This talent will be safe and sound buried here in my backyard. He doesn't think much of me anyway, since he gave the others more talents than me. I'm convinced that the master will be happy with receiving his talent back in full." **After burying the talent, the third servant went about his life as normal, only concerned about his self-interests.**

The third servant was surprised to hear about his Master's return. He thought, "Wow! Where did the years go? Time flew by, and now here I am ready to give account. I almost forgot about him. Now, let me go dig up his talent." The rich man called his third servant to the table. **The third servant approached with the one talent,** and said, "Master, I know you're a harsh businessman, harvesting crops you didn't personally plant, and gathering crops you didn't personally cultivate. I was afraid I would lose your money, so I buried it safely in the dirt. Here it is, your one talent! I'm sure you're happy with me!"

The Master was enraged, stating, "You wicked and lazy servant! If you thought I was so harsh then why didn't you at least place my talent in the bank where it would have earned interest for me?" **He ordered his managers to take the talent from the third servant and give it to the first servant.**

The Master explained his action to everyone by saying, "Those who use their talents well will be given even more, so they will have an abundance. Those who waste their talents by doing nothing, will lose what they are given. Now, take this useless servant and throw him into the outer darkness, where there is crying and gnashing of teeth."

You And Me As Servants

The parable of the talents, like all parables, has the listener in mind. **The parables of Jesus are for you and me, the one's interested in entering the Kingdom and sitting down at the banquet to dine with Jesus.** If you care the least bit about Jesus Christ, you'll pay extremely close attention to his teachings.

Based on the parable of the talents, you have been blessed by God with many incredible resources. Things such as an awesome mind, heart, and soul, plus an entire lifetime to develop those things; the needs in life, and an education, personal talents and abilities, wonderful life experiences, tasks to accomplish, and countless material blessings! All are gifts from your Father in heaven.

Based on the parable of the talents, you will stand before him to answer for your use of all these blessings. ALL people whether Christians or not will give account for how they used the physical, spiritual and material riches that God bestowed upon them. You and me will stand before the throne and give account for what we accomplished from our first breath to our last breath. I'm working on my part, are you working on your part?

The life that will be judged by God will be judged based on the planned, faithful, diligent, focused use of talents in which he entrusted us. Jesus does expect more from those who have been given more, "When someone has been given much, much will be required in return; and when someone has been entrusted with much, even more will be required" ([Luke 12:48](#)). Do we have returns for the talents given us to invest?

The third servant, since being given much less, wouldn't have been expected to return a great deal. **If only the servant had attempted something, and shown some effort and a few results his Master would have been pleased with him.** It's foolish to ignore, or hide, God's blessings.

Has our personal lives increased in the knowledge of God through Bible study and practice? Has our prayer life become and remained warm and active? Have we joined with brothers and sisters in Christ at a local church? Have we witnessed to others about the love of God and message of the cross? Have we taught our families and friends about the amazing things in Scripture? Do you give of your time, money, and talents to serve through the local church and in your community?

Or, are you a lazy, wicked, selfish, fake "christian" who is bound for outer darkness?

Grasp This!

Jesus used the parable of the talents to reveal what the Kingdom of heaven is like. **This story is a vivid picture of what it takes to prove oneself fit for the Kingdom.** The first two servants, in the end, could enter the Kingdom, while the third servant wasn't allowed to enter. Are you represented by the first two servants, or the third? Don't look around at other people. Stand yourself up, approach a mirror, and stare into your own set of eyes, and ask, "What have I done for God's glory, for his Kingdom, with my life and gifts?"

Did you do that already? If not, please go do it now. Share with me what the Spirit said to you at the mirror. Seriously, it's much better to stare yourself in the eyes now, before you have to stare into the blazing red eyes of the Master, Jesus Christ ([Isaiah 45:23](#)). Prepare for your day at the judgment seat ([Revelation 20:11-15](#)). Prepare to meet your God ([Amos 4:12](#)).

Next Lesson: Parable Of The Good Samaritan #4.09

Bible Study Questions:

1. If you heard the trumpet blast signaling Jesus' return right now, what would you think?
2. The parable of the talents displays a Master who only holds his servants responsible for the gifts and talents he has given them. So, do you believe the third servant's view that the Master was a harsh businessman? Why, or why not? What was this servant's biggest mistake?
3. What is the main point of the parable of the talents? After answering, add some lesser points.

Inspirational Bible Verses:

Examine yourselves to see whether you are in the faith; test yourselves. Do you not realize that Christ Jesus is in you? Unless, of course, you fail the test? And I trust that you will discover that we have not failed the test. [2 Corinthians 13:5-6 NIV](#)

Therefore, my dear brothers, be steadfast, unmovable, always excelling in the work of the Lord, because you know that the work that you do for the Lord isn't wasted. [1 Corinthians 15:58 ISV](#)

And God will provide rest for you who are being persecuted and also for us when the Lord Jesus appears from heaven. He will come with his mighty angels, in flaming fire, bringing judgment on those who don't know God and on those who refuse to obey the Good News of our Lord Jesus. They will be punished with eternal destruction, forever separated from the Lord and from his glorious power. When he comes on that day, he will receive glory from his holy people and praise from all who believe. And this includes you, for you believed what we told you about him. [2 Thessalonians 1:7-10](#)

Prayers Of Thanksgiving:

Dear God, the parable of the talents hits me right between my eyes. It makes me evaluate my life, and what I'm doing with these wonderful talents and gifts you've blessed me with. Lord, forgive me for my past failings, and show me ways I can invest these talents. Reveal to me where

you are working, so I can join in and help to build your kingdom. Thank you, O God, for the talents and assign me tasks where I can use them. I promise to work diligently, focused on serving you by serving other people. I praise and worship you. In Jesus' name, Amen.

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