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Picture this: You're standing before God—the Creator of heaven and earth. In His hands are the gifts, resources, and talents He entrusted to you during your time on earth. With love and authority, He asks a single question: “*What did you do with what I gave you?*”

This is the moment we're all heading toward, whether we realize it or not. The parable of the talents in ([Matthew 25:14-30](#)) brings us face-to-face with the urgency and responsibility of this question. And it's not just about money or skills—it's about life itself. The time is short, the stakes are high, and the opportunities are vast.

Jesus' words in this parable aren't a mere story—they're a challenge, a warning, and a promise. They compel us to ask ourselves: Are we playing it safe, burying what God has given us in the ground? Stashing it away for safe keeping? Or are we stepping out in faith, risking, investing, and multiplying for His kingdom?

The parable of the talents is the final story in a series about Jesus' return and the need for faithful readiness. It's not just about being watchful—it's about *working faithfully* until He comes back.

Jesus, taught that after His resurrection and return to glory, His second coming could happen at any moment. This means believers must get ready, stay ready, and make the best use of their time. B/c no one knows when the Son of Man will reappear.

This is where our series, “**Use It or Lose It: The Call to Faithful Stewardship,**” begins. Today, we'll draw out several powerful fundamentals of Biblical stewardship that if applied, will shape how we think, act, and live as stewards of God's resources.

Let's begin with our first fundamental:

1. What you have ultimately belongs to the Lord. v14

Jesus says... 14 “**For it is just like a man about to go on a journey. He called his own servants and entrusted his possessions to them.**”

In this parable, Jesus compares His second coming to a man preparing to leave on a long journey. Before leaving, the man calls his servants and entrusts them with his possessions. Why? Because he wants his property to be taken care of while he's away.

Here's the key point: even though the servants were given charge over the man's possessions, **ownership never changed**. The man remained the owner, and the servants became stewards—caretakers responsible for managing what belonged to their master.

In the same way, Jesus is the man who has gone away, and we—His followers—are the servants. God has entrusted each of us with His possessions. Everything you have—your time, talents, spiritual gifts, resources, and opportunities—ultimately belongs to Him.

That means, God has the first and final say over His possessions.

Think of it this way: Imagine you're house-sitting for a friend or relative who's gone on an extended trip. Your friend leaves specific instructions: “Water the plants twice a week, don't let the dog eat from the table, and keep the thermostat at a constant 72 degrees.”

Even though you're living in their home, you wouldn't rearrange the furniture, sell their TV, or ignore their instructions. Why? Because it's not your house—you're managing it on their behalf.

In the same way, everything we have belongs to God. He has given us clear instructions through His Word about how to manage His resources, which includes but is not limited to—our finances, time, talents, and relationships. As stewards, we're expected to align our decisions with God's will, and not our own preferences.

So, here's the truth we must carry with us: **what you have isn't yours; it's God's**. Whether you've been entrusted with a little or a lot, treat it as sacred—because it is. All that you have not only comes from God, but it also belongs to Him.

This first fundamental is foundational. Get this wrong, and you'll live as if you're the owner rather than the steward—making decisions based on personal desires instead of God's will. Unfortunately, this is how many people live today. They believe everything they have, even their own bodies, belongs solely to them.

This mindset is a major reason why so many struggle to surrender to God. When you see yourself as the ultimate owner of your life—believing you have the first and final say over all things concerning you—it's natural to resist God's authority. B/c you feel entitled to make decisions based on your own preferences, and desires. Never considering what the Lord has to say.

Such an attitude creates a false sense of independence, where you convince yourself that you don't need God because you attribute everything you have to your own effort.

But again, nothing we have truly belongs to us. Everything we possess including the air in our lungs belongs to God. And the sooner we embrace this truth, the better equipped we'll be to live as faithful stewards.

That brings us to our second fundamental:

2. God entrusts resources to us according to our ability to manage them. v. 15.

v15 says... **To one he gave five talents, to another two talents, and to another one talent, depending on each one's ability. Then he went on a journey. Immediately.**

The owner entrusted each of his servants with a portion of his wealth to manage while he was away. These weren't ordinary servants—they were skilled professionals: leaders, educators, housekeepers, and managers within his estate. These were people known for producing results and taking care of their master's business.

When the owner distributed his wealth, he didn't give equal amounts to everyone. Why? Because he knew his servants. He understood their strengths, their capacities, and what they could handle. To the most capable servant, he entrusted five talents. To another, he gave two talents. And to the one with the least capacity, he gave one talent.

To put this in perspective, a single talent was worth about 75–100 pounds of gold or silver. In today's terms, that's roughly \$3.2 million. Even the servant who received one talent was entrusted with a significant amount—more than what some of us will earn in a lifetime.

Like the servants in the parable, everything we have belongs to God. He entrusts these resources to us for His purposes. The talents in this parable represent more than just material wealth; they symbolize **spiritual gifts—God-given abilities designed to serve His church, expand His kingdom, and fulfill His will**. [DH expound/personal story](#)

To help you discover your spiritual gifts, I've provided a **Spiritual Gifts Survey** and a list of possible gifts. Take time to complete the survey thoughtfully. Once you've identified your gifts, pray and ask the Lord to show you how to use them in service to Him.

Some of you may discover that you're already operating in your gifting. If so, let this survey affirm and encourage you to continue.

As you reflect on spiritual gifts, keep these key points in mind:

- 1. Not everyone receives the same gifts.** God distributes them uniquely to each person.
- 2. Everyone has at least one gift.** No one is left out. Your task is to identify what your gift is.
- 3. God's distribution is intentional.** He gives according to what He knows we can handle.

Recognizing your spiritual gifts is just the beginning. Faithfully using them is how we grow and honor God.

But here's where some of us struggle: **the comparison trap**. We look at someone else's gifts, their influence, or how God is using them, and we think, *Why don't I have that?*

When we fixate on what others have, we lose sight of the unique gifts and opportunities God has entrusted to us. Left unchecked, those thoughts can grow into seeds of jealousy and self-promotion.

God wants us to be faithful where we are, with what we have. Don't chase after what isn't yours to have. Trust that God knows what you need and how much you can handle. The worst response we can give to God is: *Thank You, but I want more. I deserve more.*

Instead, receive what God has entrusted to you with gratitude. Steward it well. Let your faithfulness be your testimony. When the time is right, God will promote you. He will increase your influence. He will expand your resources.

Trust His timing. His plan for you is uniquely yours—and it's good.

And as you invest what God gives you—as you put your gifts to work—remember this...

3. Discernment and wisdom work hand in hand in determining how to invest God's resources. v16-18

That's our 3rd fundamental. Jesus continues...

16 the man who had received five talents went, put them to work, and earned five more. 17 In the same way the man with two earned two more. 18 But the man who had received one talent went off, dug a hole in the ground, and hid his master's money.

Notice something important: The master in the parable doesn't give explicit instructions on what to do with the talents. Yet, two of the servants immediately put them to work, investing on their master's behalf. This demonstrates that the master trusted his servants to use discernment and handle his money wisely—and, for the most part, they delivered.

The servants with five and two talents doubled their master's money. That's a remarkable return, is it not? In the business world, returns above 12% are rare, yet these servants achieved 100%! Kudos to them for their initiative and effectiveness.

But the servant with one talent did something very different. Instead of putting the money to work, he dug a hole and "hid" it in the ground. At first glance, this might seem like laziness or fear. But digging deeper, it suggests something more troubling: perhaps this servant was hedging his bets, waiting to see if the master would return. If the master didn't come back or died, the buried money would be untraceable—essentially his to keep. Unlike a bank deposit, there would be no record of the transaction.

This act wasn't just careless—it was deceitful. The one-talent servant, though part of the master's household, acted as though he didn't fully trust or respect him. It reveals that he's disloyal and has an ulterior agenda.

Here's the key takeaway: **God expects us to put His resources to use.** The resources that God entrusts to us are not meant to sit on a shelf collecting dust—or, like the one talent, be buried in a hole. Whether large or small, many or few, these resources are given with the expectation that we will put them to God's use.

God has uniquely gifted each of us with specific abilities and passions to serve Him in purposeful ways. And when your gifts align with your passions, it's like catching lightning in a bottle. Extraordinary things happen. Suddenly, you're operating in a sweet spot of effectiveness and purpose. Faithful stewardship, guided by discernment and wisdom, always produces this.

Imagine a teacher who has both the gift of teaching and a deep passion for shaping young minds. Every day, they step into their classroom energized and focused, not just to meet a curriculum standard but to inspire.

Their lessons go beyond the textbook—they bring concepts to life, making their students feel seen, valued, and capable. The classroom becomes more than a learning space; it becomes a place of encouragement, and transformation. That teacher is operating in their sweet spot of passion and gifting, and the results ripple far beyond the classroom walls.

Or **picture a musician** who is gifted in worship and passionate about leading others into God's presence. When they play and sing, it's not just music; it's ministry.

Their heart for worship creates an atmosphere where people can encounter God, find healing, and be renewed. They're not performing—they're using their gift to glorify God and invite others into His presence. The impact is life altering.

What do these examples have in common? Faithful stewardship. These individuals took what God entrusted to them—whether it's teaching or music—and put it to work. They trusted that God had equipped them for their roles and embraced the unique ways He designed them to serve.

When you operate in your gifting and passion:

1. **You find fulfillment.** There's joy and satisfaction in doing what God created you to do.
2. **You make an impact.** Your efforts bear fruit, whether through changed lives or kingdom growth.
3. **You glorify God.** Using your gifts faithfully is an act of worship and obedience.

So, trust the Lord and move forward in pursuit of your gifting and passion. Don't let fear, doubt, or complacency hold you back. When you align your gifts with your passions, extraordinary things happen.

This intersection of gifting and passion doesn't happen by accident—it's by design. God has wired each of us with purpose. When we align our gifts with our passions, we step into the fullness of what He's called us to do—whether it's discipling someone, leading a team, creating art, cleaning buildings, doing carpentry, solving problems, working in politics, providing health care, teaching school, offering administrative support, or teaching God's Word.

When you align your gifts with your passions, extraordinary things happen.

And as you pursue your passion, beware of misalignment. Just b/c you can do the work and your'e good at, doesn't mean it's meant for you.

Misalignment occurs when your gifting and disposition are at odds, which can lead to frustration, inefficiency, and burnout. Misalignment creates a sense of inadequacy, as if you're forcing yourself into a role that doesn't fit how God created you.

When your gifting and disposition are misaligned, it feels like swimming against the current—doable, but draining. That's why aligning your gifts with your disposition allows you to operate at your best, bringing glory to God through your joy for the job and the fruit you produce.

So seek God's wisdom, discover where your gifts and passions intersect, and step boldly into the opportunities He provides. When you do, you won't just fulfill your potential—you'll glorify God and leave a lasting impact on your church, community, and those closest to you.

Conclusion

Loved ones we have only just yet scratched the surface regarding the fundamentals of Biblical Stewardship. As not to overwhelm you with information, I'd like for us to pause here. And I want to challenge you with a thought to consider this week.

What if the Master returned tomorrow? What would He find? Would He see someone who is faithfully investing their time, talents, and Spiritual gifts for His glory—or someone who has let their potential be consumed by busyness, complacency, or perhaps carelessness?

Think about it like this: Every moment that you've been entrusted with, is sacred. Every resource you have is an opportunity to reflect God's trust in you and your trust in Him.

The issue isn't whether you have been given enough, but whether you are willing to faithfully use what you already have.

So here's the question I want you to wrestle with this week: **What are you doing with what you've been given?** Are you living as though everything you have is on loan from God, or have you slipped into a mindset that prioritizes comfort, convenience, or simply talking about what you want to do enlieu of actually doing the work? Talking about the work is no the same thing as being about work.

And if you're waiting for the perfect moment to step out in faith—it won't come, B/c there's no such thing as a perfect opportunities. Don't let another week pass without offering what you have to God, trusting that He will multiply your efforts for His Kingdom.

Next week, Lord willing, we're unpack what it means to give an account to the Master and what rewards await faithful stewards. But today, the question stands: If He came back this very moment, would the master find you hard at work or biding your time?

Speaking of doing the most with what you've been given, Jesus is the ultimate example of faithful stewardship. He didn't hold onto the resources God gave Him, rather he poured himself out for our sake. Through His life, death, and resurrection, Jesus demonstrated what it looks like to use every moment and resource to accomplish the Father's will.

Communion

Loved ones, as we draw near to the Lord's Table to celebrate the Communion Jesus' body and blood, we are grateful to remember that our Lord instituted this holy ordinance:

- For the perpetual memory of his dying for the sake of our souls.
- As a bond of our union with him and each other as members of Christ body.
- As seal of his promises to us and a renewal of our obedience to him.
- As blessed assurance that he is perpetually with us, even right now.
- As an opportunity for us to be refreshed through His Spirit.

Let us pray: Heavenly father, we get to bow our heads to you now because Jesus bowed his head to you and gave up his Spirit. We bow in submission, in respect, in awe, and in adoration for Jesus and the work he did on the cross on our behalf.

Fill us afresh with your Holy Spirit., so that our worship in this moment glorifies you. We pray this in Jesus' name. Amen.

Clarification: Communion, is for believers, people who have placed all of their hope on the fact that Jesus died and was resurrected. If you have yet to put your faith in Jesus, we ask that you refrain for partaking until you come to faith in Jesus as your Lord and Savior.

For those of you who are believers, we encourage you to examine your hearts, so that you can partake in a worthy manner. If your heart isn't right then refrain from taking communion until it is.

As you receive the bread and the cup, we ask that you hold them, so that we can all partake together. At this time I ask that you come up front to receive your bread and cup

The Bread: Regarding the bread God's word says this in....

(1 Corinthians 11:23–24 “23 For I received from the Lord what I also passed on to you: On the night when he was betrayed, the Lord Jesus took bread, 24 and when he had given thanks, broke it, and said, “This is my body, which is for you. Do this in remembrance of me.””

Prayer for the Bread: Lord Jesus, when you came into the world, by the single offering of your body on the cross you achieved what all the offerings on Jewish altars could never accomplish - the complete forgiveness of our sins. Bread of heaven, as we now partake of the this symbol of your body being sacrificed for us, ravish our hearts and refresh our souls. Amen.

Distribution: Jesus said: “This is my body which is for you. Do this in remembrance of me”... Take and eat!

Silence....

The Cup: Regarding the cup God's Word says in...

(1 Cor 11:25) **25** In the same way also he took the cup, after supper, and said, “This cup is the new covenant in my blood. Do this, as often as you drink it, in remembrance of me.”

Prayer for the Cup: Our gracious and loving God, we thank you for the new covenant, the covenant sealed through the blood of Jesus Christ, your only begotten son. And we drink this cup in remembrance of His sacrifice for our sins. Jesus through your death we have been made to live with you for all eternity. Therefore, the only proper response is thank you and a renewed commitment to you. Amen!

Distribution: Jesus said, “Do this, as often as you drink it, in remembrance of me.” Take and drink!

Silence...

Communion Benediction/Prayer: May the grace of our Lord Jesus Christ and the love of God, and the fellowship of the Holy Spirit continually be with us all (2 Cor 13:14) Amen!

Gratitude through worship... let's stand and lift our renewed voices to God in singing thanks givings.

Closing: