

# The Ten Talents

Matthew 18:21-35

## PPT Title

### The Ten Talents

**Main Point:** God gives each of us gifts and abilities. We should use them to glorify Him.

**Key Verse:** *God's gifts of grace come in many forms. Each of you has received a gift in order to serve others. You should use it faithfully.* – 1 Peter 4:10

**Props:** 15 pennies. A small pot filled with dirt.

### BACKGROUND

**Say:** Jesus told many small stories to teach big truths about the kingdom of God. Even though these parables may seem really simple at first, they actually are very thought provoking. In the parables of the Hidden Treasure and the Pearl, we learned that the kingdom of God is more valuable than anything else in the world. Then, in the parable of the Unforgiving Servant, we learned that we should forgive others because God has forgiven us.

Today's parable may seem at first to be a simple story about a man who gave his servants some money to take care of while he was away on a long trip. But when we look deeper, we will see that the story is really about being faithful with the gifts and abilities that God gives us. Like all of the parables Jesus told, this one raises some interesting questions. How does the way we use our gifts affect the kingdom of God? What happens when we are faithful with our gifts? And what happens to people who don't make good use of their gifts at all? We all have a choice...we can use our gifts and abilities, or we can selfishly hide them. In the parable of the Ten Talents, Jesus teaches us a big truth about how we should use the talents He gives us. Let's look together at Matthew 25:14-30.

**Teacher Note:** A very similar parable is found in Luke 19:11-24. There are numerous similarities between the two parables, but also some significant differences. "The temptation is for us to carry details from the parable in Luke's gospel over the Matthew's account, but we should be careful about this, recognizing that these parables, while similar, were told on different occasions and contain significant differences."  
- Bob Deffinbaugh, *The Parable of the Talents*, [www.Bible.org](http://www.Bible.org)

### DISTRIBUTION OF TALENTS



**Say:** "...here is what the kingdom of heaven will be like. A man was going on a journey. He sent for his servants and put them in charge of his property. He gave \$10,000 to one. He gave \$4,000 to another. And he gave \$2,000 to the third. The man gave each servant the amount of money he knew the servant could take care of. Then he went on his journey." – Matthew 25:14-15

**Teacher Note:** A talent is actually a unit of measurement for the weight of precious metals such as silver. It is impossible to be exact about the value of a single talent,

but even the lowest estimates by scholars puts its worth at several thousand denarii. Since one denarius was the usual payment for a day's work, one talent represented many years of labor by an ordinary person. It is important to emphasize that this parable is not solely about money, nor is it about "buying" our way into the kingdom of God through our own efforts. Works (in this case the effective use of our gifts) are not a substitute for faith, but the fruit and evidence of true faith. It is interesting to note that this parable is the origin of the use of the word "talent" to denote a skill or ability.

**Say:** I need three volunteers to help me demonstrate what has happened in the parable so far.



**Hold up one of the pennies. Say:** This is a penny, but today we are going to pretend that it is a talent. When Jesus told this parable, a talent was a type of money. A penny may not be worth very much today, but back then a talent was worth A LOT. In fact, one talent was worth many years' work by a single person. We are going to say that each of these pennies is worth \$2,000.

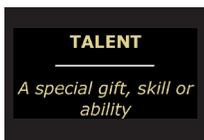


Just like the man in the parable, the one who was going on the long trip, I am going to give five talents to my first volunteer. That's \$10,000! Now I'm going to give two talents to my second volunteer. That's \$4,000! Finally, I'm going to give one talent to my third volunteer. That may not be as much as I gave to the first two volunteers, but it's still \$2,000!

**Have the three volunteers sit down until you call them up again.**

Obviously, the man in the parable had many, many talents to give out. Why do you think he gave all these talents to the three servants? Well, the man was going to be gone for a pretty long time. He didn't want all of his money to just sit around in a piggy bank or in a box under his bed. He wanted that money to be put to use! He trusted his servants to do the right thing with the talents he gave them.

The man in the parable obviously knew his three servants very, very well. He knew exactly how many talents to give each one, based on their individual abilities. He knew the first servant would be the most trustworthy, so that servant got five talents. The second servant could be trusted with two talents. And the third servant, even though the man knew his abilities were limited, still received one talent. Remember, every single talent the man gave to his servants was worth a lot of money!



**Application:** At the beginning of our lesson, I told you that this parable was about a lot more than just money. In fact all the parables Jesus taught are about so much more than they seem to be about. Now I'm going to tell you something really interesting about this parable. Look at the word "talent." In Jesus' time, it was a form of money. But what does that word mean today? *A special gift, a skill, an unusual ability.* Where do you think we got the word "talent" from? That's right...it came from this parable.

Remember that Jesus said the kingdom of God is like what happened in this parable. That means it contains truth about what it means to follow Jesus. We can learn from it how He wants us to live.

In this story, each of us is like one of the three servants, and the man is like God. Just as the man trusted each of his servants with different amounts of money, God trusts each of us with certain talents, too. When we become followers of the King, He wants us to put our talents to work for Him and His kingdom.

Some followers of Jesus might be given a talent for taking care of money, just like the servants in the parable. Some might have a musical talent, or a gift for being a good friend to lonely kids at school. Some people are smart enough to become scientists or

doctors. Others might be really good at growing food or fixing cars or taking care of their families. God has given everyone special gifts and abilities, and He wants more than anything for us to use those talents to glorify Him and serve others in the kingdom of God.



Here's something really important that you need to know. We are not saved by our talents, or even by the way we use them. We are saved because God sent His Son Jesus to rescue us from the consequences of our sin. Jesus did this by dying on the cross. He paid the price for our disobedience and sin, even though Jesus Himself never sinned at all. And because God is so kind and loving, He doesn't require us to do a bunch of hard things to earn His forgiveness. He gives it freely to anyone who puts their faith in His Son Jesus. He even promises that our belief in Jesus will change our hearts and the way we use our gifts and live our lives!

Look at Ephesians 2:8-10. It says:

*"God's grace has saved you because of your faith in Christ. Your salvation doesn't come from anything you do. It is God's gift. It is not based on anything you have done. No one can brag about earning it."*

*"God made us. He created us to belong to Christ Jesus. Now we can do good things. Long ago God prepared them for us to do."*

Do you see what that says? When we belong to Jesus, we can do good things. In fact, God has prepared us to faithfully use our gifts and talents for the good of His kingdom.

#### FAITHFUL OR UNFAITHFUL?

Say: Shall we see what happened when the man in our story returned from his long journey? Come back up here, volunteers. Here's what Jesus said next in His parable:



*"The servant who had received the \$10,000 went at once and put his money to work. He earned \$10,000 more." – Matthew 25:16*

**Give the first volunteer 5 more pennies** and **Say:** While his master was away, this servant worked very hard with the talents he was given. He ended up with twice as much money for his master! The very next verse says,

*"The one with the \$4,000 earned \$4,000 more." – Matthew 25:17*

**Give the second volunteer 2 more pennies** and **Say:** Even though the second servant didn't have the ability to handle a really big gift like the first one, he was still completely faithful with what he was given. He also ended up with twice as much money for his master!

Finally, let's see what the third servant did with his talent. Remember, the man in the parable knew the third servant didn't have as much ability as the other two, but he still trusted him with a pretty valuable talent. As it turns out, the third servant didn't do much of anything with his gift.



*"The man who had received \$2,000 went and dug a hole in the ground. He hid his master's money in it." – Matthew 25:18*

**Hand the pot of dirt to the third volunteer and have him/her bury the penny in it.**

**Say:** The third servant didn't even try to put his talent to work for his master. He hid it and then went on living his life for himself while his master was away.

**Have the volunteers sit down again.**

## CONSEQUENCES

**Say:** Everything we do with God's gifts has a consequence. When we make the most of our talents, using them to glorify God and serve others, there are always good consequences. For example, God might have given someone the gift to write beautiful music. If that person works very hard to use that gift to tell others about God or to bless those around them with the joy of song, the musician might be given more and more opportunities to use their gift. The purpose of using their gift is to bring glory to God.

But when we hide our abilities from others or are lazy about using them to glorify God, there are usually negative consequences. Let's say you have the ability to do math easily. In fact, you are a math whiz! Your church asks you to help tutor younger kids who are really struggling with math, but you think that sounds like too much work and would prevent you from having fun with your friends. The consequence of this might be that you will not be offered the same opportunity in the future, even if you want to do it.

This is how it was with the three servants. There were consequences for the way they handled their talents. Let's look at the conclusion of the parable:



*"After a long time the master of those servants returned. He wanted to collect all the money they had earned. The man who had received \$10,000 brought the other \$10,000. 'Master,' he said, 'you trusted me with \$10,000. See, I have earned \$10,000 more.'*

*"His master replied, 'You have done well, good and faithful servant! You have been faithful with a few things. I will put you in charge of many things. Come and share your master's happiness!'"*

**Say:** The master says the exact same thing to the second servant. But when the third servant, the one who had buried his talent, approaches the master, it is a different story.



*"Then the man who had received \$2,000 came. 'Master,' he said, 'I knew that you are a hard man. You harvest where you have not planted. You gather crops where you have not scattered seed. So I was afraid. I went out and hid your \$2,000 in the ground. See, here is what belongs to you.'*

*"His master replied, 'You evil, lazy servant! So you knew that I harvest where I have not planted? You knew that I gather crops where I have not scattered seed? Well then, you should have put my money in the bank. When I returned, I would have received it back with interest.'*

*"Then his master commanded the other servants, 'Take the \$2,000 from him. Give it to the one who has \$20,000. Everyone who has will be given more. He will have more than enough. And what about anyone who doesn't have? Even what he has will be taken away from him.'"*

**Say:** Do you see what happened here? The first two servants were completely faithful with the gifts that their master had given them. When he returned from his journey, he gave them a great compliment. He said that because he could trust them with what he had already given them, he was going to give them even more! Then he invited them to party it up in celebration.

Notice that Jesus doesn't praise the servants because they doubled their master's money. He praises them because they were faithful. That is important. God does not expect us to always achieve great, newsworthy things with our gifts. He merely

expects us to be faithful and do our best with what He has given us. **Then HE will cause us to produce good fruit** (John 15:4).

But the third servant, seeing that his master was pleased with what the other two had done, made an excuse for his own laziness and lack of faithfulness. He said that he was afraid of his master. His actions were not motivated by love for a truly kind man, but by fear and a wrong idea of what the master was like. He didn't even put forth the tiniest effort to put his talent in the bank, where it would at least earn a little interest. Because of this, the third servant would not be trusted with any more talents. In fact, the master decided not to trust him with the one he had given him in the first place. His talent was taken away and given to the first servant instead. **Dig up the penny and give it to the first volunteer where they are sitting in the audience.**

**Application:** God has given each one of us different, wonderful gifts, talents, skills and abilities. He knew from the very beginning of time how he was going to equip us to use those gifts for Him (Psalm 139:13-14). If we foolishly decide to use His generously-given talents only for our own benefit—or maybe even deny and hide our gifts—God will see that we are not trustworthy to receive more. But when we are generous and faithful with our gifts, *"God is able to shower all kinds of blessings on you. In all things and at all times you will have everything you need. You will do more and more good works."* – 2 Corinthians 9:8

**PPT Key Verse**

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**PPT Main Point**

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