

Deeper Applications: “Sooner or Later 3: Rewarded Faithfulness”

Looking for Jesus Sermon Series #10

Matthew 25:14-30

Cross Community Church, Savannah, Ga.

September 20, 2026

- Looking for Jesus #1 “The Great Why” Matt. 24:1-6/Daniel
9:20-27 July 12, 2026
- Looking for Jesus #2 “Now and Not Yet” Matt. 24:1-14
July 19, 2026
- Looking for Jesus #3 “Peace Has an Enemy” Matt. 24:15-22
July 26, 2026
- Looking for Jesus #4 “Seen by Some; Seen by All” Matt. 24:23-28
August 2, 2026
- Looking for Jesus #5 “Signs of the Time” Matt. 24:29-31
August 9, 2026
- Looking for Jesus #6 “Signs of the Seasons” Matt. 24:32-35
August 16, 2026
- Looking for Jesus #7 “Live: Looking” Matt. 24:36-42
August 30, 2026
- Looking for Jesus #8 “Sooner or Later 1: Resolved Obedience” Matt. 24:42-51
September 6, 2026
- Looking for Jesus #9 “Sooner or Later 2: Revealing Wisdom” Matt. 25:1-13
September 13, 2026
- Looking for Jesus #10 “Sooner or Later 3: Rewarded Faithfulness” Matt. 25:14-30
September 20, 2026

¹⁴ “For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵ To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶ He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷ So also he who had the two talents made two talents more. ¹⁸ But he who had received the one talent went and dug in the ground and hid his master's money. ¹⁹ Now after a long time the master of those servants came and settled accounts with them. ²⁰ And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here, I have made five talents more.’ ²¹ His master said

to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' ²² And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' ²³ His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' ²⁴ He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, ²⁵ so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' ²⁶ But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸ So take the talent from him and give it to him who has the ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

- **Main Idea: The Master rewards faithful servants**

Summary:

What does it truly mean to be faithful with what we have been given? In this message drawn from the Parable of the Talents in Matthew 25, we are invited to examine our lives through the lens of stewardship. The master in the parable entrusts each servant with an extraordinary amount, ranging from the equivalent of twenty to one hundred years of wages, and then departs. When he returns, he does not measure success by the amount each servant started with, but by the faithfulness each one demonstrated with what they had been given. This is a profound and liberating truth. We are not compared to one another. We are not expected to produce what we were never given. We are simply called to be faithful with what is in our hands right now. The two servants who invested what they received heard the words we all long to hear: well done, good and faithful servant. That longing is not vanity. It is a God-given desire for significance and purpose, pointing us toward a life of intentional, worshipful stewardship. Every gift,

every opportunity, every freedom we enjoy is something the Master has entrusted to us. The question this parable places before us is both simple and searching: what are we doing with it?

Discussion Questions

The sermon emphasizes that the master rewards faithful servants based on what they have been given, not what others have received -- in what areas of your life might you be comparing your gifts and responsibilities to others instead of focusing on faithful stewardship of what God has entrusted specifically to you?

Pastor Kevin describes how the third servant's response was rooted in fear rather than trust, which led to unfaithfulness -- in what ways might fear be preventing you from fully investing and using what God has given you for His glory?

The parable of the talents suggests that faithfulness with a little leads to being entrusted with more -- how do you typically respond when God or others expand your responsibilities, and does your response reflect gratitude or reluctance?

Ezekiel 36:26-28, read as the call to worship, speaks of God replacing a heart of stone with a heart of flesh and causing His people to walk in obedience -- how does the condition of your heart directly affect the way you steward what God has given you?

Pastor Kevin recounts the story of knocking on a door on an unusual day and discovering a woman who had just prayed for a sign of God's presence - how attentive are you to the divine appointments God places in your daily life, and are you positioned to respond to them?

The sermon draws a distinction between entering into the joy of the master and being cast into outer darkness, framing these as the ultimate consequences of faithfulness or unfaithfulness -- how does the reality of eternal accountability shape the way you live and make decisions today?

Pastor Kevin reflects on a pastor in Belarus who urged him to never take freedom for granted, particularly the freedom to share the gospel -- in what specific ways are you actively using the freedoms you have been given to proclaim the hope of Jesus Christ?

The sermon presents stewardship not just as financial management but as encompassing time, talent, relationships, the gospel, and grace -- which of these areas do you feel most challenged to steward more faithfully, and what is one practical step you could take this week?

Pastor Kevin describes the concept of dispensations -- seasons of time in which God entrusts people with specific responsibilities -- and applies it to different phases of life such as learning, living, leading, and legacy -- which phase are you in, and are you fulfilling the primary purpose of that season?

The song 'Yet Not I But Through Christ in Me' was sung as a closing act of worship, echoing the sermon's theme that faithfulness is not self-generated but flows from abiding in Christ -- how does your daily life reflect a dependence on Christ's strength rather than your own effort as the source of faithful stewardship?

Small Group Guide

"Rewarded Faithfulness" | Matthew 25:14-30

Before You Begin

Open your time together in prayer, asking God to speak through his word and to help each member apply what was taught. Encourage everyone to have a Bible available. Read Matthew 25:14-30 aloud together before diving into discussion.

Sermon Overview

In this message from the Olivet Discourse, Pastor Kevin continued the series "Looking for Jesus" by examining the Parable of the Talents. The central truth of the sermon is this: the master rewards faithful servants. While we watch for the Lord's return, we are also called to faithfully work -- stewarding everything God has entrusted to us until he comes. The sermon explored three responses the faithful servants received: an ecstatic response, expanded responsibility, and an eternal reward.

Key Takeaways

- The master is not just the one receiving an investment -- he is the one making an investment in his servants by entrusting them with something of tremendous value.
 - How we manage what God has given us reflects how much we value him. Stewardship is an act of worship.
 - God does not measure faithfulness by comparing what one person has to another. He measures faithfulness by what each person does with what they have been given.
 - Fear, not circumstances, was the root problem of the unfaithful servant. Nothing good comes from being motivated by fear.
 - What we do not faithfully steward can be taken away. What we do faithfully steward will be rewarded -- including expanded responsibility.
 - Every believer lives within a dispensation, a period of time, during which they are accountable to God for what he has placed in their care.
 - The eternal reward for the faithful servant is entering into the joy of the master. The eternal consequence for the unfaithful servant is separation from that joy.
-

Discussion Questions

Opening Question (Ice Breaker)

1. Think of a time when someone trusted you with a significant responsibility. How did it feel to be entrusted with that? How did you respond?
-

Understanding the Text

2. In Matthew 25:14-30, the master distributes talents to each servant "according to his ability." What does it tell us about the master's character that he tailors what he gives to each servant rather than giving everyone the same amount?
 3. The master gives the same response -- "Well done, good and faithful servant" -- to the servant who doubled five talents and the servant who doubled two talents. What does this tell us about how God measures faithfulness?
 4. The third servant says he was afraid, and so he hid what the master gave him. Why do you think fear led to inaction rather than effort? What was the servant ultimately afraid of?
 5. In verse 29, the master says that from the one who has not, even what he has will be taken away. How does this challenge the way we think about holding tightly to what we have been given?
-

Connecting to the Sermon

6. Pastor Kevin said, "How you respond with what the Lord has given you reflects how much you value the master." Do you agree with that statement? In what areas of your life does your stewardship most clearly reflect your love for God?
 7. The sermon described stewardship as including not just money but also the gospel, grace, freedom, family, time, and spiritual gifts. Which of these areas do you feel most challenged to steward more faithfully right now?
 8. Pastor Kevin shared the story of knocking on a door on a Thursday -- a day he never normally prayer walks -- and encountering a woman who had just prayed for God to show up. How does that story illustrate what faithful, consistent stewardship of your freedom to share the gospel can look like?
 9. The sermon noted that expanded responsibility is actually a compliment and a reward, not a burden. How does that reframe the way you think about the demands and opportunities God places in your life?
 10. Pastor Kevin described different phases of life -- learning, living, leading, and legacy. Which phase are you currently in, and what does faithful stewardship look like specifically in that phase?
-

Personal Reflection and Application

11. If you stood before the master today and gave an account of what you have done with what he entrusted to you, what do you think he would say? What would you most want to change before that day comes?
 12. The sermon ended with this challenge: "We have been gifted with freedoms no culture has ever seen before. What are you doing with it?" How would you honestly answer that question?
-

Practical Applications

Work through these individually or discuss them as a group. Encourage members to choose at least one to commit to before your next meeting.

This Week, Take One Step:

- **Identify one gift or resource God has entrusted to you** that you have been leaving unused or underused. Write it down and pray about one specific way to put it to work this week.
- **Have a gospel conversation.** Take the freedom you have been given and use it. Ask one person this week, "Is there anything I can pray for you about?" and see where the conversation leads.
- **Examine your fear.** If there is something God has called you to that you have been avoiding, ask yourself honestly: Is fear the reason? Bring that fear to God in prayer and ask him to replace it with faithful action.

- **Steward your time intentionally for one day.** Begin the day by saying, "God, everything I have is yours. Help me to be faithful with today." At the end of the day, reflect on how that posture changed the way you lived.
 - **Encourage someone who is being faithful.** Think of someone in your life -- a spouse, a coworker, a fellow church member -- who has been quietly faithful in their service to God. Tell them specifically what you see and why it matters.
-

Closing Thought

Pastor Kevin said, "I live toward that moment of one day, I want to hear, 'Well done, good and faithful servant.'" That longing is not just his -- it is built into every one of us. We want to know that what we did mattered. The good news of this parable is that the master is not looking for perfection. He is looking for faithfulness. The question is not whether you have been given much or little. The question is what you are doing with what you have.

Closing Prayer

Close your time by praying together. Ask God to help each member of your group live this week as a faithful steward -- of the gospel, of their gifts, of their freedom, and of their time. Ask him to make each person's life a reflection of how much they value their master.

Next week, Pastor Kevin will conclude the series "Looking for Jesus" by finishing the Olivet Discourse in Matthew 25. Come prepared by reading Matthew 25:31-46.

5-Day Bible Reading Plan and Devotional Guide

Based on the Sermon Series: "Looking for Jesus — Rewarded Faithfulness"

Day 1: The Master Invests in You

Reading: Matthew 25:14-18 — The parable of the talents opens with a master entrusting his servants with extraordinary sums before departing on a journey, distributing resources according to each servant's ability.

Devotional: It is easy to think of stewardship as your obligation to God. But consider the direction of trust in this parable. The master moves first. He invests in the servants before they invest anything for him. God has already moved toward you. He has placed gifts, time, relationships, freedom, and the gospel itself into your hands — not because you earned them, but because he trusts you. Every ability you carry, every morning you wake up, every opportunity to speak truth into someone's life is the master saying, I believe in you enough to give you this. The question is not whether he has given you something. He has. The question is what you will do with it today.

Personal Reflection: What has God entrusted to you that you have not yet fully acknowledged as a gift from him?

Practical Application: Write down three specific things God has placed in your life — a skill, a relationship, a resource — and spend time in prayer thanking him for each one and asking how he wants you to use them this week.

Day 2: Faithful Over Little

Reading: Luke 16:10-12 — Jesus teaches that the person who is trustworthy in a very small matter is also trustworthy in a large one, and that faithfulness with earthly things demonstrates readiness for true, lasting responsibility.

Devotional: Faithfulness is not glamorous. It rarely makes headlines. It is showing up again, doing the same thing well, trusting that what feels small actually matters enormously to the master. The two servants in the parable of the talents did not wait for a larger assignment before they acted. They worked with what they were given. God is not waiting for you to have more

before he asks for your faithfulness. He is asking for faithfulness right now, with exactly what is in your hands today. The reward for faithfulness is not rest — it is more. More responsibility, more trust, more opportunity to honor him. Begin where you are.

Personal Reflection: Is there an area of your life where you have been waiting for better circumstances before you commit to faithful obedience?

Practical Application: Identify one small, consistent act of faithfulness you can commit to this week — whether in prayer, service, generosity, or sharing your faith — and do it without waiting for ideal conditions.

Day 3: The Condition of the Heart

Reading: Proverbs 4:23 — The writer of Proverbs urges readers to guard the heart above all else, because everything a person does flows from it.

Devotional: The third servant in the parable did not fail because he lacked ability. He failed because of fear. He said, I knew you to be a hard man, so I was afraid. His theology of the master was distorted, and that distortion drove his behavior. What we believe about God shapes everything we do with what he has given us. If we believe he is harsh and impossible to please, we will hide. If we believe he is a good and generous master who delights in our faithfulness, we will act with courage. Guard your heart. Examine what you truly believe about God, because that belief is the root of every choice you make.

Personal Reflection: What does your daily behavior reveal about what you actually believe about God's character?

Practical Application: Spend fifteen minutes reading a passage that describes God's goodness and faithfulness — such as Psalm 23 or Lamentations 3:22-23 — and allow it to correct any distorted view of who he is.

Day 4: Enter Into the Joy

Reading: Revelation 21:3-4 — John records a vision of God dwelling among his people, wiping away every tear, and abolishing death, mourning, crying, and pain in the age to come.

Devotional: The reward Jesus promises the faithful servants is not a trophy or a title. It is an invitation: enter into the joy of your master. This is the language of belonging, of being welcomed home. The eternal reward for faithfulness is not something you receive from a distance — it is a relationship you enter into. Every act of faithful stewardship here on earth is a step toward that moment. The freedom you have today to pray with a grieving neighbor, to share

the gospel with a stranger, to give generously, to serve quietly — all of it is building toward the day when the master looks at you and says, well done. Live today with that moment in view.

Personal Reflection: How would your daily choices change if you kept the reality of eternal reward consistently before you?

Practical Application: Before going to sleep tonight, review your day and ask: did I steward what God gave me today in a way that was moving toward hearing "well done"? Confess where you fell short and thank him for his grace to begin again tomorrow.

Day 5: Steward the Freedom You Have Been Given

Reading: Galatians 5:13-14 — Paul reminds believers that they were called to freedom, but warns against using that freedom for self-indulgence; instead, he calls them to use it to serve one another through love.

Devotional: Freedom is not the absence of responsibility — it is the greatest opportunity for faithfulness. As the sermon reminded us, a pastor in Belarus once looked across a table and said, never take for granted your freedom. You have been given something rare and costly: the freedom to speak the name of Jesus, to walk a neighborhood and pray, to knock on a door and ask if someone needs prayer. Somewhere, right now, a person is in a back room asking God to let them know he is real. You may be the answer to that prayer. Do not bury what you have been given. Do not wait for a better day. Go. Speak. Pray. Serve. The master has invested in you. Be found faithful.

Personal Reflection: Who in your life or community may be waiting for someone to simply show up and remind them that God sees them?

Practical Application: This week, take one tangible step to steward the freedom you have — pray with a neighbor, share your faith with a coworker, write an encouraging note to someone who is struggling, or join others in praying over your community. Do not let the week pass without acting on what God has placed in your hands.