Island Group Discussion Guide

Abide ➡ Connect ➡ Invest ➡ Go

WEEK OF FEBRUARY 1, 2026

WHAT A DISCIPLE DOES - WEEK 5

STEWARDS, NOT OWNERS • MATTHEW 25:14-30

OPENING PRAYER TIME

Begin your meeting with 10-15 minutes of prayer using these prompts:

- Thank God for His presence with us today and His desire to work in our hearts
- Ask the Holy Spirit to guide our discussion and open our minds to His truth
- Pray for honest hearts willing to examine our priorities
- Invite Jesus to show us areas where we need realignment
- Ask for courage to be faithful stewards of all God has entrusted to us
- Pray for our church to be a community that invests boldly for the kingdom

DISCUSSION

- **Ice breaker:** Have you ever been trusted to take care of something valuable that belonged to someone else? How did that responsibility affect how you treated it?
- **Read Matthew 25:14-18.** What stands out to you about how the master distributed the talents to his servants?
- The message opened with a challenging statement: "*You don't own anything. Not your house, not your car, not your bank account, not your 401k, not your time, not your skills, not even your next breath.*" How does this truth challenge our typical American way of thinking about possessions?
- In the sermon, we heard J.C. Ryle's words: "*Anything whereby we may glorify God is a talent. Our gifts, our influence, our money, our knowledge, our health, our strength, our time, our senses, our reason, our intellect, our memory, our affections, our privileges, all, all our talents… We are God's stewards. We are God's debtors.*" Which of these "talents" do you most easily recognize as from God? Which do you tend to think of as truly "yours"?
- Pastor Charlie explained that one talent equaled about 20 years of wages — roughly $1 million in today's money. Even the servant who received the least was entrusted with enormous responsibility. How does understanding the value of a talent change how you view this parable?
- **Read Matthew 25:19-23.** Notice that both the five-talent and two-talent servants received the exact same commendation. The message emphasized that "*God isn't looking for equal results. He's looking for faithful stewardship of whatever He's entrusted you with.*" How does this free you from comparing yourself to others?

ISLAND CHURCH

- **Read Matthew 25:24-25.** The third servant blamed the master, calling him "hard." But the other two servants served the same master and found joy in serving him. We heard that "*the problem wasn't the master. The problem was the servant's heart.*" What does this reveal about how our view of God affects our willingness to serve Him?
- The message pointed out that this servant "*didn't steal the money. He didn't gamble it away. He just buried it. He played it safe. He avoided risk. And… Jesus called that wicked.*" Why is doing nothing with what God has given us actually disobedience rather than playing it safe?
- **Read Matthew 25:26-30.** In the sermon, we were challenged with this tension: "*Do we invest in God's kingdom intentionally and strategically? Or does God's kingdom just get our leftovers?*" **Application question:** Be honest… when it comes to your time, talent, and treasure, does God typically get your first and best, or your last and least?
- Pastor Charlie gave us three diagnostic questions. Let's work through them together:

  Where does God appear on your calendar? Look at your actual schedule from the last month. How much time did you intentionally set aside for kingdom purposes?

  Where does God appear in your budget? Does your spending reflect that this world is temporary and eternity is forever?

  Where does God appear in your decisions? When you make major decisions, is "how can this serve God's kingdom" even part of the conversation?
- The message reminded us that "*if you're still breathing, it's not too late to realign your priorities*" and "*the one talent servant's problem wasn't that he started with less. It's that he never started at all.*" **Application question:** What have you been "burying" that God might be calling you to put to work for His kingdom?
- **Read Matthew 25:21 again.** We heard that "*when we invest for the kingdom, we don't just earn reward. We enter into relationship. We share in the joy of our master.*" How does the promise of entering into the master's joy motivate you differently than fear of punishment?
- J.C. Ryle also wrote: "*The master sees more beauty in your fumbling efforts to serve him than you could ever see yourself.*" How does this encourage you if you feel like your efforts for God's kingdom are small or inadequate?
- **Application question:** Pastor Charlie connected investing to the discipleship circle: "*As you abide in Christ, you're drawn to connect with his people. And as you connect with his people, you're compelled to invest your life for the kingdom.*" What is one specific step you will take this week to invest more intentionally in God's kingdom with your time, talent, or treasure?

CLOSING PRAYER TIME

Share prayer requests and concerns with the group. Be sure to write these down and send them to all group members so everyone can pray throughout the week, including those who were absent today.