Kingdom Investment Quick Guide

Nov 15, 2026

About this quick guide: this is the short, print-friendly version of the Kingdom Investment guide. Anyone is welcome to use it, including members of the Intercessor Church Community Groups. It keeps each question, the Summary, and the Deep Dive, and leaves out the commentary and catechism quotes to save paper.

The full guide is online: the full guide has the complete commentary and ICCEC Catechism quotes that each Summary and Deep Dive are drawn from. Download it free at angelstudyguides.com.

About the questions on giving: like the outline, this guide invites honest conversation about stewardship and giving without asking anyone to share personal finances. No question asks for an amount.

How to read this guide: each question is labeled by section and number, so A1 is the first question in section A, A2 is the second, and so on. The questions are written for this guide. Each one covers the ground of the outline question and takes it a step further. The linked passage after each question is the one the outline points to, or a verse inside that section's reading, so you can click it and read it in class. Anything after the word "also" is a wider range or an extra passage this guide adds. A Q-number in parentheses, like (Q-314), points to that question in the ICCEC Catechism. The **Summary** and **Deep Dive** are written for this guide from the sources listed at the end. Scripture quoted is from the New King James Version.

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This guide follows the Intercessor Church Community Group outline "Ready for the King, Week 3: Kingdom Investment."

A. What We Have Belongs to the King

A1. The master calls "his own servants" and hands them "his goods" before he leaves. Nothing in the story belongs to the servants; they are trusted with what is his. What changes when we look at our time, abilities, relationships, and money as the King's property placed in our care, and how can that view bring both freedom and responsibility? (Matthew 25:14-18; also 1 Corinthians 4:7)

Summary

The master hands over what is his, not what is theirs. Christ keeps no idle servants, and everything we receive from Him is given so that we will work for Him (Matthew Henry). In His absence He gives each of us a share of His own authority and His own work on earth (Cambridge Bible). The goods in the story stand for spiritual gifts, material resources, time itself, and every kind of opportunity (Bengel). Many believers act as if what God gives them becomes theirs to use however they please (Guzik), but everything we have comes from God and still belongs to Him (GotQuestions). The parable calls us to follow our Master by using all He has given us for His kingdom (Works). All the earth is God's possession, and each person is a steward of what He gives (Q-314); being a disciple means giving up ownership of our time, money, relationships, and resources (Q-323). That brings freedom as well as responsibility: an owner carries the weight alone, while a steward answers to a good Master who supplies what His work needs.

Deep Dive

Paul asks, "And what do you have that you did not receive?" (1 Corinthians 4:7). He adds that "it is required in stewards that one be found faithful" (1 Corinthians 4:2). In Jesus' day a wealthy man who went away often made his slaves his agents, to farm his land or trade with his money while he was gone (Ellicott). The phrase "his own servants" (Matthew 25:14) marks them as members of the master's household who knew him. The parable of the ten virgins just before this one teaches watchful waiting; this one adds the work we are given to do while we wait (Pulpit Commentary).

Read before class: Matthew 25:14-18; 1 Corinthians 4:1-7

A2. Even the servant with one talent was trusted with about twenty years of a laborer's wages. When we compare our share with someone else's, why do we tend to shrink what God gave us, and how might comparison have played a part in the third servant's choice to bury his talent? (Matthew 25:15; also verse 18; 1 Corinthians 12:4-7)

Summary

Comparison makes a large gift look small. Some received more, but everyone received something, and everyone received a large amount (Guzik). Each servant's share suits him best, and only pride leads us to envy someone else's gifts (Clarke, quoted by Guzik). The first received five times as much as the last, yet each received a significant sum (Works), and no one can fairly say he was overlooked (Pulpit Commentary). The servant who has only a little, and doubts his master's wisdom and love in giving it, is tempted toward discontent and then laziness (Ellicott). God does not ask us to do as much as people with greater abilities, but that is no reason to do nothing (Barnes). Every gift shows the Holy Spirit at work among us (Q-157), and the gifts are given to build up the whole Church (Q-159), so no one's share is unimportant.

Deep Dive

A talent was not a coin but a weight, so its value depended on whether it was copper, silver, or gold (Barclay, quoted by Guzik). A talent was worth about 6,000 denarii, and a denarius was a laborer's daily wage (Works), so it would take a day laborer twenty years to earn one talent (Carson, quoted by Guzik). The English word talent, meaning a natural ability, comes from this parable (Pulpit Commentary). The master gave "to each according to his own ability" (Matthew 25:15). Paul writes, "There are diversities of gifts, but the same Spirit" (1 Corinthians 12:4), and "the manifestation of the Spirit is given to each one for the profit of all" (1 Corinthians 12:7). Comparison asks whether my share is as big as yours; the parable asks what I am doing with mine.

Read before class: Matthew 25:14-18; 1 Corinthians 12:4-11

A3. Name one ability, one opportunity, one relationship, and one resource God has placed in your hands in this season of life. Which of them are you already putting to work, and which has been sitting unused, like a talent buried in the ground? (Matthew 25:16-18; also Romans 12:6-8)

Summary

This is an application question. Common answers: a skill used at work or at home, free time in retirement, a gift for hospitality or encouragement, a friendship with someone far from God, a car, a home, or a steady income. The talents stand for each person's ability, whether in protection, money, teaching, or anything of the kind (Chrysostom). God gave us speech, hands, feet, strength, and understanding to use for our own salvation and for our neighbor's good (Chrysostom). It is fitting to apply the talents to all of life's resources (Guzik). Our natural powers and the chances to use them are God's gifts, given to be put to work (Pulpit Commentary). God places people where He judges they can serve and asks them to serve there (Barnes), and influence, property, reputation, wisdom, and experience are all His gifts for doing good as we have opportunity (Barnes). The Holy Spirit gives His presence for service and gifts for ministry in the Church and in the world (Q-141), and all that we have comes from His hand (Q-239).

Deep Dive

Paul speaks of "gifts differing according to the grace that is given to us" and tells us to use them, including "he who gives, with liberality" and "he who shows mercy, with cheerfulness" (Romans 12:6, 8). Peter says, "As each one has received a gift, minister it to one another" (1 Peter 4:10). Two servants "went and traded" with what they received, while the third "dug in the ground, and hid his lord's money" (Matthew 25:16, 18). In Jesus' day burying treasure was a common way to keep it safe (Works). The outline's Practice section suggests naming one gift this week, thanking God for it, and asking how it could bless someone.

Read before class: Matthew 25:14-18; Romans 12:3-8; 1 Peter 4:7-11

B. The King Honors Faithfulness

B1. The servant who turned two talents into four hears, word for word, the same "Well done" as the servant who turned five into ten. What does that identical praise reveal about what the King is looking for, and why would He call five talents "a few things"? (Matthew 25:19-23; also Luke 16:10)

Summary

The King is looking for faithfulness, not totals. The reward was the same because each servant did the same with what he had received (Guzik). The servant who doubled two talents is judged just as good and faithful as the one who doubled five (Allen). The parable does not ask whether we carried as much as the person beside us, but whether we carried our responsibility in a way that fits our abilities and situation (Allen). Each did his best

according to his ability, so the master commended both in the same words (Pulpit Commentary). Unlike Luke's similar parable, this one gives an equal crown, because each servant doubled what he was given (Chrysostom). Five talents was a large sum, but small next to the master's riches and next to the reward that followed (Pulpit Commentary). We will all stand before Christ and give account for how we treated God and our neighbor (Q-127), and those found in Him will enjoy His presence forever (Q-128).

Deep Dive

The master returned "after a long time" and "settled accounts" with his servants (Matthew 25:19), another hint that Christ's return would come later than many expected (Cambridge Bible). The two faithful servants hear the same words: "Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things" (Matthew 25:21). Jesus taught the same principle elsewhere: "He who is faithful in what is least is faithful also in much" (Luke 16:10). In Luke's parable of the pounds each servant receives the same amount and the rewards differ; in Matthew the amounts differ and the reward is the same (Chrysostom).

Read before class: Matthew 25:19-23; Luke 16:10-13; Luke 19:11-27

B2. The master praises his servants as "good and faithful," not as gifted, successful, or impressive. If the King measures a life by faithfulness rather than by results, how might that change the way you judge your own week, your service, and the people around you? (Matthew 25:21; also 1 Corinthians 4:2)

Summary

This is an application question. Common answers: we would stop measuring ourselves by visible results, stop comparing our service with others', value small and hidden work, and be gentler with people who have less to show. The master looked first for character, not for a certain amount of money (Guzik). He did not say "good and brilliant"; a faithful servant may never shine in the eyes of people who love glare and glitter (Spurgeon, quoted by Guzik). The servant is praised not for success but for being good, kind and honest in using a trust for others, and faithful to his master's interests (Pulpit Commentary). Faithfulness in a small place can matter more than in a large one, and small duties done well can bring great spiritual good (Pulpit Commentary). Faithfulness is required in small things as well as large ones (Barnes), and faith drives out laziness (Bengel). Love is the chief fruit of the Spirit (Q-158), and we are to live out the life to come now in faith, hope, and above all love (Q-217).

Deep Dive

Paul writes, "Moreover it is required in stewards that one be found faithful" (1 Corinthians 4:2). He also says, "Therefore judge nothing before the time, until the Lord comes," and "Then each one's praise will come from God" (1 Corinthians 4:5). The Greek word behind "well done" was used by audiences to give the highest applause when a part had been performed excellently (Doddridge, quoted by Benson). In the parable "good" stands against "wicked" and "faithful" stands against "lazy" (Bengel; Matthew 25:26). Faithfulness is measured over a lifetime, not in a single week.

Read before class: Matthew 25:19-23; 1 Corinthians 4:1-5

B3. The first two servants "went and traded" right away, and their reward was to "enter into the joy of your lord." What is one way you could join God's purposes with what you already have, instead of waiting until you feel more ready, and how is sharing His joy different from earning a prize? (Matthew 25:23; also verses 16-17; Psalm 90:17)

Summary

This is an application question. Common answers: helping with the children's ministry, visiting someone who is homebound, using a work skill to serve the church, inviting a neighbor to dinner, or starting to pray each day for someone by name. The faithful servants felt the weight of their assignment and went to work without delay (Carson, quoted by Guzik), and they gained more by using what they had (Guzik). Do what you can and what you are told, then wait for the results, and you will be amazed (Bengel). The joy they entered was not the servant's portion but the Master's own, shared with His faithful servants (Spurgeon, quoted by Guzik). The master was inviting his servants to share his joy all along (Lange), and the obedience of trust is not a fearful burden but the joy of discipleship (Lange). The Christian life is not a test we pass to win a prize; living it is the reward, and the more we live it, the more of it we receive (Allen). Every baptized believer is called to share the gospel at home, in the world, and in the Church (Q-203), and the faithful will live on in His presence in eternal joy (Q-214).

Deep Dive

The servant with five talents "went and traded with them" (Matthew 25:16), and some translators move the word "straightway" to the start of that verse, stressing how quickly he went to work (Pulpit Commentary). The reward is not only rest but wider service: "I will make you ruler over many things" (Matthew 25:23). The "joy" of the lord may picture the feast at the master's return or the master's own joy (Expositor's Greek Testament). This

week's psalm prays, "establish the work of our hands for us" (Psalm 90:17). Jesus told His disciples, "These things I have spoken to you, that My joy may remain in you, and that your joy may be full" (John 15:11).

Read before class: Matthew 25:14-23; Psalm 90; John 15:9-11

C. Fear Can Keep Us from Responding

C1. The third servant tells his master, "I knew you to be a hard man," and then admits, "I was afraid." Where might that picture of the master have come from, and how did it lead straight to a hole in the ground? How can a distorted picture of God shape what we do, or what we never get around to doing? (Matthew 25:24-25; also Zephaniah 1:12)

Summary

His picture of the master was false, and it shaped everything he did. Anyone who thinks Christ is a hard master has never really known Him (Benson), because God is love (Bengel). The servant chose to see his lord as harsh, loveless, and impossible to please (Pulpit Commentary), and people often read their own character into their picture of God (Pulpit Commentary). He never saw generous love in his master because he never had eyes to see it (Ellicott). People secretly think of God as a hard Master and then blame Him for their own fruitlessness (Jamieson-Fausset-Brown). Fear and mistrust drove the third servant (GotQuestions). The master in the story is not meant to give us a picture of Jesus's character (Allen), so the servant's harsh view is not the truth about our Lord. Zephaniah describes people "settled in complacency" who think God will do neither good nor evil, another distorted picture that ends in doing nothing. The devil works to draw us away from the love of God and from one another (Q-251).

Deep Dive

The word "hard" in verse 24 points to stiffness of character, while Luke's version uses "austere" (Ellicott). When the master repeats the servant's words, he is not admitting they are true; he is showing the servant that even on his own terms he should have acted (Barnes). This week's reading from Zephaniah describes people "settled in complacency" who "say in their heart, 'The Lord will not do good, Nor will He do evil'" (Zephaniah 1:12). Psalm 90 asks God, "Oh, satisfy us early with Your mercy, That we may rejoice and be glad all our days!" (Psalm 90:14). The question for us is whether we will trust what Jesus has shown us of the Father, or the picture our fear paints.

Read before class: Matthew 25:24-30; Zephaniah 1:7, 12-18

C2. Fear of failing, of looking foolish, of not having enough, or of being asked for more can all keep our gifts in the ground. Which fears tend to hold you back from serving, giving, or responding to God, and what would it look like to bring them to the Father instead of letting them decide for you? Share only what you are comfortable sharing. (Matthew 25:25; also 2 Timothy 1:7; Romans 8:15)

Summary

This is an application question. Common answers: fear of failing in front of others, fear of not having enough later, fear of being asked to do more than we can, fear of rejection when sharing our faith, and fear that God is disappointed in us. The third servant did not have a right fear of his master, only a wrong fear of risk and failure (Guzik). Many people reason that they can do so little that it will not matter if they do nothing (Meyer, quoted by Guzik). The servant was afraid of losing the money, so he tried to protect himself (Works). His fear had no love and no confidence in it (Bengel). God gives a spirit of power, courage, and love that carries us through difficulty (Matthew Henry), the spirit of children rather than of slaves (Barnes). Prayer is our response to God's love and mercy, offering Him our whole selves (Q-219), and the Holy Spirit lives in every Christian (Q-138), so we never bring our fears to Him alone.

Deep Dive

Paul reminded Timothy to "stir up the gift of God which is in you," because "God has not given us a spirit of fear, but of power and of love and of a sound mind" (2 Timothy 1:6-7). The fear Paul means is a kind of cowardice, a timid shrinking back from the daily difficulties of serving God (Ellicott). He tells the Romans, "you did not receive the spirit of bondage again to fear, but you received the Spirit of adoption by whom we cry out, 'Abba, Father'" (Romans 8:15). The servant's words, "I was afraid, and went and hid your talent in the ground" (Matthew 25:25), show how quickly fear turns into hiding. Naming a fear aloud in prayer is often the first step in handing it to the Father.

Read before class: Matthew 25:24-30; 2 Timothy 1:6-7; Romans 8:14-17

C3. The third servant did not lose or waste the money; he simply did nothing with it, and the master still calls him "wicked and lazy." Why does Jesus treat holding back so seriously, and what does the master's remark about "the bankers" say about how small a first step can be? (Matthew 25:26-30; also James 4:17)

Summary

Doing nothing with a trust is itself a failure of the trust. We rarely treat laziness as a real sin that needs repentance (Guzik). The servant's fault was not doing anything against his master, but doing nothing for him (Jamieson-Fausset-Brown). Leaving duty undone is a sin that will come into judgment (Benson), and the one who fails to do good is judged along with those who do evil (Chrysostom). Putting the money with the bankers was the least the servant could have done, and it took no special effort or skill (Cambridge Bible), which shows how small a faithful first step can be. Gifts are like muscles that weaken when they are not used (Ellicott), and our talents are growing or shrinking in our hands right now (Meyer, quoted by Guzik). To leave undone what we know we should do is sin, even with no outward wrong (Cambridge Bible). Faith without works is dead (Q-10), and since we do not know when He will come, we should live always in His presence (Q-129).

Deep Dive

The master's answer turns on the word "ought": "So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest" (Matthew 25:27). The Old Testament forbade Israelites to charge one another interest, though interest on loans to Gentiles was allowed (Carson, quoted by Guzik). The saying "to everyone who has, more will be given" (Matthew 25:29) is about responsibility, not wealth: those who act responsibly are given more responsibility (Allen). James writes, "to him who knows to do good and does not do it, to him it is sin" (James 4:17). Paul reminds believers, "You are all sons of light and sons of the day," so "let us not sleep, as others do, but let us watch and be sober" (1 Thessalonians 5:5-6).

Read before class: Matthew 25:26-30; James 4:17; 1 Thessalonians 5:1-11

D. Trusting the Giver and Serving in Love

D1. Jesus says, "without Me you can do nothing." What is the difference between using a gift on our own strength and using it while remaining in Him, and what daily habits keep you connected to the Vine so that your service bears lasting fruit? (John 15:5; also verses 4-8)

Summary

Gifts can be used apart from Jesus, but they bear lasting fruit only when we stay connected to Him. No one can do true good for God's kingdom without consciously abiding in Jesus (Guzik). Every good desire, good resolution, and good action comes from Him (Trapp, quoted by Guzik). Abiding is a choice to do things that keep us exposed to Him and in contact with Him (Boice, quoted by Guzik). The great concern of every disciple is to keep depending on Christ and to keep up communion with Him (Matthew Henry), and we do good works in proportion as we feel that dependence (Barnes). Staying in the root is what makes the branches fruitful (Chrysostom). Abiding pictures a close relationship, not a passing acquaintance (GotQuestions). Common habits that help: daily prayer and Scripture, worship and Communion on Sunday, confession, and asking for His help before we serve. We must live in Jesus so that He may live in us (Q-323), knowing we can do nothing good without His help and grace (Q-257).

Deep Dive

Jesus spoke these words on the night before the cross: "Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, neither can you, unless you abide in Me" (John 15:4). He adds, "By this My Father is glorified, that you bear much fruit; so you will be My disciples" (John 15:8). "Without Me" is better read as apart from Me, or severed from Me (Cambridge Bible). The words concern the fruit of the Christian life, not every kind of human activity (Ellicott). A cut branch may keep its leaves for a while from the sap still in it, but it can no longer bear fruit (Trench, quoted by Guzik). Abiding is not only our work, because He also abides in us (Guzik).

Read before class: John 15:1-11

D2. Peter calls us "good stewards of the manifold grace of God." Think of a time when someone's gift, such as a meal, a skill, a word of encouragement, or a prayer, carried God's grace to you. How might God want to pass His grace to someone else this week through what you have? (1 Peter 4:10; also verse 11)

Summary

This is an application question. Common answers: a meal after surgery or a loss, a ride to an appointment, a call or card at just the right time, a skill shared freely, or someone who stopped to pray with us. No one holds a gift as an owner; we are stewards and servants when we offer it (Ellicott). God means to do good to others through us and has entrusted to us what He intends to give them (Barnes). Gifts of grace are talents given to individual Christians for the good of the whole Church (Pulpit Commentary). God's grace is many-colored, like light broken into many hues, and each of us reflects it in a fresh color (Meyer, quoted by Guzik). Grace is wasted if it only comes to us and never moves through us (Guzik). Those who have little money can still serve with their hands and feet (Matthew Henry). Charismata means gifts of grace (Q-142), and we are called to works of mercy and grace toward others (Q-270).

Deep Dive

Peter writes, "As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God" (1 Peter 4:10). He goes on, "If anyone ministers, let him do it as with the ability which God supplies, that in all things God may be glorified through Jesus Christ" (1 Peter 4:11). The word for gift, charisma, means something freely given, a gift of grace (Vincent). Peter's picture of stewards seems to point back to the parable of the talents (Pulpit Commentary). Just before this he writes, "Be hospitable to one another without grumbling" (1 Peter 4:9), a reminder that ordinary hospitality is one of the ways grace travels.

Read before class: 1 Peter 4:7-11

D3. The third servant hid from a master he believed was harsh. How does the love the Father has shown us in Jesus give us a truer picture of God, and how does that picture free us to bring our fears and failures to Him instead of hiding them? (also Romans 8:15, 32; 1 John 4:18-19)

Summary

The servant's fear grew from a false picture of the master; the Father's love in Jesus corrects that picture. Jesus Christ cannot be seen as a hard master demanding profit; He invites us into a superabundance of grace that keeps being offered (Lange). Jesus held His fearful disciples close so that fear would not separate them from Him, and He gave them good hope for the future (Chrysostom). In giving His Son, the Father gave the highest proof of love a father could give (Barnes), and He who prepared a kingdom for us will give us what we need on the way (Matthew Henry). Guilt makes people fear what is coming, but a forgiven heart filled with God's love has nothing to dread (Barnes). Love

moves toward others, while fear shrinks back to protect itself (Cambridge Bible). God has revealed Himself most personally as our Father (Q-224), and we are forgiven through Jesus as we confess our sins to God and to one another (Q-243), so failures can be brought into the light instead of buried.

Deep Dive

Paul asks, "He who did not spare His own Son, but delivered Him up for us all, how shall He not with Him also freely give us all things?" (Romans 8:32). John writes, "There is no fear in love; but perfect love casts out fear, because fear involves torment" (1 John 4:18), and "We love Him because He first loved us" (1 John 4:19). Through the Spirit of adoption we "cry out, 'Abba, Father'" (Romans 8:15). This week's psalm begins, "Lord, You have been our dwelling place in all generations" (Psalm 90:1). The third servant buried his talent; the gospel invites us to bring even our buried talents and our failures into the light of a Father who already knows them.

Read before class: Romans 8:14-17; Romans 8:31-39; 1 John 4:16-19

E. Trusting God with Our Finances

E1. Paul says we are saved "by grace" and "not of works," yet we are "created in Christ Jesus for good works." How does giving that flows from gratitude for grace differ from giving out of guilt, pressure, or a wish to pay God back? (Ephesians 2:8-10; also 2 Corinthians 8:9)

Summary

Grace comes first, and good works and generosity follow. It is grace first and good works after, not the other way around (Pulpit Commentary); works are the result of our acceptance in Christ, not its cause (Cambridge Bible). God saved us by grace so that no one can boast (Chrysostom). His love saves us and then changes our lives (Guzik). Generosity shows God's character and responds to what He has done for us (GotQuestions). The strongest reasons for Christian duties come from the grace and love of Christ (Matthew Henry). Giving out of guilt or pressure tries to settle a debt; giving out of gratitude answers a gift. A Christian life is lived by grace through faith expressing itself in good works (Q-7), and we respond to God's free gift of grace by faith (Q-103).

Deep Dive

Paul writes, "For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast" (Ephesians 2:8-9). Then he adds, "For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them" (Ephesians 2:10). The word for workmanship, poiema, is used only one other time in the New Testament, for God's works in creation (Expositor's Greek Testament). Paul grounds generosity in Christ: "though He was rich, yet for your sakes He became poor, that you through His poverty might become rich" (2 Corinthians 8:9). The Macedonian churches "first gave themselves to the Lord" (2 Corinthians 8:5).

Read before class: Ephesians 2:4-10; 2 Corinthians 8:1-9

E2. Tight budgets, debt, an uncertain job, or the habit of giving only what is left over can all make regular giving hard. Without naming any amounts, how can we bring our real circumstances honestly to the Father, and what does Paul's word about "a willing mind" say to someone who feels they have little to give? (Ephesians 2:8; also 2 Corinthians 8:12; Philippians 4:19)

Summary

This is an application question. Common answers: an unexpected expense, debt, caring for family, an uncertain job, or simply never planning ahead to give. These can be brought honestly to the Father in prayer, without pretending and without comparing. God does not reject people for what is not in their power to do when they want to do good and act within their ability (Matthew Henry). A willing mind comes first: no gift is acceptable without it, and no gift is too small with it (Barnes). Careful thought about our circumstances should guide our giving (Matthew Henry). In hard times we can pray for patience and hope, and we need not lose our comfort in God or distrust His provision (Matthew Henry). Even those with small resources can give with the right kind of heart (Guzik). God knows our needs before we ask, and because He is our provider we can walk by faith (Q-239).

Deep Dive

Paul writes, "For if there is first a willing mind, it is accepted according to what one has, and not according to what he does not have" (2 Corinthians 8:12). He adds that he does not mean "that others should be eased and you burdened" (2 Corinthians 8:13). The Macedonian churches gave in "a great trial of affliction" and out of "deep poverty," yet with "the abundance of their joy" (2 Corinthians 8:2). Paul told the Philippians, "my God

shall supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19). Honest prayer about money is not a lack of faith; it is how this part of life comes under the Father's care.

Read before class: 2 Corinthians 8:1-15; Philippians 4:10-19

E3. Paul says each one should give "as he purposes in his heart, not grudgingly or of necessity." What would help you prayerfully settle, in private, on an amount and a rhythm of regular giving through our church that you can keep faithfully in the coming year, and why might deciding ahead of time be better than giving on impulse? No one needs to share an amount. (Ephesians 2:10; also 2 Corinthians 9:7; 1 Corinthians 16:2)

Summary

This is an application question. Common answers: praying about it before payday, talking it over with a spouse, giving at the start of the month instead of from what is left, setting up automatic giving, or starting small and growing over time. The amount stays private. Paul's word for purposing describes not a passing impulse but a deliberate decision about both the goal and the means (Ellicott). Giving, like other good works, should be done with thought and design (Matthew Henry), freely and cheerfully, whether more or less (Matthew Henry). It should come from the purposes of our own heart and never be coerced or manipulated (Guzik), given because we love to give and not because we are forced (Morgan, quoted by Guzik). Rich and poor alike were asked to give according to their ability (Barnes). God calls us not only to begin good works but to keep walking in them to the end of our lives (Chrysostom), which is why a rhythm we can keep matters more than a single burst. We love and serve others as we have been loved by Christ (Q-270), and worship offers our entire being to God (Q-292).

Deep Dive

Paul writes, "So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Corinthians 9:7). His word for purposes means a deliberate choice made without any pressure (Cambridge Bible), and the Greek word for cheerful is the root of the English word hilarious (Guzik). To the Corinthians he gave a rhythm: "On the first day of the week let each one of you lay something aside, storing up as he may prosper" (1 Corinthians 16:2). He promises, "God is able to make all grace abound toward you" (2 Corinthians 9:8). The outline's Practice section suggests keeping the amount private, deciding together if you share finances with a spouse, and setting a date this week to begin.

Read before class: 2 Corinthians 9:6-11; 1 Corinthians 16:1-2

F. Making Room for Someone Else

F1. The first believers "continued steadfastly in the apostles' doctrine and fellowship, in the breaking of bread, and in prayers," and they shared "as anyone had need." How does the steady, regular giving of many people keep worship, discipleship, outreach, and care going in our church week after week? (also Acts 2:42-47; Philippians 4:15-18)

Summary

This is an application question. Common answers: regular giving supports worship and the sacraments each week, pays clergy and staff, funds classes and small groups, keeps the building open, makes outreach possible, and lets the church help people in a crisis. The first believers stayed close to worship and prayer and grew in devotion (Matthew Henry), and the Holy Spirit filled them with a love that replaced selfishness with charity (Matthew Henry). Whatever structure the Church has for putting people's gifts to work can be compared to the bankers in the parable (Ellicott). It is good to set aside resources for good uses (Matthew Henry), and Paul wanted everyone, not only the wealthy, to take part (Barnes). Paul cared less about the gift itself than about the fruit of the Spirit showing itself in generosity (Pulpit Commentary). God's kingdom becomes visible in the Eucharist, in service to the poor, and in His healing work in people's lives (Q-231), and Christ sends the Church into the world with the gospel (Q-165).

Deep Dive

Luke describes the first church: "they continued steadfastly in the apostles' doctrine and fellowship, in the breaking of bread, and in prayers" (Acts 2:42), and they shared their goods "as anyone had need" (Acts 2:45). Their sharing came not from a law that abolished property but from the free energy of love (Ellicott). Paul thanked the Philippians because "no church shared with me concerning giving and receiving but you only," and they "sent aid once and again" (Philippians 4:15-16). He called their gift "a sweet-smelling aroma, an acceptable sacrifice, well pleasing to God" (Philippians 4:18). The outline names the church's mission: encounter God, discover purpose, transform lives.

Read before class: Acts 2:42-47; Philippians 4:14-19

F2. Think of someone whose time, skill, or generosity helped you or someone you love encounter Jesus. What did they give, what might it have cost them, and what does their example show about how God uses ordinary gifts? (also Acts 9:36-39)

Summary

This is an application question. Common answers: a parent or grandparent who prayed, a Sunday school teacher, a friend who invited us to church, someone who brought meals in a hard season, or a mentor who gave time week after week. Tabitha was known as a great doer rather than a great talker (Matthew Henry). Doing good takes a warm heart more than a strong head, and a humble Christian's life and conversation often do more good than people with far greater gifts (Barnes). Nothing pleases God more than living for the common good (Chrysostom), and ordinary men like Peter and John reached heaven because they gave themselves to it with zeal (Chrysostom). Light exists to give light to others (Ellicott). Generosity points others to God and answers what He has done for us (GotQuestions). The hope of the life to come is already present in our love for each other and in our finding Christ in the poor (Q-217).

Deep Dive

At Joppa a disciple named Tabitha, also called Dorcas, "was full of good works and charitable deeds which she did" (Acts 9:36). When she died, the widows stood by Peter "weeping, showing the tunics and garments which Dorcas had made while she was with them" (Acts 9:39). After Peter raised her, "many believed on the Lord" (Acts 9:42), so her sewing became part of a story that led many to faith. Hebrews says, "let us consider one another in order to stir up love and good works" (Hebrews 10:24). Thanking the person God used, even years later, is one way to honor what they gave.

Read before class: Acts 9:36-42; Hebrews 10:23-25

F3. When many put their gifts together, a church can do what no one person could do alone. Where could our church's shared faithfulness make a difference for a person or family in the coming year, and what part might you or this group play? (also Galatians 6:10; Matthew 25:40)

Summary

This is an application question. Common answers: a family facing illness or job loss, a widow who needs help at home, children who need mentors, newcomers who need a meal and a welcome, or a neighbor in crisis. Those who cannot do much alone can join their resources to what others are doing so that the Master still gains (Spurgeon, quoted by

Guzik). The true rule is to do good whenever we have the opportunity (Barnes), not waiting for occasions but making them (Cambridge Bible). The first church was a community built not on self-interest and competition but on sympathy and self-denial (Ellicott). The branches are many, but they meet in one root and make one vine (Matthew Henry). The work Jesus calls us to includes visiting the sick and imprisoned, clothing the naked, welcoming strangers, and feeding the hungry (Works). The Kingdom is made visible through the Holy Spirit's work in His Church and His people (Q-231).

Deep Dive

Paul writes, "Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith" (Galatians 6:10), right after "let us not grow weary while doing good, for in due season we shall reap if we do not lose heart" (Galatians 6:9). In the scene that follows the parable, the King says, "inasmuch as you did it to one of the least of these My brethren, you did it to Me" (Matthew 25:40). Paul hoped that "your abundance may supply their lack" so "that there may be equality" (2 Corinthians 8:14). The outline's closing prayer asks God to bless the shared work of the church so that people encounter God, discover purpose, and experience transformed lives.

Read before class: Galatians 6:9-10; Matthew 25:31-40

Sources

The Summary and Deep Dive draw on these sources. The full guide at angelstudyguides.com quotes them word for word under each question.

Source	Where to find it
ICCEC Catechism (2014), cited by Q-number	iccec.org PDF
John Chrysostom, Homily 78 on Matthew, Homily 76 on John, and Homily 4 on Ephesians	Matthew 25, John 15, Ephesians 2
O. Wesley Allen Jr. (2026), Carla Works (2023), and Dirk G. Lange (2020), Working Preacher on Matthew 25:14-30	Allen, Works, Lange

Source	Where to find it
David Guzik, Enduring Word on Matthew 25, John 15, Ephesians 2, 2 Corinthians 9, 1 Peter 4 (these pages quote D. A. Carson, Adam Clarke, Charles Spurgeon, F. B. Meyer, William Barclay, John Trapp, James Montgomery Boice, Richard Trench, and G. Campbell Morgan)	Matthew 25, John 15, Ephesians 2, 2 Corinthians 9, 1 Peter 4
GotQuestions.org: the Parable of the Talents; why giving is emphasized in the Christian faith; abiding in Christ	Talents, Giving, Abide
Matthew Henry, Ellicott, Barnes, Benson, the Pulpit Commentary, the Cambridge Bible, Bengel's Gnomon, Jamieson-Fausset-Brown, and the Expositor's Greek Testament on Matthew 25	25:14, 25:15, 25:18, 25:21, 25:23, 25:24, 25:25, 25:26, 25:27, 25:29
Matthew Henry, Ellicott, Barnes, Benson (quoting Philip Doddridge), the Pulpit Commentary, the Cambridge Bible, the Expositor's Greek Testament, and Vincent's Word Studies on other verses	Luke 16:10, John 15:5, Acts 2:44, Acts 9:36, Romans 8:15, Romans 8:32, 1 Corinthians 12:7, 1 Corinthians 16:2, 2 Corinthians 8:9, 2 Corinthians 8:12, 2 Corinthians 9:7, Galatians 6:10, Ephesians 2:10, Philippians 4:17, 2 Timothy 1:7, James 4:17, 1 Peter 4:10, 1 John 4:18
New King James Version (NKJV)	Bible Gateway