

## Parables – Talents – myfishbites.com

### Guide to Finances

This is a Biblical look at finances. For safety tips to do with finances, [click here](#). For a look at budgeting [click here](#).

### Movie Clip

Could show the Clip from Oceans Eleven when they have robbed the casino and are making their getaway, or show the process of the robbery. Or show another movie clip where there is an abundance of money being spent, stolen or wasted.

The point is that for many people money is the way the truth the life and not Jesus - and they wrong y'all !

### The Bible

Matthew 25.13-40 is the Parable of the Talents. Read through this out loud with your group.

In this we find that a master goes away and leaves some of his money to 3 different servants. The first servant got 5 coins and made another 5 coins, the second servant got 2 coins and made another 2 coins, the final servant got one coin and buried it, not making any more money. The 2 servants who made money were given more responsibility. The servant who did nothing had his coin taken away and given to the servant who had made 5 coins, and was then thrown out into the darkness.

The Parable tells us quite a few things that we'll break down and look at here:

#### **1. We need to be wise in how we use and invest our money.**

If God has given you money (or gifts - and he has) then we need to use them. To back up this principle read this from Matthew 5.14-16:

**'You are the light of the world. A city on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven.'**

So if God has gifted us then we need to make use of this and not bury it like the 3rd servant did in the parable. If you have money, put the money to use. This can mean finding the best interest account (a cash ISA, Post Office account etc.) or investing it into something worthwhile like a missionary organisation.

## **2. God will hold us accountable for the things we do and say on earth, and this includes use of money.**

The servant who buried the money in the ground was fearful yet in 2 Timothy 1:7 we read:

**'God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline**

We then learn that the servant was called useless, then thrown out into the darkness where there was wailing (shouts of unhappiness and pain) and gnashing of teeth, suggesting more pain.

So to misuse the money and talents God has given us, to bury them, to be fearful, to reject God's orders to us and to actively disobey him - is to be on the end of rejection from God. This may be temporary until we get right with God, or if people continually reject God through their life, God's rejection of them will be for ever. Scary stuff.

If you do not use your money (or gifts) wisely or at all, you may also see your money (or gift) being stripped away from you. The lazy servant had the 1 talent taken away from him and he was kicked out. God has given you money for a reason and it is to benefit his Kingdom, other Christians, ministries or people who are poor and needy.

You can't take money with you when you die and the love of the money brings destruction - so use it for God. I guarantee it will come back to you in one way or another with abundance!

**Matthew 13:12 - 'Whoever has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.'**

## **3. We will be rewarded in proportion to our investments.**

The servant who had 5 talents made another 5, the other servant had 2 talents and made a further two. What was the master's response to these 2 guys:

**Verse 21 and 23: His master replied, 'Well done, 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!'**

So the reward for obeying the Master (Jesus), of using our money and being wise - will gain a reward both for the Master (who saw his profits increase) and reward for the servants (you and me) - the servant getting an increase in responsibility and sharing his Master's happiness and blessings (good stuff).

One of the lines in the Bible that I am mad about - lovin it what my boy Paul said in 1 Corinthians 15.58 (Message):

**With all this going for us, my dear, dear friends, stand your ground. And don't hold back. Throw yourselves into the work of the Master, confident that nothing you do for him is a waste of time or effort.**

Amen bro!!

### **Giving - it's Biblical you know!**

You should give money to God's Kingdom work. It should go to the ministry of the local church, to other missionaries and organisations, to the poor and needy and by many other ways to support the work of God. It can be money, it can be resources and time. But giving is essential.

If you do not give money and time to God in practical ways you cannot fully worship God and you will not fully experience God's fullness in you - or receive God's abundance for your life maybe in this world but definitely in eternity with God. You may not like it but it's true. As James points out, what use is faith if we do not prove it by our actions?

Let's look at some other verses:

**Leviticus 27:30 - A tenth of the land's produce, whether grain from the ground or fruit from the trees, is GOD's. It is holy to GOD.**

**Deuteronomy 26:12 - Every third year, the year of the tithe, give a tenth of your produce to the Levite, the foreigner, the orphan, and the widow so that they may eat their fill in your cities.**

**Nehemiah 10:38 - We'll see to it that a priest descended from Aaron will supervise the Levites as they collect the tithes and make sure that they take a tenth of the tithes to the treasury in The Temple of our God.**

**Matthew 10:42 - Give a cool cup of water to someone who is thirsty, for instance. The smallest act of giving or receiving makes you a true apprentice. You won't lose out on a thing."**

**Mark 9:41 - Why, anyone by just giving you a cup of water in my name is on our side. Count on it that God will notice.**

**Acts 20:35 - In everything I've done, I have demonstrated to you how necessary it is to work on behalf of the weak and not exploit them. You'll not likely go wrong here if you keep remembering that our Master said, "You're far happier giving than getting."**

Giving is God good, God honouring, God fulfilling and God ordained.

## **Other Spiritual / Biblical Tips**

- Work is good. God designed us to work and we miss out and are incomplete without it. Paul was an awesome man of God and preacher, yet still he worked in his trade (tent making). Jesus was a carpenter and worked hard.

God told Adam right back in the beginning to work, he set him the task of working to look after the Garden of Eden:

**'The LORD God took the man and put him in the Garden of Eden to work it and take care of it.' (Genesis 2.15)**

Ever considered how the serpent got into the Garden of Eden? Adam neglected his duty. Men have been doing it ever since. Come on guys, let's get back and fulfill our God-given responsibilities. Word.

- Don't be lazy. The Lord hates laziness and lazy people. It is not Biblical, it's not Godly, it brings poverty and most significantly it guarantees the anger of God! If you want to do stuff for God and don't work, the money or time you could have used is wasted and this does not show evidence of a life filled with God's Spirit.

**Proverbs 10:4 says, 'Lazy hands make a man poor, but diligent hands bring wealth.'**

## **Practical Tips**

- Let's consider that you want to get something. Do you need it? Do you really need it? You haven't got it right now and is it affecting your ability to do stuff properly? Assess how much you'd use it and how. I have spent a load of money on a laptop and software - but I use it all the time for God's work. What do you want or need that thing for?

- Have a budget. This means planning how much you spend so you don't spend more money than you've got. (For more help, visit our Excluded > Life skills pages).

- Save money. If you can afford to, have a savings account at a bank or preferably a mini cash ISA (they usually have a higher amount of interest so your money increases in value faster than in a normal bank account). Each time you get paid, put some money into this account. It's useful in case you have an emergency or need urgent repairs to a car for example. It's also good practice.

- Don't spend what you haven't got. Debt is a serious problem for people. Debt makes you a slave. A slave is someone that has to serve someone else. Debt means you have to work more or pay more so that you can clear money you owe.

- What do you need as opposed to what do you want? Getting what you want will cause problems. It will cost you money and it can be addictive. You will also find yourself dissatisfied. Always getting what you want means you always want something new, you get the new thing, have to have things. It's not the way to happiness. Believe!

### **Credit Cards / Debt / Loans**

If you can live without one (and aren't travelling to the USA or other countries, in which case you'll likely need a credit card!) don't get a credit card. Only get a debit card (Visa is accepted more than Switch etc.). With a credit card, you can spend money you do not have. A debit card only debits money from your account that you physically have! Unless you're careful, a credit card will give you the money before you have the ability to pay it.

Be careful with credit cards and unnecessary loans. Your interest repayments don't signal good use of money God has given to you. If you spend £100 and pay back at an extra 10% that is £10 that could have gone to something else or into God's work. It will also mean you have more money! As we've seen, God will hold us accountable for our money.

Better to wait, save and then get the thing you need, or if you have a real need, borrow the money from family if you can. Don't forget that God loves to provide us with the things he knows we need. In which case it's better to wait for God's best rather than just grab the first thing we think we need. Wait on God's timing and use wisdom to do things today that you'll be pleased you did tomorrow!