



**Icebreaker:**

What talent(s) particularly inspire you?

**I. The Master Entrusts — by ability, not equality. (vs. 14, 15)**

1. What talents, skills and aptitudes has God given to you?
2. What has God entrusted to you that you may have overlooked or undervalued?
3. How can you shift your focus from comparison to faithfulness this week?

**II. The Faithful Multiply — with effort, not excuses. (vs. 16-23)**

1. What is one area in your life where you need to stop waiting and start acting?
2. How can you take a small step of faith to use your gift in service to others?

**III. The Fearful Fail — with excuses, not obedience. (vs. 24-30)**

1. Where has fear held you back from using what God has given you?
2. Has misunderstanding the character of God led you to be unfaithful toward him?
3. What excuse do you need to surrender so that you can walk in obedience?

**How to Steward Your Talent:**

1. Learn about it
2. Find others who are doing it
3. Start to use it
4. Take some Kingdom risks with it
5. Trust God with the results of it

Which of the above step or two do you need to work on? What can you do about it?

Close by praying that you will be a faithful steward of your life and what God has entrusted to you!