CRAWFORD BIBLE COMMENTARY

BIBLE STUDY

Matthew Chapter 25 — The Ten Virgins, the Talents, and the Final Judgment

A Verse-by-Verse Bible Study from the Crawford Standard Bible

Introduction

Matthew Chapter 24 ended with a warning.

“So you also must be ready, because the Son of Man will come at an hour when you do not expect Him.”

Jesus told of a faithful servant and a wicked servant.

One was ready when the master returned.

The other was not.

Matthew Chapter 25 continues the same teaching on the Mount of Olives.

Jesus is still answering the question, **“What will be the sign of Your coming?”**

But now He tells three stories.

Each one shows what it means to be ready.

The Ten Bridesmaids teach us to be ready by being prepared.

Five were wise and brought extra oil.

Five were foolish and did not.

When the bridegroom came, the door was shut.

The Talents teach us to be ready by being faithful.

A master gave his servants money to use while he was away.

Two put it to work.

One buried it in the ground.

The Sheep and the Goats teach us to be ready by showing love.

When the Son of Man comes in glory, He will separate all people.

Those who cared for the hungry, the stranger, the sick, and the prisoner will hear, **“Come, you who are blessed by My Father.”**

Those who did not will hear, **“Depart from Me.”**

Together, these three stories answer one question:

What should we be doing while we wait for Jesus to return?

The answer is:

Keep your lamp burning.

Use what God has given you.

Love the least of these.

Matthew 25 therefore shows two great truths:

Readiness for Christ's return is personal, and no one can borrow it from someone else.

And:

True faith shows itself in faithful service and in love for people in need.

The central truth of Matthew 25 is:

Jesus calls His followers to be ready for His return by keeping their faith alive, faithfully using what He has entrusted to them, and serving Him by caring for the least of these, because the final judgment is certain.

I. TEN BRIDESMAIDS

Matthew 25:1 — Going Out to Meet the Bridegroom

“The kingdom of heaven will be like ten bridesmaids who took their lamps and went out to meet the bridegroom.”

The kingdom of heaven will be like.

Notice the word **will.**

Jesus is speaking about the future — the day of His return.

Ten bridesmaids.

These were young unmarried women, friends of the bride or groom.

Older translations call them **virgins.**

Who took their lamps.

These may have been small clay oil lamps or torches made of rags soaked in oil on the end of a stick.

And went out to meet the bridegroom.

In a Jewish wedding, the bridegroom came to bring his bride to the wedding feast.

Often this happened in the evening.

Friends with lamps joined the joyful procession.

Then everyone went in to the banquet.

In this parable:

- **The bridegroom** is Jesus.
- **His coming** is His return.
- **The bridesmaids** are people who say they are waiting for Him.
- **The wedding banquet** is the joy of God's kingdom.

Cross References

Psalm 45:14

> In beautiful clothes she is led to the king. Her bridesmaids follow behind her and are brought to you.

Song of Solomon 3:11

> Come out, young women of Zion, and look at King Solomon. He is wearing the crown his mother placed on him on his wedding day, the day his heart was full of joy.

Revelation 19:7

> Let us be glad and full of joy and give Him glory! The wedding of the Lamb has come, and His bride has made herself ready.

Spiritual Principle

Jesus is the Bridegroom, and His coming will be a day of great joy for those who are ready.

II. WISE AND FOOLISH

Matthew 25:2 — Five and Five

“Five of them were wise, and five were foolish.”

Five of them were wise.

In the Bible, being wise means more than being smart.

It means living with God in mind.

It means thinking ahead.

And five were foolish.

A fool in the Bible is not someone who lacks intelligence.

It is someone who lives without thinking about God or the future.

On the outside, all ten looked the same.

All ten had lamps.

All ten were waiting.

All ten were invited.

But there was a difference no one could see — yet.

Cross References

Proverbs 9:1

> Wisdom has built her house. She has set up its seven pillars.

Proverbs 14:1

> A wise woman builds up her home, but a foolish woman tears hers down with her own hands.

Ecclesiastes 2:14

> The wise person can see where he is going, but the fool walks in the dark.

Spiritual Principle

People may look alike on the outside but be very different in their readiness for Christ.

III. NO EXTRA OIL

Matthew 25:3 — The Foolish Ones

“The foolish ones took their lamps but brought no extra oil.”

The foolish ones took their lamps.

They had the outward equipment.

They came to the right place.

They were waiting for the right person.

But brought no extra oil.

They thought they had enough.

They did not plan for a delay.

A lamp without oil is useless.

It looks like a lamp.

But it cannot give light.

What Does the Oil Represent?

Bible students understand the oil in different ways.

Many believe the oil pictures the Holy Spirit, since oil in the Bible is often connected with God's Spirit.

Others believe it pictures genuine faith — a real, living relationship with Christ.

Others believe it pictures a life of obedience and good works that shows true faith.

These views are closely connected.

The main point is clear:

Some people have the outward form of faith without the inner reality.

Cross References

Zechariah 4:6

> Then he said to me, “This is the message of the LORD to Zerubbabel: Not by strength and not by power, but by My Spirit, says the LORD who commands armies.”

Leviticus 24:2

> Command the Israelites to bring you pure olive oil made from pressed olives for the lampstand, so the lamps can keep burning all the time.

1 Samuel 16:13

> So Samuel took the horn of oil and poured it on David's head in front of his brothers. From that day on, the Spirit of the LORD came powerfully on David.

Spiritual Principle

An empty lamp may look fine until the moment it is needed.

Spiritual Warning

It is possible to have the appearance of faith without the reality of faith.

IV. OIL IN JARS

Matthew 25:4 — The Wise Ones

“The wise ones brought oil in jars along with their lamps.”

The wise ones brought oil in jars.

They thought ahead.

They prepared for a long wait.

They did not assume the bridegroom would come quickly.

Along with their lamps.

They had both the lamp and the oil.

Both the outside and the inside.

Both the form and the reality.

Wisdom prepares for what is coming.

Cross References

1 Kings 17:14

> For this is what the LORD, the God of Israel, says: “The jar of flour will not run out, and the jug of oil will not run dry until the day the LORD sends rain on the land.”

2 Kings 4:6

> When all the jars were full, she said to her son, “Bring me another one.” But he answered, “There are no more.” Then the oil stopped flowing.

Exodus 27:20

> Command the Israelites to bring you clear olive oil from pressed olives for the light, so the lamps will keep burning.

Spiritual Principle

Wise faith prepares for the long road.

V. THE BRIDEGROOM WAS DELAYED

Matthew 25:5 — They All Fell Asleep

“The bridegroom was delayed, and they all became drowsy and fell asleep.”

The bridegroom was delayed.

This is an important detail.

Jesus is teaching that His return may take longer than people expect.

And they all became drowsy and fell asleep.

Notice the word **all.**

Both the wise and the foolish fell asleep.

Jesus does not blame them for sleeping.

The difference was not who stayed awake.

The difference was who was prepared.

When you are ready, you can rest in peace.

When you are not ready, sleep is dangerous.

Cross References

2 Peter 3:9

> The Lord is not slow in keeping His promise, as some people think. Instead, He is patient with you. He does not want anyone to be destroyed, but wants everyone to turn away from sin.

Song of Solomon 5:2

> I was asleep, but my heart was awake. Listen! My beloved is knocking.

James 5:8

> You also must be patient and stand strong, because the Lord's coming is near.

Spiritual Principle

The delay of Christ's coming tests whether our faith is real.

VI. AT MIDNIGHT

Matthew 25:6 — Here's the Bridegroom!

“At midnight the cry rang out: ‘Here's the bridegroom! Come out to meet him!’”

At midnight.

The darkest part of the night.

The time when no one expects anything to happen.

The cry rang out.

Suddenly, the silence was broken.

Here's the bridegroom!

He has come at last!

Come out to meet him!

This was the moment they had been waiting for.

In the same way, Christ's return will be sudden.

There will be a cry.

And there will be no more time to prepare.

Cross References

Exodus 12:29

> At midnight the LORD struck down all the firstborn sons in Egypt, from the firstborn of Pharaoh on his throne to the firstborn of the prisoner in the dungeon.

Ruth 3:8

> In the middle of the night, the man woke up suddenly and turned over, and there was a woman lying at his feet!

Psalm 119:62

> At midnight I get up to thank You for Your fair and right laws.

Spiritual Principle

Christ will come at a time no one expects.

VII. TRIMMING THE LAMPS

Matthew 25:7 — All Woke Up

“Then all the bridesmaids woke up and trimmed their lamps.”

Then all the bridesmaids woke up.

All ten heard the cry.

All ten got up.

And trimmed their lamps.

They cut off the burned part of the wick and added oil so the flame would burn brightly.

For a moment, all ten looked the same again.

But the moment of truth had come.

Cross References

Exodus 30:7

> Aaron must burn sweet-smelling incense on the altar every morning when he takes care of the lamps.

Leviticus 24:4

> The lamps on the pure gold lampstand before the LORD must be kept burning all the time.

Romans 13:11

> Do this because you know what time it is. It is time to wake up from your sleep, because our salvation is nearer now than when we first believed.

Spiritual Principle

When Christ returns, what was hidden will be revealed.

VIII. OUR LAMPS ARE GOING OUT

Matthew 25:8 — Give Us Some of Your Oil

“The foolish said to the wise, ‘Give us some of your oil; our lamps are going out.’”

The foolish said to the wise.

Now the difference becomes clear.

Give us some of your oil.

They wanted to borrow what they did not have.

Our lamps are going out.

Their lamps flickered and began to die.

They may have had a little oil — enough to look ready — but not enough to last.

Their faith looked real until the critical moment.

Cross References

1 Samuel 3:3

> The lamp of God had not yet gone out, and Samuel was lying down in the LORD's house, where the ark of God was.

Proverbs 13:9

> The light of the righteous shines brightly, but the lamp of the wicked will be put out.

Job 18:5

> Yes, the lamp of the wicked is put out. The flame of his fire stops burning.

Spiritual Principle

A faith that is only on the surface will not last in the critical hour.

IX. GO BUY SOME FOR YOURSELVES

Matthew 25:9 — Not Enough for Both

“But the wise replied, ‘No, there may not be enough for both us and you. Instead, go buy some for yourselves.’”

But the wise replied, ‘No.’

This may sound unkind.

But Jesus is teaching an important truth.

There may not be enough for both us and you.

Some things cannot be shared.

Instead, go buy some for yourselves.

Readiness for Christ cannot be borrowed.

You cannot live on your parents' faith.

You cannot depend on your pastor's faith.

You cannot borrow your spouse's relationship with God.

Each person must belong to Christ personally.

Cross References

Ezekiel 14:14

> Even if these three men — Noah, Daniel, and Job — were in it, they could save only themselves by their righteousness, says the Lord GOD.

Psalm 49:7

> No one can pay the price to save the life of another person or pay God for him.

Galatians 6:5

> For each person must carry his own load.

Spiritual Principle

No one can be ready for Christ on someone else's faith.

Crawford Bible Study Principle

You can share the gospel with others, but you cannot share your readiness with them.

X. THE DOOR WAS SHUT

Matthew 25:10 — The Bridegroom Arrived

“While they were on their way to buy the oil, the bridegroom arrived. The ones who were ready went in with him to the wedding banquet, and the door was shut.”

While they were on their way to buy the oil.

They tried to get ready at the last minute.

But it was too late.

The bridegroom arrived.

The ones who were ready went in with him to the wedding banquet.

The wise went in to joy and celebration.

And the door was shut.

These are some of the most solemn words in the Bible.

In Noah's day, God shut the door of the ark.

Those inside were safe.

Those outside were lost.

Today the door of God's mercy is open.

But one day it will be shut.

Cross References

Genesis 7:16

> The animals going in were male and female of every living thing, just as God had commanded Noah. Then the LORD shut him in.

Luke 13:25

> Once the owner of the house gets up and shuts the door, you will stand outside knocking and saying, “Sir, open the door for us.” But he will answer, “I don't know you or where you come from.”

Isaiah 26:20

> Go, my people, enter your rooms and shut the doors behind you. Hide for a little while until His anger has passed.

Spiritual Principle

The door of opportunity is open now, but it will not stay open forever.

Key Truth

Today is the day to get ready, because tomorrow the door may be shut.

XI. LORD, LORD, OPEN THE DOOR

Matthew 25:11 — The Others Came Later

“Later the others also came. ‘Lord, Lord,’ they said, ‘open the door for us!’”

Later the others also came.

They finally arrived.

But too late.

Lord, Lord.

They used the right words.

They called him **Lord.**

They even repeated it.

Open the door for us!

They wanted to come in.

But wanting is not the same as being ready.

In the Sermon on the Mount, Jesus warned that not everyone who says **“Lord, Lord”** will enter the kingdom.

Cross References

Matthew 7:21

> Not everyone who says to Me, “Lord, Lord,” will enter the kingdom of heaven, but only the one who does the will of My Father in heaven.

Luke 6:46

> Why do you call Me “Lord, Lord,” and do not do what I say?

Proverbs 1:28

> Then they will call to me, but I will not answer. They will look for me, but they will not find me.

Spiritual Principle

Saying the right words is not the same as knowing the Lord.

XII. I DON'T KNOW YOU

Matthew 25:12 — Truly I Tell You

“But he replied, ‘Truly I tell you, I don't know you.’”

Truly I tell you.

The answer is serious and final.

I don't know you.

This does not mean the bridegroom had never seen them.

It means he had no relationship with them.

They were not part of his circle.

They did not belong to him.

The most important question is not, **“Do I know about Jesus?”**

It is, **“Does Jesus know me as His own?”**

Cross References

Matthew 7:23

> Then I will tell them plainly, “I never knew you. Get away from Me, you who do evil!”

Luke 13:27

> But he will reply, “I don't know you or where you come from. Get away from me, all you who do evil!”

2 Timothy 2:19

> But God's strong foundation stands firm, with these words written on it: “The Lord knows those who belong to Him.”

Spiritual Principle

What matters most is whether Jesus knows us as His own.

XIII. KEEP WATCH

Matthew 25:13 — The Day or the Hour

“Therefore keep watch, because you do not know the day or the hour.”

Therefore keep watch.

This is the lesson of the parable.

Because you do not know the day or the hour.

Jesus repeats what He said in Matthew 24.

Keep watch does not mean never sleeping.

All ten bridesmaids slept.

It means being prepared at all times, so that whenever He comes, you are ready.

Cross References

1 Peter 5:8

> Be alert and think clearly. Your enemy the devil walks around like a roaring lion, looking for someone to eat.

Mark 13:37

> What I say to you, I say to everyone: Keep watch!

Luke 21:36

> Always be watchful, and pray that you will be strong enough to escape all that is going to happen, and that you will be able to stand before the Son of Man.

Spiritual Principle

Keeping watch means being ready, not being anxious.

XIV. A MAN GOING ON A JOURNEY

Matthew 25:14 — Entrusted with His Wealth

“The kingdom of heaven is like a man going on a journey, who called his servants and entrusted his wealth to them.”

The kingdom of heaven is like a man going on a journey.

Now Jesus tells a second story.

The man represents Jesus.

His journey represents the time between Jesus' going away and His return.

Who called his servants.

These are His followers.

And entrusted his wealth to them.

Entrusted means he put it in their care.

The wealth was not theirs.

It still belonged to the master.

They were only managers.

Everything we have — our time, our abilities, our money, our opportunities, the gospel itself — belongs to God.

We are only managers of what He has given.

Cross References

Luke 19:13

> So he called ten of his servants and gave each one a sum of money. “Use this money to do business until I come back,” he said.

Mark 13:34

> It is like a man going on a trip. He leaves his house and puts his servants in charge, each with his own work. He tells the one at the door to keep watch.

Proverbs 27:23

> Make sure you know how your flocks are doing. Pay close attention to your herds.

Spiritual Principle

Everything we have belongs to God; we are only His managers.

XV. EACH ACCORDING TO HIS ABILITY

Matthew 25:15 — Five, Two, and One

“To one he gave five bags of gold, to another two, and to another one—each according to his ability. Then he left on his journey.”

Five bags of gold, to another two, and to another one.

The Greek word here is **talent.**

A talent was not a skill, but a large amount of money.

It was worth many years of wages for an ordinary worker — some estimate about twenty years.

So even one bag of gold was a great deal of money.

Our English word **talent**, meaning a skill or ability, actually comes from this parable.

Each according to his ability.

The master knew his servants.

He did not give everyone the same amount.

But he gave each one what he could handle.

God does not give everyone the same gifts.

But He gives every believer something.

And He knows exactly what each one can do.

Then he left on his journey.

Now the servants were responsible.

Cross References

Romans 12:6

> We have different gifts, based on the grace God has given each of us.

1 Corinthians 12:11

> All these gifts are the work of one and the same Spirit. He gives them to each person, just as He decides.

1 Peter 4:10

> Each of you should use whatever gift you have received to serve others, faithfully managing God's grace in its many forms.

Spiritual Principle

God gives different gifts to different people, but He gives every believer something to use for Him.

XVI. PUT TO WORK AT ONCE

Matthew 25:16 — Gained Five More

“The man who had received five bags of gold went at once and put his money to work and gained five more.”

Went at once.

He did not delay.

He did not wait for a better time.

And put his money to work.

He took a risk.

He used what he was given.

And gained five more.

His faithfulness doubled his master's money.

When we use what God gives us, it grows.

Cross References

Luke 19:16

> The first one came and said, “Sir, your money has earned ten times as much.”

Proverbs 13:11

> Money gained dishonestly disappears, but money gathered little by little grows.

2 Corinthians 9:6

> Remember this: Whoever plants only a few seeds will harvest only a little, and whoever plants many seeds will harvest a lot.

Spiritual Principle

What we use for God grows; what we hold back is wasted.

XVII. TWO MORE

Matthew 25:17 — The Second Servant

“So also, the one with two bags gained two more.”

So also, the one with two bags.

He had less than the first servant.

But he did not complain.

He did not compare.

Gained two more.

He doubled what he was given, just like the first servant.

His gain was smaller in amount.

But it was the same in faithfulness.

God does not measure success by how much we have.

He measures it by how faithful we are with what we have.

Cross References

Luke 19:18

> The second came and said, “Sir, your money has earned five times as much.”

Proverbs 11:24

> One person gives freely, yet gains even more. Another holds back what he should give and ends up poor.

Proverbs 11:25

> A generous person will do well. Whoever refreshes others will be refreshed.

Spiritual Principle

God measures faithfulness, not size.

XVIII. HIDDEN IN THE GROUND

Matthew 25:18 — The Third Servant

“But the man who had received one bag went off, dug a hole in the ground, and hid his master's money.”

But the man who had received one bag.

He had the least.

But even one bag of gold was a great deal of money.

Went off, dug a hole in the ground.

In those days, burying money was a common way to keep it safe.

And hid his master's money.

Notice — it was **his master's money.**

He did not lose it.

He did not steal it.

He did not waste it on sin.

He simply did nothing with it.

Sometimes the sin is not doing wrong.

Sometimes the sin is doing nothing.

Cross References

Luke 19:20

> Then another servant came and said, “Sir, here is your money. I kept it wrapped up in a piece of cloth.”

Proverbs 26:15

> A lazy person puts his hand in the dish, but he is too tired to bring it back to his mouth.

Ecclesiastes 11:4

> Whoever watches the wind will never plant, and whoever looks at the clouds will never harvest.

Spiritual Principle

Doing nothing with what God has given is not safe; it is unfaithful.

Spiritual Warning

The danger is not only misusing our gifts, but burying them.

XIX. SETTLING ACCOUNTS

Matthew 25:19 — After a Long Time

“After a long time the master returned and settled accounts with them.”

After a long time.

Again Jesus hints that His return may be delayed.

The master returned.

But he did return.

And settled accounts with them.

Each servant had to give a report.

Every believer will one day stand before Christ and give an account of what they did with what He gave them.

This is not about earning salvation.

It is about faithfulness as His servants.

Cross References

Luke 19:15

But he was made king and came back home. Then he sent for the servants he had given the money to, to find out what they had gained with it.

Romans 14:12

So then, each of us will give an account of ourselves to God.

Hebrews 4:13

Nothing in all creation is hidden from God. Everything is uncovered and laid bare before the eyes of the One we must answer to.

Spiritual Principle

One day every servant will give an account to the Master.

XX. FIVE MORE

Matthew 25:20 — I Have Gained Five More

“The one who had received five bags brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’”

The one who had received five bags.

He came first.

Brought the other five.

He had something to show.

You entrusted me.

He remembered that it all came from the master.

He did not boast about himself.

See, I have gained five more.

He was glad to report.

He was not afraid of the master's return.

He was looking forward to it.

Cross References

2 Corinthians 5:10

For we must all stand before Christ to be judged. Each of us will receive what we deserve for the good or bad things we did while living in this body.

Proverbs 3:9

> Honor the LORD with your wealth and with the first part of all your crops.

1 Corinthians 3:14

> If what a person has built survives, he will receive a reward.

Spiritual Principle

Faithful servants look forward to the Master's return.

XXI. WELL DONE

Matthew 25:21 — Share Your Master's Happiness

“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!’”

Well done.

These are the words every believer longs to hear.

Good and faithful servant!

Good — he had a right heart.

Faithful — he could be trusted.

You have been faithful with a few things.

Five bags of gold was a huge sum.

But to the master, it was only **a few things.**

Everything we do on earth is small compared to what God has prepared.

I will put you in charge of many things.

The reward for faithfulness is greater responsibility in God's kingdom.

Come and share your master's happiness!

The greatest reward is not the responsibility.

It is the joy of being with the Master.

Cross References

Luke 19:17

> “Well done, my good servant!” his master replied. “Because you have been faithful in a very small matter, take charge of ten cities.”

Hebrews 6:10

> God is fair. He will not forget your work and the love you have shown Him by helping His people and continuing to help them.

Revelation 3:21

> To the one who wins the victory, I will give the right to sit with Me on My throne, just as I won the victory and sat down with My Father on His throne.

Spiritual Principle

The greatest reward of faithfulness is sharing in the joy of the Lord.

Crawford Bible Study Principle

Live today for the words you want to hear on that day: “Well done.”

XXII. TWO MORE

Matthew 25:22 — The Second Report

“The one with two bags also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’”

The one with two bags also came.

He also came gladly.

You entrusted me with two bags of gold.

He did not say, **“You only gave me two.”**

He did not compare himself with the first servant.

See, I have gained two more.

He was faithful with what he had.

Cross References

1 Corinthians 15:58

> So, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your work for the Lord is not wasted.

Colossians 3:23

> Whatever you do, work at it with all your heart, as if you were working for the Lord, not for people.

James 1:12

> Blessed is the one who keeps going when tested. After passing the test, that person will receive the crown of life that the Lord has promised to those who love Him.

Spiritual Principle

Do not compare your gifts; be faithful with yours.

XXIII. THE SAME REWARD

Matthew 25:23 — Well Done, Again

“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!’”

His master replied.

Notice something beautiful.

The words are exactly the same.

The servant with two bags received the same praise as the servant with five.

Well done, good and faithful servant!

The same honor.

I will put you in charge of many things.

The same reward.

Come and share your master's happiness!

The same joy.

God does not reward us for the size of our gifts.

He rewards us for our faithfulness.

Cross References

1 Chronicles 28:20

> David also said to his son Solomon, “Be strong and brave, and do the work. Don't be afraid or discouraged, because the LORD God, my God, is with you. He will not fail you or leave you until all the work for the LORD's temple is finished.”

Proverbs 22:29

> Do you see someone who is skilled in his work? He will serve kings. He will not serve unimportant people.

Psalm 16:11

> You show me the path of life. In Your presence there is full joy. At Your right hand there are pleasures forever.

Spiritual Principle

Equal faithfulness receives equal praise, no matter the size of the gift.

Key Truth

God does not ask you to do what someone else can do; He asks you to be faithful with what He gave you.

XXIV. "I KNEW THAT YOU ARE A HARD MAN"

Matthew 25:24 — The Third Servant's Excuse

“Then the man who had received one bag came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.’”

Then the man who had received one bag came.

His report was very different.

I knew that you are a hard man.

He blamed the master.

He thought the master was harsh and demanding.

Harvesting where you have not sown.

He accused the master of taking what was not his.

But this was not true.

The master had been generous.

He had trusted this servant with a great deal of money.

The problem was not the master.

The problem was the servant's view of the master.

How we see God shapes how we serve God.

Cross References

Luke 19:21

> I was afraid of you, because you are a hard man. You take what you did not put in, and you harvest what you did not plant.

John 4:37

> So the saying is true: “One person plants and another harvests.”

Job 31:8

> Then let others eat what I have planted, and let my crops be pulled up by the roots.

Spiritual Principle

A wrong view of God leads to a wrong way of living.

XXV. I WAS AFRAID

Matthew 25:25 — Here Is What Belongs to You

“So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.”

So I was afraid.

Fear froze him.

He was so afraid of failing that he did nothing at all.

And went out and hid your gold in the ground.

He thought he was being careful.

But he was being unfaithful.

See, here is what belongs to you.

He gave back exactly what he received.

Nothing lost.

Nothing gained.

He thought that was good enough.

It was not.

God does not want us to live in fear.

He wants us to live in faith and love.

Cross References

Proverbs 29:25

> Being afraid of people is a trap, but whoever trusts in the LORD is kept safe.

2 Timothy 1:7

> For God did not give us a spirit of fear. He gave us a spirit of power, love, and self-control.

1 John 4:18

> There is no fear in love. Perfect love drives out fear, because fear has to do with punishment. The one who fears has not been made perfect in love.

Spiritual Principle

Fear buries what faith would use.

XXVI. WICKED AND LAZY

Matthew 25:26 — You Knew

“His master replied, ‘You wicked, lazy servant! You knew that I harvest where I have not sown and gather where I have not scattered seed.’”

You wicked, lazy servant!

The master saw through the excuse.

Wicked — his heart was wrong toward the master.

Lazy — he did not want to work.

His fear was really an excuse for laziness.

You knew that I harvest where I have not sown.

The master does not agree that he is harsh.

He is saying, **“If that is what you believed, then your own words condemn you.”**

Cross References

Luke 19:22

> His master replied, “I will judge you by your own words, you wicked servant! You knew that I am a hard man, taking out what I did not put in and harvesting what I did not plant.”

Proverbs 6:6

> Go to the ant, you lazy person! Watch what it does and become wise.

Proverbs 20:4

> A lazy person does not plow in the fall season. So at harvest time he looks for a crop but finds nothing.

Spiritual Principle

Excuses do not hide unfaithfulness from God.

XXVII. AT LEAST THE BANK

Matthew 25:27 — With Interest

“You should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.”

You should have put my money on deposit with the bankers.

Even the smallest effort would have been better than nothing.

So that when I returned I would have received it back with interest.

The master was not asking for a huge profit.

He was asking for faithfulness.

Even a little faithfulness would have been rewarded.

Cross References

Luke 19:23

> Then why didn't you put my money in the bank? When I came back, I could have collected it with interest.

Proverbs 22:7

> The rich rule over the poor, and the borrower is a slave to the lender.

Ecclesiastes 11:1

> Send your bread out on the waters, because after many days you will find it again.

Spiritual Principle

Even small faithfulness is better than doing nothing.

XXVIII. GIVE IT TO THE ONE WHO HAS TEN

Matthew 25:28 — Take It from Him

“So take the bag of gold from him and give it to the one who has ten.”

Take the bag of gold from him.

He lost what he refused to use.

And give it to the one who has ten.

It was given to the one who had proven most faithful.

God gives more to those who use what He gives.

Cross References

Luke 19:24

> Then he said to those standing by, “Take his money away from him and give it to the one who has ten.”

Proverbs 13:22

> A good person leaves an inheritance for his grandchildren, but a sinner's wealth is stored up for the righteous.

Job 27:17

> What he stores up, the righteous will wear, and the innocent will divide his silver.

Spiritual Principle

What we refuse to use for God, we will lose.

XXIX. WHOEVER HAS WILL BE GIVEN MORE

Matthew 25:29 — Use It or Lose It

“For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them.”

Whoever has will be given more.

This is a law of God's kingdom.

Those who use what God gives them receive more.

And they will have an abundance.

Whoever does not have.

Those who do not use what God gives them.

Even what they have will be taken from them.

This is true of spiritual gifts.

It is true of opportunities.

It is true of the truth we hear.

If we use it, it grows.

If we ignore it, we lose it.

Cross References

Mark 4:25

> Whoever has will be given more. Whoever does not have, even what they have will be taken from them.

Luke 8:18

> So be careful how you listen. Whoever has will be given more. Whoever does not have, even what they think they have will be taken from them.

Luke 19:26

> He replied, “I tell you that everyone who has will be given more. But the one who has nothing, even what he has will be taken away.”

Spiritual Principle

Use what God gives you, and He will give you more.

XXX. THE WORTHLESS SERVANT

Matthew 25:30 — Outside into the Darkness

“And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.”

That worthless servant.

He was useless to the master.

He produced nothing.

Outside, into the darkness.

Away from the light and joy of the master's house.

Where there will be weeping and gnashing of teeth.

Jesus uses these words again to describe final judgment.

This shows that the third servant was never truly the master's servant at heart.

He did not know the master.

He did not love the master.

He did not trust the master.

His buried gold revealed his empty heart.

Cross References

Matthew 22:13

> Then the king told the attendants, “Tie him hand and foot, and throw him outside, into the darkness, where there will be weeping and gnashing of teeth.”

2 Peter 2:17

> These people are like springs with no water and mists blown by a storm. The deepest darkness is kept for them.

Job 18:18

> He is driven from light into darkness and chased out of the world.

Spiritual Principle

How we use what God gives us reveals whether we truly know Him.

XXXI. THE SON OF MAN ON HIS THRONE

Matthew 25:31 — In His Glory

“When the Son of Man comes in His glory, and all the angels with Him, He will sit on His glorious throne.”

When the Son of Man comes.

Now Jesus stops using parables.

He speaks directly about the final judgment.

Notice that He does not say **if.**

He says **when.**

In His glory.

Not as a baby in a manger.

Not as a man on a cross.

But in His full glory.

And all the angels with Him.

All of heaven will come with Him.

He will sit on His glorious throne.

The One who was judged by men will be the Judge of all.

In just a few days, Jesus would stand before Pilate.

But one day, all people will stand before Him.

Cross References

Daniel 7:14

> He was given authority, glory, and a kingdom. All peoples, nations, and people of every language worshiped Him. His rule will last forever and will never pass away. His kingdom will never be destroyed.

Matthew 16:27

> For the Son of Man is going to come in His Father's glory with His angels, and then He will reward each person for what they have done.

Zechariah 14:5

> Then the LORD my God will come, and all the holy ones with Him.

Spiritual Principle

The One who was judged on earth will be the Judge of all the earth.

XXXII. ALL NATIONS GATHERED

Matthew 25:32 — Sheep and Goats

“All nations will be gathered before Him, and He will separate the people one from another as a shepherd separates the sheep from the goats.”

All nations will be gathered before Him.

No one will be missing.

Every person of every nation will stand before Christ.

He will separate the people one from another.

The judgment is personal.

Each person is judged as an individual.

As a shepherd separates the sheep from the goats.

In Israel, sheep and goats often grazed together during the day.

In the evening, the shepherd separated them.

From a distance, they could look alike.

But the shepherd knew the difference.

In the same way, Jesus knows who truly belongs to Him.

Cross References

Ezekiel 34:17

> As for you, My flock, this is what the Lord GOD says: I will judge between one sheep and another, and between rams and goats.

Joel 3:2

> I will gather all the nations and bring them down to the Valley of Jehoshaphat. There I will judge them for what they did to My people Israel.

Ezekiel 20:38

> I will remove from you those who rebel and turn against Me.

Spiritual Principle

The Good Shepherd knows exactly who belongs to Him.

XXXIII. RIGHT AND LEFT

Matthew 25:33 — The Place of Honor

“He will put the sheep on His right and the goats on His left.”

He will put the sheep on His right.

In the Bible, the right hand is the place of honor and blessing.

Jesus Himself is seated at the Father's right hand.

And the goats on His left.

The left side here is the place of rejection.

There are only two groups.

There is no third place.

No one will be in between.

Cross References

Ezekiel 34:20

> So this is what the Lord GOD says to them: I Myself will judge between the fat sheep and the thin sheep.

Psalm 110:1

> The LORD said to my Lord: “Sit at My right hand until I make Your enemies a footstool for Your feet.”

Ecclesiastes 10:2

> The heart of the wise leads to the right, but the heart of the fool leads to the left.

Spiritual Principle

At the final judgment there will be only two groups of people.

XXXIV. COME, YOU WHO ARE BLESSED

Matthew 25:34 — Inherit the Kingdom

“Then the King will say to those on His right, ‘Come, you who are blessed by My Father; inherit the kingdom prepared for you since the creation of the world.’”

Then the King will say.

The Son of Man is now called **the King.**

Jesus is the King of God's kingdom.

Come.

What a wonderful word!

Throughout His ministry, Jesus said, **“Come to Me.”**

And at the end He says it again.

You who are blessed by My Father.

Their blessing comes from God.

They did not earn it.

Inherit the kingdom.

An inheritance is not earned.

It is received because you belong to the family.

Prepared for you since the creation of the world.

Before the world began, God planned to share His kingdom with His people.

This was always God's plan.

Cross References

Ephesians 1:4

> Even before He made the world, God chose us in Christ to be holy and without fault in His eyes.

1 Peter 1:20

> He was chosen before the world was made, but He was revealed in these last times for your sake.

Revelation 13:8

> All who live on the earth will worship the beast — all whose names have not been written in the Lamb's book of life, the Lamb who was killed from the creation of the world.

Spiritual Principle

God's kingdom is an inheritance prepared for His children before the world began.

XXXV. HUNGRY, THIRSTY, A STRANGER

Matthew 25:35 — You Gave Me Something

“For I was hungry and you gave Me something to eat, I was thirsty and you gave Me something to drink, I was a stranger and you invited Me in,”

For I was hungry and you gave Me something to eat.

Jesus speaks as if He Himself had been hungry.

I was thirsty and you gave Me something to drink.

I was a stranger and you invited Me in.

A stranger was a traveler or foreigner far from home.

In that culture, welcoming strangers was an important act of kindness.

These are simple acts.

Food.

Water.

A place to stay.

Nothing spectacular.

But Jesus noticed every one.

Cross References

Isaiah 58:7

> Share your food with the hungry, and give the poor and homeless a place to stay. When you see someone without clothes, give them clothes. Do not turn away from your own family.

Ezekiel 18:7

> He does not take advantage of anyone. He gives his food to the hungry and gives clothes to those who have none.

Leviticus 19:34

> Treat the foreigner living among you like someone born among you. Love him as you love yourself, because you were foreigners in Egypt. I am the LORD your God.

Spiritual Principle

Simple acts of kindness matter deeply to Jesus.

XXXVI. CLOTHED, VISITED, CARED FOR

Matthew 25:36 — Sick and in Prison

“I needed clothes and you clothed Me, I was sick and you looked after Me, I was in prison and you came to visit Me.”

I needed clothes and you clothed Me.

I was sick and you looked after Me.

In those days there were few doctors or hospitals.

Caring for the sick was hard and sometimes dangerous.

I was in prison and you came to visit Me.

In ancient prisons, prisoners often depended on friends and family to bring them food.

Visiting a prisoner could also be shameful or risky.

Early Christians were known for caring for those in prison, especially believers jailed for their faith.

Jesus names six needs:

- Hunger
- Thirst
- Loneliness as a stranger
- Lack of clothing
- Sickness
- Imprisonment

And six responses of love.

Cross References

Hebrews 13:3

> Remember those in prison as if you were in prison with them. Remember those who are mistreated as if you yourselves were suffering.

James 1:27

> Religion that God our Father accepts as pure and faultless is this: to care for orphans and widows in their trouble, and to keep yourself from being polluted by the world.

Deuteronomy 24:13

> Return his coat to him by sunset so he can sleep in it. Then he will bless you, and the LORD your God will see it as a righteous act.

Spiritual Principle

Love goes to the places where people are hurting.

XXXVII. "LORD, WHEN DID WE SEE YOU?"

Matthew 25:37 — The Righteous Answer

“Then the righteous will answer Him, ‘Lord, when did we see You hungry and feed You, or thirsty and give You something to drink?’”

Then the righteous will answer Him.

They are called **the righteous.**

They have been made right with God.

Lord, when did we see You hungry?

They are surprised.

They do not remember serving Jesus.

They were not keeping a list of their good deeds.

They were not trying to earn a reward.

They simply loved people because God had changed their hearts.

True kindness is often so natural to a believer that they do not even notice it.

Cross References

Psalm 41:1

> Blessed is the one who cares for the weak. The LORD rescues him in times of trouble.

Proverbs 19:17

> Whoever is kind to the poor is lending to the LORD, and the LORD will pay him back for what he has done.

Isaiah 58:10

> If you give yourself to help the hungry and meet the needs of those who are suffering, then your light will shine in the darkness, and your darkness will become as bright as noon.

Spiritual Principle

True love does not keep score.

XXXVIII. A STRANGER, NEEDING CLOTHES

Matthew 25:38 — When Did We?

“When did we see You a stranger and invite You in, or needing clothes and clothe You?”

When did we see You a stranger?

They had welcomed strangers.

But they never imagined they were welcoming Jesus.

Or needing clothes and clothe You?

Abraham once welcomed three strangers, not knowing at first that the LORD was visiting him.

Hebrews says some people have welcomed angels without knowing it.

When we welcome people in need, we welcome far more than we realize.

Cross References

Genesis 18:3

> He said, “My lord, if I have found favor with you, please do not pass by your servant.”

Hebrews 13:2

> Do not forget to welcome strangers. By doing this, some people have welcomed angels without knowing it.

3 John 1:5

> Dear friend, you are being faithful in what you do for the brothers and sisters, even though they are strangers to you.

Spiritual Principle

When we welcome people in need, we may be welcoming more than we know.

XXXIX. SICK OR IN PRISON

Matthew 25:39 — When Did We Visit You?

“When did we see You sick or in prison and go to visit You?”

When did we see You sick or in prison?

They remembered visiting the sick.

They remembered visiting prisoners.

But they did not know it was Jesus.

And go to visit You?

These are places most people avoid.

Hospitals.

Prisons.

Places of pain and shame.

But these are the very places where Jesus is found.

Jesus Himself said He came **to proclaim freedom for the prisoners.**

Cross References

Psalm 41:3

> The LORD will strengthen him on his sickbed and bring him back to health.

Isaiah 61:1

> The Spirit of the Lord GOD is on me, because the LORD has anointed me to bring good news to the poor. He has sent me to heal the brokenhearted, to announce freedom to the captives, and to set prisoners free.

Psalm 142:7

> Bring me out of my prison so that I may praise Your name.

Spiritual Principle

Jesus is found in the places the world avoids.

XL. THE LEAST OF THESE

Matthew 25:40 — You Did It for Me

“The King will reply, ‘Truly I tell you, whatever you did for one of the least of these brothers and sisters of Mine, you did for Me.’”

Truly I tell you.

The King gives the answer.

Whatever you did for one of the least of these.

The least — the smallest, the weakest, the most overlooked.

Brothers and sisters of Mine.

Jesus calls them His family.

You did for Me.

This is one of the most amazing statements in the Bible.

Jesus so closely identifies with the needy that serving them is serving Him.

When Saul persecuted Christians, Jesus said, **“Why are you persecuting Me?”**

Who Are “the Least of These Brothers and Sisters”?

Bible students understand this phrase in two main ways.

Many believe it refers especially to Jesus' followers — fellow believers, and particularly His messengers who suffer for the gospel.

Elsewhere in Matthew, Jesus calls His disciples **“My brothers.”**

In Matthew 10, He said that whoever gives even a cup of cold water to one of His little ones will be rewarded.

Many others believe it refers to all people in need, whether believers or not.

They point out that Scripture teaches love for the poor, the stranger, and the hurting everywhere.

Both views agree on this:

How we treat people in need shows whether we truly love Jesus.

And all of Scripture calls believers to care for the needy, both inside and outside the church.

Cross References

Proverbs 14:31

> Whoever mistreats the poor insults their Maker, but whoever is kind to the needy honors God.

Zechariah 2:8

> For this is what the LORD who commands armies says: “Whoever touches you touches the apple of His eye.”

Acts 9:4

> He fell to the ground and heard a voice say to him, “Saul, Saul, why are you persecuting Me?”

Spiritual Principle

What we do for the least of these, we do for Jesus.

Crawford Bible Study Principle

Look for Jesus in the face of the person in need.

XLI. DEPART FROM ME

Matthew 25:41 — The Eternal Fire

“Then He will say to those on His left, ‘Depart from Me, you who are cursed, into the eternal fire prepared for the devil and his angels.’”

Then He will say to those on His left.

Now the King turns to the goats.

Depart from Me.

To those on the right He said, **“Come.”**

To those on the left He says, **“Depart.”**

The greatest blessing is to be with Jesus.

The greatest loss is to be sent away from Him.

You who are cursed.

Notice that Jesus does not say **“cursed by My Father.”**

He said **“blessed by My Father”** to the sheep.

The curse comes from their own rejection of God.

Into the eternal fire prepared for the devil and his angels.

Hell was **prepared for the devil and his angels.**

It was not made for people.

The kingdom was prepared for people **since the creation of the world.**

God's desire is for people to be in His kingdom.

Those who go to the eternal fire go there because they rejected Him.

Cross References

Revelation 20:10

> And the devil, who had fooled them, was thrown into the lake of burning sulfur. They will be tormented day and night forever and ever.

Psalm 6:8

> Get away from me, all you who do evil, for the LORD has heard my crying.

Jude 1:6

> And the angels who did not stay in their places of authority but left their proper home — He has kept them in darkness, bound with everlasting chains, for judgment on the great Day.

Spiritual Principle

The kingdom was prepared for people; hell was prepared for the devil.

Spiritual Warning

To be sent away from Jesus is the greatest loss anyone can suffer.

XLII. YOU GAVE ME NOTHING

Matthew 25:42 — Hungry and Thirsty

“For I was hungry and you gave Me nothing to eat, I was thirsty and you gave Me nothing to drink,”

I was hungry and you gave Me nothing to eat.

I was thirsty and you gave Me nothing to drink.

Notice that these people are not condemned for doing terrible crimes.

They are condemned for what they did **not** do.

They saw need and walked past it.

They had food and did not share it.

God judged Sodom not only for its sexual sin, but also because it did not help the poor and needy.

Cross References

Ezekiel 16:49

> This was the sin of your sister Sodom: She and her daughters were proud, had more than enough food, and lived without worry. But they did not help the poor and needy.

Isaiah 58:3

> “Why have we fasted,” they say, “and You have not seen it?” Yet on the day of your fasting, you do whatever you please and mistreat all your workers.

Amos 6:6

> You drink wine by the bowlful and use the finest lotions, but you do not grieve over the ruin of Joseph.

Spiritual Principle

Ignoring people in need is a sin in God's eyes.

XLIII. YOU DID NOT

Matthew 25:43 — Stranger, Naked, Sick, in Prison

“I was a stranger and you did not invite Me in, I needed clothes and you did not clothe Me, I was sick and in prison and you did not look after Me.”

I was a stranger and you did not invite Me in.

I needed clothes and you did not clothe Me.

I was sick and in prison and you did not look after Me.

The list is the same as before.

But this time, every answer is **“you did not.”**

The goats had the same opportunities as the sheep.

They saw the same needs.

But they did nothing.

Cross References

Job 22:7

> You gave no water to the weary, and you held back food from the hungry.

Job 31:19

> If I have seen anyone dying because they had no clothes, or a needy person without a coat.

Deuteronomy 15:7

> If there is a poor person among your people in any of the towns in the land the LORD your God is giving you, do not be hard-hearted or tight-fisted toward your poor brother.

Spiritual Principle

Every need we see is an opportunity God gives us to love.

XLIV. "WHEN DID WE NOT HELP YOU?"

Matthew 25:44 — The Goats Answer

“They also will answer, ‘Lord, when did we see You hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help You?’”

They also will answer.

They are just as surprised as the sheep.

Lord, when did we see You?

They call Him **Lord.**

They seem to say, **“If we had known it was You, we would have helped!”**

But that is exactly the point.

They were willing to help someone important.

They were not willing to help someone who seemed unimportant.

True love does not first ask, **“Who is this person?”**

It asks, **“What does this person need?”**

Cross References

Proverbs 21:13

> Whoever closes his ears to the cry of the poor will also cry out and not be answered.

James 2:16

> If one of you says to them, “Go in peace; stay warm and eat well,” but does nothing to meet their physical needs, what good is that?

1 John 3:17

> If anyone has enough to live on and sees a brother or sister in need but shows no pity, how can the love of God be in that person?

Spiritual Principle

Love does not wait to find out if a person is important.

XLV. YOU DID NOT DO IT FOR ME

Matthew 25:45 — The Least of These

“He will reply, ‘Truly I tell you, whatever you did not do for one of the least of these, you did not do for Me.’”

Whatever you did not do for one of the least of these.

Every time they turned away from someone in need...

You did not do for Me.

...they turned away from Jesus.

This is a sobering truth.

We cannot say we love Jesus while ignoring the people He loves.

John wrote that if we do not love the brother we can see, we cannot love God whom we have not seen.

Cross References

Zechariah 7:10

> Do not mistreat widows, orphans, foreigners, or the poor. Do not plan evil against each other in your hearts.

Matthew 18:5

> And whoever welcomes one such child in My name welcomes Me.

Malachi 3:5

> “So I will come to put you on trial. I will quickly testify against those who cheat workers of their pay, who mistreat widows and orphans, and who turn away foreigners, and who do not fear Me,” says the LORD who commands armies.

Spiritual Principle

Turning away from people in need is turning away from Jesus.

XLVI. ETERNAL PUNISHMENT AND ETERNAL LIFE

Matthew 25:46 — Two Destinies

“Then they will go away to eternal punishment, but the righteous to eternal life.”

Then they will go away to eternal punishment.

The judgment is final.

But the righteous to eternal life.

Notice that the same word **eternal** describes both destinies.

Both are real.

Both are lasting.

These are some of the most serious words Jesus ever spoke.

He did not say them to frighten people for no reason.

He said them because He loves people and wants them to be ready.

Are We Saved by Good Works?

Some people read this passage and think we are saved by doing good deeds.

But the rest of the New Testament teaches that we are saved by God's grace, through faith in Jesus Christ, not by our works.

So how do we understand this passage?

The sheep were not saved because they did good works.

They did good works because they had been saved.

Their kindness showed that they truly belonged to the King.

Their love was the fruit of a changed heart.

The goats' lack of love showed that they never truly knew Him.

As James wrote, **faith without works is dead.**

True faith always shows itself in love.

Cross References

Daniel 12:2

> Many of those who sleep in the dust of the earth will wake up. Some will wake to everlasting life, and others to shame and everlasting disgrace.

John 5:29

> And they will come out. Those who have done what is good will rise to live, and those who have done what is evil will rise to be judged.

Revelation 20:15

> Anyone whose name was not found written in the book of life was thrown into the lake of fire.

Spiritual Principle

Every person will spend eternity in one of two places.

Key Truth

We are not saved by our love, but our love shows that we are saved.

XLVII. FIVE GREAT LESSONS FROM MATTHEW 25

1. Be Ready for Christ's Return

Like the wise bridesmaids, we must keep our lamps filled with oil — faith and obedience.

Readiness cannot be borrowed, and it cannot be gained at the last minute.

Principle:

Keep your lamp full, because the Bridegroom is coming.

---

2. Use What God Has Entrusted to You

Whether great or small, our talents must be invested for His glory.

Burying what God has given is unfaithfulness.

Principle:

Do not bury what God gave you to use.

---

3. Faithfulness Leads to Reward

Those who serve well with little will be entrusted with much more.

The servant with two bags heard the same **“Well done”** as the servant with five.

Principle:

God rewards faithfulness, not the size of the gift.

---

4. Christ Identifies with the Needy

What we do for others, we do for Him.

Jesus is found among the hungry, the stranger, the sick, and the prisoner.

Principle:

Serving the least of these is serving the King.

---

5. Final Judgment Is Certain

The sheep will inherit eternal life, while the goats face eternal separation from God.

There are only two groups and two destinies.

Principle:

Live today in light of eternity.

XLVIII. THREE PICTURES OF READINESS

Matthew 25 gives three pictures of what it means to be ready for Christ's return.

The Ten Bridesmaids — Ready in Heart (Verses 1–13)

Readiness means having real faith, not just the outward form.

Question: Is my lamp full?

The Talents — Ready in Service (Verses 14–30)

Readiness means faithfully using what God has given.

Question: Am I using my gifts for the Master?

The Sheep and the Goats — Ready in Love (Verses 31–46)

Readiness means loving and serving people in need.

Question: Am I caring for the least of these?

What the Three Stories Share

- In each story, a person returns or arrives — the Bridegroom, the Master, the King.
- In each story, there are two groups — the wise and the foolish, the faithful and the lazy, the sheep and the goats.
- In each story, the two groups look alike at first.
- In each story, the difference is revealed at the moment of His coming.
- In each story, one group enters into joy, and the other is shut out.

Crawford Bible Study Principle

Being ready means a full heart, busy hands, and a loving life.

XLIX. WHAT MATTHEW 25 TEACHES ABOUT JESUS

Matthew 25 reveals many truths about Jesus.

The Bridegroom

He is coming for His people to bring them to the great wedding feast.

The One Who Knows His Own

He knows who truly belongs to Him.

The Master Who Entrusts

He gives His servants gifts and opportunities to use while He is away.

The Generous Lord

He rewards faithfulness with joy and greater responsibility.

The Returning Lord

He may seem delayed, but He will certainly come.

The Son of Man in Glory

He will come with all His angels and sit on His glorious throne.

The Good Shepherd

He separates His sheep from the goats.

The King

He welcomes His people into the kingdom prepared for them.

The Friend of the Needy

He so identifies with the least of these that serving them is serving Him.

The Judge of All Nations

Every person will stand before Him.

Crawford Bible Study Principle

The Bridegroom who is coming for us is already among us in the least of these.

L. QUESTIONS AND ANSWERS FOR PERSONAL STUDY

Question 1

Whom do the bridegroom and the bridesmaids represent?

The bridegroom represents Jesus. The bridesmaids represent people who say they are waiting for Him.

Question 2

What was the difference between the wise and foolish bridesmaids?

The wise brought extra oil and were prepared. The foolish brought no extra oil and were not ready when the bridegroom came.

Question 3

What might the oil represent?

Many see it as the Holy Spirit, genuine faith, or a life of obedience — the inner reality of a true relationship with Christ.

Question 4

Why didn't the wise bridesmaids share their oil?

Because readiness for Christ cannot be borrowed. Each person must belong to Him personally.

Question 5

What happened when the foolish bridesmaids returned?

The door was shut, and the bridegroom said, “I don't know you.”

Question 6

What was a talent?

A very large sum of money, worth many years of wages for an ordinary worker.

Question 7

Why did the master give different amounts to each servant?

He gave to each according to his ability.

Question 8

What did the first two servants do?

They put the money to work at once and doubled it.

Question 9

Why did the servant with two bags receive the same praise as the servant with five?

Because God rewards faithfulness, not the size of the gift.

Question 10

Why did the third servant bury his money?

He said he was afraid because he thought the master was a hard man. But the master called him wicked and lazy.

Question 11

What does “whoever has will be given more” mean?

Those who use what God gives them will receive more. Those who do not will lose even what they have.

Question 12

How will the Son of Man separate the people?

As a shepherd separates sheep from goats — the sheep on His right and the goats on His left.

Question 13

What six needs did Jesus mention?

Hunger, thirst, being a stranger, needing clothes, sickness, and imprisonment.

Question 14

Why were both the sheep and the goats surprised?

The sheep did not realize they had served Jesus. The goats did not realize they had refused Him.

Question 15

Does this passage teach that we are saved by good works?

No. We are saved by grace through faith. But true faith shows itself in love and good works, which are the evidence of a changed heart.

Question 16

What should Matthew 25 change about the way Christians live today?

Matthew 25 should cause believers to live:

- With real faith, not just outward religion.
- Personally ready for Christ's return.
- Patient when His coming seems delayed.
- Using every gift God has given them.
- Free from fear and excuses.
- Faithful in small things.
- Not comparing themselves with others.
- Caring for the hungry and thirsty.
- Welcoming strangers.
- Visiting the sick and those in prison.
- Living in light of eternity.

LI. PERSONAL APPLICATION

Matthew 25 asks several important questions.

Is My Lamp Full or Only Looking Full?

Am I Depending on Someone Else's Faith?

Am I Ready If the Bridegroom Comes Tonight?

Does Jesus Know Me as His Own?

What Gifts Has God Entrusted to Me?

Am I Using Them or Burying Them?

Am I Comparing My Gifts with Others?

Is Fear Keeping Me from Serving God?

What Do I Believe About God's Character?

Who Are the “Least of These” in My Life?

When Did I Last Feed, Welcome, Clothe, or Visit Someone in Need?

Would Jesus Say to Me, “Well Done, Good and Faithful Servant”?

LII. A CRAWFORD BIBLE STUDY PRINCIPLE

“Faithful with a Few Things”

Twice in Matthew 25, the master says:

“You have been faithful with a few things; I will put you in charge of many things.”

Many people think they have nothing important to give God.

They say:

“I am not a preacher.”

“I don't have much money.”

“I don't have special talents.”

But Jesus is not looking for greatness.

He is looking for faithfulness.

A cup of water.

A plate of food.

A warm coat.

A visit to a hospital.

A letter to a prisoner.

A prayer for a friend.

These are **a few things.**

But to Jesus, they are everything.

The servant with five bags and the servant with two bags heard the same words.

Only the servant who did nothing was rejected.

God does not ask you to do everything.

He asks you to do something with what He has given you.

Principle:

Be faithful with a few things today, and God will trust you with many things in His kingdom.

LIII. FINAL APPLICATION

Matthew Chapter 25 continues Jesus' teaching on the Mount of Olives.

He has told His disciples that He is coming again.

Now He shows them how to be ready.

First, the ten bridesmaids.

All had lamps.

All were waiting.

All fell asleep.

But only five had oil.

When the cry came at midnight, the foolish could not borrow what they lacked.

The door was shut.

Second, the talents.

A master entrusted his wealth to his servants.

Two put it to work and heard, **“Well done.”**

One buried it and was called **wicked and lazy.**

Third, the sheep and the goats.

The King will sit on His glorious throne.

All nations will stand before Him.

He will welcome those who cared for the hungry, the thirsty, the stranger, the sick, and the prisoner.

And He will say, **“You did it for Me.”**

Three stories.

One message.

Be ready.

Ready in heart.

Ready in service.

Ready in love.

So today:

Keep your lamp full.

Use what God has given you.

Do not be afraid.

Be faithful in little things.

Look for Jesus in the least of these.

Feed the hungry.

Welcome the stranger.

Visit the sick and the prisoner.

And until He returns:

Live so that on that day you will hear, “Well done, good and faithful servant.”

Closing Prayer

Heavenly Father,

Thank You for the promise that Jesus is coming again.

Thank You for inviting us to the wedding feast of Your Son.

Lord Jesus, You are the Bridegroom.

Keep our lamps full.

Fill us with Your Spirit.

Keep our faith real, not just outward.

Forgive us for depending on the faith of others.

Help us to know You personally, so that You will know us as Your own.

When Your coming seems delayed, keep us patient and prepared.

Thank You for every gift You have entrusted to us.

Forgive us for the times we have buried what You gave us.

Forgive us for letting fear and excuses keep us from serving You.

Help us not to compare ourselves with others.

Make us faithful with a few things.

Lord, open our eyes to see You in the least of these.

Give us hearts that care for the hungry and the thirsty.

Help us welcome the stranger.

Help us clothe those in need.

Lead us to visit the sick and those in prison.

Thank You that we are saved by Your grace, not by our works.

Now let Your grace overflow from our hearts into lives of love.

On the day You sit on Your glorious throne, may we hear Your voice say:

“Well done, good and faithful servant.”

“Come, you who are blessed by My Father.”

In Jesus' name, Amen.

Key Verse

“The King will reply, ‘Truly I tell you, whatever you did for one of the least of these brothers and sisters of Mine, you did for Me.’” — Matthew 25:40

Central Truth

Jesus calls His followers to be ready for His return by keeping their faith alive, faithfully using what He has entrusted to them, and serving Him by caring for the least of these, because the final judgment is certain.

Matthew 25 in One Sentence

Jesus teaches through the wise and foolish bridesmaids, the faithful and lazy servants, and the separation of the sheep and the goats that His followers must be ready for His return with real faith, faithful service, and love for the least of these, because He will come in glory to judge all nations and welcome His own into the kingdom.