



grow groups



## Week 2: Your Life Is On Loan

### Matthew 25:14-30

#### GOAL:

To view all our lives as entrusted to us by God, to be used for God's purposes and glory.

#### CHECKLIST

- ☐ Invest in your own spiritual life by participating in the daily Growth Guide readings. (This will also prepare you to lead the question about it in your group this week.)
- ☐ Reach out individually to anyone who did not attend last week. Let them know that you missed them and would love to see them this week.
- ☐ Prepare for your group meeting by praying for yourself and your group (feel free to use the prayer below) and reading through this Leader's Guide.
- ☐ Plan your Grow Group Pair-Up by connecting with the leaders of your paired group. The pairings and leader contact info are included again with this week's leader email.
- ☐ Take attendance in Planning Center, including guests/new members (please include their names and contact info in the meeting notes section). Help new members register for your group using the QR code in your room or at [vrbc.net/grow](http://vrbc.net/grow).

#### PREPARING THROUGH PRAYER:

*Lord, teach us to be faithful stewards of our lives. In the same way that you loved us and gave yourself up for us, help us to love you with all of our hearts and to entrust our lives to you. I ask that You first work in my own heart, helping me to fully surrender all that you have entrusted to me. Show me any areas where I have been holding back, playing it safe, or failing to invest what you have given for your kingdom. And I ask the same for my group. Stir in all of us a desire to go all in for you, to trust you fully, and to surrender our lives to be fully used by you, for your purposes and for your glory. In Jesus' name, Amen.*

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*And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching. Hebrews 10:24-25*

## CONNECT, COORDINATE, & PRAY

Begin by welcoming everyone. Introducing any new people and briefly covering any details you need to coordinate (for example, if you have any details yet for your Grow Group Pair-Up).

Kick off your conversation by discussing the following questions:

- Where did you see God at work this week?
- Where do you need God in the coming week?

**Leader's Note:** *As you may remember from our Deeply Rooted emphasis a few years ago, by phrasing the question in this way, we're training group members to be aware of God's presence and activity in their day-to-day lives and to learn to rely on God in the challenging circumstances they face. This conversation will naturally lead into a time of prayer where you can thank God for his blessings and lift up the specific needs and concerns of the group.*

Pray for any specific needs within the group.

## DISCUSS

- Share about a time when you borrowed something valuable (a car, tool, or something else). How did you treat it, and why?
- When you hear the phrase, "Your life is on loan," what thoughts or feelings come to mind? What Scriptures or ideas from this week's Growth Guide readings reinforce this idea?

**Leader's Note:** *This question helps set up the main theme: our lives are on loan from God. This reminder may bring some people a feeling of responsibility, others may feel gratitude or even fear. Just as we treat borrowed things with extra care, we should approach our lives with stewardship, knowing they belong to God. Encourage an honest discussion about how this truth impacts their perspective on life.*

Here are some excerpts from this week's Growth Guide readings:

- Monday: Psalm 100:3 "Know that the Lord is God. It is he who made us, and we are his; we are his people, the sheep of his pasture."
- Tuesday: Colossians 3:3-4 "For you died, and your life is now hidden with Christ in God. When Christ, who is your life, appears, then you also will appear with him in glory."
- Wednesday: Galatians 2:20 "I have been crucified with Christ and I no longer live, but Christ lives in me. The life I now live in the body, I live by faith in the Son of God, who loved me and gave himself for me."

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- Thursday: 2 Corinthians 5:14-15 *"For Christ's love compels us, because we are convinced that one died for all, and therefore all died. And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again."*
  - Friday: Luke 19:15 *"He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it."*
  - See also Psalm 24:1 *"The earth is the Lord's, and everything in it, the world, and all who live in it."*
- Compare the responses of the first two servants and the third servant. What do their actions reveal about their view of the master?

**Leader's Note:** *The first two servants saw the master as generous and trustworthy, while the third saw him as harsh and unfair. John Piper writes, "When we hoard or waste our lives, we show we don't trust that God is good and generous" (Don't Waste Your Life).*

*The Life Application Bible explains it this way: "The master divided the money (talents) among his servants according to their abilities. No one received more or less than he could handle. If he failed in his assignment, his excuse could not be that he was overwhelmed. Failure could come only from laziness or hatred toward the master."*

*Our perception of God may or may not accurately reflect his true authority, and it certainly affects our willingness to serve God. A.W. Tozer says, "What comes into our minds when we think about God is the most important thing about us." God is King. God alone gets to decide what is best to do and not do, what to give and not give. Let's not back away from the lordship of the Master.*

*Perhaps the third servant saw the distribution of gifts as unfair. The 'gold' (as translated in the NIV) is literally a 'talent,' worth about 20 years of a day laborer's wage. So it's true that the amounts given are vastly different. As Pastor John pointed out, our situations vary from one another as well. It's easy to compare, but Jesus' point is faithfulness over fairness. Tim Keller notes that "resentment over God's distribution of gifts stems from a misunderstanding of grace" (The Prodigal God). Similarly, D.A. Carson notes that "God does not distribute gifts equally but expects faithfulness according to what has been given" (The Expositor's Bible Commentary). This is echoed in Luke 12:48—"to whom much is given, much is required."*

*The distribution of gold in the parable reflects God's sovereignty. It's not about how much we've been given. It's not about us, or our individual comfort, or our individual value to the master. These things are entrusted to us for the sake of the Master's business. The question Jesus wants us to consider is, "Have I been faithful with what I've been given?"*

- How does the master's reaction to the first two servants differ from his reaction to the third? What does this teach us about God's expectations?

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**Leader's Notes:** The master rewards faithfulness, not the amount of return. Theologian Craig Blomberg notes, "The point is not how much one accomplishes but whether one is faithful with what is given" (New American Commentary).

Remember the stories of the widow's mite and the generous churches Paul praises?

- **Widow's Mite (Mark 12:41-44):** Jesus commends the widow who gives two small coins, emphasizing that faithfulness matters more than the amount. She went 'all in,' and Jesus gives lavish praise and blessing for her generosity and uses hers as an example to follow. God values the heart behind the stewardship, not the quantity given.
- **Paul's Praise of the Macedonian Churches (2 Corinthians 8:1-5):** Speaking to the rich church of Corinth, Paul commends the churches in Macedonia for giving generously despite their poverty. They didn't protect what they had. They "gave as much as they were able, and even beyond their ability" (v. 3). This reinforces that God values faithfulness and sacrifice, not just abundance.

God's measure of success is faithfulness, not worldly achievement. It's not about how much they started with, or even the production level, but about their purposefulness and faithfulness with it.

- What gifts, opportunities, or resources has God entrusted to you? How have you been using them for His glory? What areas of your life have you been tempted to "bury" instead of invest for God's purposes? What's one step you could take to begin investing them?

**Leader's Guide:** This is really asking the same question in a couple different ways, first more positive, then more convicting. Pick the version you think will best elicit responses from your group. Encourage them to really reflect on their own personal situation, and how God might be calling them steward their lives. In the next question, we will kick it up a notch by talking about what it looks like to 'go all in.'

- Discuss the idea of "playing it safe" versus "going all in." What might "going all in" look like in your life right now?

**Leader's Notes:** The third servant in the parable of the talents chose to play it safe by burying his talent. He avoided risk but also missed out on the reward. The first two servants, by contrast, took action and were commended for their faithfulness.

Perhaps we play it safe because we are scared of the unknown. Or maybe we think that 'going all in' is for the "super Christians." But truthfully, it's an invitation that God extends to all of us, and our generous and gracious God always desires what is best for us. In other words, it's worth it! The rich young ruler played it safe and walked away sad (Mark 10:17-22), while the man who found treasure in the field joyfully sold everything (Matthew 13:44). Going "all in" means trusting God enough to fully invest our lives in His kingdom.

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*You can encourage your group if anyone is discouraged by how high a bar 'going all in' may appear to be. For most of us, going all in is a process. None of us can go all in all the time. It's not perfection. There are some big transformations like Zacchaeus, but most of us grow bit by bit, with progress and setbacks. No matter where we are in our life with God, this challenge of going all in applies to us. Encourage you group members that, wherever they are in this moment, they can watch for opportunities to make regular small shifts – looking for any opportunities to increasingly surrender their lives to God.*

*One of our VRBC leaders, Carolyn Porterfield, tells of a friend who decided to commit to "predetermined obedience" to whatever God asked of her. Even before she knew what God was going to ask, she knew she was going to say yes, because she trusted God as her Master. She would say yes even without knowing everything that it would entail. If we always put ourselves in a negotiating posture, thinking we must look out for our own best interests, it will be harder to 'go all in' and surrender our lives to God. But because we can trust that God loves us and is working for good, we also can commit to "predetermined obedience" – going all in to say yes to whatever God asks of us.*

- How can this group encourage each other to live lives of boldness and faithfulness for God's kingdom? As a group, brainstorm practical ways to "go all in" as individuals or together (e.g., serving, giving, evangelizing). Choose one to put into action this week.

## PRAY

Split the group into pairs or small groups of 3-4. Give them these prompts for prayer:

1. Thanksgiving: Thank God for the life and calling he has given you.
2. Surrender: Confess any areas where you have been hesitant to trust him fully.
3. Commitment: Ask God to help you take a step of faith and 'go all in' this week.

After 5-7 minutes, bring the group back together and close with a short prayer:

*"Lord, we give You everything. We want to 'go all in' and follow you. Help us to trust you fully and invest every part of our lives in your kingdom. Amen."*