

4

FINANCIAL MARGIN

Nowhere do we feel the stress of a margin-less life more than in the area of money. Most of us live right up to (and even over) the limits of our budget. While it might be the American way, it is also a stressful way to live, especially when an unexpected cost comes our way and our homes or cars start falling apart.

The Bible points to a better way: to leave financial margin in our budgets. Wise people make a radical choice to live on less than what they make so they can save and give generously. While living this way is incredibly beneficial, it does require some hard choices. In this session, let's talk practically about how to create financial margin in our lives.

*The wise store up choice food and olive oil,
but fools gulp theirs down.*

Proverbs 21:20

“Wise people make a radical choice to live on less than what they make so they can save and give generously.”



SHARE YOUR STORY



Open your group with a brief prayer asking God for insight as you study. You can pray for specific requests at the end of the meeting, or stop momentarily to pray if a particular situation comes up during your discussion. Then begin your time together by using the following questions and activities to get people talking:

- Why do so many of us live at, or above, our financial limit? What pressures exist today that cause us to overextend our budgets?
- How can you relate to the stress of having no financial margin?
- Take some time for each person to share about how they're doing on the challenge of inviting the people on the Circles of Life to church or your small group. What specific conversations are you praying about for the weeks to come?



WATCH THE VIDEO

Use the space provided to record your thoughts and questions as well as the things you want to remember or follow up on. After watching the video, have someone read the discussion questions in the Hear God's Story section and start the conversation.





HEAR GOD'S STORY

ECCLESIASTES 5:10

Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.

THINK ABOUT IT

- What does it mean that people who love money never have enough?
- How can haste lead to poverty?
- Why is generosity so important? What happens when we build our lives around generosity?

PROVERBS 5:10

The plans of the diligent lead to profit as surely as haste leads to poverty.

LUKE 6:38

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.



STUDY NOTES

How can we be wise and diligent with our money? Think of our use of money with three buckets labeled “Give,” “Save,” and “Live.” Before we spend anything, we set aside a percentage to “Give,” which is a biblical command—to build our budget around giving and generosity. We also set aside a percentage to “Save,” and then live on the rest. Think about it: when we do that, we aren’t likely to get into significant financial trouble because we’ll have savings to cover us when we have a financial downturn or unexpected expense. Also, we aren’t as likely to get into financial trouble because when we build our budget around generosity, we invite God’s help into our financial lives.

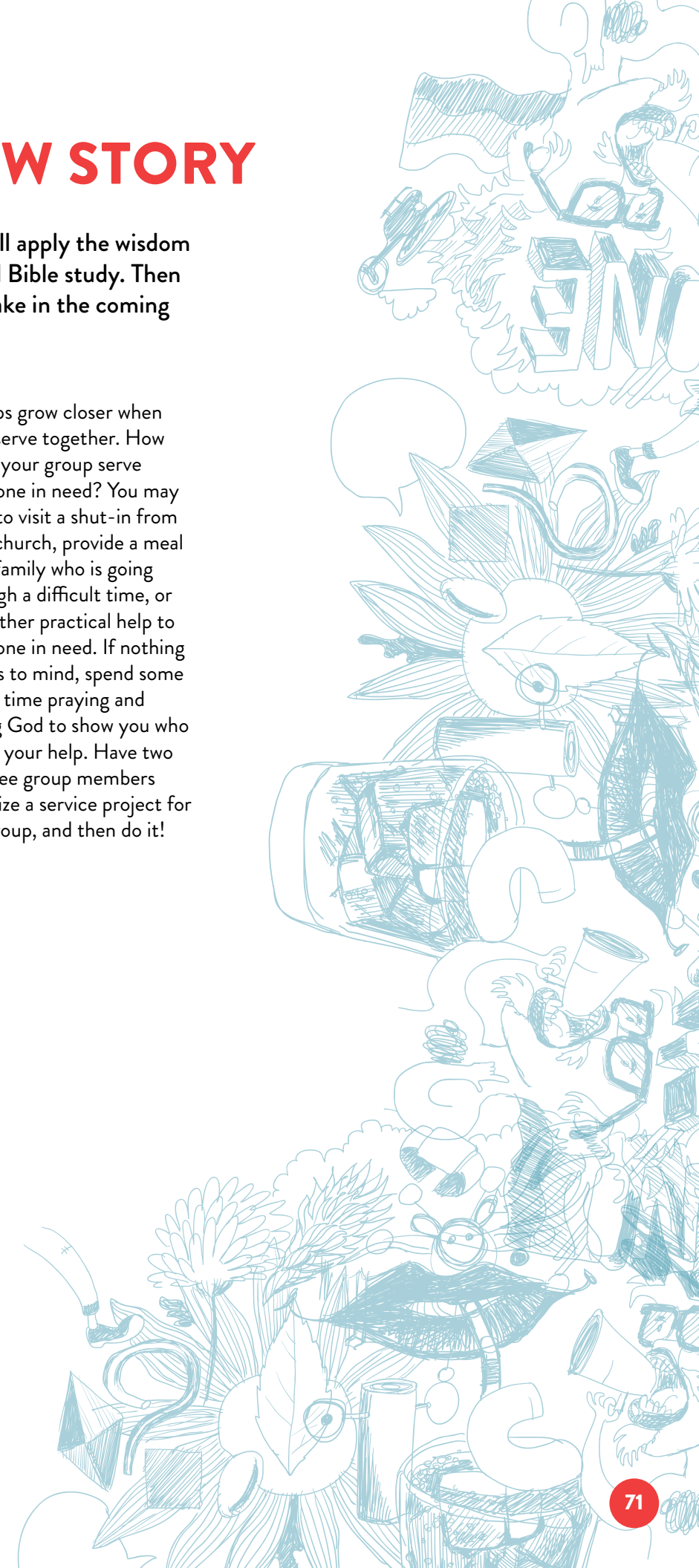




CREATE A NEW STORY

In this section, talk about how you will apply the wisdom you've learned from the teaching and Bible study. Then think about practical steps you can take in the coming week to live out what you've learned.

- What challenges have you had in building and keeping to a financial plan?
- How are you working at creating financial margin in your life right now? Are you going by the 10/10/80 plan described by Jeff?
- How have you seen God work in your life when you chose to be generous?
- Generosity isn't just about money. We all have different gifts and abilities, and every small group has jobs that need to be done. How could you serve this group—perhaps with hospitality or prayer, by organizing an event researching a topic, or by inviting new people?
- Spend some time praying about those you know who might respond to a simple invitation: to come to a church service, to join your small group, or even to just have coffee and talk about spiritual matters. Ask the Holy Spirit to bring to mind people you can pray for.
- Groups grow closer when they serve together. How could your group serve someone in need? You may want to visit a shut-in from your church, provide a meal for a family who is going through a difficult time, or give other practical help to someone in need. If nothing comes to mind, spend some group time praying and asking God to show you who needs your help. Have two or three group members organize a service project for the group, and then do it!



FOR ADDITIONAL STUDY



Take some time between now and your next meeting to dig into God’s Word. Explore the Bible passages related to this session’s theme on your own. Jot down your reflections in a journal or in this study guide. You may want to use a Bible website or app to look up commentary on these passages. If you would like, share what you learn with the group during your next meeting.

READ MALACHI 3:10

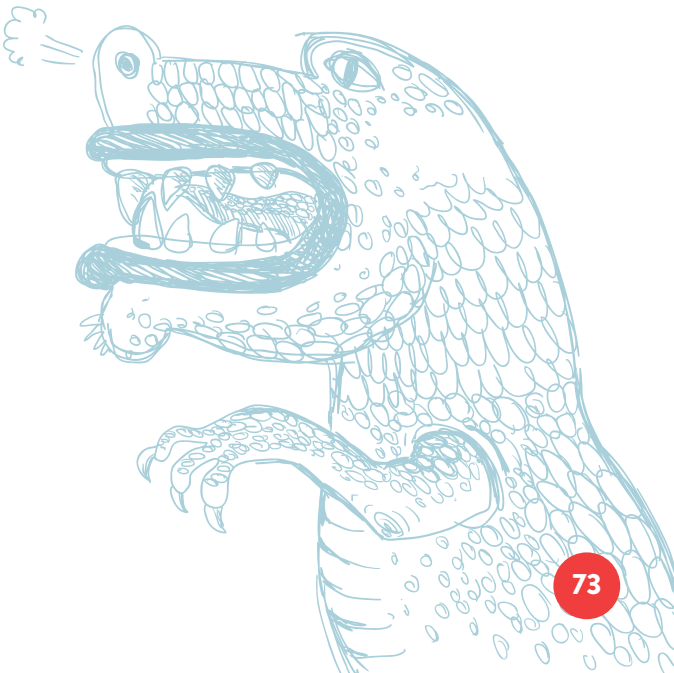
Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.

- What is a tithe?
- What does it mean “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it”?
- Have you ever experienced God’s blessing because of your tithing?

READ ROMANS 13:8

Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

- What does it mean “let no debt remain outstanding”?
- What if we have debts?
- As Christ-followers, what kind of debt do we all have?



DAILY DEVOTIONS

DAY

1

PHILIPPIANS 4:19

And my God will meet all your needs according to the riches of his glory in Christ Jesus.

REFLECT

How have you experienced God meeting your needs? If you haven't experienced this, do you believe God can meet you exactly where you are?

DAY

2

1 TIMOTHY 6:10

For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

REFLECT

What does this verse mean? Is money evil? What is the temptation of money?

DAY

3

PROVERBS 13:11

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

REFLECT

Have you ever been dishonest when handling your finances? What does it mean to grow money?

DAY

4

MATTHEW 19:21

Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

REFLECT

Why did Jesus say this? Look at **Matthew 19:16-19** for context. Why was it so important for the young man to sell his possessions? And what kind of treasure is there in Heaven?

DAY

5

HEBREWS 13:5

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

REFLECT

What does a life "free from the love of money" look like? Are you content with what you have? Why or why not?

DAY

6

REFLECT

Use the following space to reflect on what you learned this week and what God is saying to you.