

**Ten Biblical principles about money and wealth**  
**A survey of Scripture**  
**Principle 6. Develop a lifestyle which creates margin**

1. A survey of Scripture
2. The Bible teaches us to save for future needs and give to others
  - i. The goal of our study is a transformed heart
3. The underlying theme of this seminar
  - i. God wants our heart
  - b. The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)
4. Principle #6. Develop a lifestyle which creates margin
  - i. Outline
  - b. Part I. Margin
    - i. Key Bible passages
    - ii. What is Margin?
    - iii. Biblical basis for margin
    - iv. 6 keys to creating margin
    - v. 7 characteristics of margin
    - vi. Determining God's purpose for our margin
    - vii. Some uses of accumulated margin (savings)
    - viii. A godly attitude towards margin
5. Part I. Margin
6. Key Bible passages
  - a. The wise have wealth and luxury, but fools spend whatever they get. Prov 21:20 (NLT)
  - b. One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed. Proverbs 11:24-25
  - c. She (the noble woman) opens her arms to the poor and extends her hands to the needy. Proverbs 31:20
  - d. Of course, I don't mean your giving should make life easy for others and hard for yourselves. I only mean that there should be some equality. Right now you have plenty and can help those who are in need. Later, they will have plenty and can share with you when you need it. In this way, things will be equal. As the Scriptures say, "Those who gathered a lot had nothing left over, and those who gathered only a little had enough." 2 Cor 8:13-15 (NLT)
7. Margin-a definition
  - a. Receipts - disbursements = margin
  - b. Margin is the amount LEFT OVER each month after all our disbursements are made
  - c. It is created by spending less than we make
  - d. It is the opposite of a deficit (overspending)
  - e. For many, it requires living by a budget

- f. Accumulated margin is called “savings”
  - g. Systematically creating margin is evidence that we are serious about providing for the future needs of ourselves, our family, and others
8. Biblical examples where margin was created
- a. Israelite’s Gleanings: "When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Leave them for the poor and the alien. I am the LORD your God." Lev 23:22
  - b. Jesus feeding of the 5000: They all ate and were satisfied, and the disciples picked up twelve basketfuls of broken pieces that were left over. Matthew 14:20
  - c. Elisha and the widow’s oil: “...Pour oil into all the jars, and as each is filled, put it to one side.”... When all the jars were full, ... She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left." 2 Kings 4:4-7
9. Some uses of accumulated margin (savings)
- a. Significant gifts to the Lord’s work (Blessings Fund)
  - b. Increased standard of living
  - c. Job loss
  - d. Major illnesses
  - e. Large purchases (house, car, computer)
  - f. Education (ourselves or someone else)
  - g. Replacements (shoes, tires)
  - h. Maintenance and repairs
  - i. Accidents and emergencies
10. Questions for discussion
- a. In what ways do these verses present a case for creating margin?
  - b. What do they say about how to manage our margin?
  - c. What other Biblical examples support the notion of creating margin?
11. Class stories of how their margin was used to bless others
- i. What is your story?
  - b. Share with the class examples of people you know who have used some of their margin to bless others
12. 6 keys to creating margin by God’s grace
- i. Living below our means
  - b. Heart keys
    - i. Be grateful and content with what we have
    - ii. Realize God may use us to bless others with our surplus
  - c. Mind/will keys
    - i. Develop and live by a budget
    - ii. Focus on meeting needs rather than satisfying wants
    - iii. Practice frugality, conservation, non-consumption, “make it last” philosophy
    - iv. Forego immediate gratification. Wait, then wait some more. Guess what? Our “need” may vanish.
13. The secret formula for creating margin
- i. It’s guaranteed to work every time!

14. The secret?
  - a. When we get paid, set aside our margin first, before we start our spending!
15. Pray for God to reveal his plan for our margin
  - a. Bless others
  - b. Saving for future needs and opportunities
  - c. Resources for current discretionary spending
    - i. Prayerfully create and follow a budget
    - ii. The amount may vary throughout the years of our life as a steward
      - (1) Single years
      - (2) Years given to raising a family
      - (3) Empty nest years
      - (4) Retirement
16. 3 suggestions for ensuring long-term success
  - a. Start somewhere: Begin with some margin, even if it's only a few rupees each month
  - b. Do it regularly: Set aside your margin at the beginning of the month, and place it in a safe and secure place
  - c. Practice contentment: As your income increases, consider maintaining your present standard of living so that you can increase your margin
17. Margin
  - i. The theory behind it is sound, but achieving it in real life may not be so simple
18. Let's consider two realistic examples
  - i. Creating margin may be quite possible for some but very difficult for others
19. 1. An American auto mechanic with a steady income
  - i. Creating substantial margin may be possible with planning and discipline
20. The formula: work hard and systematically increase margin
21. The power of margin + time
22. 2. A struggling seminary student
  - i. An Indian family of five
23. Map of India
24. Map of 7 states of NE India
25. Map of the state of Assam
26. Illustration from NE India
  - i. The challenge of margin among India's poor
  - b. Average income across India is approx \$10/day
  - c. Approx 20-30% of Indians live in poverty
  - d. Of course, poverty is not just a problem in India, but many places around the world
  - e. For the poor, hand-to-mouth subsisting is a harsh reality
  - f. Average daily wage of occasional Assam laborer: Rs 136 (\$2.06)/day
  - g. Let's look at what it costs just for food.
27. Guwahati food prices
28. Thoughts on the feasibility of creating margin by the world's poor

- a. Though creating margin is desirable, it may come at a great sacrifice for many people around the world
  - b. Any margin the poor achieve and give to others is precious in the sight of God
  - c. Sometimes the poor are the most generous
  - d. Though they may be able to achieve some small margin, building a substantial savings account may be impossible
  - e. Many poor live hand-to-mouth and are totally dependent on God for their survival
  - f. We should have nothing but compassion for our poor brothers and sisters in Christ, and be willing to help them in tangible ways
29. Margin in Developed Countries
- i. Creating margin should be possible
  - b. Cultivate a non-comsumptive lifestyle
  - c. Practice spending less than we make, frugality, wise shopping, make do, use up, and other cost-saving disciplines
  - d. Accumulated margin is the key to paying for our future needs and blessing others
  - e. For most people, creating margin will require developing and adhering to a budget.
30. Question for discussion
- a. What might be a realistic margin goal for those living on a subsistence-level income?
    - i.  $300/\text{day} = 8000/\text{mo}$
    - ii. Lord's work=800
    - iii. Margin = 200/mo
  - b. For those of us with ample income, what should be our response to the plight of the poor?
31. Caution!
- a. It is neither possible nor desirable to save for every future need
  - b. God does not want us to worry about the future, or even tomorrow
  - c. We are not to trust in our own resources for our security
  - d. Instead, we are to live within our means and be content with what we have.
  - e. Whether well off or not, we are to commit our future into God's hands, for he has promised to care for us
32. Factors which fight against margin
- a. Unforeseen expenses
  - b. Lack of planning
  - c. Lack of discipline
  - d. Lack of knowledge
  - e. External pressures to live the good life
  - f. Others?
33. Discussion questions
- i. Margin
  - b. What secrets for creating margin have you found to be successful?
  - c. Are you satisfied with the amount of margin you systematically create?
  - d. What strategies might help you to increase your margin?
  - e. What factors prevent you from doing that?

- f. Why might our margin percentage change over the course of a lifetime?
34. Quiz
  - i. Multiple choice or True/False
  - b. Create one or more quizzes that deal with this module
  - c. Usually 4 or 5 choices or statements work best for each quiz
  - d. After allowing a minute or two for the students to complete the quiz, go over the answers. For false statements, ask the class what change could be made to make the statement true
35. Summary of Principle #6 on margin and budgeting:
  - a. Remember God's ownership of everything.
  - b. Cultivate a heart of serving God and others.
  - c. Practice the grace of contentment and the joy of blessing others.
  - d. Develop and follow a budget to systematically create margin.
  - e. Use this margin to meet our future needs, the needs of others, and to build the kingdom of God.
  - f. Make adjustments as the Lord leads.
  - g. The objective is not to get rich but rather to practice a lifestyle of discipline, maturity, and concern for others.
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