

"How to Create Financial Margin"

Margin Series

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### Margin is the amount **AVAILABLE** beyond what's **NECESSARY**.

- "In the house of the <u>wise</u> are stores of choice food and oil, but a foolish man devours all he has."
   Proverbs 21:20
- "Godliness with contentment is <u>great gain</u>. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the <u>love of money</u> is a <u>root of all kinds of evil</u>. Some people, eager for money have wandered from the faith and pierced themselves with many <u>griefs</u>." 1 Timothy 6:6-10

Our culture's definition of happiness is: "MORE than I currently have."

- We have no margin because we have a <u>LIFESTYLE</u> problem.
  - But really it's a **SPIRITUAL** problem.
  - Matthew 6:19-21

# How do we get beyond the practical & into the spiritual to create Financial Margin?

- We must **PUT GOD FIRST** in our finances.
  - Because in our world WE tend to come first.
  - Matthew 6:33

## When we put God first in our finances, we'll see 3 incredible benefits in our lives:

- 1) When we <u>TITHE OUR FIRST & BEST</u>, God will <u>BLESS THE REST</u>.
  - Malachi 3:8-10
- 2) When we put God first in our finances, we'll become supernaturally **CONTENT**.
  - Proverbs 15:16
- 3) You will end up with more of what **MATTERS**.
  - Proverbs 8:18-19

# **C3 Group Questions**

<u>Accountability:</u> Were you at church on Sunday to grow & learn? Did you read/listen to the Bible & pray this week on a regular basis? If so, share what stood out to you in your time with God?

**Ice Breaker:** Tell about how financial stress has affected you at some point in your life.

**Review:** What one thing stood out to you (either helpful, insightful or troubling) from the weekend's message?

### **Group Discussion:**

Read 1 Timothy 6:6-10 & Proverbs 21:20. These verses encourage us to not be foolish with money, but to be content with what we have. We're also warned not to be lured by money's temptation.

- Even though we all know better, why do most of us tend to be foolish with our money & possessions?
- How have you seen the stress caused by lack of financial margin limit your relationship with God & your ability to minister & give to others?

Read Matthew 6:19-21. Jesus instructs us in this passage to store up treasures in heaven & not on earth.

- Where your money goes, your heart follows. Based on how you spend your money, which types of treasures are you currently storing up?
- What can you do to start putting God first in your life instead of money?

Read Malachi 3:8-10. God asks us in this passage to test Him so that we can experience the blessing that result from tithing.

Describe how you have seen tithing build your faith & break the cycle of materialism in your life.

Read Proverbs 15:16 & Proverbs 8:18-19. These scriptures tell us when we put God first instead of money, we become supernaturally content & end up with more of what matters.

- How have you found contentment in God? How does it compare to the contentment money & possessions bring?
- In what ways has God blessed you with more of the things that truly matter in life?

How can this group pray for you this week? Who in this group can you pray for this week?

Next Steps: ("Do not merely listen to the word.....Do what it says." James 1:22)

If you haven't began honoring God yet with your tithe (10%), this week do 1 of 2 things:

- 1) Automate the Important Set up your automatic giving on the church website.
- 2) Take the "3 month tithe challenge".