Additional Notes

Memory Verse

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. Proverbs 21:20

Recommended reading:

Margin: Restoring Emotional, Physical, Financial, and Time Reserves to Overloaded Lives, by Richard A. Swenson, M.D.

Finding More time In Your Life, by Dru Scott Decker

Making Room for Life: Trading Chaotic Lifestyles for Connected Relationships by Randy Frazee

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*Margin and Money (Selected Scriptures)

Definition of Margin: ***The space between my current activity and my limits.***

Ideal: If we followed Jesus teaching and implemented His plan we would be free of financial stress. (Matthew 6:25-34)

Definition of Financial Margin: The amount of money you have left to spend after your living expenses and commitments have been met.

Marginless Living Robs Two People:

1. Self – Solution = Saving (Proverbs 21:20)

2. God – Solution = Giving (Malachi 3:6-12)

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Set aside time during your week (add some margin!) to reflect on the following questions. This can be done individually, with your family, or in a small group.

1. What words would you use to describe your current financial state? How do you feel about it? How closely does it compare to Jesus teaching in Matthew 6:25-34

2. Take a Look at your current financial input/output. What percentage of your income are you spending? What percentage are you saving? Giving?

3. Meditate on Proverbs 21:20. What are the benefits of having financial margin? List as many as you can. Which of those benefits are you enjoying?

4. Meditate on Malachi 3:6-12. Do you ever rob God? What are the benefits to both you and others in giving?

******5th message* in the Margins series, by Pastor Tim Hawks. CDs of this message (08/16/09) may be purchased at the Media Center or listened to online at www.hcbc.com.

<u>Exercise: Practical Application</u>

Sit down as a family and make a list of everything in your home that you think is essential for survival. What is left? How would not having some of those things add margin to your life?

Keep track of what you spend this week on non-essential items. Were you surprised by how much you spent?

Make specific goals for building margin into your finances.