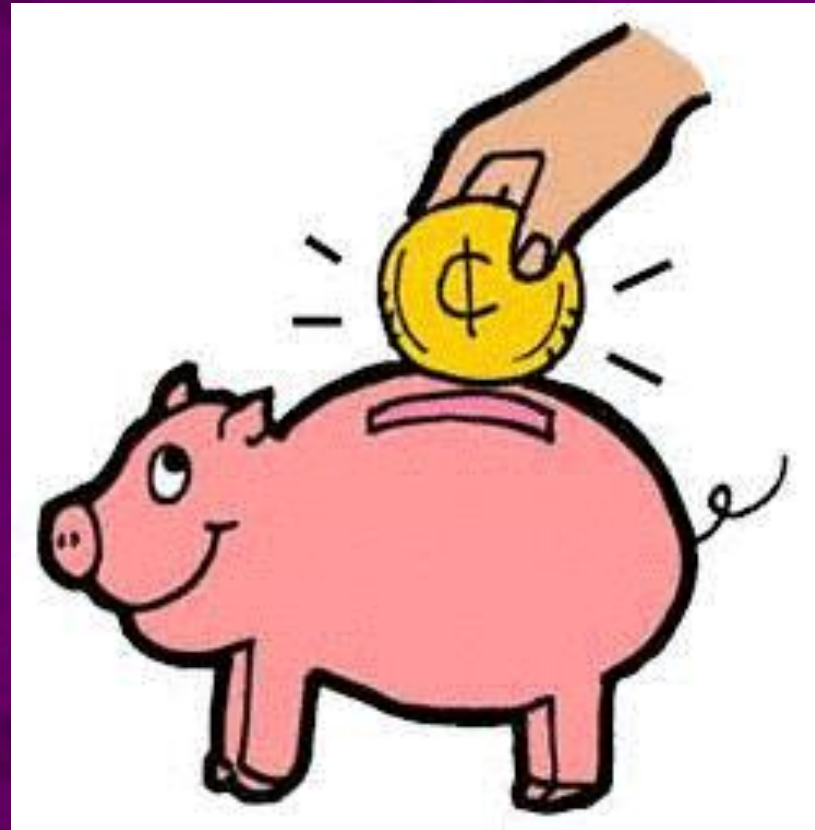


6. Develop a lifestyle which creates margin and saves

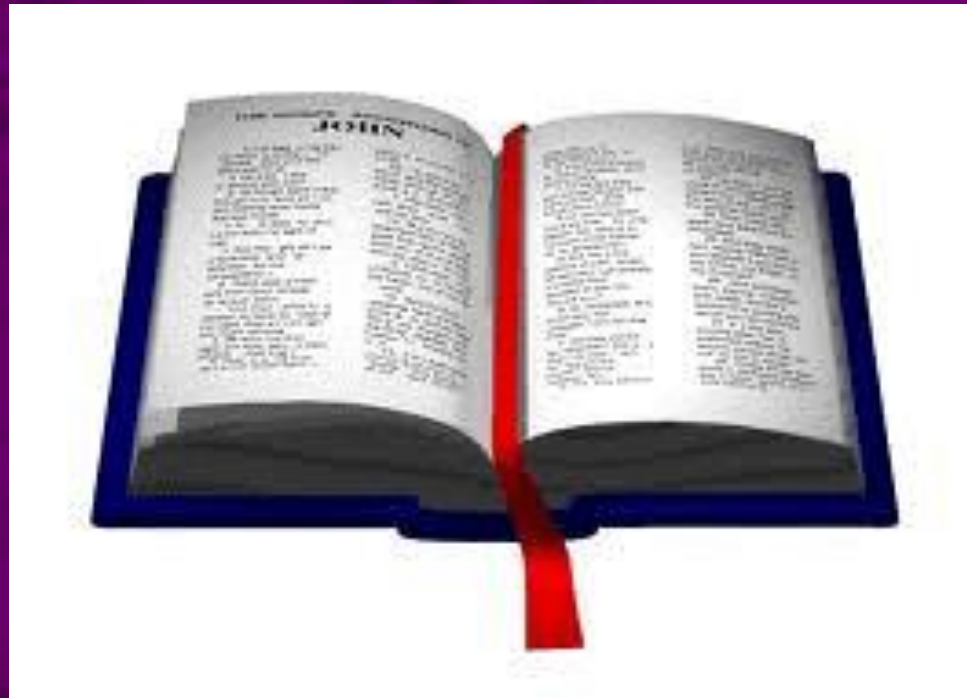


Ten Biblical principles about money and wealth

A survey of Scripture

- 1. God owns everything and we are His stewards**
- 2. Worship and trust God rather than money**
- 3. Beware of the love of money**
- 4. God cares how we manage our money**
- 5. Honor God by faithfully giving of our income**
- 6. Develop a lifestyle which creates margin and saves**
- 7. Cultivate a generous heart and live sacrificially**
- 8. Care for the poor, weak, oppressed, and needy**
- 9. Use wealth to glorify God and build treasure in heaven**
- 10. Pursue the true riches rather than material wealth**

The Bible encourages us to practice a lifestyle which creates margin and saves



The underlying theme of this seminar

God wants our heart

- 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)

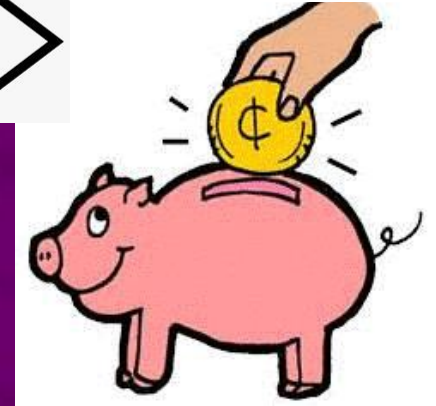
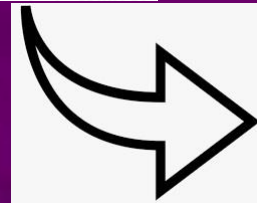


Principle #6. Develop a lifestyle which creates margin and saves

Outline

- **What is Margin?**
- **Some uses of accumulated margin (savings)**
- **Key Bible passages**
- **Biblical basis for margin**
- **6 keys to creating margin**
- **The secret of success**
- **4 keys to long term success**
- **Factors which fight against margin**
- **Determining God's purpose for our margin**

Margin-what is it?



Margin-a definition

- **Receipts - disbursements = margin**
- **Margin is the amount LEFT OVER each month after all our disbursements are made**
- **It is created by spending less than we make**
- **It is the opposite of a deficit (overspending)**
- **For many, it requires living by a budget**
- **Accumulated margin is called “savings”**
- **Systematically creating margin is evidence that we are serious about providing for the future needs of ourselves, our family, and others >**

Some uses of accumulated margin (savings)


- Significant gifts to the Lord's work (Blessings Fund)
- Increased standard of living
- Job loss
- Major illnesses
- Large purchases (house, car, computer)
- Education (ourselves or others)
- Replacements (shoes, tires)
- Maintenance and repairs
- Accidents and emergencies
- Vacations
- Gifts
- Invest in a business
- Invest in an appreciating assets
- Benevolence to poor and needy
- Retirement
- Missions
- Inflation
- Inheritance Prov 13:22 >

Key Bible passages

- **The wise have wealth and luxury, but fools spend whatever they get. Prov 21:20 (NLT)**
- **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**
- **She (the noble woman) opens her arms to the poor and extends her hands to the needy. Proverbs 31:20**
- **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) >**

God's attributes inform our financial world view

6. God knows the future and we should prepare for what he has declared will happen



All My plans will be fulfilled,
for I know the end from the beginning.

ISAIAH 46:10

“remember the former things of old; for I am God, and there is no other; I am God, and there is none like me, declaring the end from the beginning and from ancient times things not yet done, saying, 'My counsel shall stand, and I will accomplish all my purpose,' calling a bird of prey from the east, the man of my counsel from a far country. I have spoken, and I will bring it to pass; I have purposed, and I will do it.” Isaiah 46:9-11

Biblical examples where margin was created

- **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*
- **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*
- **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 >

Biblical basis for margin (cont'd)

Admonitions from Scripture

- **Count the cost of construction:** For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?

Mark 14:28 ESV

- **Gather money:** Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Proverbs 13:11 (NIV)

- **Leave an inheritance:** A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous. Proverbs 13:22

Questions for discussion

- **Do the verses we read present a sufficient case for creating margin? Why or why not?**
- **Do any of you have a story of a time where you wish you had some savings to meet a need but were unable to?**
- **Was there someone you know who used their savings to bless others?**
- **How would you prioritize saving for short, medium, and long-term needs**
- **What other Biblical examples support the notion of creating margin?**

Class stories of how their margin was used to bless others

What is your story?

- **Share with the class personal examples or stories of people you know who have used some of their margin to bless others**
- **Has someone else's accumulated margin (savings) made it possible for you to be here today?**

6 keys to creating margin by God's grace

Margin is created by living below our means

- **Heart keys**
 - ▶ **Be grateful and content with what we have**
 - ▶ **Realize God may use us to bless others with our surplus**
- **Mind/will keys**
 - ▶ **Develop and live by a budget**
 - ▶ **Focus on meeting needs rather than satisfying wants**
 - ▶ **Practice frugality, conservation, non-consumption, “make it last” philosophy**
 - ▶ **Forego immediate gratification. Wait, then wait some more. Guess what? Your “need” may vanish. >**

The secret formula for creating margin

It's guaranteed to work every time!



The secret?

- When we get paid, set aside our margin first, before we start our spending!

From my
income
(employer)



To my savings
(banker)

4 suggestions for ensuring long-term success in creating margin

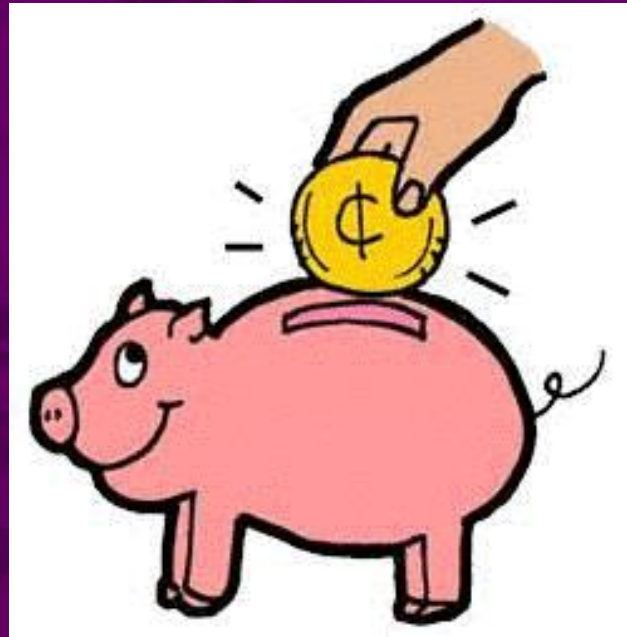
- **Create and follow a budget:** This will provide for some margin as part of its disbursement plan
- **Start somewhere:** Begin with some margin, even if it's only a few rupees each month
- **Do it regularly:** Set aside your margin at the beginning of the month, and place it in a safe and secure place
- **Practice contentment:** As your income increases, consider maintaining your present standard of living so that you can increase your margin >

Factors which fight against margin

- **Either not having a budget or the discipline to keep it**
- **Unforeseen expenses**
- **Lack of planning**
- **Lack of knowledge**
- **External pressures to live the good life (eg, advertising)**
- **Being a spendthrift**
- **Others?**

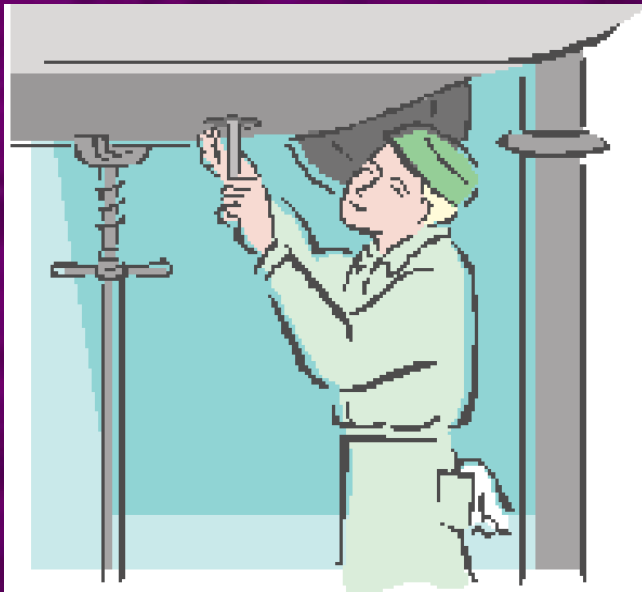
Margin-practical realities

The theory behind it is sound, but achieving it in real life may not be so simple



Let's consider two realistic examples

Creating margin may be quite possible for some
but very difficult for others



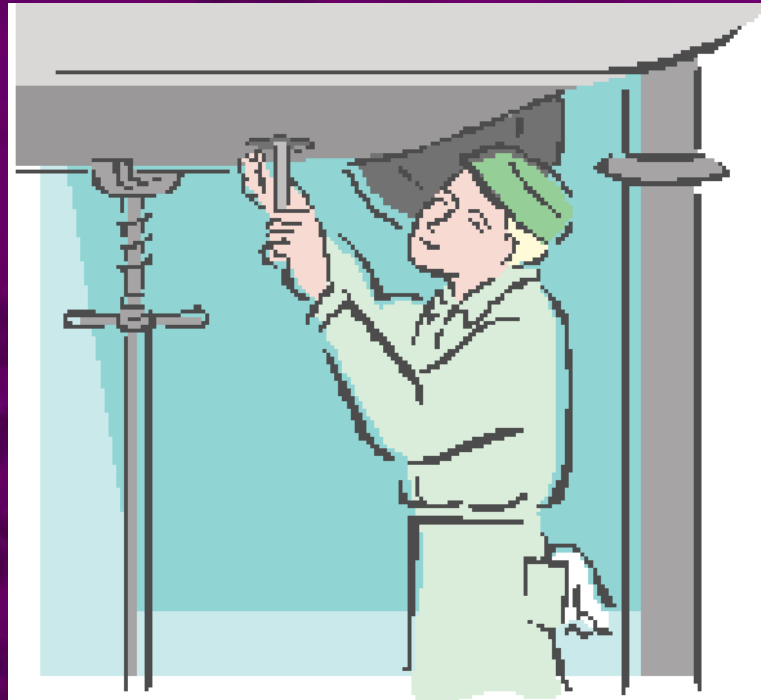
U.S. Mechanic



A poor Indian family

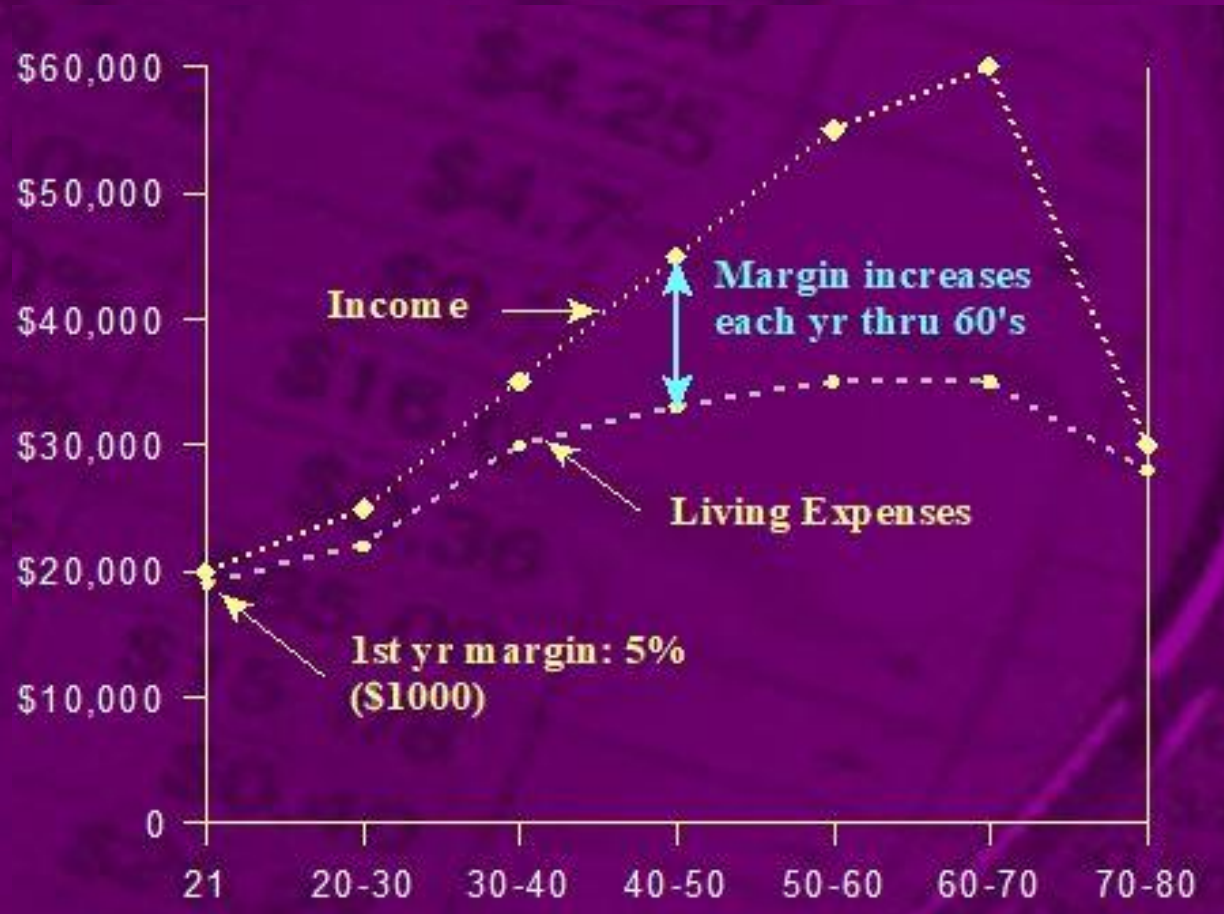
1. An American auto mechanic with a steady income

**Creating substantial margin may be possible
with planning and discipline**



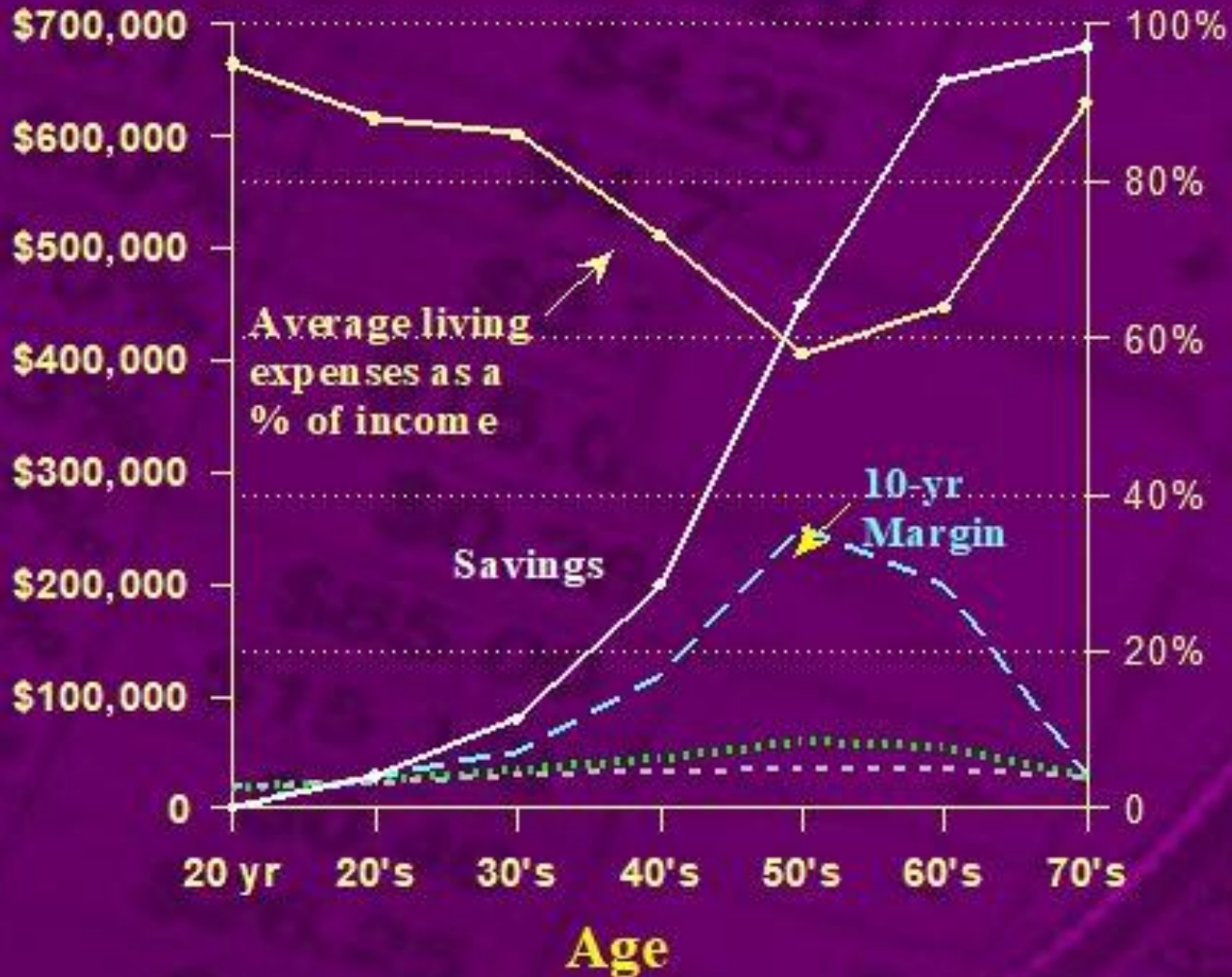
The formula for John: work hard and systematically increase margin

Annual income



Decade of life

The power of margin + time



Margin in Developed Countries

Hints for creating margin

- Cultivate a non-consumptive lifestyle
- Practice spending less than we make, frugality, wise shopping, make do, use up, and other cost- saving disciplines
- Accumulated margin is the key to paying for our future needs and blessing others
- For most people, creating margin will require developing and adhering to a budget. >

2. A struggling seminary student

An Indian family of five



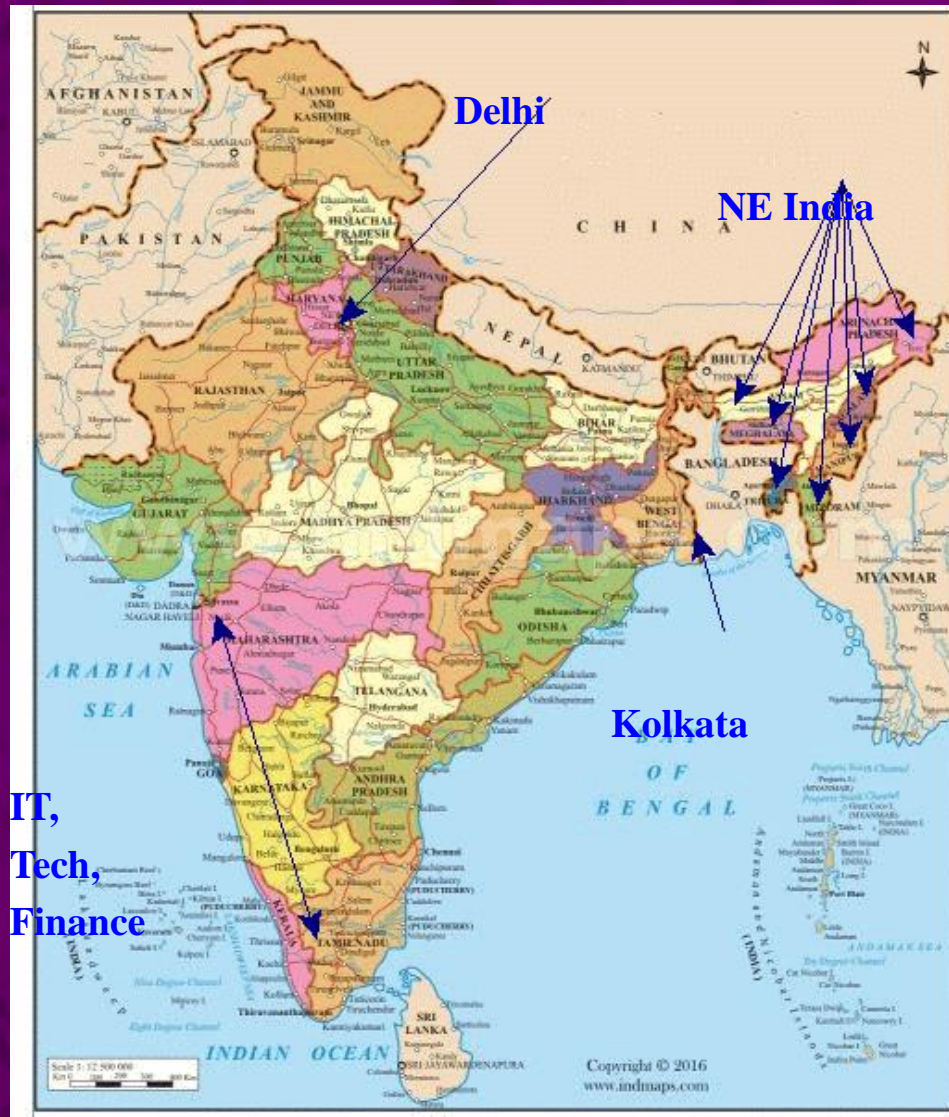
Haflong, 1998

Bethel

Mighty In faith and perseverance



Map of India



IT,
Tech,
Finance

Map of 7 states of NE India
















Illustration from NE India

The challenge of margin among India's poor

- Average income across India is approx \$10/day
- Approx 20-30% of Indians live in poverty
- Of course, poverty is not just a problem in India, but many places around the world
- For the poor, hand-to-mouth subsisting is a harsh reality
- Average daily wage of occasional Assam laborer: Rs 136 (\$2.06)/day or Rs 3536 (\$50.51)/mo
- Let's look at what it costs just for food. >

Guwahati food prices - 2023

Food		Update prices
	Basic lunchtime menu (including a drink) in the business district	Rs608
	Combo meal in fast food restaurant (big mac meal or similar)	Rs504
	500 gr (1 lb.) of boneless chicken breast	Rs189
	1 liter (1 qt.) of whole fat milk	Rs60
	12 eggs, large	Rs82
	1 kg (2 lb.) of tomatoes	Rs44
	500 gr (16 oz.) of local cheese	Rs314
	1 kg (2 lb.) of apples	Rs130
	1 kg (2 lb.) of potatoes	Rs25
	0.5 l (16 oz) domestic beer in the supermarket	Rs126
	1 bottle of red table wine, good quality	Rs644
	2 liters of coca-cola	Rs93
	Bread for 2 people for 1 day	Rs43

Thoughts on the realities of creating margin by the world's poor

- **Though creating margin is desirable, it may come at a great sacrifice for many people around the world**
- **Any margin the poor achieve and give to others is precious in the sight of God**
- **Sometimes the poor are the most generous**
- **Though they may be able to achieve some small margin, building a substantial savings account may be impossible**
- **Many poor live hand-to-mouth and are totally dependent on God for their survival**
- **We should have nothing but compassion for our poor brothers and sisters in Christ, and, if we are able, be willing to help them in tangible ways**

Question for discussion

- **What might be a realistic margin goal for those living on a subsistence-level income?**
- **For those of us with ample income, what should be our response to the plight of the poor?**

Caution!

- **It is neither possible nor desirable to save for every future need**
- **God does not want us to worry about the future, or even tomorrow**
- **We are not to trust in our own resources for our security**
- **No matter how much money we have, we cannot extend our lives beyond what God has ordained**
- **Instead, we are to live within our means and be content with what we have.**
- **Whether our financial resources are abundant or scarce, we are to commit our future into God's hands, for he has promised to care for us >**

Pray for wisdom in using our margin

Seek God's plan

- Does God want us to
 - ▶ Bless others?
 - ▶ Enhance the quality of our life?
 - ▶ Save for future needs and opportunities?
 - Single years
 - Years given to raising a family
 - Empty nest years
 - Retirement >

Discussion questions

Margin

- **What secrets for creating margin have you found to be successful?**
- **Are you satisfied with the amount of margin you systematically create?**
- **What strategies might help you to increase your margin?**
- **What factors prevent you from doing that?**
- **Why might our margin percentage change over the course of a lifetime?**

True or false quiz

- 1. Margin (surplus) is useful for meeting future needs and opportunities**
- 2. It is wise to develop a non-consumptive lifestyle**
- 3. For most people, creating margin requires developing and abiding by a budget**
- 4. The best way to guarantee having margin is to wait until the end of the month and see how much money is left, then set it aside**

True or false quiz

- 1. A good goal, by God's grace, is to learn to live on between 50%-90% of your income and save the rest for your family's future needs and opportunities, giving to the Lord's work, and contributing to the needs of others**
- 2. The wise man will spend everything he earns each month because everyone else is doing it and he wants to live the good life**
- 3. It is not important to plan for future needs**

Summary of Principle #6 on creating margin

- Remember God's owns everything.
- There are many examples of when God created margin in Scripture
- Cultivate a heart toward serving God and others.
- Practice the grace of contentment and the joy of blessing others.



Summary (cont'd)



- **Develop and follow a budget to systematically create margin**
- **The objective of creating margin is not to get rich, but rather to practice a lifestyle of discipline**
- **Use accumulated margin, or your savings, to meet future needs of your own family, the needs of others, and to bless the church**
- **Remember only God, not our money, can meet our needs**
- **Money is untrustworthy but God is fully trustworthy.**



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