

# **MARGIN: FINANCES**

## **August 28-29, 2010**

Financial margin produces peace in personal finances  
and capacity for generosity.

**I create financial margin when I  
adjust my lifestyle below my income.**

*Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; a person's life does not consist in the abundance of possessions." And Jesus told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."' "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' This is how it will be with anyone who stores up things for himself but is not rich toward God." (Jesus, Luke 12:13-21)*

### **MAKING FINANCIAL MARGIN**

1. Declare God the LORD of my life(style).
2. Decide to live within my harvest.
  - Discipline desires and redefine needs.
3. Draw a line and say, "Enough is enough!"

**Morning Star Church**  
**Devotional Guide**  
***Margin: Finances***  
**August 30 – September 3**

**Message Synopsis:** Pastor Mike continued our *Margin* series by talking about finances. At first glance, God's principles on finances can seem both simplistic and counterintuitive. But if you're a follower of God, money is not about math. It's about a personal relationship with the God who controls it all . . . including yours. Financial margin can be created when we address the "quest for stuff" drive within each of us, resist the temptation to build bigger barns, and begin to see ourselves as *stewards* rather than *owners*.

*"And he said to them, 'Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions.'"*  
*Jesus, Luke 12:15*

**Day 1**                    **Cheerful Giving**  
2 Corinthians 9:1-15

1. What is your attitude like when you arrive at church and realize that the topic of the message and the theme of the worship service have something to do with money?
2. Should we only give to God and/or the Church when we are cheerful about it?

**Day 2**                    **Robbing God**  
Malachi 3:8-15

1. Has there ever been a time in your life when you were not able to be as generous as you would have liked? How does a lack of financial margin cause us to rob both God and ourselves?
2. It seems counterintuitive to suggest that one way to create "margin" with respect to finances is to make financial giving a priority. Despite this, God invites us to put this truth to the test (v.10). How could it be possible for us to actually create margin by making giving a priority?

**Day 3**                    **Treasures in Heaven**  
Matthew 6:19-21, 24

1. What is the connection between your heart and your treasures? How do the ways that we spend our money reveal what we truly care about?
2. Why is it not possible to serve both God and wealth?

**Day 4**                    **More Blessed to Give**  
Acts 20:17-38

1. You have probably heard the saying, "It is more blessed to give than to receive." However, you may not have known that this statement, although it does not appear in the Gospels, is quoted by the Apostle Paul and is attributed to Jesus. What is your understanding of this commonly used phrase?
2. Can you think of a time in your life where the truth of this saying from Jesus was demonstrated to you? How did that experience reshape the way that you view your finances?

**Day 5**                    **Building Bigger Barns**  
Luke 12:13-21

1. What are the ways that we "build bigger barns" these days?
2. Knowing that "one's life does not consist in the abundance of possessions," what might it mean to be "rich toward God"? What is one next step that you can take on this part of your spiritual journey?

**Morning Star Church**  
**Small Group Discussion Guide**  
**Margin: Finances**  
**August 30-September 3, 2010**

**Group icebreaker:** Pastor Mike showed a cartoon about keeping up with the Joneses. He then talked about the “More Monster” that tempts us with the desire to acquire and deceives us into believing that we *need* more stuff. Share with your group the areas of your life in which you feel the temptation to keep up with the Joneses.

*No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.*  
Jesus, Matthew 6:24, NIV

1. Our culture has created this unquenchable thirst for MORE, MORE, MORE, bigger, better, newer. Pastor Mike talked about culture’s strategy of leading us right up to our financial limit and then tempting us to exceed the limit . . . to *buy on credit, to get a third job* and so on. Often, our yearning power is greater than our earning power. Discuss in your group the kind of chaos this lure creates in people’s lives.
2. Margin is where God wants us to live—a situation in which we trade our *filled up lives* for *full lives* in Jesus Christ. What are the kinds of things that financial margin might create in our hearts if we started living within our means?
3. Pastor Mike suggested that we create financial margin when we adjust our lifestyle below our income! Have someone read Luke 12:13-21. Discuss in your group what lessons Jesus wants us to discover in these verses.
4. Three Steps to Financial Margin were discussed:
  - a. **Declare God the Lord of my life(style).** This is a *surrendered life* where I see everything I have as a gift from God (time, relationships, talents, finances, and so on). I see myself as a steward, not an owner, of all these gifts.
  - b. **Decide to live within my harvest.** This is a *redefined life* where I start taking an honest look at what I *think I need* and then practicing the discipline of redefining what I *really need*.
  - c. **Draw a line and say “enough is enough.”** This is living a *contented life*. It is learning to look at my life and draw a line of what I can truly live on instead of continuing to increase my lifestyle based on what I wish I had.

Share with your group which one of these three steps is the most difficult for you. Which one is the most attainable for you right now?

**Prayer Requests**