

In our culture today, financial stress is completely normal. You see it in almost everyone you come in contact with. Today, living paycheck to paycheck, it's absolutely normal. Having monthly payments ... normal. Debt ... normal. Worry, anxiety, fear; especially in a slowed economy is very normal. Sadly, having tension in your relationship, fights if you are married, is very, very normal. Having little or no financial margin is very normal. That is one reason we do not like normal, because normal is not working.

### **MARGIN IS THE AMOUNT AVAILABLE BEYOND WHAT IS NECESSARY.**

It's the difference between what you have and what you need. So, financially we could say this; if you earn \$3,000 dollars a month, and you spend \$2,500, you have \$500 left over, you have \$500 margin for that month. If you earn \$3,000 and you spend \$3,000, how much margin do you have? You have zero! If some of you go, "Well, that's nothing baby, I earn \$3,000 and I spend \$3,500 a month." That's a whole other issue.

**What does financial margin look like in our everyday lives?** It is having money left over at the end of the month. It's possible and it's a good thing! It's having money available to help someone who is in need. It's having money available to give without feeling stressed when you give. It could be having money available to do something that you enjoy. It could be having money available to help purchase some time margin. Maybe if you've got financial margin you could hire someone to help clean the house, or someone to mow the yard, and you can actually purchase some more time margin, because you have financial margin. Margin is the ability to be financially at rest. Not anxious, not worried, and not always afraid. Financial margin is something that most people do not have. I believe that God wants you to have financial margin.

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

In the house of the wise there is margin. In the house of the wise, there is more than enough. In the house of the wise, there is more than you need. But, we could say a foolish person lives paycheck to paycheck. A foolish person devours all that he has. Notice what is interesting to me about this verse, is the Bible does not say in the house of the wealthy is margin. The Bible doesn't say in the home of the two income family is more than enough. The Bible doesn't say in the home of the six figure income are stores of choice food and oil. But, the Bible says in the house of the wise there is more than enough, in the house of the wise. There is a wise way to manage the money that God entrusts to us, and there is a foolish way to manage what God entrusts to us.

"But godliness with contentment is great gain. <sup>7</sup> For we brought nothing into the world, and we can take nothing out of it. <sup>8</sup> But if we have food and clothing, we will be content with that. <sup>9</sup> 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. <sup>10</sup> For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

**1 Timothy 6:6-10 (NIV)**

**What are some of the many griefs that we see today?** We see debt causing tremendous grief. We see financial pressure causing tremendous grief. We see stress causing tremendous grief. We see financial tension over money causing tremendous grief. We see people unable to enjoy the blessings that they have because they are always worried about money. Margin-less living, foolish verses wise.

Why is it that so many of us trade margin, flexibility, security and peace and such, from material things that do not last? Why is it? Well, **our culture is convincing us of a lie**. Our culture is lying to us over and over again. Our culture is telling us this is the definition of happiness. What is our culture's definition of happiness?

**– OUR CULTURE'S DEFINITION OF HAPPINESS –  
MORE THAN I CURRENTLY HAVE.**

That is what the world is telling us. Whatever you have, it's not enough. If you have something else, then you'll be happy. If you had just a little bit more, then you would be happy. Our culture tells us, *"You deserve it! If you can't afford it, make payments! Get it now! It's going to make you happy! You've got to have it now! You are not happy because you don't have enough, go get it!"* The crazy thing is, many of you are more blessed than you ever imagined possible, and yet you are more miserable than you have ever been. What's happened?

In our culture, most of us have life-styled our way straight past margin. It's not an income problem for most. Most of you will say, *"If I only made more money!"* But, **it is not an income problem, it is a lifestyle problem**. As your income goes up, your lifestyle trails. We have no margin because we have a lifestyle problem. Which, if we get past the obvious and get to the root of it, what we really have is not just a lifestyle problem, but **a spiritual problem**.

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.

<sup>21</sup> For where your treasure is, there your heart will be also."

**Matthew 6:19-21 (NIV)**

In so many ways, that is the opposite of what many people's lifetime goal is, to store up, get more; more, more, more. That's our life, that's what we want to do. Jesus said, *"Don't do that! That's so foolish!"* He says, *"Store up treasures in heaven ... For where your treasure is, there your heart will be also."* A very fair translation of this verse would be to say, for **where your money goes, there your heart follows**.

The average Christian gives about 2% of their income toward God. That means about 98% goes to the world. That means that 98% of our heart goes toward the world. We wonder why we want more of the world and we are not satisfied with God, because it's a spiritual problem. We actually think that more is going to make us happy.

How do we create financial margin? Now, the most simple answer, and the very obvious is this; **you either earn more, or spend less**. That's it, both or either will work. Earn more, spend less. That's the obvious answer. If you want to create margin, do that. But, every one of you are smart, you already know that. But most people aren't doing that, because there is a deeper root issue. I want to try to answer the **deeper root problem that will help us to create margin**.

### HOW DO WE CREATE MARGIN?

How do we get beyond just the practical, but into the spiritual? How do we create margin? The very simple answer is ...

### YOU PUT GOD FIRST IN YOUR FINANCES!

You must put God first because in our world we tend to come first. If we want it, we are going to get it. If we have anything left over, we are going to bring God in on the deal late in the game. But in reality, *"When we seek first the kingdom of God and His righteousness, then everything else will be added unto us."* When we seek Him first, and I am not just talking about the tithe, although that is a big part of it, but I am talking about being prayerful, about being close to God, about genuinely asking Him, *"God, how would You have me manage the resources that You entrust to my care?"* About sincerely seeking His will and His direction. When we put Him first, we are going to see **three of the most incredible benefits in our lives** ...

**What happens when you put God first in your finances?** First, let's talk about the tithe.

#### 1. You will experience God's blessings.

"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. <sup>9</sup>You are under a curse--the whole nation of you--because you are robbing me.

<sup>10</sup>Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

**Malachi 3:8-10 (NIV)**

You can almost see God saying, You know, when I tell them this, they are going to go, *"No! Stupid, crazy, You're smoking weed!"*

What does tithing do? It trains us that God will do more with 90% than we can do with 100%. Tithing builds our faith. **It's one of the most tangible and practical ways that we can put God first. We have to rearrange our lives around God.** We have to say no to so many things in this world, so we can say yes to putting God first.

Guess what else it does? It breaks the power of materialism and consumerism in our lives. It forces us to let go of some of the places our money has been going, so that we can instead return the tithe to God. That's why when people ask, *"If I don't have margin, should I wait until I have margin to start tithing?"* *"No!"* You start tithing now, because **it breaks the very thing that led**

you to a margin-less life. It builds faith and you will see God's hand and His work and His provision, as you put Him first, returning 10% back to God in the form of the tithe. You will see His blessings.

### **2. When you put Him first in your finances, you will become supernaturally content.**

When you seek Him, when you pray, when you ask for His divine direction and His wisdom for what you do with the resources He entrusts to your care, you will become supernaturally content.

“Better a little with the fear of the LORD than great wealth with turmoil.”

**Proverbs 15:16 (NIV)**

There are very few people in our society today that believe that is true. That is the Word of God and it is absolutely true. Better a little with God, better a little with margin. Better a little with peace than big houses, nice cars, great wealth with turmoil. Better something paid for than something nicer with the stress of debt. Better a little with the fear of the Lord than what everyone else wants, with what everyone else has.

The world says more will make you happy. You can never get there! God says happiness is contentment with what you already have!

Why are you driving that older car, when you could have a new one with the nice leather and better? Why are you cutting up your credit cards and paying cash? When you realize it's better, you become different! You start doing really weird things, you start paying cash and budgeting, you tattoo Dave Ramsey's face on your shoulder! You are going around and going, “*We've got margin, yes we do! We got margin, how about you?*”

It's better to have money to give. It's better that when something breaks down, you don't break down, because you have got the ability to pay for it! It's better to see someone in need and be able to help out! It's better to be praying about what to do with the extra, than never have any extra! It's better to live in your paid for place, with peace in your marriage, than live in the big place and be about to divorce because you can't get your spending in line. It's better!

When you seek God first, when you get closer to God, guess what happens? You don't need those things, because God is enough. You are not driven with trying to fill your life with something out there, because God is enough. When you seek Him first, when you tithe, when you put Him first, you will experience His presence, His provision and His blessings. You will become supernaturally content.

### **3. You will end up with more of what matters.**

You may not have what everyone else wants physically, but you will have what no one else has spiritually. You will end up with more of what matters. God says ...

“With me are riches and honor, enduring wealth and prosperity.  
<sup>19</sup> My fruit is better than fine gold; what I yield surpasses choice silver.”

**Proverbs 8:18-19 (NIV)**

He says that the things He gives are better than the things of this world. Do you really believe that? Have you experienced it firsthand?

When you seek Him first, instead of filling your life with the things that don't really matter, you will fill your life with the things that truly do matter, and it will be better! When you have time margin and financial margin, you will spend time with people that you love, you will invest in the things that are the most important. You will be rich relationally. You will be rich spiritually. You will be rich in the things that matter most when you put God first.

Here's what's going to happen: instead of just consuming more for yourself, you are going to start contributing, and you are going to find out how powerful that is, because it's truly more blessed to give than to receive.

### Let's Pray!

God, I pray that we would experience Your better life. God, forgive us for all of the ways that we sell out for the things that do not last.

How many of you realize that you have pressure, you have tension, and it very well is a spiritual issue, and you really want something better? Would you lift up your hands right now?

God, I pray for those who are wise enough to see a better way through your Word. God, I pray that you would bless them in every way possible. God, I pray that as they put You first, they would see that You do more with 90% than they could ever do with 100% and God I thank You ahead of time for the ways they are going to see Your provision.

Lord, I thank You that the power of the tithe will break the grip of materialism in their lives, and that they will put You first. Father, thank You that they will be content and they will find out that godliness with contentment is great gain!

May they be blessed with the gift of contentment. I thank You that their lives will be filled with more of what matters. Give them the courage and the faith to say "no" to what everyone else wants, so they can have what no one else has. They can have the true blessings of what You offer that is better. Teach us to put You first and I thank You in advance for what You are going to do in their lives as they put You first. In Jesus' name, Amen.

**Discussion Questions:**

1. How are you currently experiencing financial stress? How does that stress affect you?
2. 1 Timothy 6:6-10 and Proverbs 21:20 encourage us to not be foolish with money, but to be content with what we have. We are also warned not to be lured by money's temptation. Even though we all know better, why do think most of us tend to be foolish with our money and possessions? How have you seen the stress caused by lack of financial margin limit your relationship with God and your ability to minister and give to others?
3. Jesus instructs us in Matthew 6:19-21 to store up treasures in heaven and 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?
4. God asks us in Malachi 3:8-10 to test Him so that we can experience the blessings that result from tithing. Describe how you have seen tithing build your faith and break the cycle of materialism and consumerism in your life?
5. Proverbs 15:16 and Proverbs 8:18-19 tell us that when we put God first instead of money, we become supernaturally content and we end up with more of what matters. How have you found contentment in God? How does it compare to the contentment money and possessions bring? In what ways has God blessed you with more of the things that truly matter in life?

*Use these prayer tips to guide your time with God ...*

- Lift up to God the financial stress you have in life. Seek His guidance in overcoming it.
- Commit to God that you will place Him first instead of money in your life.
- Thank God for all of the many blessings He has given you. Praise Him during this time.
- Seek God's contentment for your life. Pray that He will become your only Source for contentment.

- Ask God to continue to bless you with the things that matter most in life.