

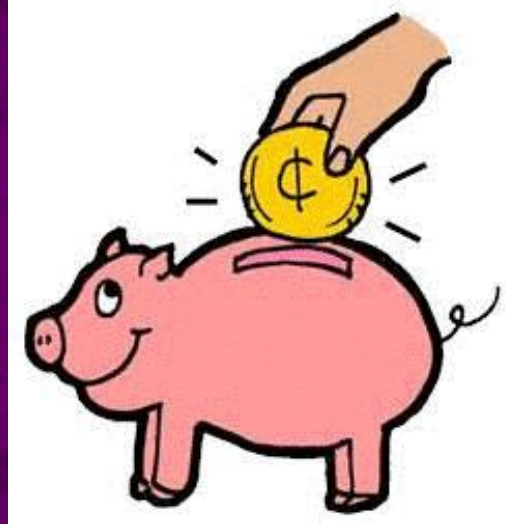
Ten Biblical principles about money and wealth

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

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

6. Develop a lifestyle which creates margin and saves



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

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



The Bible encourages us to practice a lifestyle which creates margin: The Bible teaches us to save a portion of our income by creating margin which may be used to meet our future needs, bless others, and improve our lives.

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)



The underlying theme of this seminar: as in every module we are reminded that the goal of our study is not just information that we process with our mind, although that is important. But our real goal is a transformed heart. In this module we want a heart that motivates us to develop the proper perspective on two competing ideas: 1) spending our money to meet our current wants, needs and opportunities, and 2) saving our money for future needs, wants, and opportunities—including the ability to bless others.

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

Outline

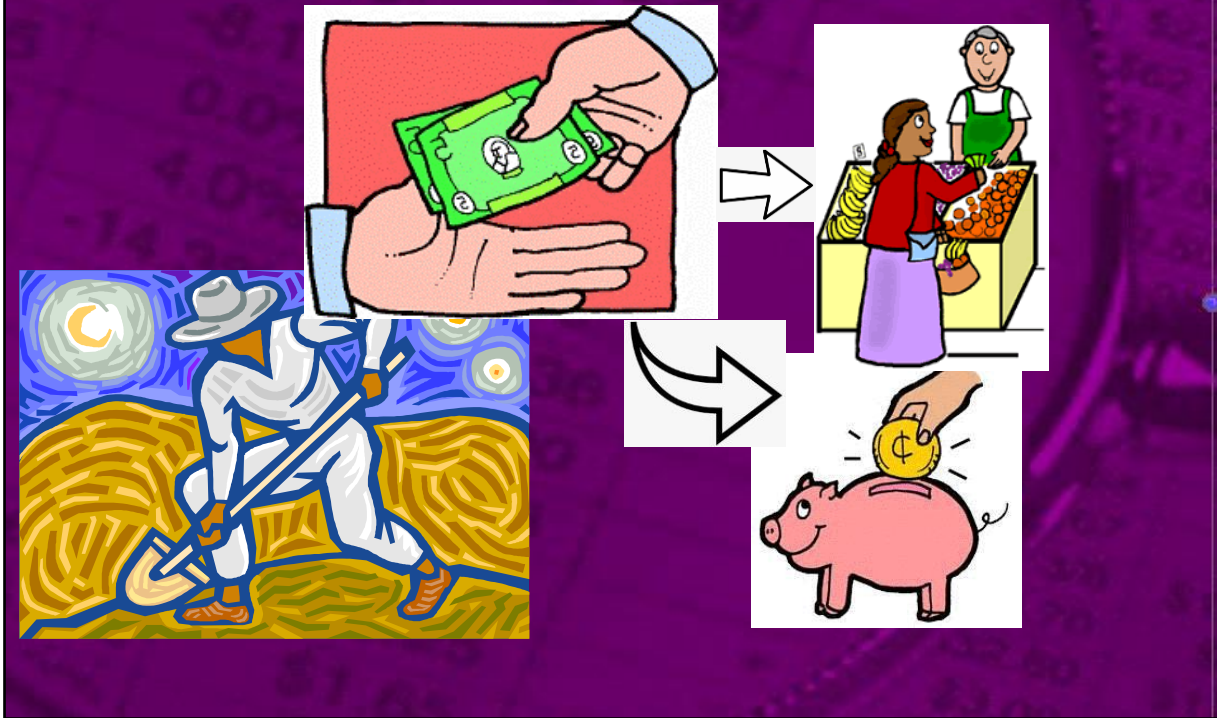
- **What is Margin?**
- **Some uses of accumulated margin (savings)**
- **Key Bible passages**
- **Biblical basis for margin**
- **6 keys to creating margin**
- **The secret of success**
- **4 keys to long term success**
- **Factors which fight against margin**
- **Determining God's purpose for our margin**

Principle #6. Develop a lifestyle which creates margin:

Here is the outline for this module.

- Define margin and look at the biblical basis for it.
- List some uses of accumulated margin or savings
- Examine six keys to creating margin
- A simple secret for creating margin
- Four keys to long term success
- Factors that limit or discourage our creation of margin
- Some practical realities
- Cautions of which to be aware
- Determining God's purpose for our margin

Margin-what is it?



Margin-what is it?: let's start by defining what we mean by margin. The activities in these three drawings tell the story in pictures. On the left we see someone working for his living. In the center clip art, he receives his weekly wages for his work. He then deposits some of his earnings in a bank. From there he disburses his money during the week. Some of it goes for living expenses, such as food. The remainder is called margin, which is saved for the future.

We talked about dispersing money in module 4. We introduced the idea of margin in in that segment but now we'll take a deeper dive . Let's define margin and study the relationship between the activities of working, receiving wages, and depositing margin.

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 >**

Margin-a definition: Here is a simple definition of margin. It is the amount left over after we receive our income and make all of our disbursements for a given pay period. It is created by spending less than we make; it is the opposite of overspending or creating a deficit. For most people creating margin will require establishing and abiding by a budget. As we said earlier, accumulated margin is called a savings account. It is my belief that systematically creating margin is evidence that we are serious about providing for the future needs of our family, ourselves, and others.

Now that we understand the concept of margin, let's list some of its uses.

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 >

Some uses of accumulated margin (savings): accumulated margin is extremely useful and is an important tool to be used in the future. Let's look at a few things that it can provide. (Note to instructor: rather than read each item on the list, highlight a few of them).

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) >**


Key Bible passages: let's look at the Biblical basis for creating margin and saving our money. Here are some passages which we will read together:

- Proverbs 21:20 - this verse describes one of the characteristics of a fool: he spends everything he gets. By contrast a wise person will save some of his earnings to invest in things that have lasting value;
- Proverbs 11: 24 through 26 - this passage suggests that a generous man who shares what he has will gain even more. It implies that generosity is one of the character qualities of a godly man who has been blessed financially. When we give to others, it obviously means we did not spend everything we earned on ourselves. We created margin and used some of it to bless others. On the contrary, those who hold tightly to what they have not only fail to bless others but may eventually be financially worse off than before, even to the point of poverty.
- Proverbs 31:20 - this verse describes as noble a person who helps the poor. The only way to help them financially is with the margin we create by spending less than we make;
- II Corinthians 8: 13 – 16 - Paul clearly states that those who have plenty should use some of their margin to help the poor.

All four of these verses imply that creating margin is an important practice of godly people. It produces benefits for themselves, their family and others, including the church—both in the short and long terms.

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

God's attributes inform our financial world view

The sixth principle about money and wealth is stated as follows: Develop a lifestyle which creates margin and saves. We can put this statement into a scriptural context by understanding one of the attributes of God: his omniscience.

God knows the future in great detail. He has ordained that certain events will occur. He has also ordained that there is a cause-and-effect relationship in life. There are consequences to our actions and decisions. God is a planner, with perfect foresight. This aspect of God's nature can inform us in the area of managing our money.

Because there are certain things in life we know will happen, it is prudent that we plan for them. For example, we know that our shoes wear out, that our rent will be due on a certain date every month, and there will be significant opportunities in the years ahead for which resources will be needed. Although our foresight of the future is limited, it is nevertheless important to plan for those things we know will happen or are likely to happen.

There are many references in Scripture to God's foreknowledge, or Omniscience. Here are a few of them:

Job 14:5, NLT: 'You have decided the length of our lives. You know how many months we will live',

Proverbs 19:21, ESV: 'Many are the plans in the mind of a man, but it is the purpose of the Lord that will stand'.

Psalms 139:4, NIV: 'Before a word is on my tongue, you, Lord, know it completely'.

Isaiah 55:8, ESV: 'For my thoughts are not your thoughts, neither are your ways my ways, declares the Lord'.

Isaiah 46:10, ESV: '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',

Source: <https://www.jollynotes.com/bible-verses/15-encouraging-bible-verses-about-god-knowing-the-future/>

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 examples where margin was created: let's look at some examples in Scripture which illustrate the creation of margin:

- God told the Israelites to leave a little of their harvest along the edges of their fields so that the poor could come and meet their needs by gleaning (Leviticus 23:22).
- When Jesus fed the 5000, his disciples were able to pick up several baskets full of leftovers. It is obvious that Jesus provided more than what was necessary—he created margin. His purpose might have been to provide for the disciples' future needs or perhaps it was meant to feed the poor. What we know is that everyone left that place satisfied, yet there was food left over. (See Matthew 14:20).
- We've already looked at the story of Elisha and the widow's oil. God provided more than what she needed for the day of her encounter with him. She had an ample supply of oil in reserve to meet future needs. Her margin of oil became similar to a savings account for her.

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

Biblical examples where margin was created:

In Mark Chapter 14, Jesus implied that no one would start the construction on a building unless they had accumulated the necessary funds period to fall short in a an endeavor like this would invite ridicule. It seems pretty clear that for most people to build a house, they would need to accumulate the money for instruction out of their margin over a long period of time. The same could be set up a congregation that wishes to build a church.

Proverbs 13:11 seems to neither praise nor condemn wealth. But it does clearly suggest that it may take a great deal of one's time and further implies that it must be obtained righteously. Obviously, you can't build your wealth without spending less than you make and doing it over a long period.

Proverbs 13:22 states that a good man will leave an inheritance for his children and grandchildren. This means that we cannot consume everything we receive because there wouldn't be anything left to pass on to our heirs through our estate. Just the opposite: an estate is built over a long period of time through wise expenditures and investments of accumulated margin.

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?**

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? How did that situation occur and what could you have done differently to avoid it?
- Was there someone you know who used their savings to bless others?
- What would you approach prioritizing 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?

Class stories of how their margin was used to bless others: Would anyone like to share with the class their own story, or stories of people you know who have used their savings 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. >

6 keys to creating margin by God's grace: It is by God's grace that we create margin. I say this because we cannot assume that the wages from our employment will provide more income than we need. If we wish to consistently have a surplus at the end of the month, we must be intentional and disciplined with our spending. We must resist the temptation to spend all of our money on ourselves. God may have other plans for us, of course, and even our best attempts to create margin might not be possible. But I'm talking about the normal situation for most people.

Let's consider 6 keys for creating margin on a consistent basis. They include engaging our heart, our mind, and our will.

First the heart:

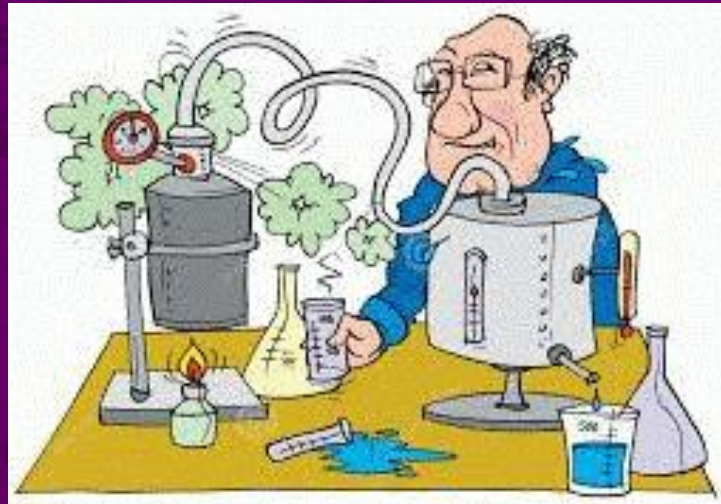
- When our basic needs are met, we should have an attitude of gratitude and contentment because God has provided for us. A grateful spirit helps to counteract the obsession to have more and more stuff.
- Another secret might be to use some of our surplus to bless others. Such acts of generosity bless us even more, and might encourage us to do that more often by creating more margin.

The mind and will: Our heart's attitudes are very important. But our minds and wills have to be involved in the process of managing our money.

- As we saw earlier, most people will need to develop and live by a budget in order to create margin. Our default mindset for living should be frugality and conservation. Ron Blue calls it a “non-consumptive” lifestyle. Others have a “make it last” philosophy. Whatever we want to call it, it's the discipline of not responding emotionally to satisfy our every desire.
- Focus on needs rather than wants. Here is a secret which you may have discovered in your own life: when we forego immediate gratification and wait for our desires to settle, then wait a little longer, sometimes the unexpected happens. The “need” that seemed so urgent just a short time ago may vanish and the assault on our savings account will have been thwarted.

The secret formula for creating margin

It's guaranteed to work every time!



The secret formula for creating margin: I believe there is a secret formula for creating margin that is so simple it's easy to overlook. But I guarantee you that it will work every time you do it. You don't need to be a chemist or a mad scientist in order to discover this formula, it only requires a little understanding of human nature.

The secret?

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

From my
income
(employer)



To my savings
(banker)

The secret? So, what is this secret? It is really simple: it's putting into practice the same secret we discovered in the module on faithful giving. When we get paid, we set aside our budgeted margin first before we start our spending for the month. As soon as we receive our earnings, we deposit our margin in a bank savings account before spending on anything else. That ensures that our margin goals for the month have been met. We can then make necessary living adjustments to live on the remainder.

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 >

Four suggestions for ensuring long-term success in creating margin: Here are some practical tips for creating margin on a year-in, year-out basis.

- First, create and abide by a budget. We saw in a previous module that a budget is a tool for controlling our spending. A good budget will provide for some margin from our paycheck.
- Secondly, if we have been overspending and would like to start achieving some margin, we need to start somewhere-- anywhere. Even if our budget enables us to set aside only a few rupees per month, at least we are developing margin and getting into the habit of spending less than we make.
- Thirdly, we should create margin regularly. We don't just discipline ourselves for one or two months. Instead, we make a permanent change to our lifestyles. We systematically set aside our margin at the beginning of the month in a safe and secure place, such as in a savings account at a trusted bank.
- Fourthly, we can practice being content with our new, self-imposed lower standard of living that we have achieved through discipline and prayer. We do not want to be wistful or dwell on the sacrifices that we are making relative to our old lifestyle, for our old lifestyle was irresponsible and risky. Our new lifestyle is healthier and prepares the way for us to face future challenges and opportunities. Here is a very important concept: in order for our savings to grow as fast as possible, we maintain approximately the same standard of living as our income grows. We make every increase to our budget prayerfully and deliberately. If we practice this discipline, the amount of margin we are able to create will increase over time, and pending unforeseen calamity, should result in some nice growth in our savings account balance.

Factors which fight against margin

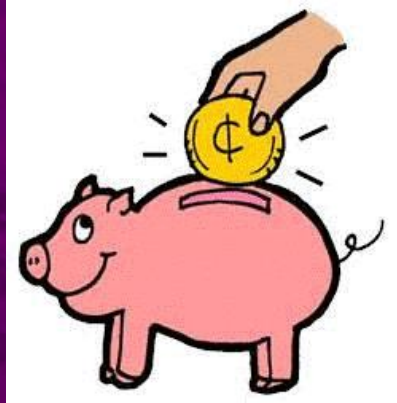
- **Either not having a budget or the discipline to keep it**
- **Unforeseen expenses**
- **Lack of planning**
- **Lack of knowledge**
- **External pressures to live the good life (eg, advertising)**
- **Being a spendthrift**
- **Others?**

Factors which fight against margin: here are some practices, attitudes, and experiences in life that fight against our ability to create margin consistently.

- Perhaps the most common one is not having a budget or not sticking with it. This can happen if we make impulsive decisions or if we haven't planned properly.
- Unforeseen expenses happen to all of us. Accidents, illnesses, and factors outside of our control can easily consume all of the margin that we intended to create, and more.
- We can succumb to slick advertising or peer pressure to live the good life. In doing so, we will find that it's hard to create margin. But remember that every rupee we spend now is permanently deducted from our savings.
- What are some other factors that can hinder our ability to live on less than we make?

Margin-practical realities

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



Margin-practical realities: The concept of creating margin is sound and easy to understand. However, the practical reality is that achieving it in real life may not be so simple. And it may be more difficult for some than others.

Let's consider two realistic examples

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



U.S. Mechanic

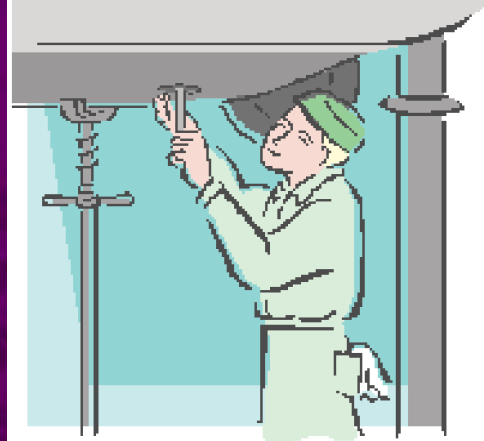


A poor Indian family

Let's consider two realistic examples: Let's consider two realistic examples. First, a U.S. mechanic named John who makes a good income, and second, a father named Bethel living in Northeast India who barely ekes out a living for his family.

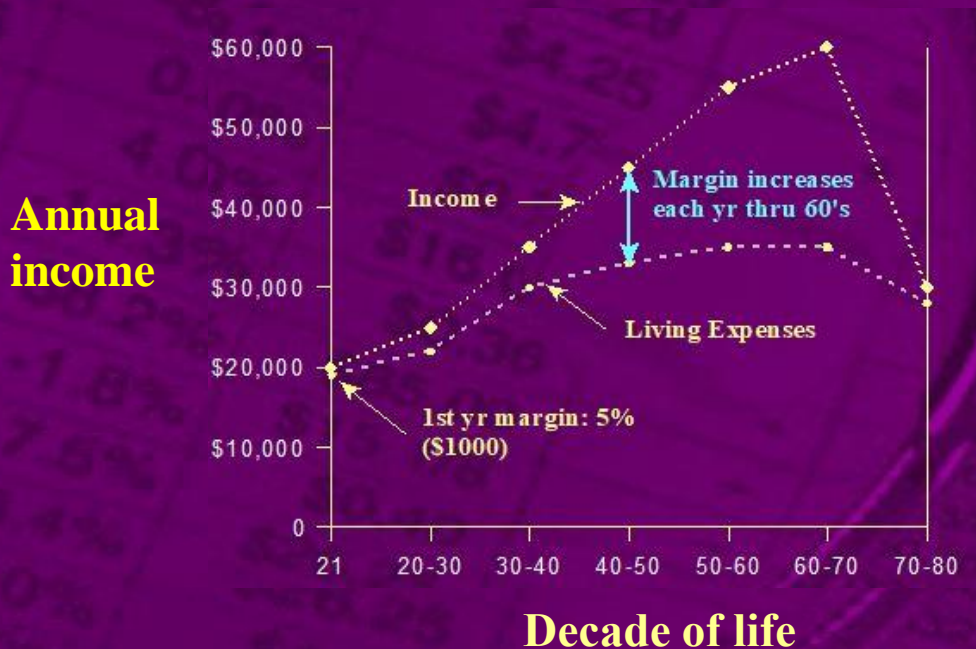
1. An American auto mechanic with a steady income

Creating substantial margin may be possible with planning and discipline



Case 1. An American auto mechanic with a steady income: in the U.S., John's career as an auto mechanic would be considered middle-class. He should be able to create substantial margin with prayerful planning and discipline.

The formula for John: work hard and systematically increase margin



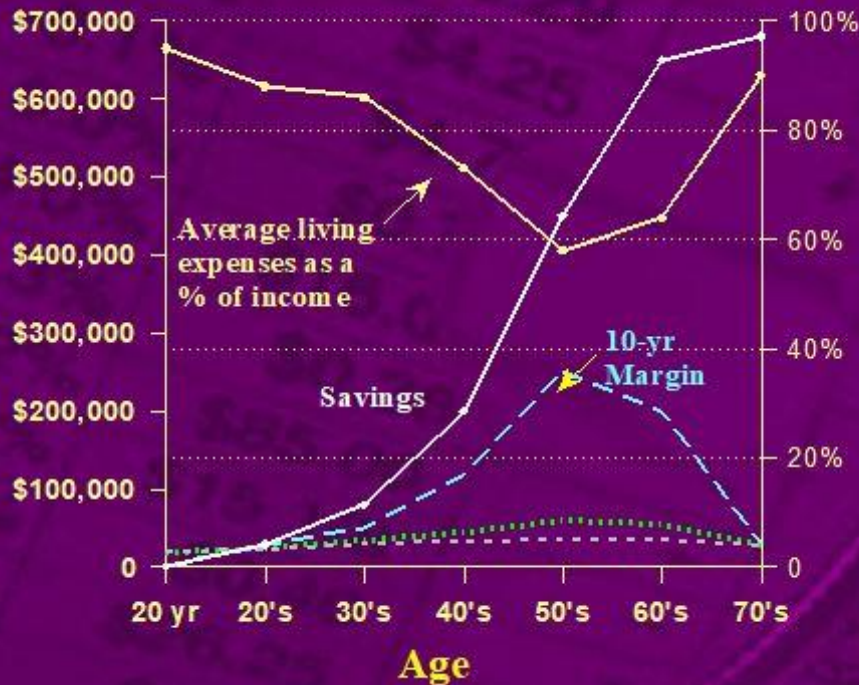
The formula for John: work hard and systematically increase margin: The upper graph represents a possible graph of John's income over his lifetime, from apprenticeship to retirement. The lower graph represents his expenses. Being young and inexperienced, his income at first might be considered at the low end of the middle-class scale. However, with frugality and discipline, he should be able to set aside a few dollars each month, perhaps as much as \$1000 a year. Over his lifetime, his skill and value will increase and he can expect that his income will rise. He might even get to the point in his forties or fifties where he can open his own repair shop.

John will increasingly be in the position of needing to make choices on how to manage his income as the years go by. He could decide to live the good life, indulging his desires for more things and a better lifestyle as his income grows. If John chooses to do this, he will have a hard time building a substantial savings account. On the other hand, if he chooses to forego some increases in comfort and convenience, barring unforeseen expenses he could see significant increases in his savings account balance.

Let me explain his options a different way. The secret for John to build his savings account over the long term is to keep his living expenses relatively constant as his income rises. This is where wisdom and discipline are required. The temptation will be for him to do what we call "keeping up with the Joneses". That is, he will be tempted to let his spending increase at the same rate as his income. That practice may help him and his family to live the good life, but it is not the way for him to have future financial success.

If John is wise, he will look to the future and realize that there are going to be major needs and opportunities down the road that will require considerable sums of money. If John wishes to meet those future needs in a responsible way, a better long-term plan would be for him to keep his lifestyle approximately the same so that he can increase his margin and begin adding considerable amounts to his savings account each month, even into retirement. Now it must be stated that this is a simplified model. There may be circumstances that make it difficult for John to achieve large margins. But I'm talking in generalities and trying to make the point that his key to achieving abundant margins requires a long-term vision, wisdom, and discipline. But in middle-class America, I think most families could achieve these goals.

The power of margin + time



The power of margin + time: let's look at the power of creating margin over a long period of time. If our hypothetical mechanic applies the practice of increasing his margin steadily over his lifetime, wonderful things can happen to help provide for his family's future and to benefit others. Let's take a bird's eye view of his life story. In his early years, his twenties and thirties as he is raising his family, his expenses can be considerable. Even with frugality, his expenses will likely increase over the first or second decades of his adult life. Thus, his margin may be very modest during this period of time, even if his income increases. The scale on the right indicates that in the early decades, John may be able to save only a small percentage of his income, perhaps 10 or 20%, or even less. But if he has a good long-term perspective, I believe it is possible for him to save some money each month, even if just a few percentage points. Then as he gets into his forties, fifties and sixties, unless he has great issues in his life that require him to use substantial savings, he should be able to set aside a considerable amount of his earnings. If he does this for two or three decades and invests wisely, his life savings may grow substantially.

By the time he gets into his retirement years, he could have several hundred thousand dollars in his savings account. In his later years, his income may go down and, even if his expenses are lower, he may not be able to save as much as he did during his middle years. This is illustrated by the flattening out of the white line. So over his life, his savings account rises modestly during his twenties and thirties as he is raising his family and putting together his household. It then goes up rapidly during his middle years, and once again more slowly in his later years. After retirement he may have to use some of his life savings to live on so that the total balance will actually go down.

But in this example, barring major tragedies or health problems, John will now have sufficient life savings by the time he is in his 50's or 60's to do some wonderful things with his savings that we saw in an earlier slide. In addition to preparing for retirement, he might be able to achieve some combination of the following activities: start his own business, help his children or grandchildren get through college, make generous gifts to the needy, appropriately increase his lifestyle, or make substantial gifts to the Lord's work.

As has been said, there are many possible situations which could alter this idealized scenario. He or his family could experience catastrophes, tragedies, an adverse economy, political vulnerabilities, investments that turn sour, major illnesses, and other setbacks. He may choose to give away a large percentage of his savings to the Lord's work from time to time. Therefore, this chart may or may not hold true for any given individual. But I believe the concept is sound, and it is one that my wife and I have practiced overall our lifetime.

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. >

Margin in Developed Countries: creating margin in developed countries, such as the U.S., should be possible for most people with steady incomes. I believe success can be achieved by following a few common principles. Let's review them:

- Cultivate a non-consumptive lifestyle
- Practice spending less than we make, live frugally, and shop wisely. Follow wise admonitions, such as "Make do with what we have" and "Use it up rather than throw it away". Just a quick note on wise shopping: sometimes it's better to purchase a product of better quality, even though it is more expensive than buying the cheapest one available. The better quality item may substantially outlast the less expensive one, and over its lifetime be more cost effective. On the other hand, certain inexpensive items may adequately do the job. In such cases, buying the better quality item is overkill and a waste of money. By doing proper research into things we buy, and mixing it with wisdom, the counsel of others, and our own experience, we will be better able to make the proper choices. The Internet is a wonderful tool for investigating product quality and gaining the experience of others.
- Practicing these disciplines to create and accumulate margin over a long period of time will allow us to build a savings account to help pay for some of our future wants and needs, and perhaps be able to give a little to others.
- For most people, creating margin on a consistent basis will require developing and adhering to a budget.

2. A struggling seminary student

An Indian family of five



Haflong, 1998

Case 2. A struggling seminary student: I believe for many people, creating margin each month is possible, even if it is just a few rupees. But for the vast majority of people, especially those in developing countries, producing a large savings account may be impossible. They sometimes live hand-to-mouth and barely survive in spite of living frugally, responsibly, and self-disciplined.

Let's now consider a struggling seminary student named Bethel. This is an example where creating margin is very difficult. I know personally a man who struggled to feed his family and put himself through seminary. But by God's grace he did and today he is in a position of leadership in his church.

I met Bethel when he was just beginning his studies. I was drawn to him because of his gentle and humble spirit, and we established a friendship. After I got to know him, I asked him if he would tell me his story. He came from a very poor family, had many siblings, and had a father who was in the ministry. They didn't have much income. I am sure life was a struggle for them. Bethel wanted to become a pastor but had no realistic way of financing the required formal education. However, his faith in God was strong. For 16 years, he prayed that he might be able to go to seminary. Finally, after a very long time of waiting, the Lord provided a way for him to do that. He was accepted at Trinity college and seminary in Manipur.

He spent many years as an itinerant pastor, served in district leadership, and is now a beloved pastor to a local church.

Bethel

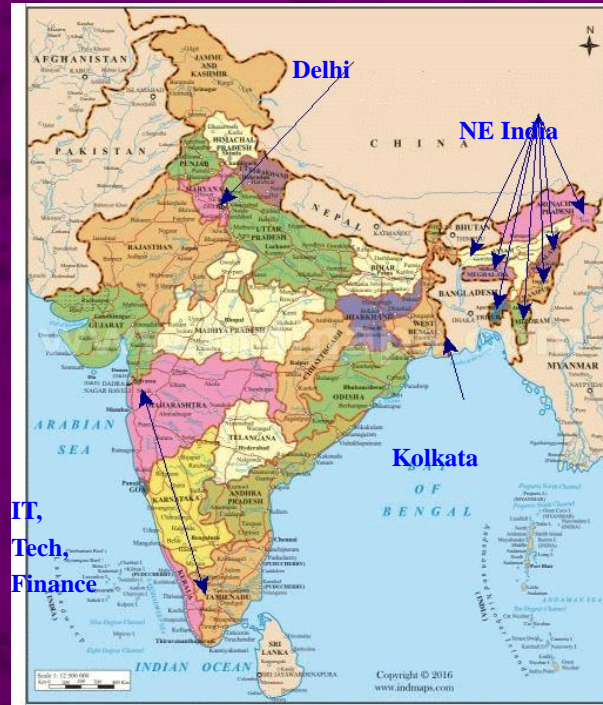
Mighty In faith and perseverance



Bethel: Bethel is a wonderful example of faith and perseverance in the midst of limited financial resources. When I first met him, he and his young family were living in a modest house which he had constructed. He and his wife planted a garden which helped feed their two children. When he was accepted at the seminary in Sielmat, Manipur, he told me that it was a 24-hour bus ride for him to travel from his home to the school. Being of modest financial means, he could only afford to return to his home once or twice a year. In order to help his wife care for their children, he invited his sister-in-law to live with them.

Wondrously, the Lord gave him success. He not only earned his bachelor's degree at the seminary, but a master's degree as well. But it wasn't so much his academic achievements that impressed me the most. Rather, I was deeply touched by his abiding faith and determination, his love for others, and the sacrifice he and his family made so that he could go into the ministry. Bethel is one of my life heroes.

Map of India



IT,
Tech,
Finance

Map of India: Let's zoom out and look at life for people like Bethel. Here is a map of India. The northeast portion of the country is north of Bangladesh and is comprised of seven states.

Map of 7 states of NE India



Map of 7 states of NE India: Bethel lived in the NE Indian state of Assam, in a poor section of Haflong, a town not far from the city of Silchar.

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. >

Illustration from NE India: I think it is useful to consider how difficult it is for most people in NE India and other emerging countries to survive. According to Wikipedia.com, the 2016 per capita income in India was \$2,257/year. That is less than \$6.18 (Rs507) a day. It ranked 139th out of 164 countries. According to the Union Cabinet, 16.4% of the nation lives below the poverty level and 4.2% live in extreme poverty. And, of course, many developing countries around the world have high poverty rates.

Although India's economic situation has greatly improved over the past few years, as with a large segment of earth's population, just surviving through the day is a challenge. To illustrate this, let's look at what it costs just for food in Guwahati, a major city in Assam.

Guwahati food prices - 2023

Food		Update prices
	Basic lunchtime menu (including a drink) in the business district	₹608
	Combo meal in fast food restaurant (big mac meal or similar)	₹504
	500 gr (1 lb.) of boneless chicken breast	₹189
	1 liter (1 qt.) of whole fat milk	₹60
	12 eggs, large	₹82
	1 kg (2 lb.) of tomatoes	₹44
	500 gr (16 oz.) of local cheese	₹314
	1 kg (2 lb.) of apples	₹130
	1 kg (2 lb.) of potatoes	₹25
	0.5 l (16 oz) domestic beer in the supermarket	₹126
	1 bottle of red table wine, good quality	₹644
	2 liters of coca-cola	₹93
	Bread for 2 people for 1 day	₹43

Guwahati food prices: Consider the price of chicken or beef. At the average daily pay scale, it would cost these poor families 25% of their daily wage to eat meat. It is not uncommon, therefore, for those below the poverty level to enjoy meat perhaps only once or twice a month. In spite of their poverty, it is amazing to me how generous they are. On more than one occasion I was a guest in the house of a poor family for a meal and they honored me by serving meat. I am not worthy of such a sacrifice, and it touched me deeply.

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**

Thoughts on the realities of creating margin by the world's poor: in summary, let's consider some of the realities of creating margin by the world's poor:

- Although creating some margin is desirable, it may come at a great sacrifice for many people around the world.
- Any margin they achieve is commendable and if they give away a portion of it to their poor brethren, their sacrifice is precious in God's sight.
- My experience has been that sometimes the poor are the most generous.
- They live hand-to-mouth and are totally dependent on God for their survival. Yet many will give you the shirt off their back—with a smile.
- We should have nothing but compassion for the poor, especially our poor brothers and sisters in Christ, and those of us who are able should be willing to help them in tangible ways in their times of need.



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?

Question for discussion

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 >

Caution!: I believe a word of caution is important.

- First, it is neither possible nor desirable for us to save for every future need. God wants us to trust him with our future.
- We cannot trust our own resources for our security. Only God knows the future and we are dependent upon him for our very lives.
- No matter how much money we have, we cannot extend our lives beyond what God has ordained.
- Instead, we should live within our means and be content with what we have.
- Whether we have an abundance or scarcity, we should 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 >

Pray for wisdom in using our margin: if we are able to create some margin on a consistent basis, we should build a savings account. The possible uses of that account, as we have seen earlier, far exceed our ability to pay for them. Therefore, our savings account cannot be trusted to meet our needs. Only God can do that. We should pray for wisdom in using our savings according to God's plan for us. He may want us to use some of it to bless others, enhance the quality of our lives, or save for future needs and opportunities. How this money is allocated is under God's control. It's really his money, not ours.

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?

Discussion questions on margin

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**

Quiz

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**

Quiz

Summary of Principle #6 on creating margin

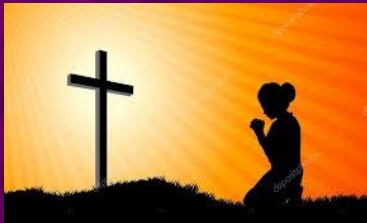
- Remember God's owns everything.
- There are many examples of when God created margin in Scripture
- Cultivate a heart toward serving God and others.
- Practice the grace of contentment and the joy of blessing others.



Summary of Principle #6 on creating margin: let's review what we've talked about during this module on margin:

- First, we should constantly remind ourselves that God owns everything he has entrusted to us.
- He has demonstrated the principle of saving for the future in nature and in the various ways he has provided for his people
- We should cultivate a heart for serving God and blessing others
- We do well to practice the graces of gratitude and contentment.
- We should develop and follow a budget to systematically create margin as soon as we receive our wages

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.**

Summary of Principle #6 on creating margin: let's review what we've talked about during this module on margin:

- We should develop and follow a budget to systematically create margin as soon as we receive our wages
- We can use this margin as God directs to meet our future needs, wants and opportunities; the needs, wants and opportunities of others, and to build the kingdom of God.
- Remember the objective of regularly creating margin and saving is not to get rich or to trust in money for our security, but rather to practice a life of discipline, generosity, and financial responsibility.
- In all of its aspects, we should submit to God's will for our financial resources.
- 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.

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

Principle #6 Develop a lifestyle which creates margin