

MARGIN—3 FINANCIAL MARGIN

If you have your Bibles, you may open them up to Proverbs 21, that is where we will start.

I wonder how many of you would just go ahead and say in front of the world and everybody that you occasionally or maybe even often have some financial stress in your lives? How many of you would say that is true? Leave your hands up for just a second. I want you to just look around and see just how normal this is.

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.

Sadly again, having little or no financial margin is very, very normal. That is one reason we do not like normal, because normal is not working.

- **■■■■■■■■ MARGIN: THE AMOUNT AVAILABLE BEYOND WHAT IS NECESSARY.**

Financial Margin: we could say this; if you earn \$3,000.00 US dollars a month, and you spend \$2,500.00, you have \$500.00 left over, you have \$500.00 margin for that month. If you earn \$3,000.00 and you spend \$3,000.00, how much margin do you have? You have zero! If some of you go, "Well, that's nothing baby, I earn \$3,000.00 and I spend \$3,500.00 a month."

What does financial margin look like in our everyday lives? Here's what it looks like: 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. And again, let me just say, 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

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.

I've seen two different types of Homes & the people that live in them! (Rich & Poor)

Look at the words of Paul to Timothy in 1 Timothy 6:6-10

6 But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 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. 10 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

What are some of the many grief's 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!

What's the problem? 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 cultures definition of happiness?

• **OUR CULTURE'S DEFINITION OF HAPPINESS: (MORE THAN I CURRENTLY HAVE.)**

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!"

I mean, we have got twenty-somethings getting married now, going and trying to obtain the very same lifestyle that their parents have, and it took their parents 30 years to get there, but we think we deserve it now!

Because if I have this stuff, I will be happy

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.

I remember a time when Tiscia & I Life-styled our way straight past margin.

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... 20 But store up for yourselves treasures in heaven... 21 For where your treasure is, there your heart will be also. Matthew 6:19-21

A very fair translation of this verse would be to say, for where your money goes, there your heart follows. Where your money goes, there your heart follows. Let's be honest, the average Christian in my country 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.

So what do we do? What do we do? How do we create financial margin? Now, you don't have to write this down, but the most simple answer, and the very obvious is this; you either earn more, or spend less.

But, every one of you are smart, you already know that. You know that, you know that, you know that! But, most people are not 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?

- **YOU MUST 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, and truthfully, many, many more. Let's talk about them.

WHEN YOU PUT GOD FIRST

1) YOU EXPERIENCE GOD'S BLESSINGS.

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 3:10

What does tithing do? When we bring our first and our best, God will bless the rest.

It trains us, teaches 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.

The Biblical, honorable, faithful tithe, returning 10% back to God.

Guess what else it does? It breaks the power of materialism and consumerism in our lives.

It breaks that power, because 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 me, "Pastor, if I don't have margin, should I wait until I have margin to start tithing?"

I say, "No, Way!" 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) YOU 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

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.

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 coupon like a maniac.

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!

When you seek God first, when you get closer to God, guess what happens? You don't need those things, because God is enough.

3) YOU 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.

With me are riches and honor. With me are lasting wealth and success.¹⁹ My fruit is better than fine gold. My gifts are better than the finest silver. Proverbs 8:18-19

He says that the things I give are better than the things of this world, 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.

The choice is yours. It is not an income issue. It is a lifestyle issue. The choice is yours, you first, or God first? Putting God first is better.

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? Lift them up, lift them up! Okay, put them down.

Here's what I want to tell you that is really sad. The majority of you put your hands up earlier and you said, "I have financial pressure". Only about half of you put your hands up right now, because you still don't believe it's better, and that breaks my heart.