

Financial Margin
October 9, 2016
Lynn Haven UMC

Introduction

But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows. (1 Timothy 6:9-10 NLT)

It's pretty amazing when you consider all of the good and bad things that can happen through the simple exchange of a little piece of paper. While money is necessary in our society, it sure can't buy you happiness. Have you ever read any of those "where are they now?" stories on lottery winners? It might surprise you to know they almost always end up alone, miserable and bankrupt. In fact, in a recent study on 10 winners, only 1 person was still happy and wealthy after 10 years. Why? Because he remained content with being a simple farmer who didn't change much about the way he lived. That's not to say he didn't upgrade to a fancier tractor, but by and large, he was content with what he had. The other 9? Well, they pierced themselves with many sorrows.

Digging Deeper

Financial Margin is found when you...

GAIN all you can.

- This doesn't mean hoard up all your treasures in earthly storehouses. It means work hard to gain all you can so that you can do the most good with it while you are here on this earth. Do you think the messages of "an honest pay for an honest day's work" and "good will toward man" (through generosity) are important to the majority of Americans today? Would you say the younger generation is learning generosity, the value of a dollar and the principle of earning what you get? Why or why not?

SAVE all you can.

- "Wealth gained hastily will dwindle, but whoever gathers little by little will increase it." Proverbs 13:11 (ESV). Financial discipline is difficult to achieve these days. You can find bigger and better ways to part with your money waiting around every corner. What would you say are the biggest challenges you face when it comes to saving money?
- Advertisements are constantly telling us we NEED that shiny new toy (car, ring, Sham-wow, etc.) or else we won't be as happy as everyone else. Separating our wants from our needs is a tricky business these days. So we spend, incur debt and build stress that leads to a host of other issues. Do you live within, beneath or beyond your means? Talk about the ways that being debt free and maintaining a savings account could provide financial margin in your life.
- While God values saving, he loathes hoarding. The difference is found in your attitude. There is no shame in having a vast fortune. The shame comes from the mindset of believing it all belongs to only you. Discuss how we honor God through balancing the allocation of our finances.

GIVE all you can.

- Matthew 16:26 (NLT) says, “And what do you benefit if you gain the whole world but lose your own soul? Is anything worth more than your soul?” Money is a tricky thing. It’s a precious commodity. Almost like that little gold ring in J.R.R. Tolkien’s famous story. Material things only become evil in the hands of people who value them above God and His will for our lives. Discuss how money (or possessions) can become idols and ways to avoid that pitfall.
- Have you ever had an anonymous person pay for your meal? The ripple effects of these simple acts of kindness can turn into big waves of hope for people who might be struggling with their faith (in both God and humanity). Luke 6:38 (NIV) says, “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” Talk about some simple ways you can pay it forward this week. Share your results the next time you meet.

Conclusion

Matthew 6:24 (NIV) “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” As we close this week’s study on establishing financial margin in our lives, let’s take a look at some applicable quotes on this subject made by the founder of the Methodist movement, John Wesley:

“Do you not know that God entrusted you with that money (all above what buys necessities for your families) to feed the hungry, to clothe the naked, to help the stranger, the widow, the fatherless; and, indeed, as far as it will go, to relieve the wants of all mankind? How can you, how dare you, defraud the Lord, by applying it to any other purpose?”

“Not, how much of my money will I give to God, but, how much of God’s money will I keep for myself?”

“Earn all you can, give all you can, save all you can”