

**\*\*Bumper Video –**

**-MARGIN Title**

We start today in Proverbs 21. So get out your bible or your favorite app and join me in Proverbs chapter 21.

Welcome to Redemption Church. My name is Chris Fluitt, I'm lead pastor here. We are in the 3<sup>rd</sup> week of the Margins series.

Quick review

- **Margin is the space between you, your needs, & your limits**

If you are a human being, then you have limits. And we all have needs. Our lives are better when there is Margin... Space between our needs and limits.

We are talking today about Financial margin.. But I want to preface everything I say here.

### **1. We aren't after your money**

- a. We aren't taking up a Special Offering after this or launching a building fund. We aren't after your money.

### **2. We want to see you have money margin**

- a. Margin is the space between your needs and limits. We want to see you develop space between your bank account and your bills or debt. We believe you will have a happier, more peaceful life with financial margin.

### **3. We have a right to talk about money**

- a. Some of you are already nervous about this sermon. That's ok. I am hoping to gain your trust. I am praying you will see my heart isn't to get your money, but that we really care about your success in the area of finance.

- b. We do have a right to talk about money. The Bible talks a lot about money. Jesus talked a lot about money. YOU talk and think a lot about money... Oh yes you do.
- c. A lack of Money Margin brings about a lot of stress. This stress effects every area of your life... So we should talk about it.

### Normal is Insane

- Living paycheck to paycheck
  - Having monthly payments
  - Debt, worry, fear, anxiety
  - Fights over money problems. It is the #1 cause of divorce
- Having little to no Financial Margin is normal... But you aren't called to be normal...

Romans 12:2 Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is--his good, pleasing and perfect will.(NIV)

### Margin is the space between you, your needs, & your limits

Margin is about needs & limits. Another way to say it... It is the space beyond what you have available and what you need.

If you have \$1000 dollars in an emergency fund but you have to pay the mechanic \$600 to fix your 1990 Volkswagen Fahrvergnügen... you have \$400 left over.. You have a \$400 margin.

If you have \$1000 dollars in your emergency fund but you spend \$1000... you have \$0 margin.

### Financial Margin is having money available...

- Having money left over at the end of the month
- Money available to help someone in need...
- Money available so you don't feel stretched and stressed when you give to others..
- When you are running short on TIME MARGIN... you might have a Money available to hire someone to clean your house or do your yard work.
- Money available to do something you enjoy.
- You aren't worried, stressed, or fearful... you have money available.

Financial Margin is something most people do not have... It is all too normal.. But Normal is insane

**The Average family** in 2011-2012 brought home \$3,769 a month. That is \$45,230 a year. That is how much they had available to spend. But the Average spending over that time was \$4,137 a month, \$49,648 a year.

This is insane. If you lived a decade like this you would be over 40 thousand dollars in debt. What if you added in a credit card interest rate... Lives are being ruined... homes are being foreclosed... retirement becomes impossible... all because a lack of margin.

The Average family has no margin! I believe God wants us to have financial margin.

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

**A wise person has plenty. A wise person has margin. A wise person saves money. A wise person avoids debt.**

**A foolish person lives without margin. It is foolish to live pay check to pay check. It is foolish to live without money**

available for emergencies. It is foolish to devour all that you have..

Notice the Bible doesn't say...

- The Wealthy store up...
- The 2 income family stores up
- The 6 figure income stores up...

It is the Wise that store up!

Are you living wise? Are you storing up?

How do you define rich? How do you define wealth? We often define it by stuff...

They have a big beautiful house. A manicured lawn. They have double doors and a huge entry way. They have granite countertops and huge Jacuzzi bath tubs. They have new cars and new large TVs and new Cell Phones and new video game systems...

We define wealth by the stuff someone owns... but many people who live like this aren't wealthy. They have spent away all their MARGIN.

Start defining wealth by Margin and not by stuff.

I can take you to people's houses who have a bunch of stuff and you would think they are wealthy... but if you could spend an evening with them you would feel the tension and the stress and the worry. Although they have stuff... they don't have margin. They are not as wealthy as they appear.. they are actually in debt.

I can also take you to people's houses that you would walk in and not be blown away by their stuff. You wouldn't be in awe with the amenities. If you judged them by their stuff you wouldn't think they are wealthy... but they are wealthy. They have margin.

They don't have a TV so large you can see it from space... but what they do have is paid for. They don't have brand new cars... but what they have is paid for.

YOU KNOW WHAT ELSE THEY HAVE... they have peace! A peace that comes from making good decisions and having MONEY AVAILABLE. They have learned to master their money... instead of being mastered by their money.

DO NOT DEFINE WEALTH BY STUFF... define it by margin.

**It is a rich family that has what matters most.** Say this out loud. Culture would have you believe otherwise. The advertisers wouldn't have you believe this... You need to remind yourself of this every day. Put this in the fabric of your home... It is a rich family that has what matters most

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

There is a difference between those that live wisely and foolishly.

**1 Timothy 6:6 But godliness with contentment is great gain.(NIV)**

**1 Timothy 6:7 For we brought nothing into the world, and we can take nothing out of it.(NIV)**

**1 Timothy 6:8 But if we have food and clothing, we will be content with that.(NIV)**

**1 Timothy 6:9 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.(NIV)**

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

Marginless living brings grief. We see this everywhere...  
People worried about money...

Be wise... not foolish...

We trade margin, flexibility, peace for stuff that doesn't last That is foolish! Be wise not foolish!

We obey this culture's definition of happiness and live according to it... What is the Culture's definition of happiness you ask..? Happiness is more than I currently have

Whatever you have... it's not enough. If you just had a little more... If you can't afford it just make payments. If I have more stuff... Hello! Under this definition NO ONE will ever be happy!

Your happiness doesn't come from stuff. **The majority of us are more blessed than we have ever been... but more miserable than we have ever been. We have no Margin.**

You can make more and be less happy. You can own more and be less at peace. WAKE UP! It's not about the stuff! It's about wisdom... it is about margin.

**It is not an income problem... it is a lifestyle problem.**

Our lifestyles are bigger than our income. That is a major problem.

The average income worldwide is less than 10 thousand a year. A decent job in this country will pay you 3 times the world average. It's usually not about the income... we already make 3 times more than the average person. Stop for a moment and realize you make 3x more money than 3.8 Billion people... If 3 times the average isn't enough,

then what will be enough? Do you need to make 6 times or 10 times more? NEWSFLASH making more won't make you happier!

This lifestyle is driven by culture and it is insane.

The world tells you that you need more stuff, but Jesus warns us against this...

Matthew 6:19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.(NIV)

Matthew 6:20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.(NIV)

Matthew 6:21 For where your treasure is, there your heart will be also.(NIV)

Jesus is trying to tell us it's not about having more and more stuff in this world. This stuff won't last... Instead we should look toward heaven and store up treasure there.

And then he generalizes the entire problem. He makes it very plain and easy to understand...

It is more than an income problem... It is more than a lifestyle problem... It is a heart problem.

Matthew 6:21 For where your treasure is, there your heart will be also.(NIV)

Whatever you prioritize... whatever you treasure... whatever you spend your time... energy... money on... That is where your heart is.

**Do you have a heart problem?**

Where is your heart today? Look at your bank statement and see if it agrees with you.

NOW LET ME BE CLEAR... I am not saying we should all go live in cardboard boxes and give away all our possessions. You shouldn't feel guilty because you have a nice home or material blessings. In fact Jesus tells that when we put His Kingdom first that we will gain all the things we really want

Matthew 6:33 But seek first his kingdom and his righteousness, and all these things will be given to you as well.(NIV)

Are you seeking God's kingdom 1<sup>st</sup> in every area of your life? Are you doing it in your finances?

Are you prayerful with how you spend money? Do you ever ask God how you should be spending the resources in your life? Are we giving God MARGIN, space to talk to us and to direct us. Are we so focused on what this culture tells us to do with our money that we resist what He tells us?

**There are some things in this world you will never have added unto you, until you seek FIRST the Kingdom of God.**

When finances stop being a goal and start being a tool to serve God these 3 things happen. Money should be a tool and not a goal. A goal is something your life is pointed towards... A tool is something you use to attain your goals. When finances stop being a goal and start being a tool to serve God these 3 things happen.



## 1. You will experience God's blessing

Malachi 3:10 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.(NIV)

## 2. Supernaturally Content

Prov 15:16 Better a little with the fear of the LORD than great wealth with turmoil.(NIV)

Hebrews 13:5 Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."(NIV)

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

Proverbs 8:18 With me are riches and honor, enduring wealth and prosperity.(NIV)

Proverbs 8:19 My fruit is better than fine gold; what I yield surpasses choice silver.(NIV)

Proverbs 8:20 I walk in the way of righteousness, along the paths of justice,(NIV)

Proverbs 8:21 bestowing wealth on those who love me and making their treasuries full.(NIV)

**Only with God can you receive margin through giving...  
You have less but you are promised more.** This is counter cultural...

You first? Stuff first? Or God first?

## Musician

Can God trust you?

Have you ever dreamt about money? Maybe about winning the lottery...?

Do you think God can trust you with 1 Million dollars?

Can He trust you with your salary? If He can't trust you with the money you have right now... He can't trust you with more.

I'll have margin when I have more... I'll make space to give when I have more...

No. You have to make Margin now. Make space for God to move.