

## Margin Part 3: Deep Breath

Luke 16:13

- 1. What was most meaningful, memorable, or challenging to you from the message this week?
- 2. Talk about one of the happiest times in your life. What were your finances like during that period?
- 3. Think about how you managed your money last year. What would you like to do differently this year?
- 4. How well do you document your expenses so that you know where your money is going? What influenced you to document your expenses the way you do?
- 5. In the message, Tim said, "You can raise your standard of living with debt, but you can only raise your quality of life with discipline." How accurately does that statement align with what you've experienced?
- 6. What is one challenge you would face in developing a debt reduction plan?
- 7. What is one thing you can do this week to begin to create margin in your finances?

## **MOVING FORWARD**

Money doesn't raise your quality of life, financial margin does. In fact, you may need a lower standard of living in order to improve your quality of life. You can't obey the teachings of Jesus without margin because He said we could only serve one master. Don't let your finances be your master.

## **CHANGING YOUR MIND**

"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."

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