



Scriptures from New International Version unless noted

More Stuff?

Margin is the space between our current pace and our limits.

KEY POINT:

There is a big difference between your standard of living and your quality of life.

A PROBLEM:

We like debt more than discipline.

Those who love money will never have enough. How meaningless to think that wealth brings true happiness!

Ecclesiastes 5:10 NLT

KEY POINT:

**Creating margin, financially, may lower your standard of living...
but it's going to raise your quality of life.**

3 Truths...

1. You're living on a percentage of your income, and you don't know what it is.

2. You think if you had a little bit more, things would be fine.

Those who love money will never have enough. How meaningless to think that wealth brings true happiness!

Ecclesiastes 5:10 NLT

3. You felt the same way when you made a lot less.

KEY PRINCIPLE:

"The borrower is slave to the lender." (Proverbs 22:7)

"No one can serve two masters."

Luke 16:13

"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."

Luke 16:13

"You cannot serve both God and money."

Luke 16:13

"Don't worry."

Matthew 6:25

ACTION STEPS:

- 1. Decide.**
- 2. Create a margin goal.**
- 3. Spy on your money for 2 months.**
- 4. Cut spending.**

KEY INSIGHT:

"I want" is better than "I owe."

- 5. Develop a debt pay-off plan.**

- Sign up for Financial Peace University small group – go to hillcountry.life.
- Buy *Financial Peace Revisited*, Dave Ramsey
- Read chapter 8 of *Financial Peace Revisited*
- Take a picture of the Debt Snowball Program – pages 90-91 of *Financial Peace Revisited*

KEY POINT:

The chief competitor for your heart is not the devil. The chief competitor for your heart is stuff.

- **Decide**
- **Create a margin goal**
- **Spy on your money**
- **Cut your spending**
- **Get out of debt**