



<b>DATE</b>	January 22, 2017
<b>SPEAKER</b>	David Smith
<b>TITLE</b>	Margin & Long-Term Goals
<b>SERIES</b>	A new year offers a fresh start. And for many people after the Christmas season, our finances could use just that! Let's study what the Bible says about spending and saving, so we can control our money before our money starts controlling us.

In today's message, David continued to examine what the Bible has to say about money and its role in the life of a believer. We saw the need to be good stewards by setting long term goals for our spending and creating margin in our financial lives.

1. David reminded us that God often provides for us through our stewardship. Can you remember a time when God has provided for you or your family members in this way? Share with your group and during prayer time make a special point to give God the glory for his provision.
2. Of all the ways David suggested to build margin, which ways do you think are the most difficult? Why? Discuss some practical things you can do to master them. Which of them do you think you have mastered? Explain how you have accomplished that.
3. Today we were once again reminded about the importance of self-control in our lives, especially in our finances. Do you think self-control in our finance helps us to have more self-control in other areas of our lives as well? In what other ways does developing self-control help us to become more like Christ?
4. Read Philippians 4:19. David made a great, sobering, and poignant point that many of us do not consider. "If it doesn't appear that God is providing for your needs, could it be poor stewardship?" Have you ever blamed God for your financial struggles that after contemplation you realize are the result of poor stewardship? As you feel comfortable, share with the group the lessons God taught you.
5. In Psalm 62:10, we are reminded not to "Set our hearts" on an increase in riches. How do you think this principle looks in everyday life and what might it say to us about planning for our futures?
6. Sometimes setting long term financial goals seems contrary to Jesus' admonition in Matthew 6:19-34. Read the passage and discuss how the principles David presented relate.
7. Read Philippians 3:14. (For context read from verse 1.) Since every decision we make is a spiritual one, discuss how making financial goals fits into our paramount goal of being like Christ. How does thinking about financial goals this way assist us in discovering His will for us in our finances?
8. Read Luke 14:28-30. What principle of planning and considering cost can we glean from this passage?

Setting long-term goals is an act of faith! Remember, margin and goals give us freedom so money cannot control us! In the words of Proverbs 13:16 (NIV), may we be prudent, acting with knowledge in our finances.