

# Fully Funded

Pt. 2 Quality vs. Quantity

Malachi 3

January 27, 2008

- A. **Financial Margin** is cash resources minus cash uses, or the amount of money you have left to spend as you desire, after living expenses and mandatory commitments are met.
  - a. The issue with financial margin is not income, it's lifestyle
  - b. The question to ask yourself: Are you allowing our culture and our quest for bigger and better and shinier and newer to rob you of the opportunity to have margin in your life?
- B. **WHEN YOU HAVE NO MARGIN YOU ROB YOURSELF.**
  - a. FINANCIALLY: by living with the pressure that robs you of the joy of the things you purchase.
  - b. EMOTIONALLY: the more you make the more worry you have.
  - c. RELATIONALLY: you worry and argue about money. "If only we could make more money" is a lie. The issue is "if only we would spend less."
- C. **WHEN YOU HAVE NO MARGIN YOU ROB GOD.**
  - a. You can't be a generous giver.
  - b. Malachi 3:7-10 ...will a man rob God?...
- D. **THE PRINCIPLES:**
  - a. Percentage priority giving breaks the power of money and greed in your life.
  - b. If you want margin in your life you begin giving before you have that margin.
  - c. You can't be a generous giver unless you do it God's way.
- E. **THE CHALLENGE:** This week figure out what percentage of your income you are living on.