



## **FINANCIAL PEACE**

Margin Pt 4

Pastor Craig Coulter

- LIFE IS BETTER – with MARGIN!

### **When we do NOT live with MARGIN:**

- Our STRESS level goes way up
- And our RELATIONSHIPS suffer

### **Culture lies to us and says:**

- If I raise my standard of **LIVING** –
- Then I'll have a better quality of **LIFE**.

You can raise your standard of living with **DEBT**.  
But you raise your quality of life with **DISCIPLINE**.

### **THREE THINGS I KNOW ABOUT YOU:**

#1. You are living on a percentage of your income.

#2. If you had a **LITTLE BIT MORE** – things would be fine.

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

**Luke 16** – Jesus tells a parable about a money manager. He concludes:

(v. 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. You cannot serve both God and money.”*

## APPLICATION: STEPS TO FINANCIAL PEACE

#1. You need to **DECIDE!**

#2. You need to create a **MARGIN GOAL.**

#3. You have got to **SPY** on your money for two months.

- Everybody should be a-knowing -
- Where all their money is a-going!

#4. You **CUT** spending.

- **"I WANT"** – is better than - **"I OWE."**

#5. You develop a **DEBT RETIREMENT PLAN.**

**NEXT SUNDAY:** Margin in our **morals**

- Grade school kids – in Kidz Zone!
- Middle school kids/high school kids - on the front row!