

## Breathing Room Creating Financial Margin

Luke 16:1-15

*Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. 2 So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'*

*3 "The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg— 4 I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'*

*5 "So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?'*

*6 "'Eight hundred gallons of olive oil,' he replied.*

*"The manager told him, 'Take your bill, sit down quickly, and make it four hundred.'*

*7 "Then he asked the second, 'And how much do you owe?'*

*"'A thousand bushels of wheat,' he replied.*

*"He told him, 'Take your bill and make it eight hundred.'*

*8 "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. 9 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.*

*10 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. 11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?*

*12 And if you have not been trustworthy with someone else's property, who will give you property of your own?*

*13 "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."*

### **The Starting Place:**

- 1) Determine what your Available Annual Income is
- 2) Set Goals for Saving and Giving
- 3) Determine your Consumable Monthly Income (subtract your Goals from your Annual Available Income and divide by 12)
- 4) Pick yourself up off the Floor
- 5) Establish a Plan

### **How to Establish a Financial Plan:**

- 1) Track where your money is going
- 2) Begin Giving
- 3) Begin Saving
- 4) Launch a Debt Retirement Plan
- 5) Develop a Lifestyle reduction plan

Family Financial Workbook - Crown Ministries

→ Bucket Demonstration

