

# Debt & Financial Pressure

Name the problem. Choose one step you can take.

## Inside this resource

Debt is money you owe. List your debts and payments. Look at needed bills you cannot pay. Choose who to ask for help and what to do next.

Based on *Living Margin*.

God owns what we have. Our task is to use it well.

Write on paper or type into the boxes in a PDF reader. Save a copy on your device. These files do not send your answers anywhere. Use a calculator on paper. The online Money Table does the math for you.

This guide helps you follow Jesus in how you use money. It is not financial, legal, tax, or investment advice. It does not promise a result. Ask a trained local adviser for help when you need it.

# From parts to your own money.

Income is the money you receive. Think of all that money as 100 equal parts. This does not mean 100 dollars or 100 bank accounts. One part is 1%. Percent means “out of 100.”

1. **Start with your take-home income.**

Choose a week, month, or year for your plan. Enter the money you get after taxes and other amounts are taken out. This is your take-home income. Use the same week, month, or year for your bills.

2. **Find the value of one part.**

Divide your take-home income by 100. That tells you how much money is in one part.

3. **Find the amount for one purpose.**

For giving, start by multiplying one part by 10. Do the same for saving. Multiply by 60 for needed bills, or by 20 for flexible spending. These are starting shares. Using all 100 parts gives you your whole income again.

**Divide your income by 100 to find one part. Then multiply by the parts for one purpose—for example, 10 parts for giving.**

## The starting shares

| Use of money       | Parts of your whole income | How to find the money amount |
|--------------------|----------------------------|------------------------------|
| Giving             | 10 parts / 10%             | One part × 10                |
| Saving             | 10 parts / 10%             | One part × 10                |
| Essential expenses | 60 parts / 60%             | One part × 60                |
| Flexible spending  | 20 parts / 20%             | One part × 20                |

In the app, enter your income in Step 1. The Money Table does the math for you. It does not move money or connect to your bank. On paper, use a calculator. Keep all the digits while you work. Round only the final money amount.

Start with 10% for giving, 10% for saving, 60% for needed bills, and 20% for spending you can change. These shares may not cover all your needs. Write down your real costs. Change the plan to fit your household.

Giving and saving are your protected margin: money set aside first. Support for missions comes from giving. Money for goals comes from saving. Do not add them again. The percentages are guides, not Bible commands.

# When expenses are higher than income.

**Read Proverbs 22:7; 2 Corinthians 8:12–13.**

Debt can limit your choices. Give from what you have, not from money you do not have.  
Needing help does not make you worth less.

Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

## Start with needed bills

Which food, housing, care, or payments can you not cover? Read your loan terms. These are the rules you agreed to. Check costs, due dates, and late payments. Money you expect cannot pay a bill until it arrives.

## Choose what fits your needs

The book does not require one order for paying debts. Check costs, due dates, and what could happen if you cannot pay. Some loans put your home or other property at risk. Ask a trained local adviser for help with money or legal choices.

**Count each payment once:** required payments go into needed bills. Extra payments are separate. When a debt is paid off, choose where that money will go next. Do not rush to add a new bill.

**Which needed bill or payment should we deal with first?**

**Who can help us understand our choices?**

**Living Margin:** When the Circle Is Too Large, pp. 108–119. Page references use the book's printed page numbers.

# List what you owe.

Household or plan name

Type of money: USD (US dollars), BZD (Belize dollars), or your own

This plan covers: one week / month / year

Name or dates for this plan

Use a name, not an account number. Balance means the whole debt, not one payment. Interest is the extra cost of borrowing. Use the yearly rate from your lender, or leave it blank if unknown. Minimum means the smallest required payment.

| Debt name | Total owed | Yearly rate (%) | Required payment |
|-----------|------------|-----------------|------------------|
|           |            |                 |                  |
|           |            |                 |                  |
|           |            |                 |                  |
|           |            |                 |                  |
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Total required payments for this week, month, or year

Due dates, late payments, or loan rules we need to check

Add the required-payment total to needed bills once. Do not list those same payments again as another cost.

# Plan any extra debt payments.

Planned means what you intend to pay. Actual means what you have paid. Minimum means the smallest required payment. Extra means money paid on top of it.

| Debt name | Extra you plan to pay | Required amount paid | Extra amount paid |
|-----------|-----------------------|----------------------|-------------------|
|           |                       |                      |                   |
|           |                       |                      |                   |
|           |                       |                      |                   |
|           |                       |                      |                   |
|           |                       |                      |                   |
|           |                       |                      |                   |
|           |                       |                      |                   |
|           |                       |                      |                   |

Total extra payments you plan to make

Which money in our plan will cover these extra payments?

One payment to make or lender to contact, and when

Keep required and extra payments apart. Choose any change to giving or saving before using that money. Write why you need the change. Use amounts you can afford.

# Start with one faithful next step.

Needed bills we may not be able to pay

What can we cut, pause, or ask to change?

Family, local groups, lenders, or advisers who could help

One person to contact or step to take next

When we will check the plan again

## Read Luke 16:10.

Be faithful with what you have. One honest step matters. Percentages cannot create money that is not there.

Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.