The Money Table Leader’s Guide

An eight-session course built on Living Margin.

Inside this resource

Preparation, Bible teaching in context, discussion prompts, private worksheet time, and one take-home action for each meeting.

Based on *Living Margin*.

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

Use this guide to lead, not to collect financial details. Participants keep their own worksheets and records. This guide has no participant form fields. All discussion is optional.

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.

START HERE · ALONE, TOGETHER, OR IN A GROUP

A clear plan for your meeting

Your aim: Understand one stewardship principle and take the next practical step in your household's money plan.

Use with the section you chose from Living Margin. Everyone may pass. Alone? Write or pray instead of taking turns.

1. **Get ready.** Start with Step 1 and work through one step at a time. Meet privately, as a household, with a mentor, or in a group. Bring a Bible and your own income and expense information. Allow 45–60 minutes; private financial figures stay private.
2. **Welcome and look back.** Look at the step you wrote at your previous meeting. Ask: What did I try? What happened? What helped or got in the way? First meeting, no note, or no step chosen? Skip the look back. Simply ask: How are you doing, and what would you like to learn today? If you have not tried your step, say not yet. There is no score. Choose to try again, make it smaller, or choose a different step.
3. **Open Scripture.** Read the current step's Scripture and Living Margin teaching. Ask: What does faithful stewardship look like in this part of my life?
4. **Talk and listen.** Read the step's explanation and one discussion question. Then work privately through its fields using your own take-home income. In a group, discuss the principle, not personal balances. Leave unknown figures blank and write down what you need to find; an unfinished plan is not available money.
5. **Choose and write one step.** Choose one practical task from today's step: find a figure, make a plan, set up a transfer, or ask for help. The starting framework is 10% giving, 10% saving, 60% essentials, and 20% flexible spending; these are guidelines, not promises or a measure of faith. Write one thing you will do and when you will do it. Keep this note. At your next meeting, return to it before choosing another step. Example: Before Saturday, I will list our required bills so we can compare them with the amount available.
6. **Pray and arrange the next meeting.** Pray about your decisions and agree when to review them. Keep flexible spending in a separate account, ideally at another bank, or a suitable envelope or wallet. That balance is what is available until its next scheduled deposit; no category-by-category budget is required.

After your final session: choose when to review your step privately or with a trusted person. Another group meeting is not required. If you have not prepared, read together and begin where you are.

Lead with care, not pressure.

Eight meetings to practice faithful care of money. You are a guide, not the owner of anyone's plan.

Prepare the course

1. Read the current Living Margin book before teaching. Read each session's named chapters and Bible passages again before the meeting. Page references use the book's printed numbers.
2. Plan eight weekly meetings of about 75 minutes. Agree on dates, a quiet place, and time for people who need more help reading. For 60 minutes, shorten talk by 5 minutes and private work by 10. Let people finish at home; do not rush private decisions.
3. Offer a Bible, pen, calculator, Guided Workbook, and the four working guides to each person. Paper and fillable PDFs both work. The online tools are optional. There is no need for an account to download these files.
4. Use blank forms and 100-parts examples to practice first. Never project a real plan. Ask permission before reading aloud; no one has to read or pray aloud.
5. Find trusted local help for urgent needs, debt, and legal or tax questions. Do not sell a product, recommend a lender, or promise a result. Tell people when a trained local adviser is needed.

> **Opening words to use every week**
>
> You may pass on any question. We will not ask for income, debt, balances, credentials, or worksheet answers. Your money does not measure your worth or faith. Work privately. Take one step that fits what you have.

Read Scripture from a Bible. Teaching notes here are original explanations, not Bible quotations. The course is based on Living Margin, not a borrowed financial curriculum.

Keep private work private.

Agree on these boundaries together

- Talk about ideas, not personal amounts. No one must share income, debts, balances, passwords, account numbers, or answers. Do not collect completed worksheets, screenshots, exports, or backups.
- Do not ask people to sign in on a shared screen. Do not create group accounts or request access to household records. A participant's MSSNL account is their own. A guest preview is not a place for real private information.
- Keep papers turned toward their owner. Leave space between people. Do not photograph, record, or send private stories to others. Do not invite prayer requests that expose money details.
- If someone begins sharing amounts, gently stop: "You do not need to share those details. We can talk about the next step without them." Do not repeat or write down what they said.
- A home may choose to work together, but no spouse or household member has to show answers in class. Do not press for shared access. If money control or conflict makes private work unsafe, offer a quiet way to seek trusted local support.

Respond to pressure without shame

Do not assume overspending caused every problem. Job loss, illness, care needs, local costs, and low income can leave no spare money. Listen without comparing. Let someone choose a small step, ask for help, or pause.

If food, housing, health, or safety is at risk, help the person find local support. Do not tell them to stop medicine, miss a required payment, give money they lack, or borrow to meet a target. For legal, tax, investment, or debt choices, point to trained local advice.

> **The course has no score**
>
> Attendance, gifts, debt totals, and worksheet completion are not measures of faith. Do not rank people, require proof, or promise security. Optional discussion is enough.

One step each meeting.

The Guided Workbook works alone or in a group. Step 1 matches Session 1, and so on. Use the same private fields in both settings. Each meeting ends with one action, then the next meeting reviews the process without asking for answers.

Session / workbook step	Main working guide
1. Start with your household	Cash-Flow & Protected Margin Plan
2. See where your money goes	Cash-Flow & Protected Margin Plan
3. Set money aside for giving and saving	Cash-Flow & Protected Margin Plan
4. Plan everyday spending	Cash-Flow & Protected Margin Plan
5. Save for future needs	Savings & Future Needs Plan
6. Work through debt and money challenges	Debt & Financial Pressure Review
7. Make money simple	Stewardship Rhythm & Season Review
8. Review your plan and next steps	Stewardship Rhythm & Season Review

Download the participant materials

- Money Table Guided Workbook
- Cash-Flow & Protected Margin Plan
- Savings & Future Needs Plan
- Debt & Financial Pressure Review
- Stewardship Rhythm & Season Review

With an internet connection, select a link above to open the PDF on mssnl.org. For offline use, download the course materials ZIP, extract it, and open each named PDF from that folder. These links require internet access.

Keep teaching simple

Use take-home income only. Use one currency and one time period. All income is 100 parts. Start with 10 giving, 10 saving, 60 needed bills, and 20 flexible spending. These are practical guidelines, not Bible commands or guarantees. Adjust for real needs. Protect giving and saving by a clear decision before other spending.

Start with your household

Name what stewardship means. Choose one currency and one time period for your plan.

Prepare before the meeting

Read Psalm 24:1–6, 1 Chronicles 29:10–16, and Luke 16:1–13. Bring a blank workbook. Do not bring your own account statements to show the group.

Living Margin: Introduction, pp. 1–10; God Owns, pp. 11–20; Set Apart, pp. 21–30. Page references use the book's printed page numbers.

Suggested plan · 75 minutes

Minutes	What to do
0–5 · Welcome	Repeat the privacy promise. Anyone may pass.
5–10 · Review	Welcome people. Ask what they hope to learn, without asking about their money or private situation. Everyone may pass.
10–25 · Read and teach	Read the Bible passages aloud. Use the notes below and on the next page.
25–40 · Talk	Use two discussion questions. Keep examples general.
40–65 · Private work	Let each person use their own workbook and named worksheet.
65–75 · Next step and prayer	Read the take-home action. Allow a private choice and optional prayer.

Scripture in context · Read Psalm 24:1; 1 Chronicles 29:14; Luke 16:10

Psalm 24 starts with God as the maker and owner of the world. It then asks who may come before him. Money choices belong within a whole life of worship, not outside it.

In 1 Chronicles 29, David and the people give toward the temple. David thanks God because even what they give came from God first. Work and care still matter. We receive before we manage.

In Luke 16, Jesus speaks about trust and the use of money. Being faithful in small things is not a promise of a bigger income. God is not a way to get rich. The book begins with his ownership, not a money formula.

Help people take one step.

Teaching notes · In your own words

Say: A steward takes care of what belongs to someone else. For this course, we start with the money our household actually receives after taxes and other amounts are taken out. That is take-home income. Pick one week, month, or year. Use that same time for every amount. Expected income is an estimate, not cash you already have.

Discussion · Invite, never require

How does God's ownership change the way we think about money?

Leader prompt: Listen for care, thanks, and trust, not guilt. Ask: What could faithful care look like in an ordinary choice?

Why can two households make different choices and both be faithful?

Leader prompt: Name different care needs, local costs, and life events. Do not invite people to compare their incomes.

Private worksheet time · 25 minutes

Guided Workbook, Step 1: Start with your household. Then use the Cash-Flow & Protected Margin Plan, "Start with what you actually have." Choose currency, time period, and received or estimated income. Enter income only in private. Skip any field you are not ready to answer.

Explain the task to the whole group, then step back. Do not look at screens or papers. Answer method questions using blank forms. Offer a quiet break or more time. A person may leave answers blank.

> **Common misunderstanding**
>
> More money does not mean more worth or stronger faith. Take-home income is not business sales, old savings, or income before deductions. This course does not add payroll savings back into income.

Take home · One action

Choose your time period. In private, find the take-home income received in that period. Mark future income as an estimate.

Next review

At the start of Session 2, ask: Was it clear which time period to use? What made that step easy or hard? No amounts or worksheet answers are needed.

See where your money goes

Explain protected margin. Use 100 equal parts to see the whole take-home income.

Prepare before the meeting

Read Leviticus 19:1–18 and Luke 12:13–21. Practice drawing a square with a circle touching all four sides. Bring a calculator for private use.

Living Margin: Leave the Corners, pp. 40–50; The Living Margin, pp. 51–61; Money Needs Order, pp. 86–96. Page references use the book's printed page numbers.

Suggested plan · 75 minutes

Minutes	What to do
0–5 · Welcome	Repeat the privacy promise. Anyone may pass.
5–10 · Review	At the start of Session 2, ask: Was it clear which time period to use? What made that step easy or hard? No amounts or worksheet answers are needed.
10–25 · Read and teach	Read the Bible passages aloud. Use the notes below and on the next page.
25–40 · Talk	Use two discussion questions. Keep examples general.
40–65 · Private work	Let each person use their own workbook and named worksheet.
65–75 · Next step and prayer	Read the take-home action. Allow a private choice and optional prayer.

Scripture in context · Read Leviticus 19:9–10; Luke 12:15

Leviticus 19 teaches Israel how to live as a people who belong to God. Care for neighbors is part of that life. Farmers must leave crops at the edges for poor people and people from other lands. Those crops have a purpose before the harvest is complete.

The book uses that field to show why we should not consume everything we receive. The square is the whole income. The circle is everyday living. The corners picture money set aside for purposes beyond daily spending.

In Luke 12, Jesus answers a dispute over an inheritance. His story warns against making possessions our life and safety. Neither the field law nor the circle gives a required modern budget rate. The book's rounded 20/60/20 plan is a practical guide.

Help people take one step.

Teaching notes · In your own words

Draw the picture. Label the corners 20 parts set aside first, the circle 60 parts needed bills and 20 parts flexible spending. Split the first 20 into 10 giving and 10 saving as the Money Table's starting plan. Explain: 100 parts is all the take-home income. One part is 1%. Divide income by 100 to find one part. Multiply one part by 10 for giving, by 10 for saving, by 60 for needed bills, and by 20 for flexible spending. All four shares together use 100 parts, not extra money.

Discussion · Invite, never require

What is the difference between setting money aside first and waiting for leftovers?

Leader prompt: Point to the field edges. Ask how a plan could give money a purpose before other spending claims it.

Why might these starting shares need to change?

Leader prompt: Name actual costs and responsibilities. Say that percentages cannot create missing money. Do not ask who can meet the target.

Private worksheet time · 25 minutes

Guided Workbook, Step 2: See where your money goes, and "From parts to your own money." Use the Cash-Flow & Protected Margin Plan, "Plan. Then record what happened," to list needed bills and flexible spending in private. Find any gap. Use the app's automatic math or a calculator. Check that income and bills cover the same time.

Explain the task to the whole group, then step back. Do not look at screens or papers. Answer method questions using blank forms. Offer a quiet break or more time. A person may leave answers blank.

> **Common misunderstanding**
>
> 10/10/60/20 is not a Bible command, a test of faith, or a guarantee. The circle's shape is a teaching picture, not a rule from Scripture. Do not force needed bills into 60 parts when real costs are higher.

Take home · One action

Privately list the bills for your chosen time period. Note any missing costs. Choose one cost to check, without promising to solve the whole gap.

Next review

At the start of Session 3, ask: Was any kind of expense easy to miss? What helped you see the plan more clearly? Keep each household's list private.

Set money aside for giving and saving

Give protected money a purpose. Tell the difference between planned and actual giving or saving.

Prepare before the meeting

Read Proverbs 3:1–10, Proverbs 21:20, and 2 Corinthians 9:1–8. Review Firstfruits and Protect the Margin. Be ready to explain that the starting split can change.

Living Margin: Firstfruits, pp. 31–39; Protect the Margin, pp. 62–72. Page references use the book's printed page numbers.

Suggested plan · 75 minutes

Minutes	What to do
0–5 · Welcome	Repeat the privacy promise. Anyone may pass.
5–10 · Review	At the start of Session 3, ask: Was any kind of expense easy to miss? What helped you see the plan more clearly? Keep each household's list private.
10–25 · Read and teach	Read the Bible passages aloud. Use the notes below and on the next page.
25–40 · Talk	Use two discussion questions. Keep examples general.
40–65 · Private work	Let each person use their own workbook and named worksheet.
65–75 · Next step and prayer	Read the take-home action. Allow a private choice and optional prayer.

Scripture in context · Read Proverbs 3:9; Proverbs 21:20; 2 Corinthians 9:7

Proverbs 3 places honoring God with wealth within a life of trust and wisdom. Firstfruits means the first part of a harvest offered to God. The book warns us not to read the following picture of full barns as a deal that guarantees wealth.

In 2 Corinthians 9, Paul is preparing a gift for believers in need. He wants willing giving, not pressure. A leader must not use this passage to demand a payment or to praise one person's gift above another's.

Proverbs 21:20 contrasts keeping some resources with consuming all of them. It does not give an account type or a required amount. The book's protected margin can serve giving, saving, future needs, or wise extra debt payments. The purpose comes before the account.

Help people take one step.

Teaching notes · In your own words

Say: Begin with 10 parts for giving and 10 for saving. These are starting shares, not a fixed split for all homes. Decide who giving will help and what saving will prepare for. If your needs call for a different split or some extra debt payment, write the reason first. Do not quietly count the same money for two purposes. Planned means what you intend to do. Actual means what you have done.

Discussion · Invite, never require

How can we plan to give without turning it into pressure or a score?

Leader prompt: Keep gifts and amounts out of the discussion. Ask how a willing choice differs from one made to impress people.

Why does money set aside need a clear purpose?

Leader prompt: Use a general example such as repairs or care for others. Ask what happens when the same money is promised to two needs.

Private worksheet time · 25 minutes

Guided Workbook, Step 3: Set money aside for giving and saving. Use the Cash-Flow & Protected Margin Plan, "Start with what you actually have," to choose giving and saving shares and their purposes. In "Plan. Then record what happened," leave actual amounts blank until money has truly been given or saved.

Explain the task to the whole group, then step back. Do not look at screens or papers. Answer method questions using blank forms. Offer a quiet break or more time. A person may leave answers blank.

> **Common misunderstanding**
>
> Giving does not buy God's favor or promise a return. Protected margin is not one required bank account. Saving goals and support for missions are parts of saving or giving, not extra amounts added again.

Take home · One action

Choose one giving or saving action that fits what you have. Set a date. If the action is not possible yet, write one small step or a person who can help.

Next review

At the start of Session 4, ask: What helped turn a plan into a clear next step? Anyone may pass. Do not ask for the purpose, amount, or proof of a gift.

Plan everyday spending

Tell needed bills from flexible spending. Choose a clear limit and deposit date for a separate spending fund.

Prepare before the meeting

Read Philippians 4:10–20 and 1 Timothy 6:6–10, 17–19. Review Live Inside the Circle and Make Money Simple. Bring a blank cash-flow guide, not a bank screen.

Living Margin: Live Inside the Circle, pp. 73–85; Money Needs Order, pp. 86–96. Page references use the book's printed page numbers.

Suggested plan · 75 minutes

Minutes	What to do
0–5 · Welcome	Repeat the privacy promise. Anyone may pass.
5–10 · Review	At the start of Session 4, ask: What helped turn a plan into a clear next step? Anyone may pass. Do not ask for the purpose, amount, or proof of a gift.
10–25 · Read and teach	Read the Bible passages aloud. Use the notes below and on the next page.
25–40 · Talk	Use two discussion questions. Keep examples general.
40–65 · Private work	Let each person use their own workbook and named worksheet.
65–75 · Next step and prayer	Read the take-home action. Allow a private choice and optional prayer.

Scripture in context · Read Philippians 4:11–13; 1 Timothy 6:6, 17

In Philippians 4, Paul thanks the church for its help. He has known plenty and need. His words about strength in Christ describe contentment through both, not power to buy anything or avoid hardship.

In 1 Timothy 6, Paul warns against making gain the goal of faith. He tells those with wealth not to put hope in it. They may enjoy God's gifts and share. Contentment is not a ban on every pleasure.

The book says ordinary living is not the enemy. Needed bills deserve care. Flexible spending needs a boundary so each increase in income does not become a new cost. A separate fund makes that boundary easy to see.

Help people take one step.

Teaching notes · In your own words

Say: Start with 60 parts for needed bills and 20 for spending you can change. Use real household costs. Put flexible money in a separate account, ideally at a different bank. A different bank is not required. A cash envelope or local wallet can work. Check fees and safety before opening anything. The available balance is the limit until the next planned deposit. Do not keep topping it up when it runs out. A category budget is optional. Unspent money may stay for later; it does not have to be used up.

Discussion · Invite, never require

Why can a needed expense in one home be flexible in another?

Leader prompt: Name health, work travel, or care needs without asking who has them. Do not decide another household's needs for them.

How could a separate spending fund make choices clearer?

Leader prompt: Ask what should happen when it runs low. Listen for waiting or changing choices, not automatic top-ups from protected money.

Private worksheet time · 25 minutes

Guided Workbook, Step 4: Plan everyday spending. Use the Cash-Flow & Protected Margin Plan, "Plan. Then record what happened," and "Plan your separate spending fund." Count required debt payments in needed bills once. Write a flexible share and next deposit date. Do not show balances or enter account numbers.

Explain the task to the whole group, then step back. Do not look at screens or papers. Answer method questions using blank forms. Offer a quiet break or more time. A person may leave answers blank.

> **Common misunderstanding**
>
> Separate accounts are a choice, not a spiritual rule. The app and PDF cannot see a live bank balance. A planned amount is not proof of available cash. Flexible money left over can remain or be moved by a deliberate new decision.

Take home · One action

Choose a safe method to keep flexible spending apart. Set the deposit date. If you already have a method, check that its limit is clear before the next purchase.

Next review

At the start of Session 5, ask: What helped make the spending limit clear? No bank names, balances, or screens are needed.

Save for future needs

Choose one future need to save for. Divide one saving amount among goals without counting it twice.

Prepare before the meeting

Read Proverbs 21:20, Ecclesiastes 3:1–8, and James 4:13–17. Review Protect the Margin and Stewardship by Season. Bring the blank savings guide.

Living Margin: Protect the Margin, pp. 62–72; Stewardship by Season, pp. 120–131. Page references use the book's printed page numbers.

Suggested plan · 75 minutes

Minutes	What to do
0–5 · Welcome	Repeat the privacy promise. Anyone may pass.
5–10 · Review	At the start of Session 5, ask: What helped make the spending limit clear? No bank names, balances, or screens are needed.
10–25 · Read and teach	Read the Bible passages aloud. Use the notes below and on the next page.
25–40 · Talk	Use two discussion questions. Keep examples general.
40–65 · Private work	Let each person use their own workbook and named worksheet.
65–75 · Next step and prayer	Read the take-home action. Allow a private choice and optional prayer.

Scripture in context · Read Proverbs 21:20; Ecclesiastes 3:1; James 4:15

Proverbs 21:20 gives a simple picture of wisdom that keeps some resources rather than using them all. It does not set one emergency fund size for every home.

Ecclesiastes 3 speaks of many kinds of change, including joy and grief. It is not a calendar for investing. The book applies this wider truth to households whose needs change with life.

James 4 corrects people who talk as if they control tomorrow's business and profit. We can plan while knowing that life is in God's hands. Savings can prepare for a need, but no balance can guarantee safety.

Help people take one step.

Teaching notes · In your own words

Say: Choose needs such as repairs, school fees, care, or a sudden loss of income. Already saved means money kept before this plan. Saving now comes from this plan's take-home income. Start with 10 parts for saving in total, not 10 for each goal. Divide that one amount among goals. You may keep several goals in one safe account or use separate places when helpful. No US account or fixed currency amount is required.

Discussion · Invite, never require

How is wise preparation different from trying to control the future?

Leader prompt: Allow both concern and hope. Ask what planning can do and what it cannot promise.

Why might a home choose one savings goal before another?

Leader prompt: Name time, need, and risk in general. Do not ask participants to name their goals or amounts.

Private worksheet time · 25 minutes

Guided Workbook, Step 5: Save for future needs. Use the Savings & Future Needs Plan, "Choose how much to save for each goal." Keep already-saved money separate. Add the amounts to save now and check that their total is not above the one saving amount. Use "Change the plan when life changes" for a private review.

Explain the task to the whole group, then step back. Do not look at screens or papers. Answer method questions using blank forms. Offer a quiet break or more time. A person may leave answers blank.

> **Common misunderstanding**
>
> Listing a goal does not add money. Old savings are not new income. Each goal receives part of one saving amount. A required emergency fund size or account type is not taught by these passages.

Take home · One action

Choose one future need and one saving step. If there is no money to add now, name the need and choose a date to review it without shame.

Next review

At the start of Session 6, ask: What helped keep old savings and new saving separate? No one needs to share goals, totals, or balances.

Work through debt and money challenges

Name what a shortfall means. Count required debt payments once and choose a safe next step.

Prepare before the meeting

Read Proverbs 22:1–9 and 2 Corinthians 8:1–15. Review When the Circle Is Too Large. Find local sources of debt, legal, and urgent-needs help before the meeting. Check their role; do not promise their services.

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

Suggested plan · 75 minutes

Minutes	What to do
0–5 · Welcome	Repeat the privacy promise. Anyone may pass.
5–10 · Review	At the start of Session 6, ask: What helped keep old savings and new saving separate? No one needs to share goals, totals, or balances.
10–25 · Read and teach	Read the Bible passages aloud. Use the notes below and on the next page.
25–40 · Talk	Use two discussion questions. Keep examples general.
40–65 · Private work	Let each person use their own workbook and named worksheet.
65–75 · Next step and prayer	Read the take-home action. Allow a private choice and optional prayer.

Scripture in context · Read Proverbs 22:7; 2 Corinthians 8:12–13

Proverbs 22:7 names the loss of freedom that borrowing can bring. It does not tell us that every debt is the same or that a person in debt is worth less. The nearby verses value a good name and care for poor people.

In 2 Corinthians 8, Paul speaks about a gift for believers in need. Verses 12–13 say a willing gift is based on what a person has. The aim is not to burden one group so another can be at ease.

The book calls us to see real costs, not to make a percentage look right. Care, housing, food, and required payments may not change quickly. Some debts put property at risk. A leader should offer care and help people find trained local advice, not choose a legal or debt strategy for them.

Help people take one step.

Teaching notes · In your own words

Say: A shortfall means costs are higher than income. A minimum is the payment a lender requires. Interest is the cost of borrowing. Put required payments in needed bills once. Keep extra debt payments separate. Check costs, due dates, loan rules, and what could happen if a payment is missed. The book does not require one payoff order. Protected money may serve wise debt reduction by a clear decision, but do not count it twice or claim you can pay money you do not have.

Discussion · Invite, never require

What kind of support is useful when a plan cannot cover needed bills?

Leader prompt: Suggest listening, local help, and trained advice. Stop blame. Do not ask anyone to explain the cause of their debt.

Why should required and extra payments stay separate?

Leader prompt: Use the words required and extra, not real household numbers. Ask how counting one payment twice could hide the real gap.

Private worksheet time · 25 minutes

Guided Workbook, Step 6: Work through debt and money challenges. Use the Debt & Financial Pressure Review, "List what you owe," "Plan any extra debt payments," and "Start with one faithful next step." Unknown yearly rates may stay blank. Use names, never account numbers. Keep all entries private. Compare required payments with the cash-flow guide so they appear once.

Explain the task to the whole group, then step back. Do not look at screens or papers. Answer method questions using blank forms. Offer a quiet break or more time. A person may leave answers blank.

> **Common misunderstanding**
>
> Debt is not proof of poor faith. Percentages cannot fill a shortfall. Giving under pressure or borrowing to meet a course target is not required. Extra payments must fit real resources and local obligations.

Take home · One action

Choose one safe action: check a loan rule, review a due date, or contact a trusted local source of help. Do not take a new loan or move money just to meet the course shares.

Next review

At the start of Session 7, ask: Was it clear how to find help or take one small step? No debts, lender details, or private stories are needed.

Make money simple

Build a short routine for giving, saving, bills, and flexible spending. Choose a review date.

Prepare before the meeting

Read Luke 16:1–13 and Proverbs 21:20. Review Make Money Simple. Bring the blank Stewardship Rhythm & Season Review and a calendar.

Living Margin: Make Money Simple, pp. 97–107. Page references use the book's printed page numbers.

Suggested plan · 75 minutes

Minutes	What to do
0–5 · Welcome	Repeat the privacy promise. Anyone may pass.
5–10 · Review	At the start of Session 7, ask: Was it clear how to find help or take one small step? No debts, lender details, or private stories are needed.
10–25 · Read and teach	Read the Bible passages aloud. Use the notes below and on the next page.
25–40 · Talk	Use two discussion questions. Keep examples general.
40–65 · Private work	Let each person use their own workbook and named worksheet.
65–75 · Next step and prayer	Read the take-home action. Allow a private choice and optional prayer.

Scripture in context · Read Luke 16:10; Proverbs 21:20

Luke 16 ends the manager story by speaking about trust, money, and whom we serve. Jesus says we cannot serve both God and money. Small acts of care matter because money is a tool, not our master.

Proverbs 21:20 points again to the value of keeping some resources. A plan can help us act on that wisdom, but a tidy system does not measure a person's faith.

The book says simple systems still need review. Bills must be paid and protected purposes checked. People with changing income may transfer money when it arrives rather than use the same amount on a fixed date. The number of accounts can differ.

Help people take one step.

Teaching notes · In your own words

Say: A rhythm is a routine you repeat. Write when to give, save, pay bills, and add flexible money. Plan around when income actually arrives. Automatic payments are optional; check funds and fees first. A paper list or calendar can work. Protected margin is a decision before it is an account. Do not open an account for every goal unless that truly helps. Choose a short check-in you can keep.

Discussion · Invite, never require

What makes a routine easy to return to after a hard week?

Leader prompt: Invite simple ideas such as a reminder or a short checklist. Do not praise the most complex system.

How could the routine change when income arrives at different times?

Leader prompt: Listen for waiting for received money and checking bills first. Expected money is not available cash.

Private worksheet time · 25 minutes

Guided Workbook, Step 7: Make money simple. Use the Stewardship Rhythm & Season Review, "Build a routine you can keep." Write how and when giving, saving, and bills will happen. Add the flexible deposit date and next check-in. No calendar, bank screen, or worksheet needs to be shared.

Explain the task to the whole group, then step back. Do not look at screens or papers. Answer method questions using blank forms. Offer a quiet break or more time. A person may leave answers blank.

> **Common misunderstanding**
>
> An automatic payment is not automatically wise. A routine cannot see bank funds for you. You do not need a certain app, bank, or number of accounts. A missed check-in is a reason to restart, not a reason for shame.

Take home · One action

Try one short check-in before Session 8. Review upcoming bills and planned actions. Note one change privately. If you miss it, choose another time.

Next review

At the start of Session 8, ask: What made a short check-in easier to keep? What could be simpler? Keep what was reviewed and all amounts private.

Review your plan and next steps

Review planned and actual choices. Choose one next action and a date to review it after the course.

Prepare before the meeting

Read Ecclesiastes 3:1–8, 1 John 3:16–18, and 1 Peter 4:7–11. Review Stewardship by Season, A Life With Room, and the Conclusion. Plan a private follow-through date, not a report to the leader.

Living Margin: Stewardship by Season, pp. 120–131; A Life With Room, pp. 132–143; Conclusion, pp. 144–153. Page references use the book's printed page numbers.

Suggested plan · 75 minutes

Minutes	What to do
0–5 · Welcome	Repeat the privacy promise. Anyone may pass.
5–10 · Review	At the start of Session 8, ask: What made a short check-in easier to keep? What could be simpler? Keep what was reviewed and all amounts private.
10–25 · Read and teach	Read the Bible passages aloud. Use the notes below and on the next page.
25–40 · Talk	Use two discussion questions. Keep examples general.
40–65 · Private work	Let each person use their own workbook and named worksheet.
65–75 · Next step and prayer	Read the take-home action. Allow a private choice and optional prayer.

Scripture in context · Read Ecclesiastes 3:1; 1 John 3:17–18; 1 Peter 4:9–10

Ecclesiastes 3 names changes no one can avoid. The book calls us to apply steady principles with wisdom as household needs change. Adjusting a share honestly is not abandoning stewardship.

In 1 John 3, John points to Jesus' self-giving love. He asks believers with resources not to close their hearts to someone in need. Love is more than words. This passage is not a reason to demand private balances or force a gift.

In 1 Peter 4, believers are called to prayer, love, welcome, and service. Each uses what God has given to care for others. Money can serve this wider life of discipleship. Margin cannot create love or guarantee an easy future.

Help people take one step.

Teaching notes · In your own words

Say: Planned means what you meant to do. Actual means what you have done. Review the same time period. If income was an estimate, use what truly arrived before reviewing actual cash. The PDF and app do not see your bank balance. Check your separate spending fund yourself. Look at changed needs, not at another household. Choose one next step and a date to review it. Preserve past household plans; a new period is not proof that old planned payments happened.

Discussion · Invite, never require

How can a review help us learn without becoming a score?

Leader prompt: Name honest learning and a small next action. Stop comparisons. People may speak about the process or pass.

How could simple money choices support care for others?

Leader prompt: Invite general ideas of welcome, time, or help. Do not ask for a gift pledge or a public story of giving.

Private worksheet time · 25 minutes

Guided Workbook, Step 8: Review your plan and next steps, and "Choose one action you can take." Use the Stewardship Rhythm & Season Review, "Notice what actually happened" and "Review. Decide. Help others." Actual amounts are optional. Write the next step and review date privately. Keep past plans for your own household review.

Explain the task to the whole group, then step back. Do not look at screens or papers. Answer method questions using blank forms. Offer a quiet break or more time. A person may leave answers blank.

> **Common misunderstanding**
>
> Finishing eight sessions is not a promise of financial security. A planned payment is not an actual payment. A changed plan can be faithful. The leader does not need reports, files, or access to records to support people.

Take home · One action

Keep one short review date after the course. Use the guide or app privately. Ask for safe local help when needed. Choose one way to care for others with what you have.

Next review

There is no ninth required session. At your chosen household check-in, review the next step and changed needs. If the group meets again, ask only what helped with the process; no numbers, proof, or completed worksheets.