Margin
Start living with more room.
Welcome to Margin...

Sometimes it seems like the only way to keep up with all the demands on our lives is to constantly run at maximum capacity. But there is another way—one where we have room to breathe and space to respond to what life brings our way. The key is learning how to live with margin. In this three-session series you will learn from God’s Word about the importance of living with margin and how you can build it into your already busy routine. You will also learn about the importance of living with financial margin and moral margin.

Who Is Margin Designed For?

Margin is designed for anyone who feels trapped by the stress of their busy schedules or is seeing that stress limits their relationships with God and others. It doesn’t matter if you are a new follower of Christ or have been following Him a long time. This series can be used in a small group or in a larger group setting. You can also go through this series on your own.

What Does the Margin Experience Look Like?

Margin consists of three sessions that feature teaching from Craig Groeschel and stories from people who are successfully living with margin. Each session is hosted by Dana Byers, who will lead you through the message, discussion questions, and life application strategies. This series is flexible. There are four videos per session. You can choose to watch all four videos or just watch the ones that best fit you or your group. In each session the first video is an introduction with Dana; the second video features a short teaching from Craig Groeschel; the third video features a short story of someone who is living with margin in their life; and in the final video, Dana will wrap up the session with discussion questions and Next Step ideas.

What Other Resources Do I Need With Margin?

The only resources you need for Margin are the accompanying videos and your discussion guide. You can access the videos by visiting www.go2.lc/margin. You can also find Margin on Apple TV, Roku, Fire TV, Android TV, and YouTube.

If You Are Leading a Group Through This Series...

Because this series is designed to be flexible and easy to lead a group through, it doesn’t have a facilitator guide. However, the Leader Notes on page 10 offer some ideas to help those leading a group through this series.
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Session 1: Scheduling Margin

Watch the Margin Session 1 video at www.go2.lc/margin. Use this discussion guide to follow along and take notes. The fill-in-the-blank answer key is located in the back of this guide.

Margin: The amount available beyond what is _________________.

When Your Margin Decreases...

• Your stress _________________.
• Your relational _________________.

What Matters That Is Missing?

1. Intimate _________________.

   But seek first his kingdom and his righteousness, and all these things will be given to you as well. Matthew 6:33 NIV

2. Intentional times of _________________.

   Come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls. Matthew 11:28-29 NIV

3. Say “no” to many _________________.

   things to say “yes” to the _________________.

Talk It Over

What things in your life are keeping you too busy? How is that busyness affecting your life?

Describe a time when you said “no” to something good that ultimately allowed you to say “yes” to God’s best.

What things do you value most in your life? Does the way you use your time reflect those values? Why or why not?
What changes do you need to make that will allow you to create margin for the things you value most?

**Next Steps**
Consider taking these Next Steps to put what you’ve learned into action.

1. Take time to evaluate your life and look at where you need to create margin. Try to identify those areas of life that are causing you the most stress and where adjustments are needed. Then look to see if there are one or two things you could stop doing today so you can create margin for tomorrow.

2. Over the next few days spend time praying, reading God’s Word, and worshiping Him. If you’re not sure where to start, try the *Margin* Bible Plan in the Bible App at [www.go2.lc/marginplan](http://www.go2.lc/marginplan). If you don’t have the Bible App, download it for free at [www.life.church/bible](http://www.life.church/bible).

3. Schedule some intentional time of rest during the next week. Schedule as much time as you need. It could be a day or a few hours.


**Session 2: Financial Margin**
Watch the *Margin* Session 2 video at [www.go2.lc/margin](http://www.go2.lc/margin). Use this discussion guide to follow along and take notes. The fill-in-the-blank answer key is located in the back of this guide.

**How Do We Create Margin?**
- You put ___________ ________________ in your finances!

**When You Put God First...**

1. You experience God’s _________________________________.
   
   *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.* Malachi 3:10 NIV

2. You become supernaturally _________________________________.
   
   *Better a little with the fear of the Lord than great wealth with turmoil.* Proverbs 15:16 NIV
Talk It Over

How have you seen financial stress limit your relationship with God and your ability to minister and give to others?

Based on how you spend your money, which types of treasures are you currently storing up?

How has God blessed you with more of the things that matter?

What steps do you need to take to create more financial margin in your life?

Next Steps

Consider taking these next steps to put what you’ve learned into action.

1. Take Dave Ramsey’s Financial Peace University class. This video-based series is one of the best resources available to help people get out of debt and achieve financial freedom. This series has helped thousands of people break free from the bonds of debt. Visit www.daveramsey.com/fpu for more information.

2. Watch the four-part video study called Money Matters. This free series will help you take steps toward financial freedom. It features teaching from Dave Ramsey and Craig Groeschel. In Money Matters, you’ll learn to create a budget and uncover ways to invest for the future. To access this series, visit www.go2.lc/moneymatters

3. If you are not yet tithing, then consider taking the Three-Month Tithe Challenge. For more information on this challenge, visit www.life.church/giving/challenge.

4. Watch Craig’s third message, Financial Margin, at


**Session 3: Moral Margin**

Watch the Margin Session 3 video at www.go2.lc/margin. Use this discussion guide to follow along and take notes. The fill-in-the-blank answer key is in the back of this participant guide.

**Moral margin: Putting __________________ between you and __________________.**

When tempted, no one should say, “God is tempting me.” For God cannot be tempted by evil, nor does he tempt anyone; but each person is tempted when they are dragged away by their own evil desire and enticed. Then, after desire has conceived, it gives birth to sin; and sin, when it is full-grown, gives birth to death. James 1:13-15 NIV

**Better Places to Draw the Line**

- Keep ____________ feet on the floor.
- No _____________________ or playing _____________________.
- No tonsil ____________________________.
- Avoid dangerous ________________________________.
- Monitor ______________________________ activity.
- Avoid time alone with the ________________________ people.
- Guard your ____________________, mind, and ____________________.

Therefore do not let sin reign in your mortal body so that you obey its evil desires. Do not offer the parts of your body to sin, as instruments of wickedness, but rather offer yourselves to God, as those who have been brought from death to life; and offer the parts of your body to him as instruments of righteousness. For sin shall not be your master, because you are not under law, but under grace. Romans 6:12-14 NIV84
Talk It Over
In what ways does the world’s view of morality conflict with God’s view?

Why do you think sexual sin is such an easy trap for so many people to fall into?

Where in your life might you need to create moral margin? How will you go about creating that margin?

How can others such as your friends, family, and your group help you in living a life with moral margin?

Next Steps
Consider taking these next steps to put what you’ve learned into action.

1. Identify where you need moral margin in your life. If you’re single, think about what boundaries you need to set in your dating life. If you’re married, identify any areas where the purity of your marriage could be compromised. Also, identify those things that could cause temptation.

2. Take steps to creating moral margin. Some suggested ideas include installing content filters on your phone, computer, and your television; severing a toxic relationship from your life; or setting boundaries with those who you feel could compromise your morals.

3. Establish some accountability in your life. Find someone who will help hold you accountable in taking your next steps toward achieving moral margin and will help you handle temptation.


6. Consider reading the book Margin by Richard A. Swenson M.D.
Answer Key

Session 1
Margin: The amount available beyond what is necessary.

When Your Margin Decreases
• Your stress increases.
• Your relational intimacy decreases.

What Matters That Is Missing?
1. Intimate time with God.
2. Intentional times of rest.

Say “no” to many good things to say “yes” to the best things.

Session 2
How Do We Create Margin?
• You put God first in your finances!

When You Put God First...
1. You experience God’s blessings.
2. You become supernaturally content.
3. You end up with more of what matters.

Session 3
Moral margin: Putting distance between you and temptation.

Better Places to Draw the Line
• Keep four feet on the floor.
• No sleepovers or playing house.
• No tonsil hockey.
• Avoid dangerous places.
• Monitor Internet activity.
• Avoid time alone with the wrong people.
• Guard your eyes, mind, and heart.

Leader Notes
This series is designed to be very flexible for leaders in that you can add as much or as little to it as you want. Dana Byers serves as the on-screen host and walks through each of the questions and Next Steps for your group, but feel free to include your own questions, thoughts, activities, and examples of how to create margin. You can also pick and choose the videos you want to use for each session. There are four videos per session that can be shown all together or separately. Do whatever you feel works best for your group.

- Be authentic and transparent as you lead your group through this series. This will help them better connect with the content.
- If time is limited, don't feel like you have to ask every Talk It Over question. Just pick the questions you feel will result in the best conversation within your group.
- Encourage your group to take the next steps listed in their discussion guide. If you don’t have time to discuss them in your group, encourage group members to take their participant guides home, read through the next steps, and act on them before your group’s next meeting.
- If you are looking for additional small group studies, visit resources.life.church, where you can find a variety of series available for free download. If you’re looking for tips, ideas, and training for LifeGroup leaders, visit www.leader.life.church/lifegroups.