Cash-Flow & Protected Margin

List income and payments. Set money aside for giving and saving.

Inside this resource

Cash flow means money coming in and going out. Protected margin is money set aside first. List your income, plan your payments, and check what happened.

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.

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.

BEFORE YOU BEGIN

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.

WORKING PAGE · INCOME AND MONEY SET ASIDE

Start with what you actually have.

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 take-home income:** money you get after taxes and other amounts are taken out. Set aside giving and saving first. This is protected margin. Estimated means your best guess about money not yet received. Do not treat it as money you have.

Income: already received / estimate (not yet received)

Income, giving, and saving	Your number or amount
Take-home income for this week, month, or year	
Giving share (%) — start with 10	
Amount to give: income × giving share ÷ 100	
Saving share (%) — start with 10	
Amount to save: income × saving share ÷ 100	

Use 10 for 10%, not 0.10. Old savings are not new income. A planned payment is not a payment you have made.

Who we will give to, and what we will save for

Living Margin: Firstfruits, pp. 31–39; Protect the Margin, pp. 62–72; Money Needs Order, pp. 86–96. Page references use the book's printed page numbers.

WORKING PAGE · CASH FLOW

Plan. Then record what happened.

Use the same week, month, or year for all amounts. Planned means what you intend to pay. Actual means what you have paid. Actual amounts are optional. For flexible spending, one separate account needs one amount, not a budget for each kind of spending.

Use of money	Planned	Actual (optional)
Giving		
Saving		
Housing		
Utilities (power, water, and other home bills)		
Food		
Needed travel		
Health care / insurance		
Family / care needs		
Other needed bills		
Required debt payments (count once)		
Flexible spending account		
Extra debt payments (above required payments)		
TOTAL (add payments above once)		
TAKE-HOME INCOME MINUS THAT TOTAL		

> **A total below zero means you need more money than you have.** Check costs, income, and who could help. Choose any change to giving or saving before spending that money.

Divide the saving amount among your goals. Do not add those amounts again. The balance in your separate spending account is your limit until the next date you planned to add money.

THE STARTING SHARES

Your income, in 100 equal parts.

Part of the plan	Starting share	Equal parts
Giving	10% — set aside first	10 parts
Saving	10% — set aside first	10 parts
Essential expenses	60% — including minimum debt payments	60 parts
Flexible spending	20% — one separate spending account	20 parts
YOUR WHOLE INCOME	100% of take-home income	100 parts

Think of your income as 100 equal parts. A share is part of that whole. These parts are not dollars or a required income. Your income may not cover all your needs. Use your real costs and change the plan to fit your household.

Which needed bills take a larger or smaller share for our household?

One spending change that would help us give or save

Read Philippians 4:11–13.

Paul learned to be content when he had much and when he had little. Contentment means learning to be at peace with what you have. Use your money well, not to match someone else's life.

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

USE THE SHARES

Plan your separate spending fund.

Flexible spending is money you can choose how to spend. Start with 20 of your 100 parts. This is a share of your income, not a fixed amount of money. It may not cover every cost.

Move this money to a separate account, ideally at a different bank. Its balance is your limit. When it runs out, wait for the next date you planned to add money. You do not need a budget for each kind of spending. A separate cash envelope or phone wallet works, too.

> Divide your income by 100 to find one part. Then multiply by the parts for one purpose—for example, 10 parts for giving. Change the share to fit your needs. Do not keep topping up the account because it runs out.

Flexible spending share (%) — start with 20

When we will add the next planned amount

One step we can take next

Next date to check the plan