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.

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.

READ AND RESPOND

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.

WORKING PAGE · DEBTS

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

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.

WORKING PAGE · PAYMENTS

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.

WORKING PAGE · WHEN MONEY IS SHORT

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.