MSSNL · THE STEWARDSHIP SERIES

The Money Table Guided Workbook

Follow Jesus in how you give, save, and spend.

Inside this resource

Eight steps for use on your own or in an eight-session group. Read, work privately, and take one step. Use paper, a fillable PDF, or the app.

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.

START HERE

A simple way to work through it.

Read. Write. Take one step. Come back.

1. Begin with Living Margin. This workbook helps you use what the book teaches.
2. On your own, move at your pace. In a group, each step matches one session. Your leader uses the separate Leader's Guide.
3. Use the other four working guides when you need more space. The session map names each guide and a take-home action.
4. Use one type of money and one week, month, or year. Mark money not yet received as an estimate. An estimate is your best guess, not money you have.
5. Keep your files private. Do not enter bank account numbers, passwords, payment details, or ID numbers. Never share income, debt, balances, credentials, or worksheet answers in class. You may pass on any question.

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

> **Start here:** set aside 10% for giving and 10% for saving. This 20% is protected margin. Use about 60% for needed bills and 20% for spending you can change. The book calls these core living and flexible living. Change the plan when your needs change. These shares are not promises or a test of your faith.

ON YOUR OWN OR IN A GROUP

Steps / sessions 1–4

Use one step each meeting, or take more time on your own. Keep answers private. Before the next step, review what was easy or hard about the action. No one needs to hear amounts, private details, or proof.

1. Start with your household

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

Work privately: Workbook Step 1 and Cash-Flow & Protected Margin Plan.

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

2. See where your money goes

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

Work privately: Workbook Step 2 and Cash-Flow & Protected Margin Plan.

Take home: 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.

3. Set money aside for giving and saving

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

Work privately: Workbook Step 3 and Cash-Flow & Protected Margin Plan.

Take home: 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.

4. Plan everyday spending

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

Work privately: Workbook Step 4 and Cash-Flow & Protected Margin Plan.

Take home: 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.

If you cannot finish a task, choose a smaller step or ask for safe local help. This course has no score.

ON YOUR OWN OR IN A GROUP

Steps / sessions 5–8

Use one step each meeting, or take more time on your own. Keep answers private. Before the next step, review what was easy or hard about the action. No one needs to hear amounts, private details, or proof.

5. Save for future needs

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

Work privately: Workbook Step 5 and Savings & Future Needs Plan.

Take home: 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.

6. Work through debt and money challenges

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

Work privately: Workbook Step 6 and Debt & Financial Pressure Review.

Take home: 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.

7. Make money simple

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

Work privately: Workbook Step 7 and Stewardship Rhythm & Season Review.

Take home: 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.

8. Review your plan and next steps

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

Work privately: Workbook Step 8 and Stewardship Rhythm & Season Review.

Take home: 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.

After Step 8, keep your chosen household review date. There is no required ninth session or report to a leader.

Start with your household

> **Read Psalm 24:1; 1 Chronicles 29:14; Luke 16:10.**
>
> Stewardship means taking care of what God has given us. Use your own money well. Your worth does not depend on having more than someone else.
>
> Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

Understand

List who you care for and what is happening at home. You do not need the same income or bank accounts as someone else. Start with what you have.

Work

Choose the type of money you use. This is your currency. Pick a week, month, or year. Use that same time for all income and bills. Enter the money you get after taxes and other amounts are taken out. This is take-home income.

What money has God given us to care for?

Who depends on our choices with money?

One way we want to follow Jesus in how we use money

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.

See where your money goes

> **Read Leviticus 19:9–10; Luke 12:15.**
>
> God told Israel to leave some crops for people in need. We can also set something aside to help others. Jesus says life is worth more than what we own.
>
> Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

Understand

Give every part of your take-home income a purpose. Protected margin is money set aside first for giving and saving. Start with 10% giving, 10% saving, 60% needed bills, and 20% flexible spending. Together, these use 100% of income. These are starting guides, not Bible commands.

Work

List money coming in and money going out. Which bills do you need to pay? Which costs can you cut or pause? If costs are higher than income, write down the gap.

Are everyday expenses using all of our income?

What do we want to set money aside for?

One money problem we need to work through

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.

Set money aside for giving and saving

> **Read Proverbs 3:9; Proverbs 21:20; 2 Corinthians 9:7.**
>
> Give with a willing heart. Save for future needs. These choices can help us trust God and share with others. They are not a score of our faith.
>
> Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

Understand

Protected margin means money set aside before other spending. Start with 10% giving and 10% saving. You can change the plan as needs change. The book allows money set aside to help with giving, future needs, or extra debt payments. Choose the change first; do not spend it without a plan.

Work

Choose who you will give to and what you will save for. Decide when to do each. Planned means what you intend to do. Actual means what you have done. Enter actual amounts after you give or save.

Who we will give to, and what we will do next

What we will save for, and what we will do next

If our shares must change, why and what will we do next?

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

Plan everyday spending

> **Read Philippians 4:11–13; 1 Timothy 6:6, 17.**
>
> Contentment means learning to be at peace with what you have. Trust God, not wealth. Enjoy what he gives without making money your hope.
>
> Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

Understand

Essential expenses are needed bills, like housing, food, power, and travel. The book calls this core living. Flexible spending is money you can choose how to spend. Move it to a separate account, ideally at a different bank. You do not need a budget for each kind of spending. The balance is your limit.

Work

Start with about 60% for needed bills and 20% for flexible spending. Use your real costs. Choose when to add money to the spending account. If it runs out, wait for that date; do not keep topping it up. A separate cash envelope or phone wallet works, too. Count required debt payments once. List extra payments apart from them.

Which expenses are necessary for this household?

Which expenses could we reduce or pause?

One spending decision we will make before the next review

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

Save for future needs

Read Proverbs 21:20; Ecclesiastes 3:1; James 4:15.

We can save for future needs while trusting God. We do not control all that will happen. Change the plan when life changes.

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

Understand

Choose what to save for, such as repairs, school fees, or family needs. An emergency fund is money for needs you did not expect. There is no one right amount for every household. You do not need a certain bank or US account.

Work

Use the Savings & Future Needs Plan. Old savings are not new income. Divide the one saving amount among your goals. Do not add those amounts again as extra spending.

A future expense we can start saving for

Which savings goal is most important right now, and why?

One realistic saving action

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

Work through debt and money challenges

> **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.

Understand

A shortfall means your costs are higher than your income. There may be no quick fix. Start with food, housing, and other needed bills. Ask for help when you need it. The book does not require one order for paying debts.

Work

List the money you owe. A minimum payment is the smallest payment the lender requires. Interest is the extra cost of borrowing. Use the yearly rate if you know it. Count required payments once in needed bills. List extra payments apart from them. Check what you can afford before you pay extra.

Needed bills we may not be able to pay

A person, lender, local group, or money adviser we can ask for help

One step we can take with the money we have

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

Make money simple

> **Read Luke 16:10; Proverbs 21:20.**
>
> Small acts of faithfulness matter. Clear habits help us care for what God gives. Your plan does not need to take over your life.
>
> Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

Understand

Use a method you can keep. Separate accounts, cash envelopes, or a written list can help. You do not need a certain bank or app. Automatic payments are a choice, not a rule.

Work

Write down when you will give, save, pay bills, and check your plan. Use the Stewardship Rhythm & Season Review to build these habits.

How and when giving and saving will happen

How we will keep track of essential payments

Our next short check-in

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

Review your plan and next steps

Read Ecclesiastes 3:1; 1 John 3:17–18; 1 Peter 4:9–10.

Life changes. Show love by caring for real needs. Welcome others and share what God has given you.

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

Understand

Check what you planned against what you did. A planned payment is not a payment you have made. What changed? What needs help? Could money you set aside help someone?

Work

If helpful, record what you gave, saved, and spent. Check the balance in your separate spending account. You do not need a budget for each kind of spending. Choose one next step and a date to check the plan again.

What changed, and what did we learn?

One action we will take next, and our review date

A prayer of thanks, trust, or response

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.

THE STARTING SHARES

Your income, in 100 equal parts.

Set aside money for giving and saving first. This is protected margin. Use the rest for needed bills and spending you can change.

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.

Your next step

Write down your real bills. If income cannot cover your needs, look at what can change or who could help.

Which costs in our household need more or less money?

USE THE SHARES

Make the plan fit your household.

Protected margin: 20 parts

Set this money aside first. Start with 10 parts for giving and 10 for saving. Support for missions comes from giving. Money for goals comes from saving. Do not add them again.

Essential expenses: 60 parts

These are needed bills: housing, food, power, travel, health care, and required debt payments. Use your real costs. This share may not cover them all.

Flexible spending: 20 parts

Move this money to a separate account, ideally at a different bank. The balance is what you can spend. When it runs out, wait until 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.

> **For your own plan:** Divide your income by 100 to find one part. Then multiply by the parts for one purpose—for example, 10 parts for giving. The app does this math from the income you enter.

YOUR NEXT STEP

Choose one action you can take.

You do not have to solve everything today. Start with what you have and one step you can take.

Keep working

Use the Cash-Flow & Protected Margin Plan to list income and payments.

Use the Savings & Future Needs Plan to choose what you will save for.

Return when needed

Use the Debt & Financial Pressure Review when bills cost more than your income.

Use the Stewardship Rhythm & Season Review to build habits and check your plan.

Our next step

When we will check the plan

Who will help us follow through?

A prayer about using our money well

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