# Savings & Future Needs

Save for future needs. Keep trusting God.

**Inside this resource**

Choose what to save for. Keep old savings apart from new money you add. Divide one saving amount among your goals.

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 PREPARE

# Choose what to save for.

> **Read Proverbs 21:20; James 4:15.**
>
> Wise people save some of what they have. Make plans while trusting God. We do not control all that will happen.
>
> Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

## Choose goals that fit your household

You could save for repairs, school fees, or family care. Choose what matters for your own needs.

## Keep three amounts separate

1. **Already saved:** money you kept before this plan. It is not new income.
2. **Saving now:** the amount you set aside from this plan's income.
3. **Each goal's share:** part of that saving amount. It is not extra spending.

> There is no required dollar amount or US bank account. Use a method that works where you live. Do not enter bank account numbers, passwords, or ID numbers.

**Which future cost should we save for first?**

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

WORKING PAGE · SAVINGS GOALS

# Choose how much to save for each goal.

**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**

**Total amount to save from this plan's income**

| Savings goal | Total needed | Already saved | Amount to add now |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

**Total of the amounts to add now**

> **Check:** add the amounts for all goals. That total cannot be more than the saving amount above. Keep old savings separate. All goals share the same saving amount.

**Our next saving step**

**When we will check these goals**

REVIEW AND RESPOND

# Change the plan when life changes.

Think of your income as 100 equal parts. Start with 10 parts for saving in total. Divide those 10 parts among all your goals. Do not give 10 parts to every goal. Your income, bills, and needs may change. Change the plan, too.

**What changed in income, bills, or future needs?**

**Total money saved from this plan's income**

**One change we will make, and why**

**Read Ecclesiastes 3:1.**

Life changes. Your plan may need to change, too.

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