Stewardship Rhythm & Season Review

Build a simple money routine. Review it when life changes.

Inside this resource

Choose when to give, save, pay bills, and check the plan. Then compare planned and actual amounts and decide 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 SIMPLIFY

Build a routine you can keep.

> **Read Luke 16:10; 1 Peter 4:9–10.**
>
> Be faithful in small things. Welcome others and share what God has given you. Clear habits can help you do this.
>
> Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

Keep flexible spending in a separate account, ideally at a different bank. Spend only its balance until the next date you planned to add money. You do not need a budget for each kind of spending. A cash envelope or phone wallet works, too. Automatic payments are optional.

How and when we will give

How and when we will save

How we will keep track of needed bills

When we will add money to the separate spending account

When and with whom we will check the plan

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

WORKING PAGE · PLAN REVIEW

Notice what actually happened.

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

Planned means what you intend to do. Actual means what you have done. Actual amounts are optional.

Review	Planned	Actual (optional)
Giving		
Saving		
Needed bills (required debt payments counted once)		
Flexible spending account		
Extra debt payments		

What changed in income, bills, or family needs?

> A planned payment is not a payment you have made. Use your bank or wallet balance as the spending limit. This page cannot see that balance. If income was an estimate, enter what you received before working out actual amounts.

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

WORKING PAGE · NEXT STEPS

Review. Decide. Help others.

> **Read 1 John 3:17–18; 1 Peter 4:9–10.**
>
> Show love by meeting real needs. Welcome others and share what God gives. Money set aside can help you care for people.
>
> Read the whole passage in your Bible. This note explains the idea in our own words. It is not a Bible quote.

What is going well? What is hard? What could change? Change your goals when life changes. Do not hide a gap between income and costs. A plan cannot promise to solve every money problem.

What have we learned from this plan?

What is one step we will take next?

Who could we help with money we have set aside?

Next date to check the plan

A prayer of thanks or trust

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