

Talking through the message during the week helps you turn what God is saying to you into action steps. These talking points, questions, and scriptures are designed to help you take the next step.

- Margin is the amount available beyond what is necessary. Explain what margin looks like in your life right now.

With your Bible or YouVersion.com, read **Luke 10:38-42**.

In this passage, Martha gives us the perfect illustration of what living without margin looks like. Martha was so distracted preparing for Jesus' visit that she forgot the most important thing—simply spending time with Jesus.

- When margin decreases, stress increases. What are some of the things that currently cause you the most stress? How is that stress affecting your life?
- What are some specific ways you can begin the process of reducing stress in your life?
- When margin decreases, your relational intimacy decreases. How have you seen your intimacy with God and others decrease as a result of not having margin in your life?
- A lack of margin is a reflection of a lack of faith. In what areas of your life do you need to place more faith in God?
- A lack of margin is also a reflection of idolatry. What are some of things you are placing before God? How will you go about putting God first?

Read **Matthew 11:28-29**, **Psalm 46:10**, and **Isaiah 58:11**.

These verses tell us that if we come to Jesus and be still and rest before Him, our souls will be satisfied.

- How have you found rest and comfort through Christ? How did that rest ultimately lead to satisfaction?
- While it sounds simple, why do you think it is so difficult for many of us to rest and be still before Christ?

NEXT STEPS

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Take time to rest this week with Christ. This time could consist of praying, reading the Bible, or just enjoying some quiet time alone. Be creative. Remove the distractions for just a little while and allow Him an opportunity to renew your soul and your mind.

Begin the process of reducing some of the stress in your life this week. Identify one or more things that are creating too much stress and create a plan to reduce that stress. Not only write down your plan of action, but have someone hold you accountable as you carry out your plan.

Use these prayer tips to guide your time with God this week to expand your conversations both in person and online:

- Bring to God those areas of your life that are causing stress. Ask God to help you in removing that stress.
- Seek God's guidance through prayer of ways He wants to create more margin in your life.
- Confess to God in prayer those things that you are placing ahead of Him. Commit to God that you will put Him first.
- Be still and rest before God during your prayer time. Allow Him to comfort you and renew your mind and soul.
- Lay your burdens down before God in prayer. Tell Him what is weighing you down and trust Him to carry them for you. Seek His comfort and love.

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With your Bible or YouVersion, read Ephesians 5:15-17.

Paul encourages us in these verses to be wise in how we use our time so that we can make the most every opportunity.

- In order to make the most of our limited time, we should ask the question "In light of _____, is it wise?" before making decisions about your schedule. What would you put in the blank when asking that question? Is it your goals, your family's needs, your marriage, your relationship with God or something else? Explain.

Read Romans 12:1-8.

Paul instructs us in this passage to follow God's plan for our lives in using the gifts He gave us instead of falling to the patterns of this world.

- The "normal" pattern of today's society is busyness, meaning that if we are not busy we are not productive. What things in your life are keeping you too busy? How is that busyness affecting all areas of your life?
- Describe a time when you said "no" to something good that ultimately allowed you to say "yes" to God's best.
- What are the things in your life that you value most? Does the way you use your time reflect those values? Why or why not?

Read Matthew 6:33 and Matthew 11:28-29.

When we are weary from the busyness of life, Jesus encourages us in these passages to focus on what matters most—spending intimate time with God and finding rest in Him.

- How important is your intimate time with God? How does that time impact your daily life?
- How is the rest you find in Christ different and more satisfying than other kind of rest or comfort?
- What major changes will you make starting now that will allow you to create margin for things you value most in life?

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Read the book *Margin* by Richard A. Swenson, M.D. to learn more about what margin is and how you can achieve it in your life. This book is available at most bookstores and online.

Watch Andy Stanley's sermon series entitled "Take it To the Limit", which offers more insight into the topic of margin. This series is available at <http://www.northpoint.org>. DVD's of this series and a supporting study guide can also be found at Christian bookstores and online.

Use these prayer tips to guide your time with God this week to expand your conversations both in person and online:

- Confess those areas of your life in prayer that are causing too much busyness. Ask for God's help.
- Ask God in prayer to give you the strength to say no to good things so that you can say yes to His best.
- Commit to God the things you will do immediately that will allow you to create more margin in your schedule.
- Spend intimate time with God in prayer. Pray however you feel led and allow God time to speak to you.
- Share your burdens and concerns to God in prayer and allow Him to comfort you.

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- How are you currently experiencing financial stress? How does that stress affect your life?

With your Bible or YouVersion, read 1 Timothy 6:6-10, Proverbs 21:20.

These verses encourage us to not be foolish with money, but to be content with what we have. We are also warned not to be lured by money's temptation.

- Even though we all know better, why do think most of us tend to be foolish with our money and possessions?
- How have you seen the stress caused by lack of financial margin limit your relationship with God and your ability to minister and give to others?

Read Matthew 6:19-21.

Jesus instructs us in this passage to store up treasures in heaven and not on earth.

- Where your money goes, your heart follows. Based on how you spend your money, which types of treasures are you currently storing up?
- What can you do to start putting God first in your life instead of money?

Read Malachi 3:8-10.

God asks us in this passage to test Him so that we can experience the blessings that result from tithing.

- Describe how you have seen tithing build your faith and break the cycle of materialism and consumerism in your life?

Read Proverbs 15:16 and Proverbs 8:18-19.

These scriptures tell us that when we put God first instead of money, we become supernaturally content and we end up with more of what matters.

- How have you found contentment in God? How does it compare to the contentment money and possessions bring?
- In what ways has God blessed you with more of the things that truly matter in life?

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Go through Dave Ramsey's Financial Peace University program. FPU is one of the best programs for learning how to manage your finances in a Biblical way. Learn more at <http://www.daveramsey.com/fpu/home/>. Many FPU LifeGroups have already started meeting or will be starting soon. Check with your campus team for details.

Seek guidance from someone you know who has successfully achieved financial margin in their life. Ask them to show you ways you can better handle your finances in a way that is honoring to God. Open up and really let them into your spending and budgeting habits.

Use these prayer tips to guide your time with God this week to expand your conversations both in person and online:

- Lift up to God the financial stress you have in life. Seek His guidance in overcoming it.
- Commit to God that you will place Him first instead of money in your life.
- Thank God for all of the many blessings He has given you. Praise Him during this time.
- Seek God's contentment for your life. Pray that He will become your only source for contentment.
- Ask God to continue to bless you with the things that matter most in life.

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How have you seen your life or the life of someone you know impacted by sexual sin?

With your Bible or YouVersion, read James 1:13-15.

The pattern of sin is described in this passage. First, we are enticed and tempted by our own sinful nature and then that temptation leads to sin and all its consequences.

- Why do you think sexual sin is such an easy trap for most people to fall into?
- In what ways does the world's view of morality conflict with God's view?

Read 1 Corinthians 6:12-20 and Ephesians 5:1-6.

Paul instructs us to not only flee from sexual immorality, but that there should not be any hint of immorality in our lives.

- What are some of the defenses and safeguards you have in place that help put distance between you and sin?
- In what areas of your life are you lacking moral margin? How can you go about creating that margin?

Read Romans 6:12-14.

In these verses, Paul tells us that we should not give in to sin with our bodies, but rather offer our bodies to God as instruments of righteousness.

- God has called us to a higher standard when it comes to morality. Describe how you have been able to live up to that standard and how difficult it can be striving to live up to that standard.
- How can people such as your LifeGroup, friends, family, or spouse help you in living a life with moral margin?

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If you are struggling with pornography, visit www.xxxchurch.com. This ministry offers great support and recovery programs for those addicted to pornography, as well as accountability software for computers and iPhones. You can also find the accountability software that Pastor Craig mentioned at www.covenanteyes.com.

If you are struggling with any type of sexual sin, God is offering you a chance to get free. Seek help this week from a professional counselor, pastor, friend, family member, or accountability partner. Allow them to help you find the assistance you need in dealing with your sin and in finding ways to guard against that temptation in the future.

Use these prayer tips to guide your time with God this week to expand your conversations both in person and online:

- Confess to God in prayer any areas of immorality that you are struggling with. Ask for His help and deliverance.
- Ask God to help you in defending yourself against immorality in your life.
- Ask God in prayer for strength in guarding yourself from impure thoughts.
- Pray and ask God to reveal to you those areas in your life where you need moral margin. Ask Him to help you achieve it.
- Pray for those you know who are dealing with sexual sin and its aftermath. Ask God to comfort them and deliver them.