



# Margin Audit **WORKBOOK**

## Resource and Margin Audit

Scripture gives principles for the how to steward of six primary areas of resources in our life. We honor God, bless others and more fully enjoy God and his gifts by trusting God by stewarding our spiritual, relational, physical, financial resources informed by scriptural principles.

### 5 Life Resources

**Spiritual** (Matthew 22:36-40, Psalms 1)

**Relationships** (Jn 15:12-15, Prov 13:20, 25:13 & 27:10, Heb 3:13, 1 Cor 15:33)

**Time** (Psalms 90:12, James 4:14, Ecc 3:15, Prov 18:9, Ex 34:21, Psalms 127: )

- Your time is your life. So goes your time, so goes your life
- When we slow down enough to consider time it reminds us that eternity is steadily approaching and therefore we should be serious about following hard after honoring God and investing in God's kingdom and eternal treasures (Matt 6)
- The numbering of our days is not a grim and dark practice as our culture teaches. It's a god-given check-engine life that should help us repent of loving anything/anyone more than God and then order our life, relationships, commitments, finances around investing in the eternity that is steady moving train that will not slow down or be stopped. It's coming and it will eventually reach you on the day that God has ordained for you to leave this life and stand before him in eternity. (90:11-12, Heb 9:12)

**Resource #4: Physical and Emotional** (Rom 12:1-8)

**Resource #5: Finances** (Matt 6:24, Mk 8:26, Phil 4:11-13, James 1:17, Ps 50:10-12, Prov 22:7, Acts 20:35, 2 Cor 9:7, 1 Cor 16:2)

### Life without Margin: Poor Stewardship & Misordered Priority of Resources

Margin is the amount that is available beyond what is necessary. The difference between what you have and what you need. Margin is necessary for health. Biblical stewardship of our resources creates and protects margin in life. When we fail to steward or correctly prioritize our resources, we eventually overcommit or neglect. Neglect and over-commitment are both destructive to our spiritual, physical, relational and financial health.

Margin does not come naturally or without intentional and prayerful planning and decision-making. Our sinful flesh and culture we live in are both bent towards pretending, sometimes in subtle ways, that we can function and live without margin, boundaries or limits. However, God created man as finite and with limits. God alone is infinite (Psalms 121:4). We are like a car that is out of alignment that by default veers to the right or left unless the steering wheel is constantly corrected to stay straight. Like the out of align car, without frequent evaluation of our life and commitments we inevitably move towards overloaded, overcommitted, over-busy lifestyles and shallow unhealthy relationships.

Ultimately, a lack of margin in our lives is because we, just like Adam and Eve, believe that we know better than God and function like we are infinite beings able of doing everything, saying yes and committing to every good thing and relationship. (Gen 3:5) We live as if we can be like God (omniscient, omnipresent, omnipotent) thought we are finite and limited beings by design. Even before sin, God designed Adam and Eve to need and worship by embracing their limitst, resting at night and every seventh day and trust by faith that God is all-knowing, loving and will not withhold any good thing from His children even though we don't always see or understand all His reasons. But, we, just like Adam and Eve when they chose to eat the fruit he told them would bring death, chose to doubt God's wisdom and goodness revealed in scripture and attempt to live as if we don't need limits and that we will follow a god-less culture's formula for work, relationships, money and time thinking we know better than God. This is the core struggle of our sinful flesh, to believe that we can be like God (limitless) and know better than God (Omniscient).

### 3 Causes of Living without Margin

1. **Disordered Worship & Values = Lack of self-control**
  - a. **When we love and place hope in something or someone other than God creates an insatiable thirst and distorts our ability to evaluate something's worth relative to other things.** We will never attain and satisfy the cravings our fantasies of happiness found in something or someone. Instead you become enslaved to it and it always demands you throw off healthy restraints and self-control in hopes of gaining what we think will give us happiness. (Prov 25:28, Rom 1:25)
2. **Pride and Myth of Self-Reliance = Living without boundaries or limits**
  - a. The godless culture praises and places a high value on self-reliance. It teaches we can achieve anything if you are willing to sacrifice everything and live without limits and margin. When we adopt culture's values and follow it's prescription for finding joy instead of God's it only produces anxiety, broken relationships, overloaded and overcommitted lives which destroy our relational, emotional and physical health ultimately ending in loneliness, pain and dissapointment even and maybe even more so for those who attained what their heart was convinced would make life worth living and bring happiness. (Romans 1:25, Acts 16, Prov 21:1, Romans 8:28-30, Psalms 84:11, Matt 6:19-24, 7:9-12, Prov 25:26-28)
3. **Envy & Entitlement = Discontentment driven decision making.**
  - a. **The driving dictator of envy, comparison, entitlement and discontentment.** The new house, car, gadget get old quickly. There is always someone that you believe has a more attractive life, posession, body, personality, job, family, etc.. Comparison is a slave master that is never satisfied. It produces either, a prideful and critical spirit or insecure, lonely and victim mentality. We're critical, arrogant, judgemental and bitterly prideful towards others when we're on the winning side of comparison but it never lasts and then we swing to the losing side of the comparison battle and begin to feel insecure, live constantly discontent, feel lonely and sometimes even begin to live with a victim mentality convinced we've been wronged and cynical towards life and the possibility of ever being truly happy like others we compare ourselves to appear to be from our side of the street.

Margin is created by creating and living within boundaries to protect margin in each area of resources in light of your core values and eternal perspective. Godly margin is not all about comfort. In fact, god honoring margin often requires we set boundaries in how much we can invest in social,

finances, numbers of relationships to protect the time, relational, financial and commitment margin necessary to pursue living missionally and investing in life on life community.

## Margin Audit & Action Plan

“Be very careful how you live” Ephesians 5:15-17

**Prioritize** - Prayerfully evaluate each resource based on your current commitments and the past year. Your commitments and lifestyle will help you discern if you are correctly prioritizing the five resources or overcommitted in any area. Use these tools to help you evaluate. (Matt 6:33, Lk 14:28, )

- [Time Audit and Evaluation Spreadsheet](#) or [Brad Hambrick Time Budget](#)
- Relational Audit and Evaluation

**Simplify** - create margin by intersecting commitments to free up margin.

- ex. Intersect meals with specific relationships or groups, spend time with multiple relationships at once instead of only one on one

**Stop** - You may need to immediately stop or plan for how to end commitments after prioritizing resources and clarifying your core values. Some commitments may need to stop because they are sinful or tempt you to disorder your resources, others may good or godly but need to end to create margin and health.

**Start** - Start something new that helps you steward and prioritize your resources biblically. A few examples:

- Spiritual - start praying and reading scripture with your spouse or go on a short term mission trip.
- Relational - volunteer to coach your child's sports team or apply for a different job that allows you to invest more in close relationships and family.
- Physical - start a diet, join a gym
- Time - start going to bed and waking up earlier
- Financial - begin tithing to the church or start emergency savings account

**Build Habits & Rhythms** - Create rhythms and habits to help you proactively steward and protect margin in your five resources.

- **Recurring time blocks** - create blocks of time that automatically recur for commitments you want to ensure are prioritized and protect margin. This will help you develop a plan for correctly prioritizing each of the five resources and protect margin. (ex. Daily day to read scripture and pray, Family Fun Night every Friday night, date night, time to work out, bed time, monthly Missional Hangout with your SG etc..)
- **Recurring Time with Friends** - Create a weekly or monthly rhythm of spending time with the same friend or group of friends.
- **Gospel Habits** - Create a plan for simple ways to help you consistently prioritize and invest in your relationship with God, gospel community and God' mission. Example:
  - Pray during commute to work with radio off.
  - Ask one non-Christian neighbor or co-worker to lunch or over for dinner every week,
  - Take 5 min after lunch to work on Scripture Memory and pray before, pray with spouse every night before bed, pray for lost friends and relationships everyday

- Every evening have each family member share one thing they are thankful for about God or an answer to prayer
  - Practice sabaath rest one day a week, take a few hours to spend extended time with God each month, etc..

**Resources:**