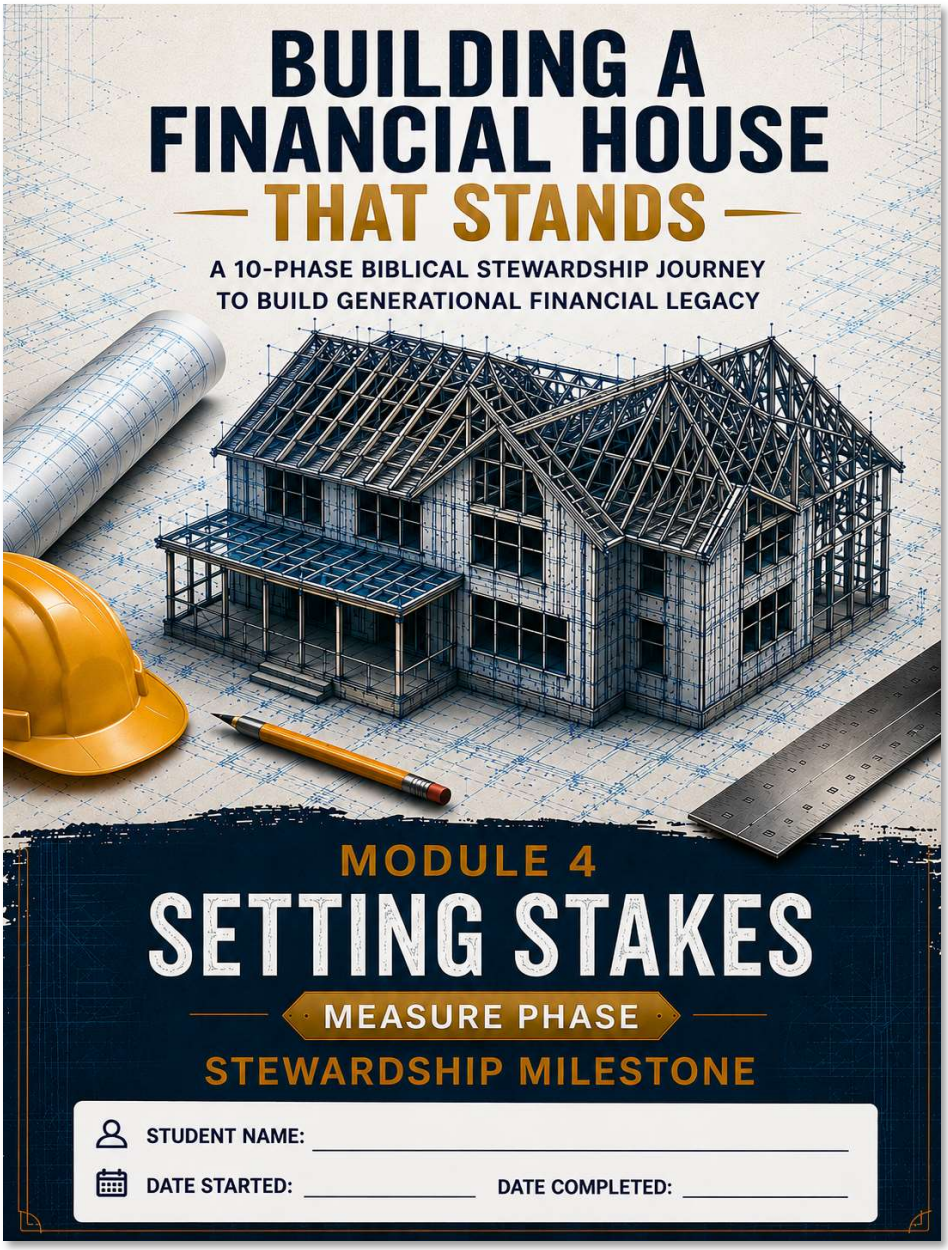
Building a Financial House That Stands™

Student Workbook



eLearn Life Skills
Your Life Skills Lifeline

Building a Financial House That Stands™

Module 4: Setting Stakes
Student Workbook

Copyright © 2026 eLearn Life Skills, L.L.C.
All Rights Reserved.

No portion of this publication may be reproduced, stored in a retrieval system, transmitted, distributed, or copied in any form or by any means—electronic, mechanical, photocopying, recording, scanning, or otherwise—without prior written permission from the copyright holder, except for brief quotations used in reviews or educational discussions.

This workbook is intended for personal educational use by the purchaser. Unauthorized duplication, distribution, resale, sharing, posting online, or commercial use is prohibited.

Scripture quotations are from the King James Version (KJV) unless otherwise noted.

Building a Financial House That Stands™ and related course materials are proprietary educational resources developed by eLearn Life Skills, L.L.C.

For information regarding permissions, licensing, workshops, or training opportunities, contact the author.

DISCLAIMER

The information contained in this workbook and the accompanying course, Building a Financial House That Stands™, is provided for educational and informational purposes only.

The author and publisher are not attorneys, financial advisors, investment advisors, tax professionals, insurance agents, or certified public accountants acting in a professional advisory capacity within this course. The content presented is intended to educate students regarding biblical financial principles, stewardship concepts, personal finance practices, and financial management systems.

Nothing contained in this workbook should be construed as legal, tax, accounting, investment, insurance, or financial advice. Students are encouraged to consult qualified professionals regarding their specific circumstances before making financial, legal, tax, investment, insurance, or business decisions.

Examples, illustrations, worksheets, projections, calculations, and case studies are provided for educational purposes only and may not reflect actual results. Individual results will vary based on personal circumstances, discipline, economic conditions, and other factors beyond the control of the author.

The author makes no guarantees regarding financial outcomes, debt elimination timelines, income growth, investment performance, wealth accumulation, or other financial results. Past performance and examples are not guarantees of future results.

By using this workbook and participating in this course, you acknowledge that you are solely responsible for your financial decisions and actions and agree to hold the author, publisher, affiliates, and associated organizations harmless from any liability arising from the use or misuse of the information contained herein.

All biblical teachings, principles, and interpretations presented reflect the author's understanding and are intended to encourage spiritual growth, personal responsibility, and faithful stewardship.

Use of this workbook constitutes acceptance of these terms.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Table of Contents

DISCLAIMER 3
Module 4: Setting Stakes 5
Construction Phase 6
Module Structure Overview 7
Lesson 1 Defining the Boundaries of Stewardship 10
Lesson 2 The Parable of the Talents and Biblical Stewardship 14
Lesson 3 Directing Money with Purpose 19
Lesson 4 Financial Margin and the Analyze Phase 23
Lesson 5 Maintaining and Expanding Margin 30
Module 4 Reflection 35
Setting Stakes Milestone 36

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Module 4: Setting Stakes

Module Snapshot

Module	Home Construction Stage	Six Sigma Phase	Biblical Principle	Practical Application
4	Setting Stakes	Measure	Stewardship	Calculating Margin

Welcome to Module 4



Congratulations on reaching Module 4!

In the previous modules, you discovered God's vision for financial freedom, examined the beliefs that influence your financial decisions, and cleared away many of the mental and spiritual obstacles that prevent lasting financial transformation.

Now it's time to begin laying out the boundaries of your financial house.

Just as builders carefully place stakes before construction begins, wise stewards establish clear financial boundaries before making financial decisions. These boundaries create order, purpose, and accountability. Instead of allowing money to drift wherever circumstances lead, you will learn to intentionally direct every resource God has entrusted to you.

This module introduces one of the most important biblical principles in the entire course:

Stewardship.

You will also begin applying the **Analyze** phase of the Six Sigma DMAIC process by measuring your financial margin, identifying financial leaks, and evaluating opportunities to improve your financial system.

By the end of this module, you'll have a much clearer understanding of where your money is going—and more importantly, where God desires it to go. Let's begin setting the boundaries that will support the house you are building.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Module Learning Objectives

By the end of this module, you will be able to:

✓ Explain the biblical meaning of stewardship.

✓ Apply the lessons from the Parable of the Talents to personal finances.

✓ Assign every dollar a purpose before spending occurs.

✓ Calculate your personal financial margin.

✓ Identify financial leaks that reduce cash flow.

✓ Understand how financial margin creates flexibility and peace.

✓ Connect biblical stewardship with the Analyze phase of the DMAIC improvement process.

✓ Develop practical strategies for increasing financial margin over time.

Lesson Timing

Lesson	Video Length
1	3:00
2	3:45
3	3:12
4	7:18
5	2:51

Construction Phase

Phase 4 – Setting Stakes

Stewardship Milestone

"Every strong house begins with clearly defined boundaries. Every strong financial life begins with faithful stewardship."



© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Module Structure Overview

Construction Phase – Setting Stakes

Before a foundation is poured, builders establish precise boundaries that define where every part of the structure will stand.

Without clearly defined boundaries, even excellent construction eventually becomes misaligned.

Biblical stewardship performs the same function in our finances. It establishes God's priorities before money is spent, creating order, accountability, and long-term stability.

Six Sigma Phase - Analyze

In this phase we evaluate the current financial system.

Instead of guessing where money disappears, we begin measuring what is actually happening.

Analyze helps us identify:

- Financial waste
- Spending leaks
- Process inefficiencies
- Margin opportunities
- Areas requiring improvement
- Clear measurements lead to better decisions.

Biblical Principle - Stewardship

"Moreover it is required in stewards, that a man be found faithful."

— 1 Corinthians 4:2 (KJV)

Stewardship recognizes that everything we possess ultimately belongs to God.

Our responsibility is not ownership.

Our responsibility is faithful management.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

📐 Builder's Blueprint

Every successful construction project begins with clear boundaries.

In this module, you will discover that stewardship is much more than budgeting or saving money. It is the biblical responsibility of managing every resource God has entrusted to you with wisdom, purpose, and intentionality.

You'll learn how to stop reacting emotionally to financial pressures and begin directing your resources according to God's priorities. You'll also calculate your financial margin, identify areas where money is leaking from your system, and discover practical ways to strengthen your financial foundation.

As a builder carefully measures every stake before construction begins, faithful stewards evaluate every financial decision before resources are committed.

This process creates clarity, stability, and lasting financial peace.

Before You Begin

Take a few minutes to answer these questions before starting Module 4.

1. When unexpected expenses occur, how confident are you that your finances can absorb them?

- ☐ Very Confident
- ☐ Somewhat Confident
- ☐ Unsure
- ☐ Not Confident

2. Do you currently know how much financial margin you have each month?

- ☐ Yes
- ☐ Approximately
- ☐ No

3. Which area needs the greatest improvement?

- ☐ Giving
- ☐ Spending
- ☐ Saving
- ☐ Debt Reduction
- ☐ Planning
- ☐ Financial Organization

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

4. What do you hope to learn during this module?

Builder's Prayer

Heavenly Father,

Thank You for entrusting me with the resources You have placed in my hands. Help me to become a faithful steward who manages those resources with wisdom, discipline, and integrity. Give me clarity as I evaluate my financial habits and reveal areas where I can improve. Teach me to establish healthy boundaries that honor You and provide stability for my family. As I continue building my financial house, may every decision reflect Your principles and Your purpose for my life.

In Jesus' name,

Amen.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

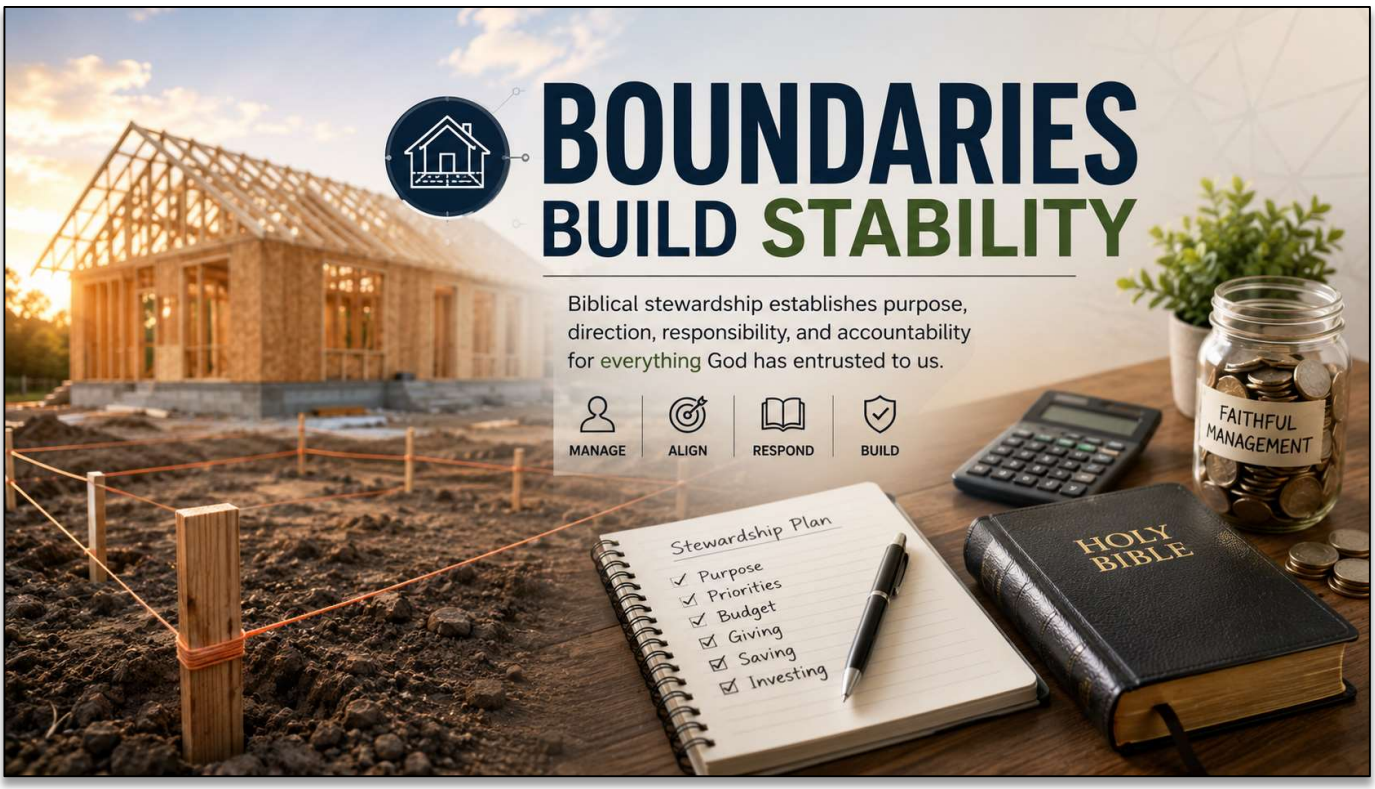
Lesson 1
Defining the Boundaries of Stewardship

Lesson Objective

By the end of this lesson, you will understand that biblical stewardship is the intentional management of everything God has entrusted to you. You will recognize the importance of establishing financial boundaries before making financial decisions and begin viewing money as a resource to be directed according to God's purposes rather than personal impulse.

📐 Builder's Blueprint

Every successful building project begins with clearly marked boundaries. Before concrete is poured or lumber is delivered, builders carefully place stakes and string lines to define where the house will stand. Those boundaries provide alignment, consistency, and stability throughout the entire construction process.



Our financial lives require the same intentional planning. Without biblical boundaries, money naturally drifts toward impulse, pressure, and emotion. Stewardship provides the framework that keeps our financial decisions

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

aligned with God's purpose. Rather than asking, "What do I want to do with my money?" stewardship asks, "How does God want me to manage what He has entrusted to me?"

As you begin this module, remember this foundational truth:

Stewardship is not about restriction—it is about purposeful direction.

🕮 Scripture Foundation

1 Corinthians 4:2 (KJV)

"Moreover it is required in stewards, that a man be found faithful."

Proverbs 3:9–10 (KJV)

"Honour the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine."

Reflection

What do these verses teach about ownership, responsibility, and faithfulness?

🔑 Key Takeaways

Stewardship begins by recognizing that God owns everything and we are managers of His resources.

✓ Financial boundaries create order, consistency, and long-term stability.

✓ Money naturally drifts when it has no predetermined purpose.

✓ Wise stewardship directs resources intentionally instead of reacting emotionally.

✓ Purposeful management produces greater peace and financial confidence over time.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

🔨 Builder's Toolbox

Construction Principle

Before construction begins, surveyors establish boundaries that determine where every part of the structure will be built.

Without boundaries:

- ☐ Measurements become inconsistent.
- ☐ Construction becomes disorganized.
- ☐ The finished structure may become unstable.

Financial stewardship establishes similar boundaries for your money before you spend it.

Financial Application

Healthy financial boundaries help you:

- ☐ Make intentional decisions.
- ☐ Reduce emotional spending.
- ☐ Stay focused on long-term goals.
- ☐ Honor God with your financial resources.
- ☐ Reduce financial stress.

🔍 Site Inspection

Drawing Your Financial Boundaries

Every builder begins with a defined building site. Every steward begins with defined financial priorities.

Part 1 — Current Reality

When you receive income, what usually determines how your money is spent?

- ☐ Bills as they arrive
- ☐ Emergencies
- ☐ Impulse purchases
- ☐ A written spending plan
- ☐ Family needs
- ☐ Other: _____

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Part 2 — My Current Financial Boundaries

Rate yourself in each area.

Area	Strong	Improving	Needs Work
Spending with a plan	☐	☐	☐
Giving intentionally	☐	☐	☐
Saving consistently	☐	☐	☐
Avoiding impulse purchases	☐	☐	☐
Reviewing finances regularly	☐	☐	☐

Part 3 — Building Reflection

What financial boundary would make the biggest difference in your life today?

Why?

Builder's Prayer

Heavenly Father,

Thank You for entrusting me with the resources You have placed in my care. Help me to recognize that everything I possess ultimately belongs to You. Give me the wisdom to establish healthy financial boundaries and the discipline to follow them faithfully. Teach me to manage every dollar with purpose, integrity, and gratitude so that my financial life reflects Your wisdom and brings glory to Your name. Guide me as I continue building a financial house that stands firmly on Your principles.

In Jesus' name, Amen.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Lesson 2
The Parable of the Talents and Biblical Stewardship

Lesson Objective

By the end of this lesson, you will understand how the Parable of the Talents illustrates God's expectations for faithful stewardship. You will recognize that financial growth is determined not only by what you receive, but by how responsibly you manage what has been entrusted to you.

📐 Builder's Blueprint

Two builders may begin with different-sized lots, different budgets, and different materials, yet both can construct strong homes if they build wisely with what they have.



God operates by a similar principle.

He does not measure our faithfulness by comparing us with others. Instead, He asks whether we are managing our own resources with wisdom, diligence, and obedience.

Jesus illustrated this truth through the Parable of the Talents. The servants were given different amounts, but each was expected to manage those resources faithfully. The lesson is clear: God is less concerned with the amount we possess than with the stewardship we demonstrate.

Faithful stewardship creates opportunities for greater responsibility, while neglected stewardship limits future growth.

As builders of a financial house that stands, our responsibility is to faithfully manage whatever God has placed in our hands today.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

🕮 Scripture Foundation

Matthew 25:14–15 (KJV)

"For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. And unto one he gave five talents, to another two, and to another one; to every man according to his several ability..."

Matthew 25:21 (KJV)

"His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things..."

Reflection

According to these verses, what qualities does God value most in a steward?

🔑 Key Takeaways

✓ Everything we possess has been entrusted to us by God.

✓ Stewardship is measured by faithfulness, not by comparison with others.

✓ Wise management creates opportunities for future growth.

✓ Fear and inaction often prevent financial progress.

✓ Faithful stewardship requires planning, discipline, and intentional action

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

🔨 Builder's Toolbox

Construction Principle

Every construction project begins with available materials.

An experienced builder does not complain about what is missing.

Instead, the builder carefully manages every resource to produce the strongest structure possible.

Likewise, faithful stewards maximize what God has already provided instead of focusing on what they do not yet possess.

Financial Application

Faithful stewards:

- ☐ Plan before spending.
- ☐ Avoid unnecessary waste.
- ☐ Review financial decisions regularly.
- ☐ Prepare for future needs.
- ☐ Seek opportunities to multiply resources wisely.
- ☐ Trust God while acting responsibly.

🔍 Site Inspection

Stewardship Self-Evaluation

Read each statement and rate yourself honestly.

Statement	Always	Sometimes	Rarely
I manage my money intentionally.	☐	☐	☐
I regularly review my finances.	☐	☐	☐
I avoid unnecessary waste.	☐	☐	☐
I make financial decisions based on biblical principles.	☐	☐	☐
I use my resources to honor God.	☐	☐	☐

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Stewardship Reflection

Think about the resources God has entrusted to you.

Besides money, what other gifts or opportunities has God placed under your care?

- ☐ Time
- ☐ Skills
- ☐ Career
- ☐ Family
- ☐ Health
- ☐ Influence
- ☐ Relationships
- ☐ Other: _____

How can you become a better steward of one of these areas this week?

Builder's Challenge

The three servants each made a decision after receiving their master's resources.

Circle the response that best describes your current financial approach.

A. I intentionally manage and plan my finances.

B. I know I should plan better, but I often procrastinate.

C. I avoid looking at my finances because they feel overwhelming.

What is one practical step you can take this week to move closer to faithful stewardship?

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Builder's Prayer

Heavenly Father,

Thank You for every resource, opportunity, and blessing You have entrusted to my care. Forgive me for the times I have neglected or mismanaged what You have provided. Give me the wisdom to become a faithful steward who plans carefully, acts responsibly, and honors You with every financial decision. Help me to focus not on what I lack, but on faithfully managing what I already have. May my stewardship reflect my trust in You and prepare me for the greater responsibilities You have planned for my future.

In Jesus' name, Amen.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Lesson 3
Directing Money with Purpose

Lesson Objective

By the end of this lesson, you will understand that every dollar should be assigned a purpose before it is spent. You will learn how intentional financial planning replaces reactive spending with purposeful stewardship, bringing greater clarity, order, and financial peace.

📐 Builder's Blueprint

A builder never waits until construction begins to decide where each room will go. Every wall, doorway, and utility line is planned before the first nail is driven. Purpose always precedes construction.

Your finances should work the same way.

Many people spend money first and hope everything works out later. Biblical stewardship teaches the opposite approach. Every dollar should receive an assignment before it arrives. When resources are directed intentionally, they support God's priorities instead of reacting to life's pressures.

Purposeful planning transforms money from something that controls us into a tool that helps us fulfill God's calling. Just as every stake on a construction site has a purpose, every dollar in your budget should have a destination.



Remember this principle:

Money without direction drifts. Money with purpose builds.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

🕮 Scripture Foundation

Proverbs 21:5 (KJV)

"The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want."

Luke 14:28 (KJV)

"For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?"

Reflection

What do these scriptures teach about planning before acting?

🔑 Key Takeaways

✓ Financial stewardship means directing money instead of reacting to it.

✓ Every dollar should have an assignment before it is spent.

✓ Purpose creates order, and order creates financial stability.

✓ Giving, living expenses, savings, and debt reduction should all be planned intentionally.

✓ A written financial plan reduces emotional decision-making and increases financial peace.

🔨 Builder's Toolbox

Construction Principle

Every stake placed on a construction site marks a specific location. Nothing is random. Every measurement serves a purpose. If builders ignored their plans and placed materials wherever they felt like it, the finished house would be unsafe and unstable. Financial stewardship works the same way. Purposeful planning ensures every financial decision supports the overall blueprint for your life.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Financial Application

Assigning every dollar a purpose helps you:

- ☐ Eliminate unnecessary spending.
- ☐ Reduce financial stress.
- ☐ Prepare for future needs.
- ☐ Support biblical giving.
- ☐ Build savings consistently.
- ☐ Accelerate debt elimination.
- ☐ Stay focused on long-term financial goals.

🔍 Site Inspection

Give Every Dollar an Assignment

Imagine that your next paycheck has already arrived.

Before spending anything, assign each dollar to one of the categories below.

Category	Planned Amount	Category	Planned Amount
Giving	$_____	Savings	$_____
Housing	$_____	Debt Reduction	$_____
Utilities	$_____	Insurance	$_____
Food	$_____	Personal Spending	$_____
Transportation	$_____	Other	$_____

Reflection

Did you intentionally assign every dollar, or were there dollars left without a purpose?

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Builder's Exercise

Purpose Before Spending

Think about your last three unplanned purchases.

Purchase	Was it Planned?	Was it Necessary?
_____	☐ Yes ☐ No	☐ Yes ☐ No
_____	☐ Yes ☐ No	☐ Yes ☐ No
_____	☐ Yes ☐ No	☐ Yes ☐ No

Reflection

If those purchases had been planned in advance, would you have made the same decisions?

☐ Yes

☐ No

Why?

Builder's Prayer

Heavenly Father,

Thank You for providing for my needs and entrusting me with resources to manage. Teach me to direct my money with wisdom and purpose instead of reacting to circumstances. Help me develop the discipline to plan ahead, honor You through faithful stewardship, and use every dollar in a way that reflects Your priorities. May my financial decisions build a life of peace, generosity, and lasting stability for my family and for Your Kingdom.

In Jesus' name, Amen.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Lesson 4
Financial Margin and the Analyze Phase

Lesson Objective

By the end of this lesson, you will be able to calculate your financial margin, identify areas where money is being lost unnecessarily, and apply the Analyze phase of the DMAIC improvement process to strengthen your financial health. You will discover that lasting financial peace is built by intentionally creating and protecting financial margin.

📐 Builder's Blueprint

Before a builder strengthens a house, the structure must first be inspected. Weak points are identified. Measurements are verified. Areas of waste are eliminated. Only then can meaningful improvements begin.

The same principle applies to your finances.

Many people know they are under financial pressure, but they don't know *why*. They assume the problem is simply a lack of income. While increasing income can certainly help, the real issue is often much deeper. Financial stability depends on the space between what comes in and what goes out.



That space is called **financial margin**.

Margin is your financial breathing room. It gives you flexibility when unexpected expenses arise, opportunities appear, or emergencies occur. Without margin, every financial setback feels like a crisis. With margin, you have room to respond wisely instead of emotionally.

In this lesson, you'll learn how to measure your margin and evaluate your financial system using the **Analyze** phase of the Six Sigma DMAIC process. Remember this principle:

What gets measured can be improved.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

🕮 Scripture Foundation

Proverbs 27:23 (KJV)

"Be thou diligent to know the state of thy flocks, and look well to thy herds."

Luke 14:28 (KJV)

"For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?"

Reflection

How do these scriptures encourage careful evaluation before making decisions?

🔑 Key Takeaways

✓ Financial margin is the space between your income and your expenses.

✓ Margin provides flexibility, stability, and peace during life's unexpected events.

✓ The Analyze phase helps reveal financial waste, inefficiencies, and opportunities for improvement.

✓ Measuring your finances removes guesswork and replaces it with clarity.

✓ Every improvement begins by understanding your current financial reality.

✓ Small improvements made consistently can produce significant long-term results.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

🔨 Builder's Toolbox

Construction Principle

Before reinforcing a home's foundation, builders inspect every part of the structure.

They measure.

They evaluate.

They locate weaknesses.

Only after understanding the current condition can improvements be made.

Financial analysis follows the same process.

When you carefully examine your finances, hidden problems become visible, allowing you to strengthen your financial house before small issues become major failures.

Financial Application

Financial margin gives you the ability to:

- ☐ Handle unexpected expenses.
- ☐ Save consistently.
- ☐ Invest for the future.
- ☐ Give generously.
- ☐ Eliminate debt more quickly.
- ☐ Reduce financial stress.
- ☐ Make thoughtful decisions instead of emotional ones.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

🔍 Site Inspection

Calculate Your Financial Margin

Step 1 — Monthly Income

Category	Amount
Take Home Pay	$ _____
Other Income	$ _____
Total Monthly Income	$ _____

Step 2 — Monthly Living Expenses

Category	Amount
Housing	$ _____
Transportation	$ _____
Food	$ _____
Utilities	$ _____
Insurance	$ _____
Debt Payments	$ _____
Other Expenses	$ _____
Total Monthly Expenses	$ _____

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Step 3 — Your Margin

Category	Amount
Total Income	$ _____
Minus Total Expenses	$ _____
Financial Margin	$ _____

Reflection

How does your result make you feel?

☐ Encouraged

☐ Concerned

☐ Surprised

☐ Motivated

Why?

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

📊 Margin Analysis Worksheet

Every improvement begins with identifying opportunities.

Review your spending and check any areas where you believe financial leaks may exist.

- ☐ Dining Out
- ☐ Subscriptions
- ☐ Entertainment
- ☐ Impulse Purchases
- ☐ Convenience Spending
- ☐ Shopping
- ☐ Interest Charges
- ☐ Unused Memberships
- ☐ Excess Utilities
- ☐ Other

Which category represents your greatest opportunity for improvement?

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Builder's Exercise

Strengthening Your Financial Structure

Builders strengthen weak areas before adding more weight to a house.

Likewise, strengthening your financial margin creates greater stability for the future.

Write three actions you could take during the next 30 days to increase your margin.

Action 1

Action 2

Action 3

Estimate how much each action could save each month.

Action Monthly Improvement

1 $_____

2 $_____

3 $_____

Builder's Prayer

Heavenly Father,

Thank You for giving me the opportunity to examine my financial life with honesty and wisdom. Help me to see my finances clearly—not with fear or discouragement, but with faith and confidence that You will guide me toward lasting change. Reveal the areas where I can improve my stewardship, eliminate waste, and create greater financial margin. Give me the discipline to act on what I have learned and the perseverance to continue building a financial house that honors You.

In Jesus' name, Amen.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Lesson 5
Maintaining and Expanding Margin

Lesson Objective

By the end of this lesson, you will understand that financial margin is not something you achieve once—it is something you intentionally maintain throughout life. You will identify practical strategies for increasing margin, protecting financial stability, and continuing to grow as a faithful steward of God's resources.

📐 Builder's Blueprint

Completing a house is not the end of the builder's responsibility. Even the strongest homes require regular maintenance. Roofs are inspected. Gutters are cleaned. Mechanical systems are serviced. Small repairs are made before they become costly problems.

The same is true of your financial house.



Financial margin is not a destination—it is a discipline. As life changes, your financial system must be reviewed and adjusted. Income changes. Expenses increase. Families grow. Opportunities arise. Wise stewards regularly evaluate their financial position so they can respond intentionally rather than react emotionally.

Just as builders protect the investment they have worked so hard to create, faithful stewards protect and expand the financial margin that provides flexibility, peace, and long-term stability.

Margin grows when stewardship becomes a lifestyle—not just a lesson.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

📖 Scripture Foundation

Proverbs 21:20 (KJV)

"There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."

Proverbs 6:6–8 (KJV)

"Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest."

Reflection

What do these scriptures teach about preparation and wise financial management?

🔑 Key Takeaways

✓ Financial margin requires ongoing maintenance and regular evaluation.

✓ Increasing income and reducing expenses are the two primary ways to expand margin.

✓ Wise stewardship is proactive rather than reactive.

✓ Small, consistent improvements produce significant long-term financial growth.

✓ Financial transformation is built through faithful daily habits, not one-time decisions.

✓ Stewardship is a lifelong commitment to managing God's resources with wisdom and purpose.

🔨 Builder's Toolbox

Construction Principle

A well-built house remains strong because its owner performs regular maintenance.

Small problems are corrected before they become major repairs.

Routine inspections preserve the value of the home and prevent unnecessary expense.

Likewise, faithful stewards regularly review their finances to identify opportunities for improvement before financial pressure becomes financial crisis.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Financial Application

Healthy financial habits include:

- ☐ Reviewing your budget monthly.
- ☐ Updating financial goals regularly.
- ☐ Increasing savings when income grows.
- ☐ Looking for unnecessary expenses.
- ☐ Paying down debt consistently.
- ☐ Preparing for future needs.
- ☐ Continually improving your financial system.

🔍 Site Inspection

Your Margin Maintenance Plan

Every builder follows a maintenance schedule.

Create your own financial maintenance plan.

Monthly

What financial tasks should you complete every month?

- ☐ Review spending
- ☐ Update budget
- ☐ Review debt progress
- ☐ Evaluate savings
- ☐ Review financial goals
- ☐ Other:

_____

_____

Quarterly

What should you evaluate every three months?

_____

_____

_____

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Annually

What larger financial decisions should you review once each year?

📈 Margin Growth Planner

Financial margin grows through intentional action. Identify one improvement you can make in each area.

Increase Income

Reduce Expenses

Improve Organization

Increase Savings

Accelerate Debt Reduction

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

My 90-Day Stewardship Commitment

Choose three commitments you will make over the next 90 days.

- ☐ Review my budget every month.
- ☐ Track every dollar I spend.
- ☐ Increase my emergency savings.
- ☐ Eliminate unnecessary subscriptions.
- ☐ Pay extra toward debt.
- ☐ Reduce impulse spending.
- ☐ Pray over my financial decisions.
- ☐ Review my financial goals monthly.
- ☐ Other:

_____

_____

Builder's Prayer

Heavenly Father,

Thank You for teaching me that faithful stewardship is a lifelong journey. Help me remain diligent in managing the resources You have entrusted to me. Give me the wisdom to review my finances regularly, the discipline to make wise adjustments, and the perseverance to continue growing in faithfulness. May every financial decision I make reflect Your priorities and strengthen the financial house I am building for my family and future generations. Help me to honor You not only in moments of abundance but also through the daily habits of faithful stewardship.

In Jesus' name, Amen.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Module 4 Reflection

As you complete this lesson, you've finished the **Stewardship Milestone** of the **Analyze Phase**.

In this module you learned to:

- Establish biblical financial boundaries.
- View yourself as a steward rather than an owner.
- Apply the lessons of the Parable of the Talents to your personal finances.
- Give every dollar a purpose before it is spent.
- Calculate and analyze your financial margin.
- Develop practical strategies to maintain and expand financial flexibility.

These lessons prepare you for the next stage of construction.

In **Module 5 – Pouring Foundation**, you'll begin transforming what you've analyzed into a solid financial foundation by learning how to build systems that support long-term stability. Just as concrete provides the strength beneath every well-built home, the financial principles in the next module will provide the structural support for everything that follows.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

Setting Stakes Milestone



Congratulations, Builder!

You have completed **Module 4: Setting Stakes**, an important stage in building a financial house that stands.

Before a builder pours a foundation, stakes and string lines are carefully placed to establish the exact boundaries of the home. These markers determine where every wall, doorway, and room will be built. Without clearly defined boundaries, even the best construction materials cannot produce a strong and properly aligned house.

Your financial life follows the same principle.

Throughout this module, you discovered that biblical stewardship establishes the boundaries that guide every financial decision. You learned that God is the Owner of all things and that we are entrusted to faithfully manage the resources He places in our care. Rather than allowing money to drift wherever circumstances lead, you have begun directing every dollar with purpose, measuring your financial margin, and identifying opportunities to strengthen your financial foundation.

More importantly, you embraced the biblical principle of **Stewardship**. Scripture reminds us:

> *"Moreover it is required in stewards, that a man be found faithful."*
> **— 1 Corinthians 4:2 (KJV)**

Faithful stewardship is not measured by how much you possess, but by how wisely you manage what God has entrusted to you. As you establish healthy financial boundaries and consistently evaluate your financial decisions, you create the stability needed for lasting financial transformation.

You are no longer simply reacting to your finances. You are intentionally managing them according to God's principles and preparing the way for the strong foundation that will be built in the next phase of your journey.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.

You Have Successfully Demonstrated Your Ability To:

✓ Understand the biblical meaning of stewardship and faithful management.

✓ Establish financial boundaries that promote order and accountability.

✓ View yourself as a steward rather than an owner of God's resources.

✓ Assign every dollar a purpose before it is spent.

✓ Calculate and evaluate your personal financial margin.

✓ Identify financial leaks and opportunities for improvement.

✓ Apply the Analyze phase of the DMAIC process to strengthen your financial system.

✓ Commit to managing God's resources with wisdom, discipline, and intentionality.

Stewardship Milestone Declaration

Today I commit to faithfully managing every resource God has entrusted to me. I will establish healthy financial boundaries, direct every dollar with purpose, and make decisions that honor God rather than my emotions. As a faithful steward, I will continually evaluate, improve, and strengthen the financial house I am building so that it will stand for generations to come.

© 2026 eLearn Life Skills, L.L.C. All Rights Reserved.