Course 5, Session 3 Student Notes: Profit and Margin

Building Your Storehouse in the Good Years for the Lean Ones

Big Idea: Profit is not what is left over by accident. You build margin and reserves on purpose, in the good times, for the lean times.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby, and if you have your one month plan from Session 2, keep it close too. Take about 30 minutes, and end in prayer. Bring your notes and questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: “Father, You are the God who warned Joseph and gave him the wisdom to store up. Give me that same wisdom, to build margin on purpose, to trust You enough to set aside instead of spending it all, and to be ready to serve others when the lean season comes. Amen.”

The Scripture for This Session

Read these slowly, out loud if you can:

- **Genesis 41:34**, “Let Pharaoh do this, and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years.”
- **Genesis 41:49**, “And Joseph gathered corn as the sand of the sea, very much, until he left off numbering; for it was without number.”
- **Proverbs 21:20**, “There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.”

Reflect: If your income stopped tomorrow, how many days could you keep the lights on? Write the honest number, without shame. It is the starting point, not a verdict.

The Big Picture

Last session you counted the cost and gave every dollar a job. Tonight you go one step further and put a job at the very front of the line: profit and reserve, taken first, so that when the lean season comes, and it always comes, you are the one with grain in the storehouse instead of panic in your heart.

There is a lie that keeps good, hardworking people broke. The lie says profit is what is left over at the end. You pay everyone else, cover every bill, spend on every need and a few wants, and then, if by some miracle anything remains, that is your savings. The problem with that math is simple: there is almost never anything left. The end of the money always seems to arrive before the end of the needs. If profit is only ever the leftover, profit will always be zero, no matter how much comes in the top. This session flips that around, and the flip is the whole lesson. You will learn it from Joseph, who was warned of a coming disaster and, instead of hoping it would work out, built a system. Read each principle, write your notes, and answer the reflection.

Principle 1: Profit Is Not the Leftover. It Is the First Bill You Pay.

Here is the flip that changes everything. Profit is not the leftover. Profit is the first bill you pay. Reserve is not what survives your spending. Reserve is what you take off the top before your spending ever begins. You decide, in advance and on purpose, a fixed percentage that comes out first, every single time money comes in, and that money goes somewhere your daily spending cannot reach it. Everything else lives on what remains.

That one reversal, taking your margin first instead of last, is the difference between the person who weathers a hard season and the person who is wiped out by it. It is not about earning more. People have doubled their income and still saved nothing, because they kept treating savings as the leftover, and the leftover is always nothing. Change the order, and everything changes. When you pull your reserve off the top, before the bills, before the extras, you finally start to build the margin that has always slipped through your fingers. Same income, different order, completely different result.

Reflect: Where has the idea that savings is "the leftover" kept you from ever actually having any? What would it take to move your reserve to the very front of the line?

Notes:

Principle 2: Store a Fixed Percentage in Good Times, Like Joseph’s One Fifth.

Where does this idea come from? Straight out of Genesis 41. God warns Pharaoh through a dream that seven years of tremendous plenty are coming, and behind them, seven years of famine so severe the plenty will be forgotten. Watch what Joseph does with that warning. He does not say, let us enjoy the good years and hope we figure out the bad ones. He builds a system. In verse 34 he tells Pharaoh to appoint officers and “take up the fifth part of the land of Egypt in the seven plenteous years.” A fifth. Twenty percent, off the top, every good year, stored up against the lean years coming.

Notice this is not a suggestion Joseph hopes people will follow when they feel like it. It is a fixed percentage, collected first, by design, through appointed officers so it actually happens. Joseph does not trust good intentions to produce a reserve, because good intentions never do. He builds a mechanism that takes the margin automatically, every good year, whether anyone feels like it or not. That is the model for you. Pick a fixed percentage you will pull off the top of every dollar of income. Start where you honestly can, even one percent, even five. Joseph took a fifth, and if you can build toward that over time, wonderful, but the number matters less than the habit. The point is to take it first, by system, not by mood.

Reflect: What fixed percentage could you take off the top, starting now? What system could you build so it gets funded automatically, without depending on how you feel that week?

Notes:

Principle 3: Reserves Turn a Crisis Into an Inconvenience.

Look at the result of Joseph's discipline in Genesis 41:48 and 49. He gathered up all the food of the seven years and laid it up in the cities. Then this line: "Joseph gathered corn as the sand of the sea, very much, until he left off numbering; for it was without number." The reserve got so large they stopped counting it. Two things made that happen. First, he stored it out of reach of daily use, held under authority, so it would not be casually eaten in the easy years. Second, he was consistent, taking the fifth every year, seven years running, so the small portions compounded into a storehouse without number.

That is the quiet power of a fixed percentage taken faithfully. It does not feel like much on any single day. Over time it becomes without number. And here is what it does for you. When the car breaks, the tooth cracks, the slow month comes, a person with a reserve treats it as an inconvenience, an annoyance to handle. A person with no reserve treats the exact same event as a crisis, because it threatens the rent, the lights, the whole house of cards. Same event, two completely different experiences, and the only difference is whether you built the storehouse in advance. Proverbs 21:20 says it plainly: "there is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up." The wise keep a store. The foolish spend it all. The difference is not income. It is the decision to take margin first, and to store it where you will not touch it.

Reflect: Where would you have to put your reserve so you would not quietly spend it in a good month? What is the first step to open or set up that separate place this week?

Notes:

Principle 4: Margin Is What Makes Generosity and Mission Possible.

Here is the truth that lifts this whole session above self protection. Margin is not selfishness. Margin is what makes you useful in a crisis instead of a casualty of it. When Joseph’s famine came, and it came exactly as God said, his storehouse fed not just Egypt but the surrounding nations. Genesis 41:57 tells us all countries came into Egypt to buy grain. The reserve did not just keep Joseph alive. It positioned him to save his own family, to serve whole nations, and to set up the rescue of the entire covenant line. The discipline of storing up in the good years turned Joseph into the one person in the region who could help everyone else in the bad ones.

Think about what that means for you. When the hard season hits and everyone around you is panicking, laying people off, missing rent, drowning, the person with a reserve is the one who can keep going, keep giving, keep hiring, keep serving. Your margin is not hoarding. It is readiness. It is what lets you be a blessing at the exact moment others are desperate. A reserve built quietly in the good years becomes a ministry in the lean ones. That is why this is a spiritual discipline and not just a financial one. God is not asking you to store up out of fear. He is inviting you to store up out of faithfulness, so that you can be His hands to others when the famine comes.

Reflect: Joseph's margin let him feed nations in the famine. Who could you help in a hard season if you had built a reserve in the good one? What fear would you have to set aside to start?

Notes:

The Story: Joseph’s One Fifth Reserve (Genesis 41:34 to 49)

Read the passage. Joseph is standing before the most powerful man in the world, interpreting a dream no one else could read. He tells Pharaoh the truth: seven years of overwhelming plenty are coming, and then seven years of famine so brutal the good years will be completely forgotten. Most people, handed a warning like that, would panic or freeze. Joseph does something different. In the same breath as the warning, he hands Pharaoh a plan.

Watch the four steps, because they are the four principles above, lived out. First, he sets a fixed percentage, a fifth, taken off the top by system, through appointed officers, not left to whoever feels generous with the harvest. Second, he stores it where it is protected, laid up in the cities, out of reach of daily use during the years it would have been easy to consume. Third, the reserve grows beyond measure because the discipline is consistent, year after year, until it is “without number.” And fourth, the margin becomes a ministry, feeding Egypt, the surrounding nations, and Joseph’s own family in the famine. The person who stored up in the plenty became the person who could save everyone in the lack. That is the whole model for your money, drawn straight from a man who trusted God enough to prepare.

Reflect: Joseph built a system that took the fifth automatically, not when he felt like it. What one system could you set up this week so your reserve gets funded whether or not you feel like it?

Notes:

Put It Into Practice

1. Pick your percentage and your place. Decide a fixed percentage you will pull off the top of every dollar of income, before any spending. Start where you honestly can. Then decide the exact place it will live, a separate savings account, a second account at a different bank, anywhere your daily spending cannot easily reach it.

The reserve percentage I will take off the top, starting now:

The percentage I want to build toward over time (up to a fifth):

Exactly where the reserve will live (account, bank):

2. This week's assignment. Make your first reserve transfer, even a small one, into the account you named, and set it to repeat every time income comes in. A system that starts today beats a bigger plan that starts someday. Then write down how it felt to pay your future self first, and one place you found the money to fund it. Bring both to Session 4, where you handle taxes with total integrity.

My first transfer, amount and day:

How it felt, and where I found the money:

Go Deeper (Optional)

- **Read:** *Profit First* by Mike Michalowicz, which teaches the modern version of Joseph's fifth: sales minus profit equals expenses. Take the margin off the top, run everything else on what remains.
- **Listen:** the *B.O.S.S. Moves Podcast* by Dr. Myron Golden.
- **Study:** Genesis 41:34 to 49 and 41:57; Proverbs 21:20; Proverbs 6:6 to 8 (the ant that stores in season).

Close in Prayer

“Father, thank You for the wisdom You gave Joseph and the pattern You left us in his life. Teach me to build margin on purpose, to take my reserve off the top as an act of faith, and to store it up in the good years for the lean ones that always come. Make me one of the wise in whose dwelling there is oil, and let my margin become ministry, so that when others are in crisis I am ready to give, to help, and to serve. In Jesus’ name, Amen.”

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