

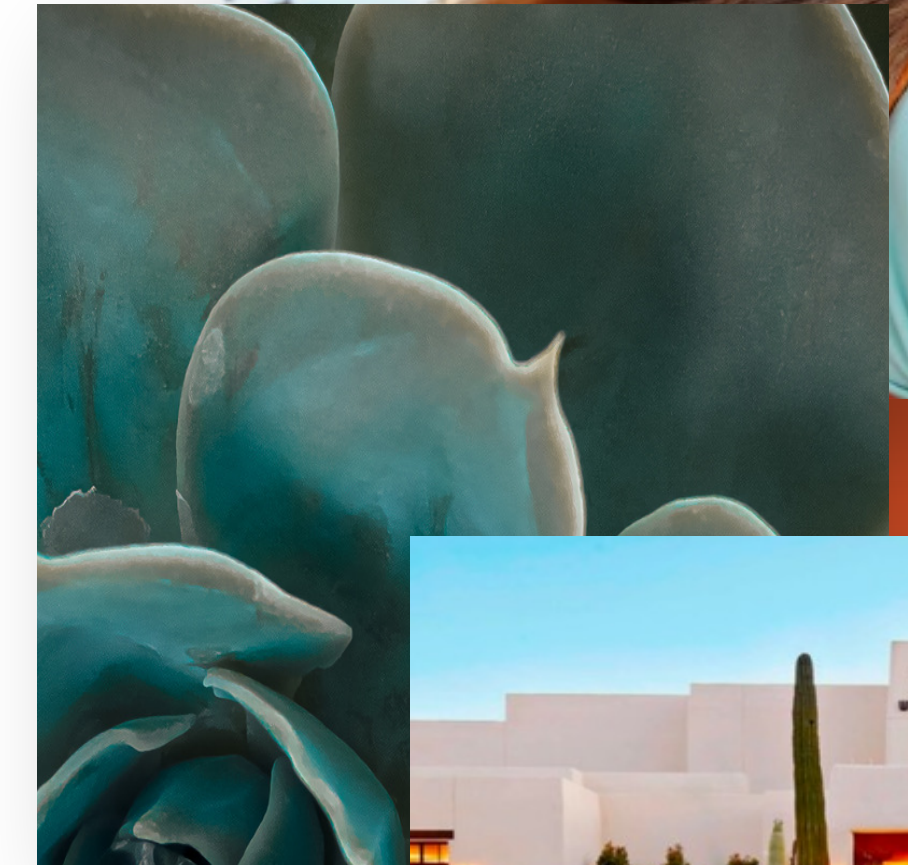
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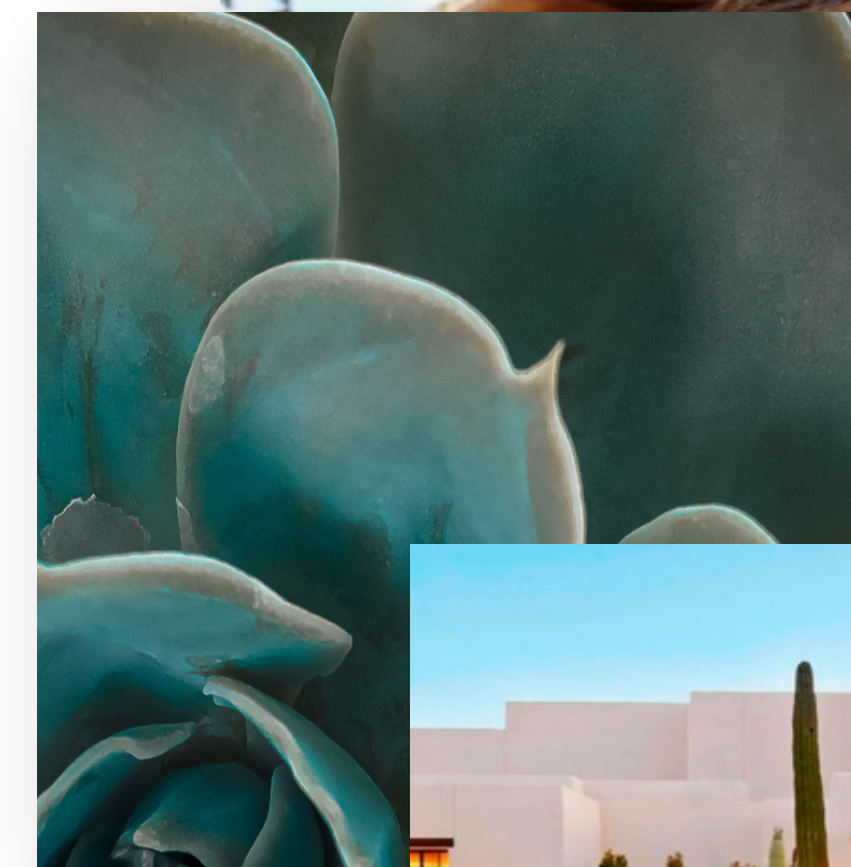
Setting the scene



“And he humbled you and let you hunger and fed you with manna, which you did not know, nor did your fathers know, that he might make you know that man does not live by bread alone, but man lives by every word that comes from the mouth of the Lord.”

Deuteronomy 8:3 (ESV)

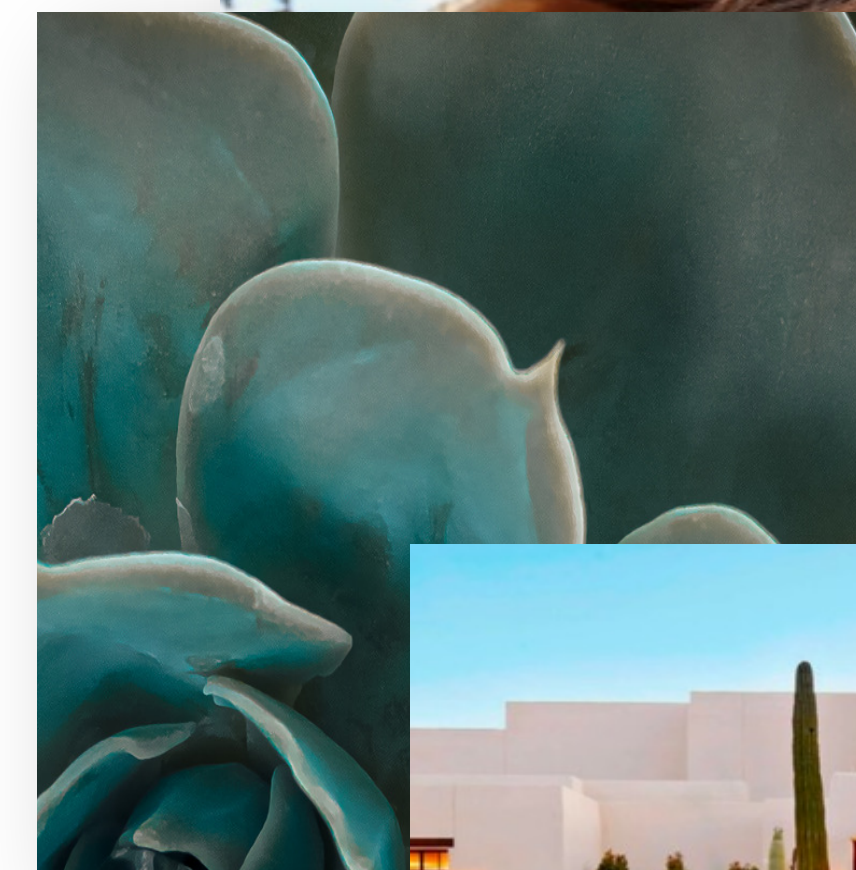
The problem



For the Lord your God is bringing you into a good land, a land of brooks of water, of fountains and springs, flowing out in the valleys and hills, a land of wheat and barley, of vines and fig trees and pomegranates, a land of olive trees and honey, a land in which you will eat bread without scarcity, in which you will lack nothing ...

Deuteronomy 8:7–9 (ESV)

The warning



Beware lest you say in your heart,
'My power and the might of my hand
have gotten me this wealth.' You
shall remember the Lord your God,
for it is he who gives you power to
get wealth

Deuteronomy 8:17–18 (ESV)

This warning is for us.



What is generosity?

- Sacrifice?



What is generosity?

- Sacrifice?
- Relationships?



What is generosity?

- Sacrifice?
- Relationships?
- Impact?



What is generosity?

- Sacrifice?
- Relationships?
- Impact?
- Joy?



Give matrix

A comprehensive
framework for
generosity identity,
vision, and execution





Motivation

Your motivation is the core driver behind your generosity. It's the fuel that pushes you to the next level.



Problem

Your problems are the brokenness that God invites you to step into, your calling and conviction.



Solution

Your solutions are the ways you bring light into your problems directly or through ministries and movements.



Allocation

Your allocation is how you determine how much to give from whatever God has entrusted you with.



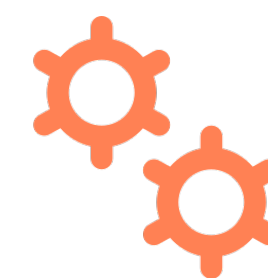
Timing

Your timing is how you determine when you give during the year and throughout your life.



Transfer

Your transfer is how you move money and resources into the hands of those in need or those at work.



Integration

Your integration is how your giving integrates into the broader picture of your time, talent, treasure, and prayer.



Mobilization

Your mobilization is how you inspire and encourage other givers to magnify their generosity.



Motivation

Your motivation is the core driver behind your generosity. It's the fuel that pushes you to the next level.



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Your problems are the brokenness that God invites you to step into, your calling and conviction.



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Your solutions are the ways you bring light into your problems directly or through ministries and movements.



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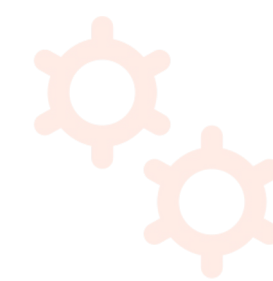
Timing

Your timing is how you determine when you give during the year and throughout your life.



Transfer

Your transfer is how you move money and resources into the hands of those in need or those at work.



Integration

Your integration is how your giving integrates into the broader picture of your time, talent, treasure, and prayer.



Mobilization

Your mobilization is how you inspire and encourage other givers to magnify their generosity.

Allocation

1. Spontaneous Giving
2. Giving Goal
3. Percentage Giving
4. Incremental Percentage
5. Financial Finish Line



Allocation

1. Spontaneous Giving
2. Giving Goal
3. Percentage Giving
4. Incremental Percentage
5. Financial Finish Line



A wide-angle photograph of a desert landscape at sunset. A two-lane asphalt road with double yellow lines and a white shoulder line curves through the foreground and middle ground. The road is flanked by dry, scrubby vegetation and a few dead trees on the left. In the distance, a range of mountains is visible under a sky with soft, golden light from the setting sun on the right. A saguaro cactus stands on the right side of the road in the distance.

The Finish Line Framework

A wide-angle photograph of a desert landscape at sunset. A two-lane asphalt road with yellow double lines and a white shoulder line curves from the bottom center towards the horizon. The road is flanked by dry, scrubby vegetation and a few dead trees on the left. In the distance, a range of mountains is visible under a sky with soft, orange and yellow clouds. The sun is low on the right side of the frame, creating a warm, golden glow and casting long shadows. A single saguaro cactus stands prominently on the right side of the road in the mid-ground.

Income

Expenses

A wide-angle photograph of a desert landscape at sunset. A two-lane asphalt road with yellow double lines and white edge lines curves from the bottom center towards the horizon. The road is flanked by dry, scrubby vegetation and a few dead trees on the left. In the distance, a range of mountains is visible under a sky with soft, orange-hued clouds. The sun is low on the right side of the frame, creating a warm, golden light and a slight lens flare effect.

Income

Expenses

Expenses

**Personal
Spending**

Taxes

**Future
Planning**

Kingdom

Expenses

Personal
Spending

Taxes

Future
Planning

Kingdom

What does it cost to maintain your lifestyle?

Impact 2024

Finish Line Workshop





What is your current
monthly spending?



Spending includes...

- Personal debt (credit cards, student loans)
- Housing (primary mortgage, second home, etc)
- Food and transportation
- Insurance
- Entertainment, leisure, travel
- Healthcare
- Home maintenance

Does not include...

- Investing, real estate investments, impact investing
- Business expenses, business travel
- Savings or retirement
- Giving, tithe, ministry work, missions trips, generosity



A desert landscape at sunset. A two-lane asphalt road with yellow double lines and a white shoulder line curves through the scene. The road is flanked by dry, scrubby vegetation. In the distance, mountains are visible under a sky with soft, orange and yellow clouds. A saguaro cactus stands on the right side of the road. A white rectangular box is positioned in the upper center of the image.

Finish Line #1

Maintenance Finish Line

Intro to benchmarking



Lifestyle in the top 55% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$2,921	\$4,052	\$5,026	\$6,001	\$6,975	\$7,933

Impact 2024

Lifestyle in the top 55% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$2,921	\$4,052	\$5,026	\$6,001	\$6,975	\$7,933
\$3,005	\$4,165	\$5,169	\$6,173	\$7,177	\$8,135

Impact 2024

Lifestyle in the top 54% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$2,921	\$4,052	\$5,026	\$6,001	\$6,975	\$7,933
\$3,005	\$4,165	\$5,169	\$6,173	\$7,177	\$8,135
\$3,086	\$4,276	\$5,308	\$6,341	\$7,374	\$8,331

Impact 2024

Lifestyle in the top 53% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,005	\$4,165	\$5,169	\$6,173	\$7,177	\$8,135
\$3,086	\$4,276	\$5,308	\$6,341	\$7,374	\$8,331
\$3,134	\$4,341	\$5,391	\$6,440	\$7,490	\$8,447

Lifestyle in the top 52% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,086	\$4,276	\$5,308	\$6,341	\$7,374	\$8,331
\$3,134	\$4,341	\$5,391	\$6,440	\$7,490	\$8,447
\$3,214	\$4,449	\$5,527	\$6,604	\$7,682	\$8,639

Lifestyle in the top 51% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,134	\$4,341	\$5,391	\$6,440	\$7,490	\$8,447
\$3,214	\$4,449	\$5,527	\$6,604	\$7,682	\$8,639
\$3,295	\$4,559	\$5,665	\$6,772	\$7,871	\$8,834

Lifestyle in the top 50% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$3,214	\$4,449	\$5,527	\$6,604	\$7,682	\$8,639
\$3,295	\$4,559	\$5,665	\$6,772	\$7,871	\$8,834
\$3,347	\$4,628	\$5,753	\$6,878	\$7,979	\$8,958

Impact 2024

Lifestyle in the top 49% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$3,295	\$4,559	\$5,665	\$6,772	\$7,871	\$8,834
\$3,347	\$4,628	\$5,753	\$6,878	\$7,979	\$8,958
\$3,438	\$4,751	\$5,908	\$7,065	\$8,170	\$9,176

Impact 2024

Lifestyle in the top 48% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,347	\$4,628	\$5,753	\$6,878	\$7,979	\$8,958
\$3,438	\$4,751	\$5,908	\$7,065	\$8,170	\$9,176
\$3,505	\$4,843	\$6,023	\$7,204	\$8,312	\$9,339

Impact 2024

Lifestyle in the top 47% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,438	\$4,751	\$5,908	\$7,065	\$8,170	\$9,176
\$3,505	\$4,843	\$6,023	\$7,204	\$8,312	\$9,339
\$3,588	\$4,954	\$6,164	\$7,374	\$8,485	\$9,537

Lifestyle in the top 46% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,505	\$4,843	\$6,023	\$7,204	\$8,312	\$9,339
\$3,588	\$4,954	\$6,164	\$7,374	\$8,485	\$9,537
\$3,675	\$5,073	\$6,313	\$7,554	\$8,668	\$9,748

Impact 2024

Lifestyle in the top 45% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,588	\$4,954	\$6,164	\$7,374	\$8,485	\$9,537
\$3,675	\$5,073	\$6,313	\$7,554	\$8,668	\$9,748
\$3,756	\$5,181	\$6,450	\$7,719	\$8,837	\$9,941

Impact 2024

Lifestyle in the top 44% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$3,675	\$5,073	\$6,313	\$7,554	\$8,668	\$9,748
\$3,756	\$5,181	\$6,450	\$7,719	\$8,837	\$9,941
\$3,847	\$5,305	\$6,606	\$7,897	\$9,029	\$10,161

Impact 2024

Lifestyle in the top 43% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,756	\$5,181	\$6,450	\$7,719	\$8,837	\$9,941
\$3,847	\$5,305	\$6,606	\$7,897	\$9,029	\$10,161
\$3,923	\$5,410	\$6,738	\$8,035	\$9,191	\$10,357

Impact 2024

Lifestyle in the top 42% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$3,847	\$5,305	\$6,606	\$7,897	\$9,029	\$10,161
\$3,923	\$5,410	\$6,738	\$8,035	\$9,191	\$10,357
\$3,998	\$5,526	\$6,884	\$8,189	\$9,371	\$10,583

Impact 2024

Lifestyle in the top 41% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,923	\$5,410	\$6,738	\$8,035	\$9,191	\$10,357
\$3,998	\$5,526	\$6,884	\$8,189	\$9,371	\$10,583
\$4,094	\$5,675	\$7,073	\$8,387	\$9,602	\$10,873

Impact 2024

Lifestyle in the top 40% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,998	\$5,526	\$6,884	\$8,189	\$9,371	\$10,583
\$4,094	\$5,675	\$7,073	\$8,387	\$9,602	\$10,873
\$4,172	\$5,796	\$7,225	\$8,547	\$9,790	\$11,108

Impact 2024

Lifestyle in the top 39% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,094	\$5,675	\$7,073	\$8,387	\$9,602	\$10,873
\$4,172	\$5,796	\$7,225	\$8,547	\$9,790	\$11,108
\$4,256	\$5,927	\$7,391	\$8,720	\$9,993	\$11,363

Impact 2024

Lifestyle in the top 38% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,172	\$5,796	\$7,225	\$8,547	\$9,790	\$11,108
\$4,256	\$5,927	\$7,391	\$8,720	\$9,993	\$11,363
\$4,309	\$6,010	\$7,495	\$8,830	\$10,122	\$11,523

Impact 2024

Lifestyle in the top 37% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,256	\$5,927	\$7,391	\$8,720	\$9,993	\$11,363
\$4,309	\$6,010	\$7,495	\$8,830	\$10,122	\$11,523
\$4,395	\$6,144	\$7,663	\$9,006	\$10,338	\$11,782

Impact 2024

Lifestyle in the top 36% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,309	\$6,010	\$7,495	\$8,830	\$10,122	\$11,523
\$4,395	\$6,144	\$7,663	\$9,006	\$10,338	\$11,782
\$4,476	\$6,269	\$7,822	\$9,173	\$10,551	\$12,026

Impact 2024

Lifestyle in the top 35% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,395	\$6,144	\$7,663	\$9,006	\$10,338	\$11,782
\$4,476	\$6,269	\$7,822	\$9,173	\$10,551	\$12,026
\$4,578	\$6,427	\$7,995	\$9,382	\$10,818	\$12,333

Lifestyle in the top 34% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,476	\$6,269	\$7,822	\$9,173	\$10,551	\$12,026
\$4,578	\$6,427	\$7,995	\$9,382	\$10,818	\$12,333
\$4,666	\$6,565	\$8,146	\$9,564	\$11,051	\$12,600

Impact 2024

Lifestyle in the top 33% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,578	\$6,427	\$7,995	\$9,382	\$10,818	\$12,333
\$4,666	\$6,565	\$8,146	\$9,564	\$11,051	\$12,600
\$4,767	\$6,722	\$8,318	\$9,772	\$11,317	\$12,905

Impact 2024

Lifestyle in the top 32% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,666	\$6,565	\$8,146	\$9,564	\$11,051	\$12,600
\$4,767	\$6,722	\$8,318	\$9,772	\$11,317	\$12,905
\$4,863	\$6,870	\$8,482	\$9,969	\$11,569	\$13,194

Impact 2024

Lifestyle in the top 31% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,767	\$6,722	\$8,318	\$9,772	\$11,317	\$12,905
\$4,863	\$6,870	\$8,482	\$9,969	\$11,569	\$13,194
\$4,986	\$7,062	\$8,692	\$10,222	\$11,894	\$13,566

Impact 2024

Lifestyle in the top 30% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,863	\$6,870	\$8,482	\$9,969	\$11,569	\$13,194
\$4,986	\$7,062	\$8,692	\$10,222	\$11,894	\$13,566
\$5,056	\$7,171	\$8,811	\$10,379	\$12,079	\$13,778

Impact 2024

Lifestyle in the top 29% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,986	\$7,062	\$8,692	\$10,222	\$11,894	\$13,566
\$5,056	\$7,171	\$8,811	\$10,379	\$12,079	\$13,778
\$5,188	\$7,376	\$9,036	\$10,675	\$12,425	\$14,164

Impact 2024

Lifestyle in the top 28% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,056	\$7,171	\$8,811	\$10,379	\$12,079	\$13,778
\$5,188	\$7,376	\$9,036	\$10,675	\$12,425	\$14,164
\$5,289	\$7,533	\$9,208	\$10,902	\$12,691	\$14,461

Lifestyle in the top 27% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$5,188	\$7,376	\$9,036	\$10,675	\$12,425	\$14,164
\$5,289	\$7,533	\$9,208	\$10,902	\$12,691	\$14,461
\$5,397	\$7,700	\$9,392	\$11,145	\$12,975	\$14,777

Lifestyle in the top 26% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,289	\$7,533	\$9,208	\$10,902	\$12,691	\$14,461
\$5,397	\$7,700	\$9,392	\$11,145	\$12,975	\$14,777
\$5,524	\$7,889	\$9,609	\$11,431	\$13,311	\$15,152

Lifestyle in the top 25% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,397	\$7,700	\$9,392	\$11,145	\$12,975	\$14,777
\$5,524	\$7,889	\$9,609	\$11,431	\$13,311	\$15,152
\$5,651	\$8,061	\$9,826	\$11,717	\$13,646	\$15,525

Impact 2024

Lifestyle in the top 24% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,524	\$7,889	\$9,609	\$11,431	\$13,311	\$15,152
\$5,651	\$8,061	\$9,826	\$11,717	\$13,646	\$15,525
\$5,779	\$8,234	\$10,043	\$12,004	\$13,976	\$15,899

Impact 2024

Lifestyle in the top 23% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,651	\$8,061	\$9,826	\$11,717	\$13,646	\$15,525
\$5,779	\$8,234	\$10,043	\$12,004	\$13,976	\$15,899
\$5,933	\$8,442	\$10,314	\$12,351	\$14,371	\$16,352

Impact 2024

Lifestyle in the top 22% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,779	\$8,234	\$10,043	\$12,004	\$13,976	\$15,899
\$5,933	\$8,442	\$10,314	\$12,351	\$14,371	\$16,352
\$6,106	\$8,677	\$10,637	\$12,741	\$14,815	\$16,861

Impact 2024

Lifestyle in the top 21% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,933	\$8,442	\$10,314	\$12,351	\$14,371	\$16,352
\$6,106	\$8,677	\$10,637	\$12,741	\$14,815	\$16,861
\$6,223	\$8,835	\$10,854	\$13,003	\$15,114	\$17,204

Impact 2024

Lifestyle in the top 20% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,106	\$8,677	\$10,637	\$12,741	\$14,815	\$16,861
\$6,223	\$8,835	\$10,854	\$13,003	\$15,114	\$17,204
\$6,381	\$9,048	\$11,148	\$13,357	\$15,517	\$17,666

Impact 2024

Lifestyle in the top 19% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,223	\$8,835	\$10,854	\$13,003	\$15,114	\$17,204
\$6,381	\$9,048	\$11,148	\$13,357	\$15,517	\$17,666
\$6,544	\$9,269	\$11,452	\$13,724	\$15,936	\$18,146

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Lifestyle in the top 18% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,381	\$9,048	\$11,148	\$13,357	\$15,517	\$17,666
\$6,544	\$9,269	\$11,452	\$13,724	\$15,936	\$18,146
\$6,736	\$9,528	\$11,809	\$14,145	\$16,427	\$18,709

Impact 2024

Lifestyle in the top 17% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,544	\$9,269	\$11,452	\$13,724	\$15,936	\$18,146
\$6,736	\$9,528	\$11,809	\$14,145	\$16,427	\$18,709
\$6,938	\$9,809	\$12,197	\$14,600	\$16,960	\$19,320

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Lifestyle in the top 16% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,736	\$9,528	\$11,809	\$14,145	\$16,427	\$18,709
\$6,938	\$9,809	\$12,197	\$14,600	\$16,960	\$19,320
\$7,143	\$10,095	\$12,590	\$15,062	\$17,501	\$19,940

Impact 2024

Lifestyle in the top 15% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$6,938	\$9,809	\$12,197	\$14,600	\$16,960	\$19,320
\$7,143	\$10,095	\$12,590	\$15,062	\$17,501	\$19,940
\$7,355	\$10,407	\$12,999	\$15,542	\$18,063	\$20,584

Impact 2024

Lifestyle in the top 14% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$7,143	\$10,095	\$12,590	\$15,062	\$17,501	\$19,940
\$7,355	\$10,407	\$12,999	\$15,542	\$18,063	\$20,584
\$7,595	\$10,772	\$13,459	\$16,082	\$18,696	\$21,309

Impact 2024

Lifestyle in the top 13% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$7,355	\$10,407	\$12,999	\$15,542	\$18,063	\$20,584
\$7,595	\$10,772	\$13,459	\$16,082	\$18,696	\$21,309
\$7,859	\$11,174	\$13,960	\$16,676	\$19,392	\$22,107

Impact 2024

Lifestyle in the top 12% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$7,595	\$10,772	\$13,459	\$16,082	\$18,696	\$21,309
\$7,859	\$11,174	\$13,960	\$16,676	\$19,392	\$22,107
\$8,107	\$11,551	\$14,423	\$17,235	\$20,046	\$22,857

Impact 2024

Lifestyle in the top 11% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$7,859	\$11,174	\$13,960	\$16,676	\$19,392	\$22,107
\$8,107	\$11,551	\$14,423	\$17,235	\$20,046	\$22,857
\$8,457	\$12,085	\$15,079	\$18,025	\$20,972	\$23,919

Lifestyle in the top 10% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$8,107	\$11,551	\$14,423	\$17,235	\$20,046	\$22,857
\$8,457	\$12,085	\$15,079	\$18,025	\$20,972	\$23,919
\$8,801	\$12,608	\$15,720	\$18,799	\$21,878	\$24,857

Impact 2024

Lifestyle in the top 9% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$8,457	\$12,085	\$15,079	\$18,025	\$20,972	\$23,919
\$8,801	\$12,608	\$15,720	\$18,799	\$21,878	\$24,857
\$9,276	\$13,332	\$16,607	\$19,870	\$23,133	\$26,133

Impact 2024

Lifestyle in the top 8% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$8,801	\$12,608	\$15,720	\$18,799	\$21,878	\$24,857
\$9,276	\$13,332	\$16,607	\$19,870	\$23,133	\$26,133
\$9,789	\$14,067	\$17,519	\$20,970	\$24,381	\$27,444

Impact 2024

Lifestyle in the top 7% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$9,276	\$13,332	\$16,607	\$19,870	\$23,133	\$26,133
\$9,789	\$14,067	\$17,519	\$20,970	\$24,381	\$27,444
\$10,468	\$14,986	\$18,676	\$22,367	\$25,833	\$29,109

Impact 2024

Lifestyle in the top 6% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$9,789	\$14,067	\$17,519	\$20,970	\$24,381	\$27,444
\$10,468	\$14,986	\$18,676	\$22,367	\$25,833	\$29,109
\$11,387	\$16,229	\$20,244	\$24,236	\$27,800	\$31,262

Impact 2024

Lifestyle in the top 5% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$10,468	\$14,986	\$18,676	\$22,367	\$25,833	\$29,109
\$11,387	\$16,229	\$20,244	\$24,236	\$27,800	\$31,262
\$12,406	\$17,742	\$22,151	\$26,279	\$30,147	\$33,874

Impact 2024

Lifestyle in the top 4% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$11,387	\$16,229	\$20,244	\$24,236	\$27,800	\$31,262
\$12,406	\$17,742	\$22,151	\$26,279	\$30,147	\$33,874
\$13,928	\$20,061	\$24,961	\$29,402	\$33,641	\$37,879

Impact 2024

Lifestyle in the top 3% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$12,406	\$17,742	\$22,151	\$26,279	\$30,147	\$33,874
\$13,928	\$20,061	\$24,961	\$29,402	\$33,641	\$37,879
\$16,180	\$23,644	\$28,970	\$34,010	\$39,038	\$43,958

Impact 2024

Lifestyle in the top 2% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$13,928	\$20,061	\$24,961	\$29,402	\$33,641	\$37,879
\$16,180	\$23,644	\$28,970	\$34,010	\$39,038	\$43,958
\$21,258	\$30,822	\$37,640	\$44,337	\$50,928	\$57,519

Impact 2024

Lifestyle in the top 1% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$16,180	\$23,644	\$28,970	\$34,010	\$39,038	\$43,958
\$21,258	\$30,822	\$37,640	\$44,337	\$50,928	\$57,519



**What is the lowest budget you
could sustain for 3 months?**



Lifestyle in the top 1% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$16,180	\$23,644	\$28,970	\$34,010	\$39,038	\$43,958
\$21,258	\$30,822	\$37,640	\$44,337	\$50,928	\$57,519

Lifestyle in the top 2% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$13,928	\$20,061	\$24,961	\$29,402	\$33,641	\$37,879
\$16,180	\$23,644	\$28,970	\$34,010	\$39,038	\$43,958
\$21,258	\$30,822	\$37,640	\$44,337	\$50,928	\$57,519

Impact 2024

Lifestyle in the top 3% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$12,406	\$17,742	\$22,151	\$26,279	\$30,147	\$33,874
\$13,928	\$20,061	\$24,961	\$29,402	\$33,641	\$37,879
\$16,180	\$23,644	\$28,970	\$34,010	\$39,038	\$43,958

Impact 2024

Lifestyle in the top 4% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$11,387	\$16,229	\$20,244	\$24,236	\$27,800	\$31,262
\$12,406	\$17,742	\$22,151	\$26,279	\$30,147	\$33,874
\$13,928	\$20,061	\$24,961	\$29,402	\$33,641	\$37,879

Impact 2024

Lifestyle in the top 5% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$10,468	\$14,986	\$18,676	\$22,367	\$25,833	\$29,109
\$11,387	\$16,229	\$20,244	\$24,236	\$27,800	\$31,262
\$12,406	\$17,742	\$22,151	\$26,279	\$30,147	\$33,874

Lifestyle in the top 6% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$9,789	\$14,067	\$17,519	\$20,970	\$24,381	\$27,444
\$10,468	\$14,986	\$18,676	\$22,367	\$25,833	\$29,109
\$11,387	\$16,229	\$20,244	\$24,236	\$27,800	\$31,262

Impact 2024

Lifestyle in the top 7% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$9,276	\$13,332	\$16,607	\$19,870	\$23,133	\$26,133
\$9,789	\$14,067	\$17,519	\$20,970	\$24,381	\$27,444
\$10,468	\$14,986	\$18,676	\$22,367	\$25,833	\$29,109

Impact 2024

Lifestyle in the top 8% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$8,801	\$12,608	\$15,720	\$18,799	\$21,878	\$24,857
\$9,276	\$13,332	\$16,607	\$19,870	\$23,133	\$26,133
\$9,789	\$14,067	\$17,519	\$20,970	\$24,381	\$27,444

Impact 2024

Lifestyle in the top 9% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$8,457	\$12,085	\$15,079	\$18,025	\$20,972	\$23,919
\$8,801	\$12,608	\$15,720	\$18,799	\$21,878	\$24,857
\$9,276	\$13,332	\$16,607	\$19,870	\$23,133	\$26,133

Impact 2024

Lifestyle in the top 10% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$8,107	\$11,551	\$14,423	\$17,235	\$20,046	\$22,857
\$8,457	\$12,085	\$15,079	\$18,025	\$20,972	\$23,919
\$8,801	\$12,608	\$15,720	\$18,799	\$21,878	\$24,857

Impact 2024

Lifestyle in the top 11% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$7,859	\$11,174	\$13,960	\$16,676	\$19,392	\$22,107
\$8,107	\$11,551	\$14,423	\$17,235	\$20,046	\$22,857
\$8,457	\$12,085	\$15,079	\$18,025	\$20,972	\$23,919

Impact 2024

Lifestyle in the top 12% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$7,595	\$10,772	\$13,459	\$16,082	\$18,696	\$21,309
\$7,859	\$11,174	\$13,960	\$16,676	\$19,392	\$22,107
\$8,107	\$11,551	\$14,423	\$17,235	\$20,046	\$22,857

Impact 2024

Lifestyle in the top 13% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$7,355	\$10,407	\$12,999	\$15,542	\$18,063	\$20,584
\$7,595	\$10,772	\$13,459	\$16,082	\$18,696	\$21,309
\$7,859	\$11,174	\$13,960	\$16,676	\$19,392	\$22,107

Impact 2024

Lifestyle in the top 14% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$7,143	\$10,095	\$12,590	\$15,062	\$17,501	\$19,940
\$7,355	\$10,407	\$12,999	\$15,542	\$18,063	\$20,584
\$7,595	\$10,772	\$13,459	\$16,082	\$18,696	\$21,309

Impact 2024

Lifestyle in the top 15% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,938	\$9,809	\$12,197	\$14,600	\$16,960	\$19,320
\$7,143	\$10,095	\$12,590	\$15,062	\$17,501	\$19,940
\$7,355	\$10,407	\$12,999	\$15,542	\$18,063	\$20,584

Impact 2024

Lifestyle in the top 16% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,736	\$9,528	\$11,809	\$14,145	\$16,427	\$18,709
\$6,938	\$9,809	\$12,197	\$14,600	\$16,960	\$19,320
\$7,143	\$10,095	\$12,590	\$15,062	\$17,501	\$19,940

Impact 2024

Lifestyle in the top 17% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,544	\$9,269	\$11,452	\$13,724	\$15,936	\$18,146
\$6,736	\$9,528	\$11,809	\$14,145	\$16,427	\$18,709
\$6,938	\$9,809	\$12,197	\$14,600	\$16,960	\$19,320

Impact 2024

Lifestyle in the top 18% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,381	\$9,048	\$11,148	\$13,357	\$15,517	\$17,666
\$6,544	\$9,269	\$11,452	\$13,724	\$15,936	\$18,146
\$6,736	\$9,528	\$11,809	\$14,145	\$16,427	\$18,709

Lifestyle in the top 19% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,223	\$8,835	\$10,854	\$13,003	\$15,114	\$17,204
\$6,381	\$9,048	\$11,148	\$13,357	\$15,517	\$17,666
\$6,544	\$9,269	\$11,452	\$13,724	\$15,936	\$18,146

Impact 2024

Lifestyle in the top 20% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$6,106	\$8,677	\$10,637	\$12,741	\$14,815	\$16,861
\$6,223	\$8,835	\$10,854	\$13,003	\$15,114	\$17,204
\$6,381	\$9,048	\$11,148	\$13,357	\$15,517	\$17,666

Impact 2024

Lifestyle in the top 21% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,933	\$8,442	\$10,314	\$12,351	\$14,371	\$16,352
\$6,106	\$8,677	\$10,637	\$12,741	\$14,815	\$16,861
\$6,223	\$8,835	\$10,854	\$13,003	\$15,114	\$17,204

Impact 2024

Lifestyle in the top 22% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,779	\$8,234	\$10,043	\$12,004	\$13,976	\$15,899
\$5,933	\$8,442	\$10,314	\$12,351	\$14,371	\$16,352
\$6,106	\$8,677	\$10,637	\$12,741	\$14,815	\$16,861

Impact 2024

Lifestyle in the top 23% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$5,651	\$8,061	\$9,826	\$11,717	\$13,646	\$15,525
\$5,779	\$8,234	\$10,043	\$12,004	\$13,976	\$15,899
\$5,933	\$8,442	\$10,314	\$12,351	\$14,371	\$16,352

Impact 2024

Lifestyle in the top 24% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,524	\$7,889	\$9,609	\$11,431	\$13,311	\$15,152
\$5,651	\$8,061	\$9,826	\$11,717	\$13,646	\$15,525
\$5,779	\$8,234	\$10,043	\$12,004	\$13,976	\$15,899

Impact 2024

Lifestyle in the top 25% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,397	\$7,700	\$9,392	\$11,145	\$12,975	\$14,777
\$5,524	\$7,889	\$9,609	\$11,431	\$13,311	\$15,152
\$5,651	\$8,061	\$9,826	\$11,717	\$13,646	\$15,525

Impact 2024

Lifestyle in the top 26% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,289	\$7,533	\$9,208	\$10,902	\$12,691	\$14,461
\$5,397	\$7,700	\$9,392	\$11,145	\$12,975	\$14,777
\$5,524	\$7,889	\$9,609	\$11,431	\$13,311	\$15,152

Impact 2024

Lifestyle in the top 27% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,188	\$7,376	\$9,036	\$10,675	\$12,425	\$14,164
\$5,289	\$7,533	\$9,208	\$10,902	\$12,691	\$14,461
\$5,397	\$7,700	\$9,392	\$11,145	\$12,975	\$14,777

Impact 2024

Lifestyle in the top 28% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$5,056	\$7,171	\$8,811	\$10,379	\$12,079	\$13,778
\$5,188	\$7,376	\$9,036	\$10,675	\$12,425	\$14,164
\$5,289	\$7,533	\$9,208	\$10,902	\$12,691	\$14,461

Lifestyle in the top 29% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,986	\$7,062	\$8,692	\$10,222	\$11,894	\$13,566
\$5,056	\$7,171	\$8,811	\$10,379	\$12,079	\$13,778
\$5,188	\$7,376	\$9,036	\$10,675	\$12,425	\$14,164

Impact 2024

Lifestyle in the top 30% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,863	\$6,870	\$8,482	\$9,969	\$11,569	\$13,194
\$4,986	\$7,062	\$8,692	\$10,222	\$11,894	\$13,566
\$5,056	\$7,171	\$8,811	\$10,379	\$12,079	\$13,778

Impact 2024

Lifestyle in the top 31% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,767	\$6,722	\$8,318	\$9,772	\$11,317	\$12,905
\$4,863	\$6,870	\$8,482	\$9,969	\$11,569	\$13,194
\$4,986	\$7,062	\$8,692	\$10,222	\$11,894	\$13,566

Impact 2024

Lifestyle in the top 32% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,666	\$6,565	\$8,146	\$9,564	\$11,051	\$12,600
\$4,767	\$6,722	\$8,318	\$9,772	\$11,317	\$12,905
\$4,863	\$6,870	\$8,482	\$9,969	\$11,569	\$13,194

Impact 2024

Lifestyle in the top 33% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,578	\$6,427	\$7,995	\$9,382	\$10,818	\$12,333
\$4,666	\$6,565	\$8,146	\$9,564	\$11,051	\$12,600
\$4,767	\$6,722	\$8,318	\$9,772	\$11,317	\$12,905

Impact 2024

Lifestyle in the top 34% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,476	\$6,269	\$7,822	\$9,173	\$10,551	\$12,026
\$4,578	\$6,427	\$7,995	\$9,382	\$10,818	\$12,333
\$4,666	\$6,565	\$8,146	\$9,564	\$11,051	\$12,600

Impact 2024

Lifestyle in the top 35% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,395	\$6,144	\$7,663	\$9,006	\$10,338	\$11,782
\$4,476	\$6,269	\$7,822	\$9,173	\$10,551	\$12,026
\$4,578	\$6,427	\$7,995	\$9,382	\$10,818	\$12,333

Lifestyle in the top 36% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,309	\$6,010	\$7,495	\$8,830	\$10,122	\$11,523
\$4,395	\$6,144	\$7,663	\$9,006	\$10,338	\$11,782
\$4,476	\$6,269	\$7,822	\$9,173	\$10,551	\$12,026

Impact 2024

Lifestyle in the top 37% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,256	\$5,927	\$7,391	\$8,720	\$9,993	\$11,363
\$4,309	\$6,010	\$7,495	\$8,830	\$10,122	\$11,523
\$4,395	\$6,144	\$7,663	\$9,006	\$10,338	\$11,782

Impact 2024

Lifestyle in the top 38% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$4,172	\$5,796	\$7,225	\$8,547	\$9,790	\$11,108
\$4,256	\$5,927	\$7,391	\$8,720	\$9,993	\$11,363
\$4,309	\$6,010	\$7,495	\$8,830	\$10,122	\$11,523

Impact 2024

Lifestyle in the top 39% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$4,094	\$5,675	\$7,073	\$8,387	\$9,602	\$10,873
\$4,172	\$5,796	\$7,225	\$8,547	\$9,790	\$11,108
\$4,256	\$5,927	\$7,391	\$8,720	\$9,993	\$11,363

Impact 2024

Lifestyle in the top 40% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,998	\$5,526	\$6,884	\$8,189	\$9,371	\$10,583
\$4,094	\$5,675	\$7,073	\$8,387	\$9,602	\$10,873
\$4,172	\$5,796	\$7,225	\$8,547	\$9,790	\$11,108

Impact 2024

Lifestyle in the top 41% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,923	\$5,410	\$6,738	\$8,035	\$9,191	\$10,357
\$3,998	\$5,526	\$6,884	\$8,189	\$9,371	\$10,583
\$4,094	\$5,675	\$7,073	\$8,387	\$9,602	\$10,873

Impact 2024

Lifestyle in the top 42% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,847	\$5,305	\$6,606	\$7,897	\$9,029	\$10,161
\$3,923	\$5,410	\$6,738	\$8,035	\$9,191	\$10,357
\$3,998	\$5,526	\$6,884	\$8,189	\$9,371	\$10,583

Impact 2024

Lifestyle in the top 43% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,756	\$5,181	\$6,450	\$7,719	\$8,837	\$9,941
\$3,847	\$5,305	\$6,606	\$7,897	\$9,029	\$10,161
\$3,923	\$5,410	\$6,738	\$8,035	\$9,191	\$10,357

Impact 2024

Lifestyle in the top 44% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$3,675	\$5,073	\$6,313	\$7,554	\$8,668	\$9,748
\$3,756	\$5,181	\$6,450	\$7,719	\$8,837	\$9,941
\$3,847	\$5,305	\$6,606	\$7,897	\$9,029	\$10,161

Impact 2024

Lifestyle in the top 45% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,588	\$4,954	\$6,164	\$7,374	\$8,485	\$9,537
\$3,675	\$5,073	\$6,313	\$7,554	\$8,668	\$9,748
\$3,756	\$5,181	\$6,450	\$7,719	\$8,837	\$9,941

Impact 2024

Lifestyle in the top 46% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,505	\$4,843	\$6,023	\$7,204	\$8,312	\$9,339
\$3,588	\$4,954	\$6,164	\$7,374	\$8,485	\$9,537
\$3,675	\$5,073	\$6,313	\$7,554	\$8,668	\$9,748

Impact 2024

Lifestyle in the top 47% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,438	\$4,751	\$5,908	\$7,065	\$8,170	\$9,176
\$3,505	\$4,843	\$6,023	\$7,204	\$8,312	\$9,339
\$3,588	\$4,954	\$6,164	\$7,374	\$8,485	\$9,537

Lifestyle in the top 48% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$3,347	\$4,628	\$5,753	\$6,878	\$7,979	\$8,958
\$3,438	\$4,751	\$5,908	\$7,065	\$8,170	\$9,176
\$3,505	\$4,843	\$6,023	\$7,204	\$8,312	\$9,339

Impact 2024

Lifestyle in the top 49% of Americans

1	2	3	4	5	6
people	people	people	people	people	people
\$3,295	\$4,559	\$5,665	\$6,772	\$7,871	\$8,834
\$3,347	\$4,628	\$5,753	\$6,878	\$7,979	\$8,958
\$3,438	\$4,751	\$5,908	\$7,065	\$8,170	\$9,176

Impact 2024

Lifestyle in the top 50% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,214	\$4,449	\$5,527	\$6,604	\$7,682	\$8,639
\$3,295	\$4,559	\$5,665	\$6,772	\$7,871	\$8,834
\$3,347	\$4,628	\$5,753	\$6,878	\$7,979	\$8,958

Impact 2024

Lifestyle in the top 51% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,134	\$4,341	\$5,391	\$6,440	\$7,490	\$8,447
\$3,214	\$4,449	\$5,527	\$6,604	\$7,682	\$8,639
\$3,295	\$4,559	\$5,665	\$6,772	\$7,871	\$8,834

Lifestyle in the top 52% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,086	\$4,276	\$5,308	\$6,341	\$7,374	\$8,331
\$3,134	\$4,341	\$5,391	\$6,440	\$7,490	\$8,447
\$3,214	\$4,449	\$5,527	\$6,604	\$7,682	\$8,639

Lifestyle in the top 53% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$3,005	\$4,165	\$5,169	\$6,173	\$7,177	\$8,135
\$3,086	\$4,276	\$5,308	\$6,341	\$7,374	\$8,331
\$3,134	\$4,341	\$5,391	\$6,440	\$7,490	\$8,447

Lifestyle in the top 54% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$2,921	\$4,052	\$5,026	\$6,001	\$6,975	\$7,933
\$3,005	\$4,165	\$5,169	\$6,173	\$7,177	\$8,135
\$3,086	\$4,276	\$5,308	\$6,341	\$7,374	\$8,331

Impact 2024

Lifestyle in the top 55% of Americans

1 people	2 people	3 people	4 people	5 people	6 people
\$2,872	\$3,986	\$4,943	\$5,900	\$6,857	\$7,814
\$2,921	\$4,052	\$5,026	\$6,001	\$6,975	\$7,933
\$3,005	\$4,165	\$5,169	\$6,173	\$7,177	\$8,135

A desert landscape at sunset. A two-lane asphalt road with yellow double lines and a white shoulder line curves through the scene. The road is flanked by dry, scrubby vegetation. In the distance, a range of mountains is visible under a sky with soft, orange-hued clouds. A single saguaro cactus stands on the right side of the road. A white rectangular box is positioned in the upper center of the image, containing the text "Finish Line #2" in a bold, orange font.

Finish Line #2

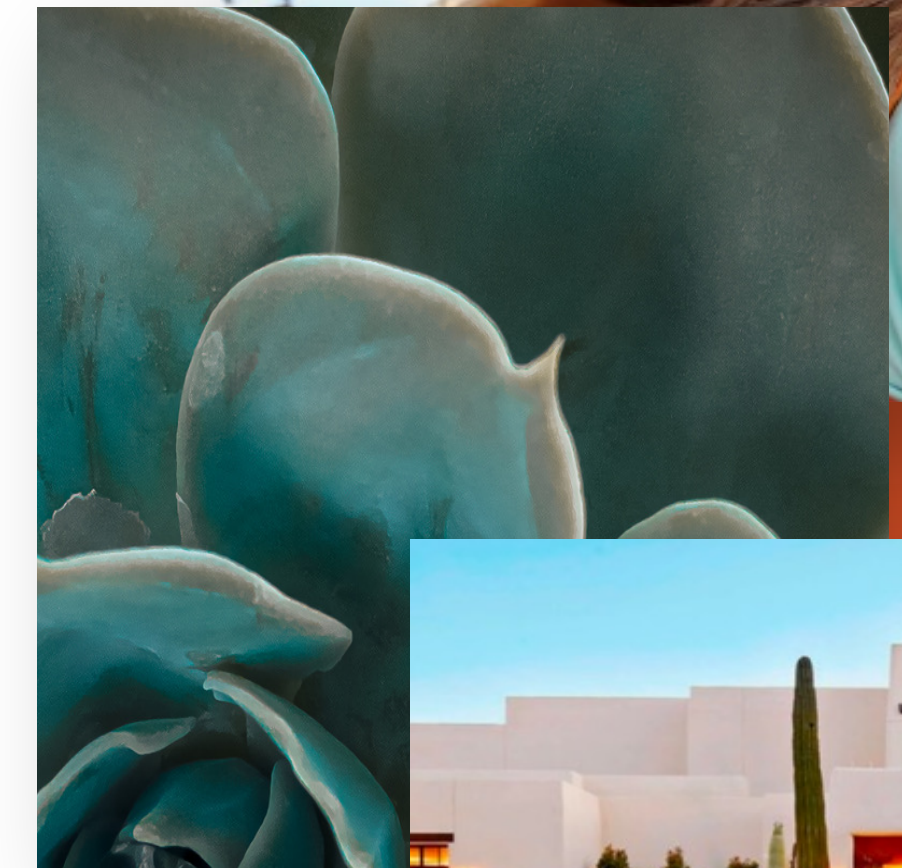
Benchmark Finish Line

Focusing spending priorities



Consider the following...

- Over your life, what has brought you the deepest joy?
- At the end of your life, what will you wish you had more of?
- How have you seen God work through you or your family?
- What unique purpose has God prepared you for?
- Where do you see God calling you over the next few years?





**Which spending categories
are most distracting to your
primary purpose?**



Select 5 (or more) items from any of the following categories

- Status spending
- Leisure and entertainment spending
- Convenience spending
- Spending on kids/grandkids



How much would each of
these adjustments reduce
your monthly spending by?





What would your average
spending be after reprioritizing
your expenses?



A desert landscape at sunset. A two-lane asphalt road with yellow double lines and a white shoulder line curves through the scene. The road is flanked by dry, scrubby vegetation. In the distance, mountains are visible under a sky with soft, orange and yellow clouds. A saguaro cactus stands on the right side of the road. A white rectangular box is positioned in the upper middle of the image, containing the text "Finish Line #3" in orange.

Finish Line #3

**Focused
Finish Line**

Put your
finish
lines side
by side



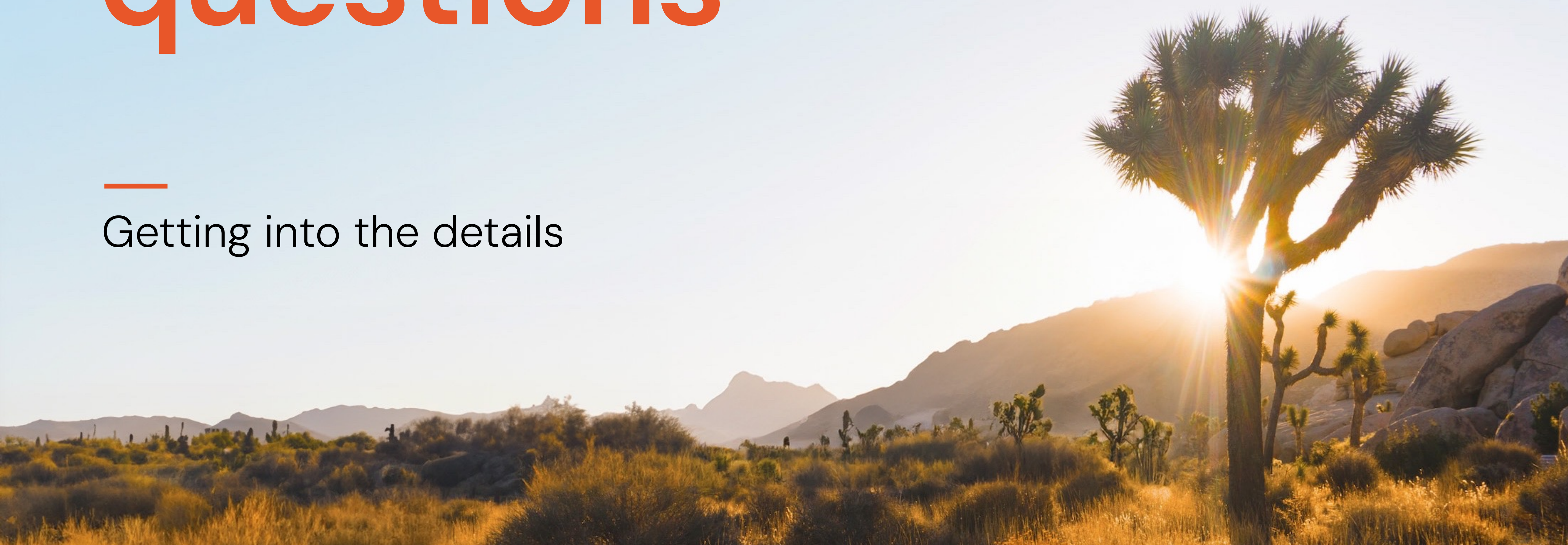


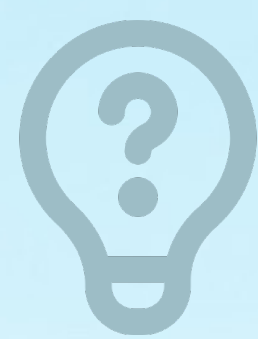
**Which of these 3 finish
lines is God calling you to
for the next 3 months?**



Common questions

Getting into the details





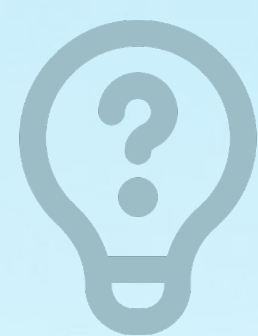
Can you
change a
finish line?



Maintaining a finish line

- Times to consider adjustment
 - Annually
 - Change in family size
 - Moving to a new location
 - Change in circumstances (college, health...)
- Use the same strategies
 - Benchmarking
 - Prioritization / budget analysis
- Using inflation to downsize





**What about
savings, retirement
planning, investing?**



Expenses

**Personal
Spending**

Taxes

**Future
Planning**

Kingdom

Expenses

Personal
Spending

Taxes

Future
Planning

Kingdom

Spending
Finish Line

&

End of Life
Reserve

=

Net Worth
Finish Line



Spending
Finish Line

&

End of Life
Reserve

=

Net Worth
Finish Line

1. Conservative margin

2. Wealth transfer to children



Spending
Finish Line

&

End of Life
Reserve

=

Net Worth
Finish Line

1. Conservative margin

2. Wealth transfer to children

Use a financial advisor

Wealth Transfer Considerations

- Consider a **wealth transfer finish line**
- Consider making your transfer before you're gone, ideally **when they need it most**
- **Involve your kids** and explain your reasoning





How does giving
work with a
finish line?



Expenses

**Personal
Spending**

Taxes

**Future
Planning**

Kingdom

Expenses

Personal
Spending

Taxes

Future
Planning

Kingdom

How much to give

- After accounting for spending and saving, use everything else for the Kingdom
- As capacity increases, investing in the kingdom increases rather than lifestyle or savings rate





Motivation

Your motivation is the core driver behind your generosity. It's the fuel that pushes you to the next level.



Problem

Your problems are the brokenness that God invites you to step into, your calling and conviction.



Solution

Your solutions are the ways you bring light into your problems directly or through ministries and movements.



Allocation

Your allocation is how you determine how much to give from whatever God has entrusted you with.



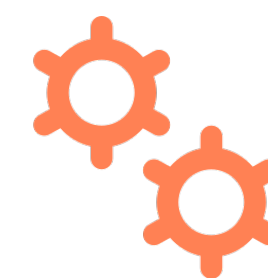
Timing

Your timing is how you determine when you give during the year and throughout your life.



Transfer

Your transfer is how you move money and resources into the hands of those in need or those at work.



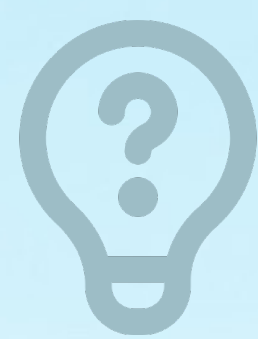
Integration

Your integration is how your giving integrates into the broader picture of your time, talent, treasure, and prayer.



Mobilization

Your mobilization is how you inspire and encourage other givers to magnify their generosity.



Is a finish line
relevant in
retirement?



A wide-angle photograph of a desert landscape at sunset. A two-lane asphalt road with yellow double lines and white edge lines curves from the foreground into the distance. The road is flanked by dry, scrubby vegetation and a few dead trees on the left. In the background, there are rolling hills and mountains under a sky with soft, orange and yellow clouds. The sun is low on the horizon to the right, creating a warm, golden glow. The word "Income" is written in large, white, sans-serif font on the left side of the road.

Income

Expenses

A wide-angle photograph of a desert landscape at sunset. A two-lane asphalt road with yellow double lines and white edge lines curves from the bottom center towards the horizon. The road is flanked by dry, scrubby vegetation and a few dead trees on the left. In the distance, a range of mountains is visible under a sky with soft, orange-hued clouds. The sun is low on the right side of the frame, creating a warm, golden light and a slight lens flare effect.

Income

Expenses

Considerations in retirement

- Set a **spending** finish line
- Set a **net worth** finish line
- **Re-evaluate** net worth finish line frequently
- Only so much time left to cash in on eternity





**What about my
business or my
real estate?**



Expenses

**Personal
Spending**

Taxes

**Future
Planning**

Kingdom

Expenses

Personal
Spending

Taxes

Future
Planning

Kingdom

Spending
Finish Line

&

End of Life
Reserve

=

Net Worth
Finish Line

1. Conservative margin

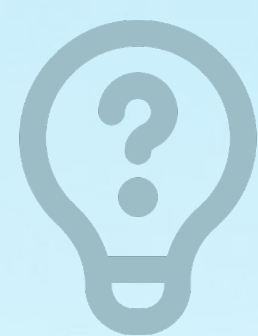
2. Wealth transfer to children



Owning vs Managing

You can still be a manager
without being the owner





What about
impact
investing?



What is the purpose?

- **Building personal wealth?**
 - Include within your net worth finish line
- **Exclusively for advancing the kingdom?**
 - Consider separating or isolating into a separate account or entity



Expenses

**Personal
Spending**

Taxes

**Future
Planning**

Kingdom

Expenses

Personal
Spending

Taxes

Future
Planning

Kingdom

Spending
Finish Line

Expenses

**Personal
Spending**

Taxes

**Future
Planning**

Kingdom

**Spending
Finish Line**

**Net Worth
Finish Line**

Expenses

Personal
Spending

Taxes

Future
Planning

Kingdom

Spending
Finish Line

Net Worth
Finish Line

Greatest
Growth

A wide-angle photograph of a two-lane asphalt road winding through a desert landscape at sunset. The road has a double yellow line in the center and a white line on the right. The sky is a mix of orange, yellow, and blue, with the sun low on the horizon to the right, creating a lens flare. In the background, there are silhouettes of mountains and some desert vegetation, including a saguaro cactus on the right side of the road. The text "So what comes next?" is overlaid in the center of the image in a large, white, sans-serif font.

So what
comes next?

Resources and links

Go to finishlinepledge.com/impact2024

