



SPRINT GUIDE FOR SMALL GROUPS

A LETTER FROM THE FINISH LINE TEAM

Dear Friend,

We are deeply honored that you have chosen to walk through this program over the upcoming weeks. It is hard to believe how many ways God has directly intervened through countless individuals to make this a reality. No single person could have ever gotten to this point on their own. And we continue to be amazed by what God is doing every day. He frequently chooses to show us only one step at a time and allows us to trust him for the rest.

God has touched each of us on the Finish Line team in powerful ways and each of our stories is unique. Our deep desire is that you would experience some of that change as you walk through the rest of this program. Like anything worthwhile, this program requires commitment and a bit of effort. But we truly believe that the reward for that effort is completely worth it.

We are in the business of creating an environment for heart change. But we know that we can never change hearts ourselves. That is the work of God. If we could offer a single word of advice as you look to get started, it would be to invite God into your life. Please don't try to get through this one on your own. Lift up your thoughts frequently in prayer each week. Share with your Creator what you are struggling with and where you are trying to go. And allow Him to speak into your heart. Give yourself periods of silence from time to time to simply listen for what the Spirit might have to say.

Know that we are praying for you and care about you. We have nothing to gain except being able to celebrate what God is doing, and has been doing. And we're excited to have you along for the ride.

Your friends,

KEALAN, CODY, AND CREW

www.finishlinepledge.com

P.S. We're quite friendly - if you ever want to chat, you know where to find us!

www.finishlinepledge.com/contact/

HOSTING A SPRINT

SPRINTs are self-led programs for small groups. That means you don't have to have a trained leader or someone who has been through the program before. All you need is a place and some friends. There are 8 weeks worth of material and each week takes approximately 60-90 minutes.

SPRINTs are meant for small groups. We have found that the ideal group size is between 4-8 people. Of course you are welcome to include more, but you may find that sessions may start running long, or that people stop contributing as much as they would in a smaller setting.

Some people may opt to go through a SPRINT with a spouse or friend instead of a group. This may also be an option if a small group is otherwise not possible.

TIPS FOR SPRINT HOSTS

This guide includes everything your group needs to work through the program. That being said, there are a couple things to consider to help your group run as smoothly as possible:

- **Register your group:** You can register your group for free at www.finishlinepledge.com/register. There is a reminder after Week 1 if you forget to register ahead of time.
- **Print the materials each week** (or have everyone print their own copy): There are a number of worksheets and reflection sections throughout the guide. It will be helpful for people to have their guide on paper during your discussions each week.
- **Have a laptop or Smart TV available:** There are several videos to show throughout the program. If possible, have a laptop or TV with access to a web browser that you can show the videos on.
- **Everyone needs a device:** For a number of weeks, each person will need access to a device of their own with internet access in order to use some of the calculators on the Finish Line Pledge website. A smartphone works just fine. If someone does not have access to a device, see if someone can provide a second device with internet access.
- **Email reminders each week:** It is helpful to send a brief reminder email a few days before each week's meeting. You can remind your group of any outstanding tasks to complete at home and can send out the upcoming week's PDF guide.
- **Reach out if you need help:** Many SPRINT hosts have never been through the program themselves and are experiencing everything for the first time with their group. Even though the program is designed to be self-contained with no prior experience needed, questions may still arise. You can always reach out to the facebook group at www.facebook.com/groups/finishlinecommunity/ or to the Finish Line team at www.finishlinepledge.com/contact. We want you to succeed!

HOW TO USE THIS GUIDE

This guide includes everything a small group or couple needs for a SPRINT. The sections are designed to be worked through weekly, although you can work through them at whatever pace makes sense for you. Along the way, instructions are generally in italics and discussion questions are generally in bold. Everything else should be read out loud as you go.

Of course, the host can read everything out loud themselves. But it is often more engaging to have a different “narrator” each week or to use a “popcorn” style of reading where someone reads for a paragraph or two and then chooses someone else to read for a bit. Don’t worry, narrating is easy! No need to read through things ahead of time.

At the end of each week, there are a few short activities to complete at home. These are important for the following weeks, so please don’t neglect them!

SUBMITTING FEEDBACK

If you have suggestions about how we can improve the SPRINT program, please let us know! You can leave feedback at www.finishlinepledge.com/feedback or by contacting the Finish Line team at www.finishlinepledge.com/contact/. Thanks for your help making the program better!

SPRINT TOOLBOX

Below, you'll find a list of some of the tools you'll use throughout your SPRINT which help us to look critically and thoughtfully at how we manage the wealth that God has entrusted to us.

TOOL		LOCATION	PURPOSE
1.	CATEGORIZING EXPENSES	FINANCIAL INVENTORY	<i>Practice categorizing your expenses to understand your current spending patterns and eventually build a budget.</i>
2.	WANTS AND NEEDS GRID	FINANCIAL INVENTORY	<i>Gain a better understanding of how each of your expenses fits on the want/need continuum in order to better prioritize which expenses are most important.</i>
3.	ETERNAL TREASURE	WEEK 5	<i>Separate out which parts of your spending are actually building "treasure in heaven" and which are building "treasure on earth".</i>
4.	MONTHLY FLUCTUATING EXPENSES	WEEK 5	<i>Learn strategies for handling the normal fluctuation in expenses from month to month.</i>
5.	EMERGENCY FUND	WEEK 5	<i>Follow the practical steps to creating an emergency to prevent chaos from breaking loose when the unexpected strikes.</i>
6.	LARGE PURCHASES	WEEK 5	<i>Learn about how to approach large purchases and develop a simple savings plan to get there.</i>
7.	UNSECURED DEBTS	WEEK 6	<i>Practice using the debt calculator to develop a payment plan for debts that don't have collateral, like student loans and credit card debt.</i>
8.	SECURED DEBTS	WEEK 6	<i>Develop an approach for handling debt that is backed by a large purchase, like a house or car.</i>
9.	NEW/FUTURE DEBTS	WEEK 6	<i>Learn how to approach any potential debts in the future with a particular focus on credit card debt.</i>
10.	RETIREMENT PLANNING	WEEK 6	<i>Use the retirement calculator to get an idea for how much you would need to start saving to maintain your finish line in retirement.</i>

SPRINT ROADMAP

Week 1 - WELCOME TO THE PROGRAM + WHERE ARE WE NOW?

In Week 1, we'll cover the SPRINT mission and purpose and get an overview of the next 8 weeks. We'll also explore how we should go about finding wisdom on wealth.

Week 2/3 - BIBLICAL FOUNDATIONS FOR WEALTH

In Weeks 2 and 3, we'll look at what Jesus had to say about wealth. We'll also use a couple scenarios and games to explore Jesus' message on a deeper level.

Week 4 - A NEW PERSPECTIVE ON WORK AND GIVING

In Week 4, we'll introduce the idea of a financial finish line. We'll also get a taste for how this lifestyle changes our views on work and giving.

At Home - FINANCIAL INVENTORY

Between Weeks 4 and 5, we'll gather all our expenses from the past month and analyze them in several ways. We'll also practice creating a new budget. (TOOLS 1-2)

Week 5 - LIVING ON A FIXED INCOME

In Week 5, we'll explore our Financial Inventories in depth. We'll look at our patterns from a biblical standpoint. And we'll also discuss some strategies for living with a budget. (TOOLS 3-6)

Week 6 - DEBT AND RETIREMENT

In Week 6, we'll cover how debt and retirement planning work with a financial finish line in mind. We'll use our own numbers to see what things could look like for each of us. (TOOLS 7-10)

Week 7 - HOW MUCH IS ENOUGH?

In Week 7, we'll wrap everything together. We'll get into the details of just how to choose a financial finish line. And we'll walk through how to implement a finish line practically.

At Home - PLANNING GUIDE

Between Weeks 7 and 8, we'll each walk through the process of choosing a finish line and build a detailed plan to implement it.

Week 8 - KINGDOM BUILDING

In Week 8, we'll debrief on each of our experiences during the SPRINT so far. We'll also explore a framework and approach for how we might use any margin God gives us.

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