



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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Updated on 01.09.2023

**FINISH LINE
PLEDGE**

SPRINT Program

WEEK 1



WELCOME TO THE PROGRAM AND WHERE ARE WE NOW?

Have someone open in prayer. Afterwards have someone read the text below. Some groups decide to have a different person act as the “narrator” each week. Other groups find it helpful to use a “popcorn” style of reading where someone reads for a bit and then chooses a different group member to continue the reading. Feel free to do whatever works best for your group, but make sure to rotate who is reading from time to time.



Welcome to our finish line SPRINT! There are three main goals for our time together over these next several weeks:

1. To experience significant heart change that brings us closer to God
2. To develop a framework for financial stability and
3. To take the finish line pledge and set a financial finish line for our spending

Today, we’re going to spend some time laying out the remaining weeks. We’re also going to get an idea for where each of us is starting from.

To begin, lets each go around and answer the following questions:

What do you hope to get out of this group over the upcoming weeks? What are you most excited for? What are you least excited for?

If you have no idea why you’re here, that’s okay too. We’ll get you up to speed soon.

PART 1: Mission and Vision

Next, we're going to take a few minutes to walk through the SPRINT mission and vision to get us all on the same page.

- ✓ **MISSION:** Our mission is to lead people into a deeper relationship with God, to radically impact our communities, and to bring the gospel to the world.
- ✓ **VISION:** We envision a global community of believers who manage their fleeting earthly wealth with an eternal perspective to impact their communities and bring the gospel to the world.

What This Program Is Not:

- ✗ **A PATH TO FINANCIAL INDEPENDENCE:** Financial independence is the status of having enough wealth to pay your living expenses for the rest of your life without having to be employed or dependent on others. We believe that there are much deeper (and more difficult) goals to orient your life around, and financial independence is not one of them. You have a greater calling.
- ✗ **A BUSINESS:** The Finish Line team has made a commitment to never charge for any of its materials. This material is completely free for use in your church, small group, or ministry, and always will be. Sharing is encouraged. There is also no way to donate to the Finish Line team. This program exists only to mobilize Christians in their relationships with God and to complete the Great Commission. And we never want requests for donations to confuse that message.



PART 2: Program Overview

This program can permanently change your life, and the lives of many around you. But for that to happen, you're going to need to get on board with a couple things:

- ✓ **PARTICIPATION:** Quite a few things will be asked of us in the next few weeks. In order for us to get anything out of this process, we will need to participate! This is an active process, not a passive one.
- ✓ **PRAYER:** We are not satisfied with acquiring knowledge. We are asking God to change the trajectory of our lives. And that kind of change does not come from ideas alone. We need to continually ask God to change our hearts throughout this program.
- ✓ **HONESTY:** We are going to be talking about personal subjects in the next few weeks. In order to do so, we need an atmosphere of honesty and confidentiality. Remember, everything discussed here stays here.



Let's give it a try right now:

How would you describe the role of money in your life so far?

What was the first experience you remember having with money from your childhood?

How did it shape your understanding of how to use money in your life?

PART 3: Searching for Wisdom



As we move through the next few weeks, we need to understand one more concept: wisdom. All of us have likely spent much of our lives searching for wisdom, and there is much to be found! In the realm of finances and wealth, there is a great deal of worldly wisdom. And there is significant value in knowing and understanding these worldly concepts. In fact, we will be covering quite a number of them in the next few weeks.

But we are longing for something much, much greater than an understanding of worldly wealth. We want Godly wisdom. So how do we know when something is Godly wisdom? Well, to start, Godly wisdom makes sense in the context of the gospel. In fact, much of the guidance that the Bible gives us would sound silly if the gospel weren't true. Love your enemy. Forgive one another. Sell all your possessions.

Anyone can get on board with budgeting or saving for retirement. But there are some things that make absolutely no sense if Christ did not die to purchase our lives and bring us into eternal relationship with God. And those are the things we are after.

Divide up the following verses, and read them out loud one after another. Afterwards, be silent for 2-3 minutes, reflecting on one or two things that stood out to you. (All verses ESV.)

Then share your thoughts as a group.

ECCLESIASTES 5:10

He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.

MATTHEW 6:19-21

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

MATTHEW 19:20-22

The young man said to him, "All these I have kept. What do I still lack?" Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me." When the young man heard this he went away sorrowful, for he had great possessions.

MARK 12:42-44

And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.

1 TIMOTHY 6:6-10

But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Give everyone a minute or two to reflect on the passages.

Discuss as a group:

| ***What stood out to you among the passages?***

PART 4: Don't Waste Your Life

Next, we're going to read a short passage from John Piper's [book](#) Don't Waste Your Life. Have someone read the passage aloud.

For me as a boy, one of the most gripping illustrations my fiery father used was the story of a man converted in old age. The church had prayed for this man for decades. He was hard and resistant. But this time, for some reason, he showed up when my father was preaching. At the end of the service, during a hymn, to everyone's amazement he came and took my father's hand. They sat down together on the front pew of the church as the people were dismissed. God opened his heart to the gospel of Christ, and he was saved from his sins and given eternal life. But that did not stop him from sobbing and saying, as the tears ran down his wrinkled face—and what an impact it made on me to hear my father say this through his own tears—"I've wasted it! I've wasted it!" This was the story that gripped me more than all the stories of young people who died in car wrecks before they were converted—the story of an old man weeping that he had wasted his life. In those early years God awakened in me a fear and a passion not to waste my life. The thought of coming to my old age and saying through tears, "I've wasted it! I've wasted it!" was a fearful and horrible thought to me.

Discuss as a group:

What thoughts does the passage bring to mind? If you were to die tomorrow, how would you reflect on the course of your life so far?

As we finish up for today, let's remember that the upcoming weeks are an opportunity for us to reflect on our relationship with money so far in life. Hopefully, God will open each of our eyes and hearts to ways we can better align ourselves with His story.

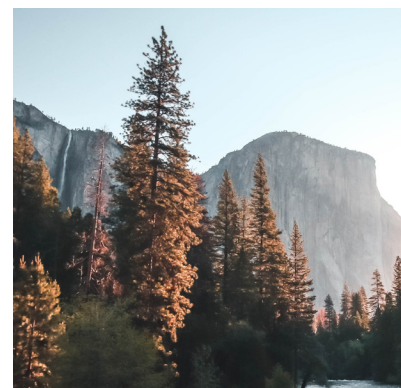
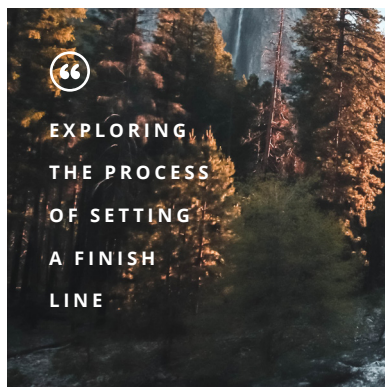
When it comes to money, we are all headed somewhere. But all too often, we don't know exactly what we are headed towards. Without intentional reflection and action, that race can become an endless pursuit of more.

More money. More success. More control.

There is a growing movement of people who have decided that they were tired of that race, the race for more. They wanted something different. That's why they chose a financial finish line.

Over the remaining weeks, we are going to be exploring the process of setting a finish line. We'll be tackling some challenging topics. Remember that above all, our goal is to use our lives to our maximal capacity, to expend all of ourselves for God. We don't want to end our lives crying "I've wasted it!". And the Finish Line Pledge was created to help us to that end.

Have someone close in prayer.



BEFORE YOU GO

Registration

If you haven't already, have your SPRINT host or another designated group member register your SPRINT at the link below. You can complete the form on your phone in about 30 seconds.

Registration: www.finishlinepledge.com/register

At Home: On Your Own This Week

Take a minute to look through the intro materials including the SPRINT Toolbox and the SPRINT Roadmap, found in the beginning of this guide. These will give you a better idea of where we are heading in the upcoming weeks.

Feedback

We'd love to hear your thoughts about this week's material. How can we improve? Leave us feedback at www.finishlinepledge.com/feedback.



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**FINISH LINE
PLEDGE**

SPRINT Program

WEEK 2



2

BIBLICAL FOUNDATIONS FOR WEALTH (PART 1/2)

Have someone open in prayer.



Welcome back for Week 2.

Last week, we went over the mission, vision, and goals of the SPRINT program. We talked about the need for participation, prayer, and honesty throughout the next several weeks. And most importantly, we clarified our search for Godly wisdom: wisdom that doesn't make sense outside of the gospel.

Today, we are going to dive much deeper into biblical wisdom on wealth and explore the core principles that we need to internalize before we can move on to anything else.

PART 1: The New Launch

To start, let's work through a theoretical scenario.

Imagine you are the director of a national college campus ministry and you are planning on starting a group on a new campus next year. You've already commissioned one couple who will be serving as full time staff. You have determined that the operational costs for the ministry will be about \$10,000 per year to cover the meeting space, events, outreach, and other miscellaneous costs.

As you try to determine what the total fundraising goals will be, you consider an important question. Discuss as a group:

How much should be raised to cover the staff couple's living expenses? What factors would you consider? How would you go about the decision?

Based on all of the factors you and the staff couple considered, you agree on a reasonable goal for living expenses. Afterwards, the couple begins raising support to cover their living expenses and the \$10,000 of operational expenses.

As you approach the launch, you get exciting news. The couple reports that they have reached their total fundraising goal to cover all of their personal expenses and the operational expenses. In fact, they have even raised a full \$8,000 beyond their goal. You start to consider the ways you might be able to use that excess to get the ministry started. You even consider how it might help one of the other campuses that has been struggling.

| | | |
|-----------------------|------------------------------|---------------------------|
| BASIC LIVING EXPENSES | MINISTRY COSTS (\$10,000) | EXCESS FUNDS (\$8,000) |
|-----------------------|------------------------------|---------------------------|

When you meet with the couple to discuss plans, however, they tell you that they were actually hoping to keep the extra \$8,000 as part of their salary. They reason that since they put in most of the work fundraising, they had a reasonable case to include it in their salary for the year. Since they had already raised enough to meet their goal, any margin should go to their personal needs. Discuss as a group:

| *How would you respond? What do you think the excess \$8,000 should be used for?*

Afterwards, discuss the following:

| *What if the excess was \$50,000? Would that change your response at all?*

Like the staff couple, we each have some basic living expenses that we require. And also like the couple, we have each been commissioned by God to whatever neighborhood, community, and career we are a part of right now. There is a bigger picture to our mission and purpose than our comfort and contentment.

Let's take a second and consider the possibility that whatever money or wealth is in our control actually belongs to God, just like the money the staff couple was managing belonged to their donors. Even though it really feels like ours, and God gives us great freedom in how we use it, our wealth is still God's in the end. For some, God might allot \$10,000 per year and for others He might allot \$100,000 per year. But either way, we are simply managers.

If it is true that we are managers, and our money is not our own, then we are left with an important question: How much of God's wealth do I need for myself? Like any manager, we each require a manager fee to cover our own expenses. But when that "fee" is 100% of the money God has given us, then there is nothing left to actually use towards the mission and purpose He has given us. Like the first question in Part 1, we need to step back and determine what our reasonable living expenses should be.

| *Have you ever considered the idea that all of our wealth belongs to God?*

| *How does the idea that we are managers rather than owners change how you view the wealth you currently control?*

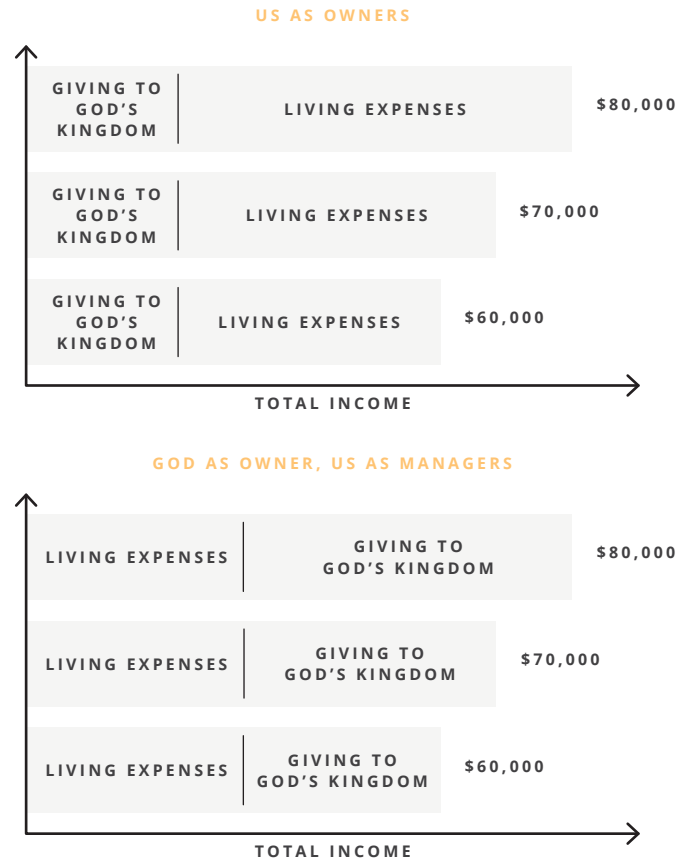
When we view our money as our own, we will tend to give whatever we think we “owe” back to God, and spend any additional margin on our own wants and needs. In a sense, we allow God to take a fee out of our wealth.

In contrast, when we view our money as fundamentally belonging to God, we will tend to take out whatever we truly need to sustain ourselves, and spend any additional margin on God’s kingdom. In this manner, we take our fee out of God’s wealth.

As Christ said, “Where your treasure is, there your heart will be also.” (Matthew 6:21, ESV)

At this point, you may be thinking, “But I work hard for my money!”. And that may certainly be true. But as we dig a little deeper, we notice that no money comes through our hands without God’s blessing. Every day, we take for granted that in no time at all, a physical injury, job downsizing, market turn, or other unforeseeable circumstance could take all of our income away. Yet God continues to sustain us. The more we appreciate this fact, the more we come to realize that God has chosen to allow this wealth to come into our hands to manage. And He has big plans!

The manager concept is an important foundation for the SPRINT program. As we continue through this program, remember this idea. We are managers, not owners.



PART 2: Managing Talents

Jesus talks about the manager concept a number of times. Let's look at an example from Matthew 25:14-30 (ESV). Have someone read the passage out loud. Then, allow 1-2 minutes for everyone to reflect silently on what stood out most to them. Then share your thoughts as a group:

"For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more. So also he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money.

Now after a long time the master of those servants came and settled accounts with them. And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'

He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? Then you ought to have invested my money with the bankers,

and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the ten talents.

For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

Take 1-2 minutes to reflect silently.

To provide some brief context, the master in this parable is an extremely wealthy man. A talent is a measurement of gold, roughly worth 20 years wages. In today's dollars, a talent would be worth about 1.4 million dollars. It is also generally accepted that the servants were well known to the master, rather than strangers, and therefore should have generally had his best interests in mind. Discuss the following questions as a group:

What do you think Jesus is trying to explain about the relationship between us, God, and wealth?

Why do you think some servants start with more and some start with less?

What do you think we are supposed to do from here? What actions is Jesus trying to get us to take?



PART 3: It All Belongs to God

Let's take a minute to listen to the story of Alan Barnhart. By all worldly measures, most people would say he has certainly earned the right to use his money as he sees fit. Yet he doesn't see it that way at all.

Have someone play the video at the link below on a laptop, computer, TV, or other device.
www.finishlinepledge.com/media/barnhart/

Afterwards, discuss as a group:

*What are your thoughts after reflecting on Alan's testimony?
What questions come to mind?*

Alan's life is the result of a sound core understanding of how we should view money. Specifically, his two core beliefs guided much of his personal and business life: (1) All money belongs to God and (2) having wealth can be dangerous.

The actions he took over his life are simply the fruit from a heart that was correctly aligned with God. His beliefs were not a unique calling meant for him alone. Rather, they stem from a correct understanding of what our relationship with wealth should look like.

We're just about done for today. If you only take one thing away from this week, let it be the idea that all wealth belongs to God and He has appointed each of us to manage a portion of it. And how we manage it matters.

We live in a country built on self-starting, hard work, and earning your own way. The idea that the money we work so hard for may fundamentally not belong to us often comes as a bit of a shock. But that seems to be the message that Jesus communicates in the New Testament. If it is true that all of our wealth belongs to God, and we are responsible for handling it wisely, that brings up a whole host of questions. And we will get to a number of them in the next few weeks. Before we get there, take a second to discuss this one:

Why do you think God has appointed us to manage His wealth? Why has He given us so much freedom in how we use it?

Have someone close in prayer.

BEFORE YOU GO

Feedback

We'd love to hear your thoughts about this week's material. How can we improve?
Leave us feedback at www.finishlinepledge.com/feedback.



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Updated on 01.09.2023

**FINISH LINE
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SPRINT Program

WEEK 3

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BIBLICAL FOUNDATIONS FOR WEALTH (PART 2/2)

Have someone open in prayer.



Welcome back for Week 3.

Last week we talked about the idea that all wealth belongs to God and He has chosen each of us to manage a small portion of it.

What stood out to you last week? What do you still remember? Did you have any new thoughts or questions about these ideas over the past week?

Today, we're going to dig a little bit deeper into some of these ideas.

PART 1: How Expensive is the Great Commission?

In the end of Matthew, Jesus leaves his disciples with their final command, the Great Commission, which states “Go and make disciples of all the nations.” According to the [Joshua Project](#), there are approximately 7,400 people groups out of 17,400 total that have not heard the gospel. Take 30 seconds and consider silently how much money it might take God to complete the Great Commission by reaching all these people groups with the gospel. Keep that number in your head.

Next, divide up the following passages and read them aloud, one after another. (all ESV)

GENESIS 1:1-3

In the beginning, God created the heavens and the earth. The earth was without form and void, and darkness was over the face of the deep. And the Spirit of God was hovering over the face of the waters. And God said, “Let there be light,” and there was light.

EXODUS 14:16-18

Lift up your staff, and stretch out your hand over the sea and divide it, that the people of Israel may go through the sea on dry ground. And I will harden the hearts of the Egyptians so that they shall go in after them, and I will get glory over Pharaoh and all his host, his chariots, and his horsemen. And the Egyptians shall know that I am the Lord, when I have gotten glory over Pharaoh, his chariots, and his horsemen.”

JOB 26:7-14

He stretches out the north over the void and hangs the earth on nothing. He binds up the waters in his thick clouds, and the cloud is not split open under them. He covers the face of the full moon and spreads over it his cloud. He has inscribed a circle on the face of the waters at the boundary between light and darkness. The pillars of heaven tremble and are astounded at his rebuke. By his power he stilled the sea; by his understanding he shattered Rahab. By his wind the heavens were made fair; his hand pierced the fleeing serpent. Behold, these are but the outskirts of his ways, and how small a whisper do we hear of him! But the thunder of his power, who can understand?”

1 CORINTHIANS 15:25-26

For he must reign until he has put all his enemies under his feet. The last enemy to be destroyed is death.

Now think back to the question we considered earlier. In light of the power God has demonstrated throughout history, how much money would it take God to complete the Great Commission?

The fact is, God is going to accomplish what He intends to accomplish. And He doesn't require a single dime (let alone anything else) to do it. So that leaves us with an important question. Discuss the following as a group:

If God doesn't need anything from us, why does Jesus talk so frequently about money and wealth?

That brings us to our final point for part 1:

God doesn't need our money, but He knows that money is one of the most powerful contenders for our hearts. He carefully and thoughtfully crafted each of us. And He loves us more deeply and passionately than we will ever understand. When God calls us to loosen our tight-fisted grip on our money, it's only because He wants us to experience a relationship with Him with the love and passion of a child looking up at their father or mother, whom they depend on for everything.



**GOD DOESN'T NEED OUR
MONEY, BUT HE KNOWS THAT
MONEY IS ONE OF THE MOST
POWERFUL CONTENDERS FOR
OUR HEARTS.**

PART 2: The Game of Life

Now, with our biblical foundation, it's time to move on to personal finance. Next week, we are going to be getting into some core financial principles. But before we get there, let's take a second to see where each of us is starting. To do so, we're going to play a game called the Game of Life.

Each of us will be playing individually. For any couples doing this SPRINT together, each person should play separately. In just a moment, we'll each be opening the game on our phone or other device. Any device with a web browser will work just fine.

There are a couple rules to be aware of, so pay close attention. This game consists of 10 turns. On each turn, you will receive income from your job, and you'll pay out your living expenses. These numbers are fixed each turn. Afterwards, you'll have the chance to use any leftover money in 4 different ways.

1. **BONDS: FOR EVERY 4 TOKENS YOU PLACE IN THE BONDS BOX, YOU WILL RECEIVE 1 GUARANTEED TOKEN NEXT TURN. INVESTING A FRACTION OF 4 TOKENS PRODUCES NOTHING.**
2. **STOCKS: STOCKS HAVE HIGHER RISK, BUT HIGHER REWARD THAN BONDS. EACH TOKEN YOU INVEST COULD DOUBLE, BUT YOU COULD ALSO LOSE EVERYTHING YOU INVEST. ON AVERAGE, THE GAINS TEND TO BE GREATER THAN BONDS.**
3. **RENTAL HOME: YOU CAN PURCHASE A RENTAL HOME FOR 20 TOKENS. ON EACH FOLLOWING TURN, YOU WILL RECEIVE 10 TOKENS PER TURN FROM YOUR TENANTS.**
4. **GIVING: OF COURSE YOU CAN CHOOSE TO GIVE MONEY AWAY AT ANY POINT, BUT IT CAN NEVER BE TAKEN BACK.**

You'll always be able to see how much money you have in your bank account. This is your pool of money to use as you see fit. In fact, we're going to help you get started with 2 tokens in your bank account. Consider it a house warming gift.

On any given turn, you don't have to use all of your money in one of the 4 ways listed above. Just leave any remainder in the bank. It may be tempting to discuss how you are using your money each turn, but try to save any discussion for the end. Let's begin...

Have each person go to www.finishlinepledge.com/game-of-life/ on their phone or another device and have someone read the prompt out loud.

Welcome back. Have someone read the following passage from Luke 12:16-21 (ESV). Afterwards take a minute or two to think about what stood out to you. Then we'll discuss as a group.

And he told them a parable, saying, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God."

One of the most surprising things about this passage is that the rich man would generally be considered wise by the vast majority of people today, including most Christians. He was successful in his work, and he planned ahead for retirement. Yet there seems to be something much more significant going on.

Discuss as a group:

What does this passage say about our nature? What is Jesus trying to tell us through this passage?

The fact is, we all expect 10 turns in life. But we don't all get them. In fact, many don't.

How does this exercise and this passage make you think about the wealth you currently manage and about your goals for the next 30, 40, or 50 years.

Is this game an over-simplified version of life? Of course! There is plenty more complexity to consider in real life. But there is one principle that holds true amidst all that complexity:

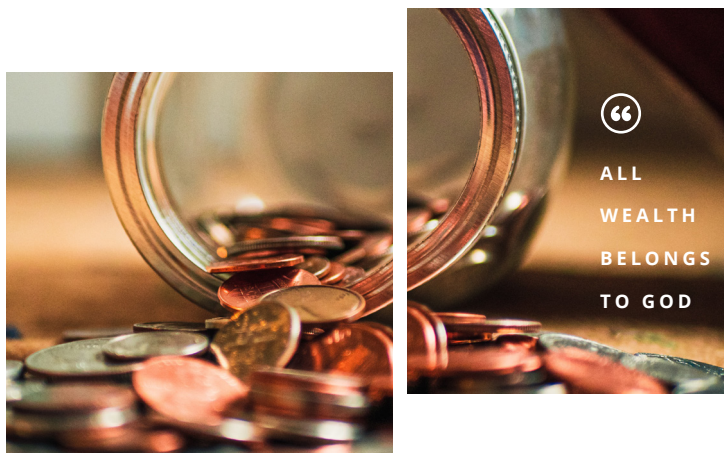
Without intervention, our hearts will create all sorts of goals that distract us from God's plans.

PART 3: Recap of Weeks 2 and 3

Alright, we've been through a lot today. Let's take a second to recap what we've discussed.

1. All wealth belongs to God. He has allotted each of us a specific amount to manage. When we use that wealth for something or someone other than ourselves, we are simply using it the way God intended it. **We are managers, not owners.**
2. We serve an infinitely powerful God, the God who spoke creation into being, who held the Red Sea back for his people to cross, and who raised Christ from the dead to bring us back to Him. **God doesn't need our money to do what He plans on doing.** Yet Jesus frequently calls us to loosen our grip on our wealth. It's for us. God knows that money is one of the most powerful contenders for our heart, and He jealously wants our hearts for Himself.
3. Our hearts are constantly on a slow slide away from God. Without intervention, we constantly get distracted by the complexity of life. And despite our best efforts, our hearts will always generate competing goals for us to chase. **We are too easily distracted.**

Have someone close in prayer.



BEFORE YOU GO

At Home: On Your Own This Week

Go to the website www.futureme.org/ which allows you to write emails to your future self. Reflect on the following question and send an email to yourself for 4 months from now with your thoughts.

Which of these core beliefs stood out most to you? How do these ideas change how you look at the wealth that God has placed in your hands?

Feedback

We'd love to hear your thoughts about this week's material. How can we improve? Leave us feedback at www.finishlinepledge.com/feedback.



SPRINT
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Updated on 01.09.2023

**FINISH LINE
PLEDGE**

SPRINT Program

WEEK 4



A NEW PERSPECTIVE

Have someone open in prayer.

Welcome back for Week 4.

Over the last two weeks, we talked about the core foundation that leads us to re-examine our finances. Let's review some of those concepts:

- ✓ **EVERYTHING BELONGS TO GOD:** Every dollar that comes through our hands does so because God allowed it to. Everything belongs to Him and He controls all of it. We do not own the wealth we have, God does. Instead, we are responsible for managing it wisely on God's behalf.
- ✓ **GOD WANTS OUR HEARTS:** God has never required anything from us in order to do what He plans on doing, and He never will. He is not restricted by our action or inaction. Yet He calls us over and over to free our grip from our wealth. When we give from the wealth we manage, we are shrinking the place of money in our hearts, and allowing God to fill that space instead.
- ✓ **WE ARE EASILY DISTRACTED:** As humans, we are planners. We are constantly thinking ahead to the next thing. Even with the best of intentions, a desire to give more today likely won't hold the same weight in a year. For this reason, we need a plan or a system. We need to structure our life in a way so that giving is natural and will continue even when we are distracted by work, family, illness, or other opportunities.

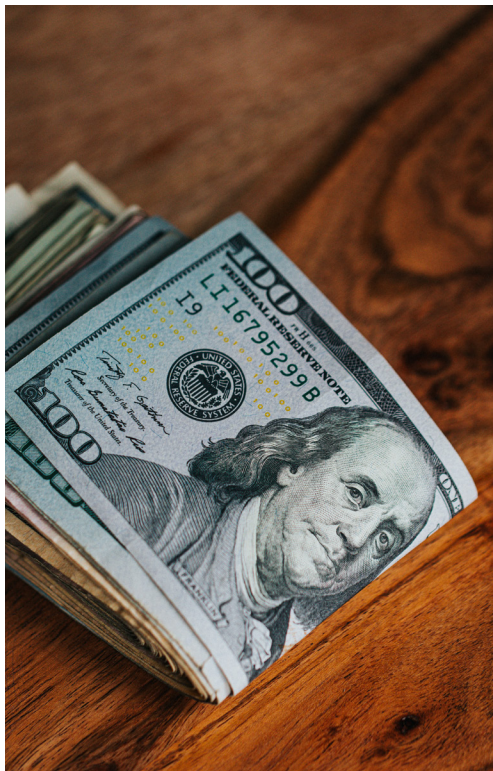
PART 1: How Much is Enough?

Now that we have much of the foundation in place, it's time to get to the next natural question: *"What do we do now?"*.

Most of us have probably considered the question, *"How much can I spend?"* at some point. For some, the answer might be kind of fuzzy. We just go with the flow and hope things sort of work out along the way.

For many, the answer starts with another question, *"How much do I earn?"*. We take a careful look at the money we bring in and make sure our spending is less than our income. This strategy is not bad, and is the standard advice of most personal finance experts. However, while we certainly are interested in worldly wisdom, we are even more eager for godly wisdom.

Rather than starting with *"How much do I earn?"*, let's start with a different question: *"Out of the wealth God has given me to manage, how much do I need for myself and my family?"*.



Once we've reframed the question in this manner, we can respond in two ways. On one hand is those who say:

There is no limit to the amount I need for myself. As my income increases, my needs or my savings goals tend to increase proportionately.

On the other hand is those who respond with:

There is a point at which I could say "I have what I need". There is a point at which I have enough and don't require anything else.

This branching point is the first big decision of our SPRINT. In order to move on, each of us will eventually need to come to the conclusion that a limit exists - that enough exists. Don't worry about how much enough is just yet. We'll get there. But for now, we're content knowing that a finish line is out there somewhere.

Returning to our manager analogy from week 2, we can think of this finish line as our "operational cost". If God is entrusting us with His wealth, then our operational cost is the amount we take out to cover our own costs, like a managing fee. All the remaining money is what we actually use to invest in His kingdom by serving our neighbors, building up our communities, and helping bring the gospel to all nations.

Let's take a minute to discuss everything so far:

Have you ever considered the question "How much is enough?"

Do you find the idea of a finite finish line intimidating?

To some, the idea of a limit, or finish line, for our spending sounds like a significant sacrifice. This might be the first time we have ever considered the idea at all. However, those that are already living with a finish line have found that rather than experiencing lack and discontentment, this sort of decision instead comes with a newfound peace and satisfaction that was otherwise not attainable. Let's take a look at a couple examples.

PART 2: A Restored Relationship with Work

Work was part of God's original design. It is not part of the Fall. God designed us to work, to subdue the Earth and have dominion over it, to farm, to build, and to cultivate (Genesis 1:28, ESV):

And God said to them, "Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth."

Unfortunately, that perfect, fulfilling, deeply satisfying relationship with work only lasted for two chapters before everything fell apart and mankind decided to take things into their own hands (Genesis 3:17-19, ESV):

And to Adam he said cursed is the ground because of you; in pain you shall eat of it all the days of your life; thorns and thistles it shall bring forth for you; and you shall eat the plants of the field. By the sweat of your face you shall eat bread.

How often has this been your experience with work? Even in the most fulfilling of careers, it is unavoidable. We toil and strain for the money we earn. It always comes with sacrifice.

Let's work through a thought exercise to see what work means to us right now. Read through the scenarios to the right as a group. Each scenario involves a financial opportunity that you can voluntarily accept or politely turn down. As each scenario is read, consider whether you would take it or leave it. If your spouse is the primary income earner, consider whether you would encourage them to take or leave each opportunity. Afterwards discuss your reactions as a group.

Allow 2-3 minutes of silent reflection.

Now let's take some time to share.

Which opportunities would you accept? Which would you turn down? Why?

SCENARIO 1: For an extra 15 hours per week, you could increase your income by 25%.

SCENARIO 2: You are offered 4x your normal pay to work on Thanksgiving, Christmas, or New Years, but you are expecting friends over to your house for the day.

SCENARIO 3: You are offered an extra \$1000 per week on top of your normal income for 6-8 weeks to travel across the country on business.

SCENARIO 4: By moving across the country, you could work in a similar job for a 15% pay raise.

SCENARIO 5: You have the opportunity to earn \$10,000 at a work function on the day of your son or daughter's wedding.

SCENARIO 6: You have the opportunity to earn \$50,000 at a work function on the day of your parent's funeral.

Now let's switch things up a bit. After going through a SPRINT, let's say you've decided that there is a finish line for how much you need for yourself and your family. For simplicity's sake, say you've set your finish line to your current income. Going forward, you plan to give away any additional income, bonuses, raises, etc and continue to live at the standard of living you are living at right now. And you will use any of that additional margin to help friends and neighbors, build up your community, and support those carrying the gospel abroad.

Let's take another look at those same scenarios again. If you were planning to give away the additional income, how many of these opportunities would you take now?

Allow 2-3 minutes of silent reflection.

Now let's take some time to share.

Did your answers change at all? How does having a definition for "enough" change your perspective on work and sacrifice?

Afterwards, discuss the following:

Would defining "enough" and choosing a finish line change any real life career decisions or opportunities that you might have right now?

SCENARIO 1: For an extra 15 hours per week, you could increase your income by 25%.

SCENARIO 2: You are offered 4x your normal pay to work on Thanksgiving, Christmas, or New Years, but you are expecting friends over to your house for the day.

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SCENARIO 6: You have the opportunity to earn \$50,000 at a work function on the day of your parent's funeral.

PART 3: An Invitation to God's Story

If a restored relationship with work is one side of the coin, the other side is an invitation to God's story and the work He is doing all around us. Once someone decides that there is a finish line for how much they need, then one of the natural follow-up questions is "What do I do with the rest?". We'll get into great detail on this question in Week 8. But before we get there, let's consider a couple more scenarios.

Read through the scenarios to the right as a group. Each scenario involves an opportunity to give to a person or cause. If each of these opportunities came up today, think about how you would respond with what you have.

Allow 2-3 minutes of silent reflection.

Now let's take some time to share.

Did any of these opportunities stick out to you? How did you decide if and how much to give in each scenario?

Now imagine you've gone through a SPRINT and chosen a finish line for what you need for yourself and your family. Again, for simplicity's sake, let's say you set your finish line at your current income and plan to give away any additional income, bonuses, raises, etc.

Just a month or two after you formalized your finish line commitment, you get a call from work. It turns out that they have really appreciated all your hard work over the last year and much to your surprise, they want to give you a \$20,000 bonus. Funny how God works sometimes, isn't it?

After getting over the initial shock, you open a new bank account to set the money aside to use as God directs you.

SCENARIO 1:

At the grocery store, the woman in front of you at the register has her credit card declined and can't pay for her \$40 order.

SCENARIO 2:

A friend who lost her mother last year to breast cancer is participating in a breast cancer walk and asks you to sponsor her.

SCENARIO 3:

A leader at your church tells you privately that a family you know at your church just lost their income and is struggling to pay their electricity bills while searching for a new job.

SCENARIO 4:

You learn that \$100 could provide safe drinking water for 86 people for an entire year. (<https://www.neverthirstwater.org/>)

SCENARIO 5:

You learn about an organization that searches for and partners with some of the most effective and efficient native (indigenous) missions organizations around the world. (<https://doulospartners.org/>)

Now let's consider those same scenarios again, but this time you have your \$20,000 set aside to use on anyone besides you and your family. Think about how you would respond in each scenario.

Allow 2-3 minutes of silent reflection.

Now let's take some time to share.

Did your responses change at all? How did your perspective change? Are there other opportunities that come to mind that you would use some of the \$20,000 towards?

You might think that having \$20,000 to give away sounds crazy. But over time, as your income slowly increases and other surprise income comes in, that money can add up quickly! Many have already experienced this and you can too. But it all starts with drawing a line for "enough".

Because of our sinful nature, every one of us struggles to weigh our own wants and needs against the needs of others. When we put the needs of someone else ahead of ours, then we inherently have to make a sacrifice. Even when we do manage to put the needs of others first, the decision to sacrifice causes mental and emotional fatigue that makes it harder for us to do over and over again.

By defining "enough" for ourselves, then everything else is freed up to use for others. We no longer experience the emotional fatigue of saying "No" to ourselves over and over when we give. Instead, we make the decision one time up front, like ripping off a band-aid. Afterwards, we are free to give joyfully without the struggle - the hard work is already done!

SCENARIO 1:

At the grocery store, the woman in front of you at the register has her credit card declined and can't pay for her \$40 order.

SCENARIO 2:

A friend who lost her mother last year to breast cancer is participating in a breast cancer walk and asks you to sponsor her.

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SCENARIO 5:

You learn about an organization that searches for and partners with some of the most effective and efficient native (indigenous) missions organizations around the world. (<https://doulospartners.org/>)

PART 4: The Cycle of Fulfillment

There is actually a very interesting and predictable cycle that people go through mentally when they choose a definition for “enough”.

PHASE 1: PEACE. Once a person’s income passes the limit that they’ve set, their priorities begin to change, often quickly. Things like overtime, travel away from family, and other sacrifices no longer seem very appealing, since the additional income will simply be given away. As a result, there is a sort of rebalancing that takes place. Commitments like faith, family, friends, and volunteering begin to rise in priority and generating income starts to become less important. This rebalancing of priorities results in a deep feeling of peace and contentment that is otherwise hard to achieve.

PHASE 2: JOY. As a person begins to give any excess income away, a new excitement for giving starts to build. It becomes easier to see all sorts of ways that God is working, and there is a growing pot of resources to join alongside the work God is doing. A sort of positive feedback loop forms where the more they give, the more the joy of giving builds.

PHASE 3: PURPOSE. At some point, that person may even seek new opportunities to earn additional income simply to give it away. They have tasted the deep satisfaction of taking action and being used by God. However, unlike before, they are able to carefully discern which income opportunities make sense in the context of their family, faith, and other commitments.

Paul actually talks about Phase 3 in his letter to the Ephesians. He starts by encouraging the church to earn their income honestly, but goes a step further to invite them to earn more than they need in order to be able to give freely (Ephesians 4:28, ESV):

Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

These phases are fairly predictable, and each of us has the chance to walk through this same process. However, it all starts with defining “enough”, something we’ll be doing throughout the next few weeks.

Interestingly, even those who have set a finish line that is higher than their current income have still been able to experience some of the early fruit of these phases - a deposit of sorts for the fruit that is to come.

Discuss as a group:

| *What are your thoughts about these patterns that people walk through?*

Have someone close in prayer.



BEFORE YOU GO

At Home: On Your Own This Week

Over the next week, we'll each be completing our Financial Inventory. The entire process can take an hour or more, depending on how easy it is to collect some of the information. Don't leave it until the last minute!

Some SPRINTs may opt to take a week off to allow people to use the time to work on their Inventories.

Feedback

We'd love to hear your thoughts about this week's material. How can we improve? Leave us feedback at www.finishlinepledge.com/feedback.



FINANCIAL INVENTORY

At this point, we're half way through our SPRINT and it's time for one of our first big action steps: the financial inventory. The purpose of the financial inventory is to get a sense for what life looks like right now. There are three main sections that we'll be working through:

PART 1: *Categorizing Expenses*

PART 2: *Wants and Needs*

PART 3: *Scaling Down*

Over the last few weeks, we've talked about the fact that all money that comes through our hands belongs to God. Everything we do with it reflects how we choose to manage God's wealth.

The financial inventory helps us to understand how we are currently managing things, and gives us a chance to practice restructuring things a bit.

As you work through the next few sections, remember that you can always find help in our facebook group at www.facebook.com/groups/finishlinecommunity/ where one of our moderators or other group members can help answer your questions. You can also reach out to the other members of your group too.

PART 1: Categorizing Expenses

To start off this week, we'll be gathering all of our expenses from the last month. Before we get going, find some notecards, or make some out of pieces of paper. When we're done, you'll want to have all of your expenses written on individual notecards so you can move them around and sort them. You'll also need to take out the Financial Inventory Worksheet found at the end of this section. Let's get started.

STEP 1: To begin, look at Table A on your worksheet. You should see a list of categories, also shown below. In a few minutes, you're going to be sorting your last month's expenses into these categories. But before we get there, take a second and make a guess at what percentage of your total spending goes towards each category. If you want to add more categories, you can add them in the space at the bottom of the table. Write your guesses into Table A (the total for all the categories together should be about 100%).

Housing: i.e. rent/mortgage payments, property taxes, HOA dues, home maintenance costs, etc

Bills: i.e. utilities, phone, internet, etc

Groceries: i.e. food, paper towels, dish soap, detergent, etc

Transportation: i.e. car payments, car insurance, gas, maintenance, parking, tolls, and public transit

Personal/Lifestyle: i.e. gym membership, clothes, grooming products, home decor, pet care

Entertainment: i.e. eating out, streaming services, concerts, movies, vacation, hobbies

Giving/Charity: i.e. tithe, non-profits, spontaneous gifts, supporting those in need, etc

Everything Else: i.e. anything that doesn't fit into one of the categories above

STEP 2: Next, you'll need to track down an actual list of all your expenses. If you use budget software like Mint.com or keep everything in a spreadsheet like Excel, you may already have a list of everything in one place. If not, start by looking in the following places:

- Credit card statements
- Bank account statements
- Receipts
- Bills

STEP 3: Once you have everything in one place, start writing each expense out on a separate notecard along with the amount (rounding to the nearest dollar is fine).

When different types of items are purchased together, try to separate out each item onto separate cards. For example, instead of "Amazon, \$72", write "Dog food, \$42" and "Board game, \$30" on separate cards. This way you can better categorize and reflect on each purchase.

Recurring or duplicate purchases can be lumped together. For example, all gas stations can be listed together on one card, all grocery runs on another, and all Starbucks purchases on another, etc.

As you work through your expenses, you can ignore any debt payments (except a car loan or mortgage) and any retirement contributions. We'll be going through these in great detail in week 6, so leave them aside for now.

STEP 4: Next, categorize your cards into similar budget categories. You can use the suggested categories below, or add more of your own.

Housing: i.e. rent/mortgage payments, property taxes, HOA dues, home maintenance costs, etc

Bills: i.e. utilities, phone, internet, etc

Groceries: i.e. food, paper towels, dish soap, detergent, etc

Transportation: i.e. car payments, car insurance, gas, maintenance, parking, tolls, and public transit

Personal/Lifestyle: i.e. gym membership, clothes, grooming products, home decor, pet care

Entertainment: i.e. eating out, streaming services, concerts, movies, vacation, hobbies

Giving/Charity: i.e. tithe, non-profits, spontaneous gifts, supporting those in need, etc

Everything Else: i.e. anything that doesn't fit into one of the categories above

As you categorize each card, write the category on the card as well.

STEP 5: After categorizing your expenses, add up the totals for each category and write them on your worksheet in Table A. Then add all the categories together to determine your total spending for the month. Write this number in Box 1 on your worksheet.

For each spending category, divide the total spent by the number in Box 1 to determine what percent of your monthly budget is currently allocated to that category. Write each percent in Table A on your worksheet.

PART 2: Wants and Needs

Next, we are going to shift gears to take a closer look at what each expense means to us. To do so, we're going to answer two questions about each one:

How much does this expense matter to you?

How much is a typical American family with a similar makeup (family size, kids, etc) likely to require this expense for their family?

Complete the following steps:

STEP 1: To begin, remove all of the cards in the giving/charity category from your other cards and set them aside. You won't need these anymore. Record the total from the giving/charity category in Box 2 on your worksheet (it should match the total for the Giving/Charity category in Table A). Finally, subtract your giving/charity total (Box 2) from your total spending in all categories (Box 1) and record this value in Box 3.

STEP 2: On the following page, you will find a grid showing the two questions we asked above. For each of your remaining notecards (not including giving/charity), place the card in the quadrant that best describes that expense. After placing each card, write the quadrant number in the top left of the notecard so you can quickly sort them again next week.

Here are a couple examples:

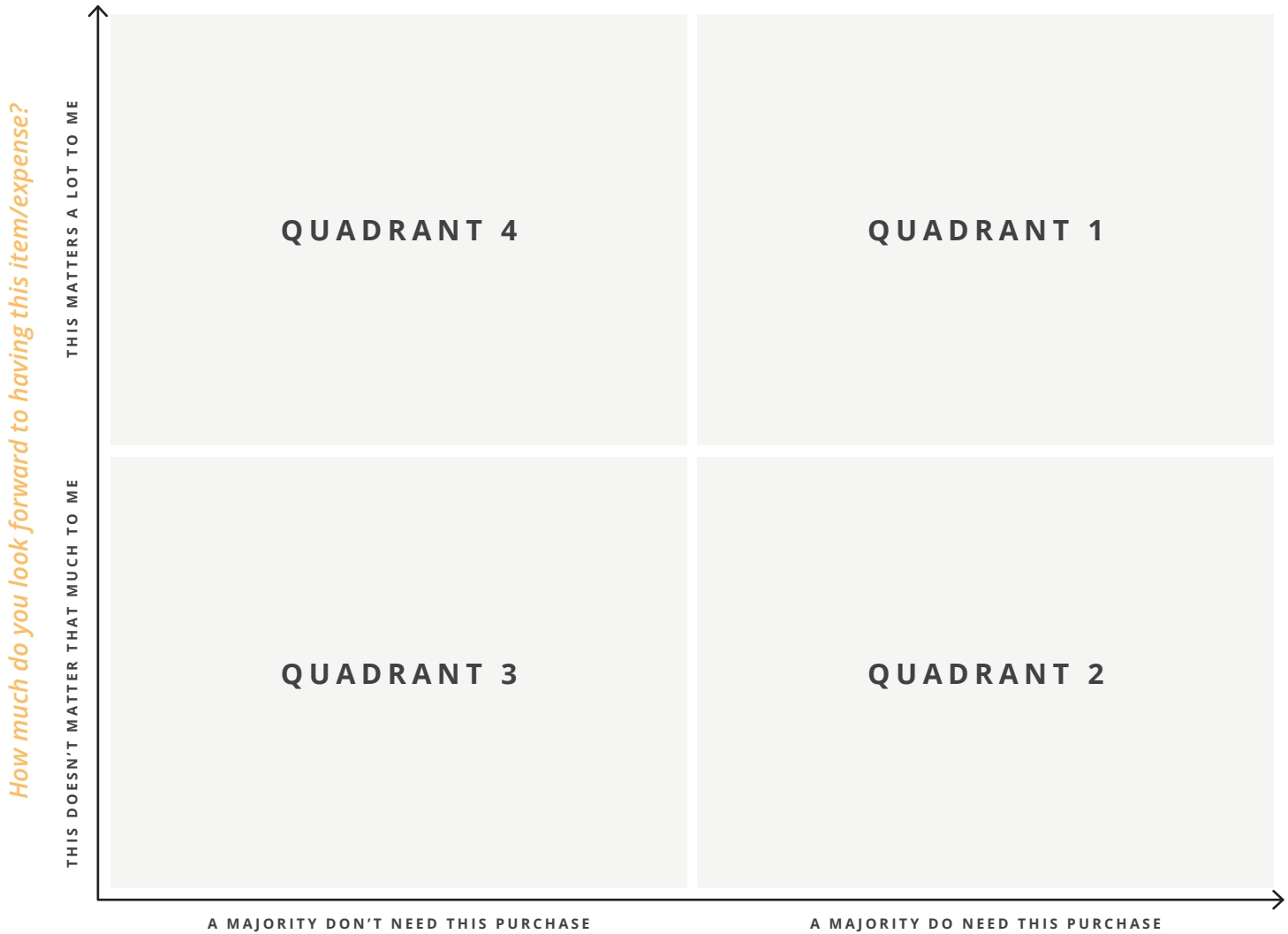
Quadrant 1: You might have a card listing your internet bill. This is something that a majority of families require, and something that you value having in your life significantly. The best place for this card is quadrant 1.

Quadrant 2: You might have another card listing your auto insurance payment. Auto insurance isn't something you particularly care about, but you know you're supposed to have it. It's also something that most other families in a similar situation would require. This expense would best fit into quadrant 2.

Quadrant 3: Another card might list your gym membership. Despite your best intentions, you haven't gone to the gym in over 6 months. And while exercise is certainly important, the average family doesn't actually require a gym membership. This is a card for quadrant 3.

Quadrant 4: Your final card might list your Netflix subscription. You know that nobody actually requires Netflix, even if many people also have a subscription. And it's definitely something that matters to you - how else would you keep up with Stranger Things? This expense belongs in Quadrant 4.

STEP 3: For each quadrant, add together the amounts of all the cards in the quadrant. Record the total for each quadrant in Table B on your worksheet. When you have all the totals, divide each one by the amount listed in Box 3 to determine the percentage of your spending that is allocated to each quadrant.



How much does the average American require this item/expense?

When we get to Part 3, we'll be working to make a few cuts to our budget (for practice). Each of these 4 quadrants represents a different group of expenses that require a unique approach. We'll work through each of them.

Note: Feel free to move cards to a different quadrant if you realize that they would be better described by that quadrant.

Quadrant 1: *The Homeruns*

These expenses are both necessary and important to you. In general, these expenses are ones you'll want to keep room in your budget for. When looking at the cards in this group, consider the following questions:

Do any of these expenses meet the same needs as another card? Is there overlap that can be trimmed? Example: You might have multiple clothing purchases listed. Individually, each could be considered a high need item. But maybe you would have been fine with 1 dress instead of 3.

Can any of these needs be met in a less expensive way? Example: You might classify your internet bill as a high need item that matters a lot to you. But maybe a cheaper plan would have also met this same need just fine.

Quadrant 2: *The Base Hits*

These expenses tend to be less flashy than those in quadrant 1, but are usually quite important. We usually have these in our budget because we know we're supposed to. You can use the same questions as quadrant 1 for this quadrant as well. But be careful that you don't do too much trimming in quadrant 2 just because the expenses aren't as exciting or interesting!

Quadrant 3: *The Strikeouts*

The expenses that end up in quadrant 3 probably don't deserve a place in your budget. For every card in this group, consider the following question:

Do I have a very good reason for keeping this expense in my budget?

If you don't have a great reason, then don't even think twice. That expense isn't worth allocating any of your budget towards in the future. Just make the cut.

Quadrant 4: *The Curveballs*

Quadrant 4 cards are often the trickiest to work through. You might feel very strongly about some of these purchases, like your daily Starbucks, or your beloved shoe collection. To better assess these cards, follow these steps:

STEP 1: For each quadrant 4 card, try to determine why that expense was exciting or important to you. What promise was made by each purchase?

For example, you might have a card that reads “Coffee maker, \$42”. The promise might be “My mornings will go smoother and I will save time.” If you have trouble thinking of any promises, then perhaps consider whether that purchase was actually a quadrant 3 purchase.

After taking some time to reflect, write down the promise on the back of the card.

STEP 2: After you have written down your promises, go back through each card and rate each purchase on a scale of 1-5 where 1 is a purchase that didn’t live up to its promise whatsoever and 5 is a purchase that continues to exceed expectations. Write your rating under the promise on the card. Don’t worry if a number of your purchases are rated as 1s or 2s, that’s helpful information!



PART 3: Budget Scaling

In Week 4, we talked about the question, “How much is enough?”. As we start to try to answer that question, it often can feel like pulling numbers out of thin air. How do we figure it out?

In addition, even if we were able to pick a dollar amount for our finish line today, our expenses are constantly going up with inflation. And marriage or kids can quickly change how many mouths we have to feed. So what do we do?

Rather than fix ourselves to a specific dollar amount, we have found it more helpful to think about our finish line in terms of our standard of living. For example, if your goal was simply to limit your standard of living to the level you currently live at, how much would you be spending next year, or the year after? If you’re single, how much would you need if you got married? If you’re already married, how much would you need if you had 2 (more) kids?

It turns out, you can actually determine all of this information fairly predictably. We on the Finish Line team were doing it by hand for years before this SPRINT even existed. Fortunately for you, we’ve built a calculator to do all the work for you. Let’s give it a try.

STEP 1: Go to the finish line calculator at www.finishlinepledge.com/calculator/

STEP 2: In the section titled “Where Do You Stand”, select the number of people you are financially responsible for. Next, click the link below the inputs that says “use monthly budget instead”.

Look for the input box titled “Current Monthly Budget (After Tax)”. Type in your total monthly spending found in Box 3 on your worksheet (which excludes debt payments, retirement savings, and giving). Then press enter.

| |
|---|
| Family/Household Size |
| 3 people |
| Current Monthly Budget (After Tax) |
| 5400 |
| use annual income instead |



STEP 3: Take a look at the results. Out of 100 families, how many spend less than you? Enter this value in Box 4. This number is your current income percentile. For example, if 56 of every 100 families spend less than you, you are in the 56th income percentile. You can copy the total budget from Box 3 into Box 5 as well.

STEP 4: On the calculator, move down to the section titled “Try Out a Finish Line”. Use the slider to try a few different finish lines. In the results, you can see what a family living at that percentile would expect to spend each month.

After getting a feel for things, start to consider what it would look like to actually choose a finish line for your spending (not including giving, debt, or retirement savings). Try to come up with three separate definitions for “enough” using Table C. Determine the monthly budget in dollars and the percentile for each finish line and enter them in the table.

Don’t worry about getting your definitions just right. You’ll have plenty of time to change these answers over the next several weeks. For now, we are just using these numbers for illustration purposes to get a feel for things.

STEP 5: Imagine that you set your actual finish line to the amount you entered as your “Living on Faith” budget. Each month, you commit to spending only that much on you and your family. Our goal is to practice analyzing our current spending to see what adjustments would need to be made to reach this monthly spending limit.

To begin, turn back to your grid from Part 2. Look through the different quadrants for where you could make any necessary cuts to reach your target budget. Use the tips we discussed for each quadrant as you go to find ways to cut down your spending.

As you eliminate expenses, or identify expenses that could be accomplished less expensively, set those cards aside.

STEP 6: Finally, you'll need to choose new spending limits for each of your original budget categories from Table A so that your total is equal to your target monthly budget. Use the tips below to get there.

- Remember, since we excluded Giving/Charity expenses, you don't need to include them as a category this time around. Like before, you can also ignore debt payments (except car payments or mortgages) and any retirement savings.
- Look at Table A to get an idea for your current spending in each category.
- Look at the cards you set aside in Step 6 and consider reducing your spending in the categories listed on those cards.
- If you are having trouble, look at some of your larger expenses and think about how you could reduce them by some amount.

When you finish creating your new budget, enter in your allotted totals in Table D. That's it for now!

Next week, we'll be discussing some of the process you just finished. Make sure to bring your Financial Inventory worksheet and your notecards to discuss some of your experience with the group and dig a little deeper into some of these topics.

FINANCIAL INVENTORY WORKSHEET

PART 1: CATEGORIZING EXPENSES

| TABLE A: BUDGET CATEGORIES | | | |
|----------------------------|-----------------|----------------|-------------------|
| CATEGORY | EST. PERCENTAGE | TOTAL SPENDING | ACTUAL PERCENTAGE |
| HOUSING | | | |
| BILLS | | | |
| GROCERIES | | | |
| TRANSPORTATION | | | |
| PERSONAL/LIFESTYLE | | | |
| ENTERTAINMENT | | | |
| GIVING/CHARITY | | | |
| EVERYTHING ELSE | | | |
| | | | |
| | | | |
| | | | |

*NOTE: DO NOT INCLUDE RETIREMENT SAVINGS OR DEBT PAYMENTS (OTHER THAN CAR PAYMENTS OR YOUR MORTGAGE)

| BOX 1 | BOX 2 | BOX 3 |
|---|---|---|
| WHAT IS YOUR TOTAL MONTHLY SPENDING FROM ALL CATEGORIES (EXCEPT FOR RETIREMENT AND DEBT)? | WHAT IS THE TOTAL FROM YOUR GIVING/CHARITY CATEGORY IN TABLE A ABOVE? | WHAT IS YOUR MONTHLY SPENDING TOTAL AFTER EXCLUDING GIVING/CHARITY (BOX 1 - BOX 2)? |
| | | |

PART 2: WANTS AND NEEDS

| TABLE B: WANT/NEED GRID | | | | | |
|-------------------------|-------|------------|----------|-------|------------|
| QUADRANT | TOTAL | PERCENTAGE | QUADRANT | TOTAL | PERCENTAGE |
| 1 | | | 3 | | |
| 2 | | | 4 | | |

PART 3: REWRITING THE STORY

| | |
|--|--|
| <p>BOX 4</p> <p>WHAT IS YOUR CURRENT INCOME PERCENTILE?</p> | <p>BOX 5</p> <p>WHAT IS YOUR CURRENT MONTHLY BUDGET (SEE BOX3)?</p> |
| | |

| TABLE C: DEFINING ENOUGH | | | |
|--------------------------|---|--|--|
| | EASY | COMFORTABLE | LIVING ON FAITH |
| | WITHOUT TRYING MUCH AT ALL, I COULD EASILY SUPPORT MY FAMILY ON THIS MUCH PER MONTH | WITH SOME EFFORT, I COULD COMFORTABLY SUPPORT MY FAMILY ON THIS MUCH PER MONTH | WITH SOME SIGNIFICANT CHANGES AND EFFORT, I COULD SUPPORT MY FAMILY ON THIS MUCH PER MONTH |
| DOLLARS | | | |
| PERCENTILE | | | |

| TABLE D: NEW BUDGET CATEGORIES | | | | | |
|--------------------------------|-------|------------|-----------------|-------|------------|
| CATEGORY | TOTAL | PERCENTAGE | CATEGORY | TOTAL | PERCENTAGE |
| HOUSING | | | ENTERTAINMENT | | |
| GROCERIES | | | EVERYTHING ELSE | | |
| TRANSPORTATION | | | | | |
| PERSONAL/ LIFESTYLE | | | | | |
| | | | | | |
| | | | | | |

**NOTE: DO NOT INCLUDE RETIREMENT SAVINGS OR DEBT PAYMENTS (OTHER THAN CAR PAYMENTS OR YOUR MORTGAGE)*

IMPORTANT NOTE

SAVE THIS WORKSHEET. YOU WILL NEED SOME OF THIS INFORMATION LATER IN YOUR SPRINT.

SPRINT SPRINT SPRINT

Updated on 01.09.2023

**FINISH LINE
PLEDGE**

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WEEK 5

5

LIVING ON A FIXED INCOME

Have someone open in prayer.



Welcome back for Week 5.

Over the last week, you should have had the chance to work through your Financial Inventory. Today, we're going to take some time to work through the inventory process in a little more detail.

Some things we are NOT going to talk about this week are debt and retirement savings. Don't worry, we'll get there soon!

Before we get to our inventories, let's discuss where each of us is starting from when it comes to budgeting.

How do you keep track of your finances? For those that use some sort of budget, what kind of a system do you use?

PART 1: Where Are We Now?

Before we get started, let's take out our Financial Inventory worksheets and our expense notecards. We'll be using them for the next few sections.

In Part 1 of our Financial Inventories, we each took some time to separate out our expenses into categories. The purpose of this part of the Inventory is to see where our spending is focused currently. As you reflect on your Part 1 categories, discuss the following as a group:

Were there any expenses that you found difficult to categorize? For those that already use some sort of budget, do you use similar categories or something different?

Did anything surprise you about the percentage of your budget allocated to each category? Were your estimates way off in any categories?

In Part 2 of our Inventories, we took some time to sort our expenses on the Want/Need Grid. A copy of the grid is shown below for reference.

We can think of the expenses that we placed in the left column (quadrants 3 and 4) as our low need expenses and the ones we placed in the right column (quadrants 1 and 2) as high need expenses. Similarly, we can think of the upper row expenses (quadrants 1 and 4) as high want expenses and those in the lower row (quadrants 2 and 3) as low want expenses.

These groups may not be perfect, but they do give us a rough picture of how our expenses are broken down.



Take a second to resort your notecards into the 4 quadrants (you should have written the quadrant number in the top left of each card). Remember, the cards in the Giving/Charity category weren't placed into any quadrant. As you reflect on your experience sorting expenses into these quadrants, discuss the following:

Was it hard to categorize any expenses?

What types of expenses tended to end up in each quadrant? Can you see any patterns among your cards?

Look at Table B on your worksheet and discuss as a group:

Did anything surprise you about the percentage you allocated to each quadrant?

As we processed through each of the 4 quadrants, we took a close look at the expenses in quadrant 4 and tried to see how well each lived up to its promise. Discuss the following:

Did you find any patterns for which purchases fulfilled their promises and which didn't? Would you do anything different to try to find more 5s in the future and avoid 1s and 2s?

PART 2: Eternal Treasure



Let's change gears and look at our spending from a different angle. Leave your cards on the table as they are. Have someone read the following teaching from Jesus in Matthew 6:19-21 (ESV):

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

Discuss as a group:

What do you think makes something "treasure in heaven?" How do we build treasure in heaven?

There are lots of ways we can leverage what we have in order to build treasure in heaven. These include things like our time, our skills, our relationships, etc. and we should use each of them wisely. Since these few weeks are dedicated to the wealth we manage, we're going to focus on that.

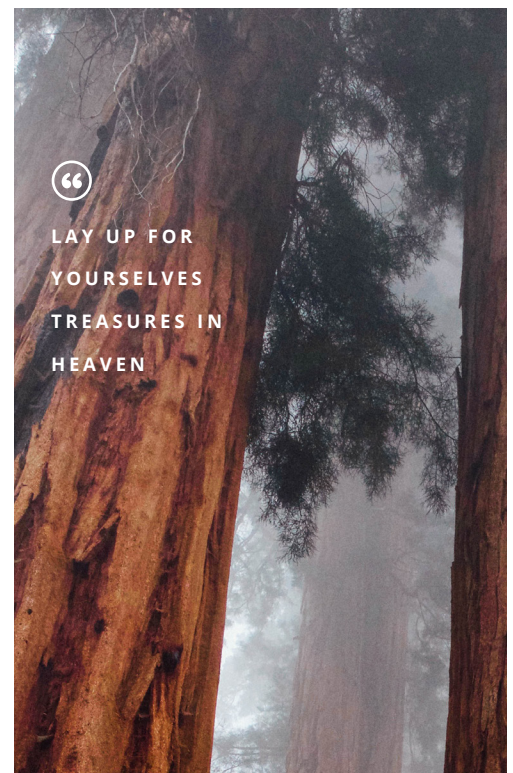
With the above verse in mind, look back at all your notecards (including your Giving/Charity cards). Divide your cards into the two categories below. When you are done, add up your totals for each group (don't worry, we won't be sharing our results!).

Allow 2-3 minutes for people to look through their expenses.

| EXPENSES THAT BUILT TREASURE IN HEAVEN | EVERYTHING ELSE |
|--|-----------------|
| | |
| TOTAL: | TOTAL: |

Will there be many expenses that didn't build treasure in heaven? Of course! Most of our daily needs won't matter in the long run, but that doesn't mean we don't need them now. In fact, you might not have any cards in the left column at all, and that's okay too. Today is just a starting point.

This exercise isn't meant to build regret, but perspective and opportunity. There will be a time in each of our futures when the cards in the right column will be meaningless. But the things in the left column will be with us into eternity. The purpose of this SPRINT is to help us focus on that eternal investment and to give us tools to help us maximize how we manage the temporary wealth we control right now on earth.



PART 3: Rewriting the Story



In Part 3 of our Inventories, we practiced scaling down our budgets by identifying items that could be cut or reduced. For us to faithfully manage the wealth God has given us, some of us may need to scale things back a bit. And like anything difficult, it takes practice and patience!

The purpose of this part of the inventory was simply to practice learning to prioritize our expenses - which ones matter most and which matter least? The limits we used were simply to force each of us to find ways to make adjustments. But we aren't making any commitments or big decisions just yet!

Let's take a few minutes to discuss the process.

What strategy did you use to scale down your budget? How did you make the cuts and reductions?

How significantly would your life have to change to reach your "Living on Faith" target? What action items would be required to actually implement your changes?

PART 4: Practical Strategies and Planning

To close out today, we're going to shift gears. For anyone living on a budget of any kind, there are a number of situations that are guaranteed to come up. Whether you have a detailed system to handle them, or you go with the flow, you have likely encountered several of them.

While many people are at least somewhat familiar with the idea of budgeting, there is an important part that inevitably comes into play: *income variation*.

You might be thinking that you have had the same paycheck every 2 weeks for a long time - it's as steady as it gets. But the fact is that there are always little bits of unexpected income, even for salaried employees. These are things like tax refunds, bonuses, reimbursements, and side gigs. Even with the strictest of budgets, we all tend to factor in these kinds of surprise income to help with larger purchases or surprise expenses. For those of us with a variable income, the effect is even more pronounced.

If we were to commit to a finish line for our spending, all the remaining income above our operational costs would be used to invest in the things God places on our hearts. That means when that tax refund comes in, or our bonus is twice what we expected, it doesn't change the amount we would spend on ourselves. However, it does increase our capacity to invest in the things God is drawing us into.

With this in mind, let's talk through a couple scenarios that are likely to come up at some point, and some strategies to address them. By planning for these scenarios, we are more prepared to live within the boundaries of our operational costs in order to keep any remaining income free to use for God's purposes.



NORMAL FLUCTUATION IN EXPENSES

It is normal for expenses to vary month to month. Needs change frequently. Some months, you may find that you have plenty of room in your budget at the end of the month. Other months might be quite tight. From time to time, you might even run over your budget.

There are a number of things you can do to account for this fluctuation, and stay within the budget you set.

- 1.** As much as possible, make necessary expenses early in the month. If you can adjust your billing dates for important bills, move them to the first or second week of each month. That way, the big things are accounted for early.
- 2.** Create a portion of your budget assigned to “random annoying expenses”. It may seem like minor car repairs, doctor’s visits, vet bills, parking tickets, and other similar expenses come up randomly (and at the worst times, of course). However, if you look back over the last several months, you’ll likely find that these expenses tend to cost a few hundred per month on average. Just plan them into your budget as one big group. That way, you won’t be surprised next month when your vet charges you \$100 to tell you your dog has a stomach bug. It may take a little adjusting until you find the sweet spot, so feel free to play with the amount until you get it right. We’ll cover bigger emergencies in a minute.
- 3.** When possible, save “splurge” purchases until late in the month. By doing so, you can better compare the various items that caught your eye over the month and choose the ones that you care about most. If you make these purchases throughout the month, you may end up with something you really want to purchase at the end of the month, but you’ve already used up all the room in your budget on things that you don’t care quite as much about. Remember, you can have just about anything you want, but you can’t have everything you want.
- 4.** Keep a list of “want” items to help you prioritize. Similar to the previous strategy, keeping an ongoing list of things you want “one day” helps to make sure you are actually purchasing the highest priority items. Over time, you’ll likely notice that some things fall off of this list altogether, without ever being purchased.

Discuss as a group:

Do any of these strategies stand out to you? What other strategies might help you stay within the confines of the budget you set, your operational costs?

PLANNING FOR EMERGENCIES

You may have already heard of an “emergency fund” before. The purpose of an emergency fund is to prevent chaos from breaking loose if you incur a sudden expense of several thousand dollars, or lose some of your income. If it hasn’t happened to you yet, it is bound to happen at some point - your car is totalled, your basement floods, you require emergency surgery with a significant hospital bill. Planning in advance will help you from being crushed by the weight of these expenses. If you don’t have anything in place, here’s one approach to getting started:

STEP 1: Open a savings account and use a portion of your budget each month to save \$1,000 into this account. Prioritize this ahead of any other savings goals and purchases. Remember, this savings comes out of your budget, not the money set aside to invest in God’s kingdom.

STEP 2: After getting your initial emergency fund to \$1,000, designate a regular amount of your budget to transfer into your emergency fund until you have enough to cover your monthly budget for 3 months. If you are in a job with significant income variability, make that 6 months instead. Once you reach your goal, you can stop transferring money each month.

STEP 3: If you incur a sudden large expense that you can not otherwise cover, use your emergency fund to cover it. As soon as you use part of your emergency fund, start funding it again each month until you reach your 3 or 6 month goal. Remember, small emergencies happen with some regularity. Try to keep some room in your regular budget for these smaller unexpected expenses. Leave your emergency fund to cover the major expenses. That way, it’ll be there when you really need it.

Discuss as a group:

*Have you ever experienced an expensive emergency, like a car repair or medical bill?
How did you cover the expense? Do you have any experience using an emergency fund?*

LARGE PURCHASES

There will be times when we need to purchase items that would use a majority of our monthly budget, or even multiple months' budgets. For these items, it is necessary to plan ahead. Here's one simple strategy you can use:

STEP 1: Open a savings account. At some banks, you can even name this account with the name of the thing you are saving for.

STEP 2: Determine how much you are able to set aside from your budget each month towards this item. Alternatively, if you have a deadline, you can determine how much you would need to set aside each month in order to reach your deadline.

STEP 3: Start transferring that amount each month into the savings account you created. If you have some extra room in your budget one month, consider using some of that unused budget to reach your goal even faster.

BONUS: After you purchase your item, keep the savings account open for when you need to save for your next item. Keep in mind that some banks may require a minimum balance to keep the account open.

Discuss as a group:

How have you saved for large expenses in the past? What strategies might help you reach your savings goals for these kinds of purchases?

Have someone close in prayer.

BEFORE YOU GO

At Home: On Your Own This Week

(20 min) One of the major barriers that people run into when trying to define “enough” is debt. How should current debt be factored into things? How should we approach debt in the future? Over the next week, take a few minutes to read the following article on the subject. Next week, we’ll take some time to discuss as a group.

www.finishlinepledge.com/addressing-debt-while-percentile-living/

As part of the article, you will walk through an example using the online Debt Calculator. After working through the example, try entering some of your own debt details to see how your finances would play out.

For each loan, you will need to know:

- The current balance
- The annual interest rate (APR)
- The minimum payment due each month

For each credit card with a balance that you carry month to month, you will need to know:

- The current balance
- The annual interest rate (APR)
- The minimum percent of balance due each month (usually 1-3%)
- The minimum fixed monthly payment due (usually \$20 or \$25)

Feedback

We’d love to hear your thoughts about this week’s material. How can we improve? Leave us feedback at www.finishlinepledge.com/feedback.



SPRINT SPRINT SPRINT

Updated on 01.09.2023

**FINISH LINE
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WEEK 6

A large, stylized orange outline of the number 6 is positioned on the left side of the page, partially overlapping the road image.

DEBT AND RETIREMENT

Have someone open in prayer.



Welcome back for Week 6.

Last week, we started to put together some of the building blocks that are required to set a financial finish line. However, two of the topics that we specifically deferred were debt and retirement planning. Today, we're going to take a look at each of these in detail.

PART 1: Existing Debt

For many people who are trying to tackle the question “How much is enough?”, one of the first questions that arises is how debt factors in. Over the last week, we each should have taken some time to read about how we should think about our existing debt. For those of us with debt, we also should have looked at the Debt Calculator to get an idea for how defining “enough” might affect our ability to pay off our existing debt.

Let’s review the main points:

1. Our existing debt falls into 2 main categories. Secured debts are backed by collateral, like a mortgage or auto loan. Unsecured debts are not backed by collateral, like student loans or credit card debt.

| SECURED DEBTS (WITH COLLATERAL) | UNSECURED DEBTS (NO COLLATERAL) |
|-------------------------------------|-----------------------------------|
| MORTGAGE (HOUSE) AUTO LOAN (CAR) | STUDENT LOANS CREDIT CARD DEBT |

2. We can always technically choose to get rid of a secured debt by selling the collateral, like a house or car. For example, if we had purchased a house that was far too expensive, and therefore have a very high mortgage, we could choose to sell the house and buy a smaller, more manageable one with a smaller mortgage. Therefore, these debts require an ongoing decision that the item we have is still worth the debt we carry.

3. Since secured debts require this ongoing decision, these items should be part of our operational expenses, our monthly spending budget.

4. Unsecured debts only go away when they are paid off. There is no way to get out of them sooner, because there is no item to sell (like a house or car). These kinds of debts make it difficult to choose a finish line for our spending.

5. Because unsecured debts pose a barrier to giving, start by using any margin above your finish line to pay off these debts quickly. Once the debts are paid off, start using that margin for the purposes God lays on your heart.

In summary:

| SECURED DEBTS (WITH COLLATERAL) | UNSECURED DEBTS (NO COLLATERAL) |
|---|---|
| PAYMENTS ARE PART OF MONTHLY SPENDING BUDGET IF PAYMENTS ARE TOO HIGH, SELL YOUR HOUSE OR CAR AND DOWNSIZE | PAYMENTS ARE MADE FROM THE "EXCESS" OUTSIDE OF YOUR MONTHLY SPENDING BUDGET UNTIL THE DEBT IS PAID OFF WHEN THE DEBT IS GONE, GIVE AWAY THE EXCESS INSTEAD |

Let's discuss some of these ideas as a group:

For those with unsecured debt like student loans or credit card debt, how does this plan compare to your current plan?

Do you have any secured debts like a mortgage or car loan that pose a significant barrier to reducing or capping your budget? If you were making these purchases from scratch again, would you do anything differently now?

PART 2: New Debt

Once we've determined our operational costs, paid off our unsecured debts, and started giving away any money over our operational costs, any new debt should be considered as part of our operational expenses.

That means if we ever plan to purchase a house or car, or take out student loans, we need to do some careful math beforehand to make sure that the loan payments will fit into the budget that we have set, our operational expenses. In this manner, we ensure that debt never hampers our ability to build God's kingdom in the future.

Paul reflects this concept in his letter to the Romans (13:7-8, ESV):

Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

While Paul probably isn't commanding all Christians to avoid borrowing money ever, he illustrates an important concept: that debt inevitably enslaves us to our lender. We are repeatedly called to avoid becoming slaves to anything but God, or as Paul puts it, slaves to each other in love.

Discuss as a group:

How can we ensure that any money we borrow in the future does not enslave us and limit our ability to be used by God? Can you think of any examples?



One particular type of debt warrants singling out: *credit card debt*. Credit cards can be a useful tool and if used properly, can come with a variety of cash-back rewards and benefits. However, there is not really any situation where carrying a balance on a credit card is a wise financial decision. If you need to carry a balance to another month on a credit card, then you should take the following steps immediately:

1. Stop all credit card spending and use only cash or debit.
2. Analyze the purchases you made in the last month on credit. Which of these could be avoided?
3. Reanalyze your budget. If you need to carry a balance on a credit card, then your budget is likely too high for your income. You need to reduce your monthly spending budget immediately.
4. Start building an emergency fund (see Week 5). If you have a credit card balance because of an emergency, then the amount you have been saving in your emergency fund for emergencies may not be enough. Set a higher emergency savings goal and work up to that level.

PART 3: A Vision for Retirement

The final topic for today is retirement planning. As we discussed in week 2, we are managers of God's wealth. Every penny that comes into our hands belongs to Him, and He has trusted us to use it wisely.

Before we get into the details, let's start with a segment from John Piper's message at Passion's OneDay conference in 2000.

Have someone play the video at the link below on a laptop, computer, TV, or other device. (4 min 38 sec)

www.finishlinepledge.com/media/john-piper/

Afterwards, discuss the following as a group:

What do you envision for your retirement? Does this message stir up any thoughts or ideas?

God has a deeply rooted purpose for each of our lives. And He is constantly calling us into that purpose. When we retire, our circumstances change significantly - our time, our income, our health, and our responsibilities. But it doesn't take away at all from our sense of purpose and calling.



PART 4: Planning for Retirement

Now that we have taken some time to consider God's calling for our retirement, we need to discuss how to prepare for it. Like debt, mismanaging saving for retirement can completely derail much of the purpose and mission that was meant for your life. Trying to catch up on retirement savings later in your career can cause you to lose much of the wealth that God empowered you with to build His kingdom.

In order to build a plan to save for retirement, we first need to answer two big questions. The first question is when should we retire? The Social Security Administration makes the clear statement that 67 is the expected age to retire. But it might not be as simple as that. Consider a doctor who enjoys her job, and has a relatively high income. While a traditional financial planner might tell her she could retire at 53 if she wanted to, maybe she is called to work well into her 70s in her job that she enjoys to continue serving her patients and to increase her ability to give financially.

Maybe another couple has a passion for serving the homeless in their city. With some careful retirement planning, they are able to retire from their office jobs at 55 in order to dedicate their full attention and time to their ministry with the homeless.

Take 2-3 minutes and consider the following question. Then discuss as a group.

In light of the gifts, skills, and income God has given you, when should you retire to bring God the greatest honor and glory with your life? For some, that may mean retiring a little later than planned. And for others that might mean retiring a little earlier, at least from your current career.

Once we have an idea when we should retire, we need to determine how much we will need in retirement. And determining how much we need in retirement brings us right back to the question "How much is enough?".

We're not going to answer that question today, but over this next week, we will each have the chance to see how different answers to "How much is enough" affect our plan for retirement.

Using the Retirement Calculator on the Finish Line Pledge website, we'll be able to see how changing our retirement age and our monthly operational costs affects the total we will need to have saved by the time we retire. We'll also get a sense for roughly how much we should be saving now to get there.

PART 5: Putting Your Plan to Action

By the end of this SPRINT, we will each have a much better idea for how we would answer the question “How much is enough?” and determine our operational expenses. And using the calculator, or a financial planner, we can get an idea for how much we should be saving each month now so that we can maintain our operational expenses in retirement.

It is important to note that monthly retirement savings *should come out of the margin* which is set aside, not out of our monthly operational expenses. This may sound counterintuitive at first.

The main reason for keeping retirement savings out of our operational expenses is that it makes setting a finish line for our expenses much more complicated. If retirement savings were part of our operational expenses, then we would have to do quite a few calculations to determine how much we need in retirement and how much we should be saving each month.

It is much easier to simply ask “How much money do I need each month to live on right now”. After determining our day-to-day operational expenses, then we can figure out how much we need to be saving each month so that we can continue meeting those expenses in retirement.

Once we reach retirement and no longer have a primary income, we can start taking money out of our retirement savings each month in order to cover our operational expenses. In this manner, our standard of living doesn't actually change much before and after retirement. We are already used to living at the finish line that we set, and are comfortable there.

This is actually a great reason to set a finish line early in life, before retirement. For those who don't have any spending limit while they are working, it can be a bit of a shock to suddenly have to live on a budget in retirement to ensure that their savings last for the rest of their life.

With this foundation in mind, a couple questions tend to come up regarding retirement:



1. WHAT IF I DON'T HAVE ENOUGH LEFT IN MY MARGIN TO COVER MY RETIREMENT SAVINGS?

In this case, you should probably tighten your budget so that you can meet your savings goals until your income increases. For example, if you determine that your ideal operational expenses are around the 50th percentile, but that leaves you with very little to put towards retirement, you may need to live closer to the 45th percentile in order to have enough margin for retirement savings. If your income increases, you can increase your operational expenses up to the 50th percentile and still meet your retirement savings goals. If it increases even more, then you would remain at the 50th percentile, save for retirement, and use the remainder to serve your community and advance the gospel.

2. IF I HAVE DEBT TO PAY OFF, SHOULD I SAVE FOR RETIREMENT OR PAY OFF THE DEBT FIRST?

In most cases, it makes sense to contribute to retirement before making extra payments on debts. Remember, of course, that you still need to make your minimum payments on each of your debts. The only exception to this rule is if you have very high interest debts with interest rates greater than 7% or so. These debts probably warrant paying off as soon as possible, even if you have to defer retirement savings for a short period.

3. HOW DOES EMPLOYER MATCHING FACTOR IN?

Some employers will match retirement savings up to a certain percentage. If you know how much you should be saving each month using the calculator or a financial planner, don't forget to include your employer's contributions towards that monthly savings goal!

Discuss the following as a group:

How does this savings plan compare to your current savings plan?

Do you have any outstanding questions about saving for retirement?

PART 6: Legacy and Inheritance

As we think about retirement and long term planning, there is one question that tends to come up at some point: What happens to our remaining money and assets when we die? This is called estate planning. Most people have some idea of what they would like to happen, but rarely do we consider this question in light of the fact that the wealth we have belongs completely to God, not to us.

For those of us with children, or who plan to have children, it can seem like the most loving thing we can do for them is to leave all of our wealth and assets to them when we die. Just take a look at Matthew 7:9-11 (ESV):

Or which one of you, if his son asks him for bread, will give him a stone? Or if he asks for a fish, will give him a serpent? If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!

But is that the best way we can love them? Remember Jesus' warning in Matthew 19:23-24 (ESV):

And Jesus said to his disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."

Perhaps there is a way to handle inheritance that actually poses a barrier to our children's faith. The right answer, like so many things, most likely lies somewhere in between.

Discuss as a group:

If everything we have belongs to God, how do we handle our wealth after we die in a manner that most honors God and best loves our children or those we leave behind?

Have someone close in prayer.

BEFORE YOU GO

At Home: On Your Own This Week

1. Read the following blog post about tithing. We'll discuss some of these thoughts next week. www.finishlinepledge.com/tithing-while-percentile-living/

2. (10 min) Choosing a finish line for our spending changes how we view and plan for retirement. How much have you saved already? How much should you be saving? Whether you haven't ever thought much about retirement, or you have a detailed plan already in place, take a few minutes to see how setting a defined finish line for your spending might affect your retirement and the actions you take today.

www.finishlinepledge.com/retirement-calculator/

Before you start, gather the balance of any current retirement savings accounts: 401k, traditional or Roth IRA, other pretax or after tax accounts.

Also gather any fixed income sources that will begin in retirement: pension plans, annuities, etc.

3. For a more detailed look at saving for retirement with a finish line in place, check out the Finish Line Podcast episode on the subject: www.finishlinepledge.com/episode6. If you are already retired and are wondering how a finish line applies if you no longer have a salary, check out the episode on finish lines for retirees: www.finishlinepledge.com/episode10. The Finish Line Podcast can be found on Apple Podcasts, Spotify, or any other podcast platform.

Feedback

We'd love to hear your thoughts about this week's material. How can we improve? Leave us feedback at www.finishlinepledge.com/feedback.





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Updated on 01.09.2023

**FINISH LINE
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SPRINT Program

WEEK 7



HOW MUCH IS ENOUGH?

Have someone open in prayer.



Welcome back for Week 7.

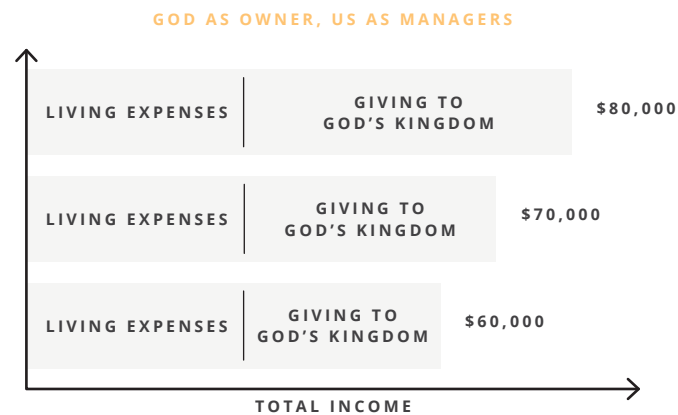
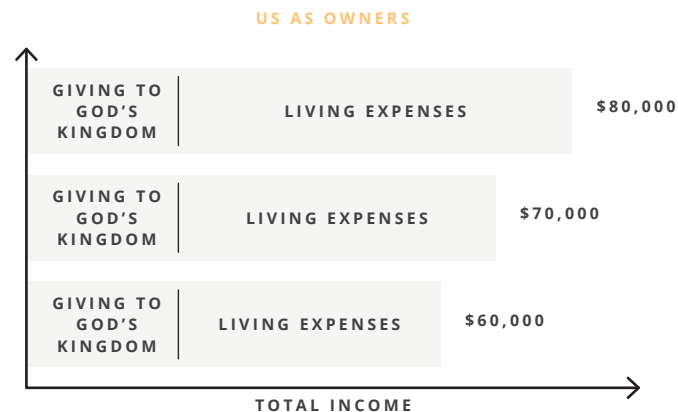
It's hard to believe it's already Week 7! To start off today, we're going to review one important concept about how a finish line works. Back in Week 2, we discussed how things change when we come to understand everything we have as rightfully belonging to God.

When we restore that perception, we realize that we are more like managers than owners. Every manager has a fee to cover their costs. In the same manner, we each have a manager's fee, our living expenses.

When most people think about giving, they think in terms of the percentage of their income that they want to give. However, a finish line is a point after which all your additional income can be used on others or on kingdom-oriented work. This is a significantly different mindset when it comes to giving.

Discuss as a group:

How does changing from a percentage-of-income approach to a finish line approach change someone's view of their finances. How might it cause them to act differently?



PART 1: How Does Tithing Fit In?

Next, let's take a closer look at the article we read over this past week about tithing. As a refresher, here are a couple of the important points:

1. God calls us to tithe. This is the main way the church is sustained financially.
2. Our tithe is not part of our operational expenses. It comes out of the money used to invest in God's kingdom.
3. Recommendation: Even when our income has not reached our finish line, we are still called to tithe. This is a personal decision, and some people may decide that it is wisest to pause tithing for a short while. However, considering that all of our money belongs to God anyway, it is not unreasonable to consider 10% a minimum giving standard.

Now discuss as a group:

What are your experiences with tithing?

What thoughts did the article bring up about tithing with a finish line in place?

Today, we're going to gather together all the pieces that we've worked with so far to start to paint the final picture.



PART 2: It All Belongs to God

In order to get to the very center of the commitment we are working towards - to set a finish line for our personal spending and free ourselves to invest in God's kingdom - we have to get around one of the most fundamental American beliefs that our country is built on. And that is the belief that my money is mine because I earned it.

As long as we hold this belief, we will always be held back from the depth and purpose that God intends for us. And for a culture that was founded on hard work, independence, and self-starting, this may be one of the hardest steps of this entire process.

To start off today, we're going to watch a video testimony from Tom and Bree Hsieh, who live with the conviction that everything they have belongs to God.

Have someone play the video at the link below on a laptop, computer, TV, or other device.

www.finishlinepledge.com/media/tom-and-bree/

In the video, Tom shared about how he and Bree chose a financial finish line when they were engaged, and about how God has provided for them graciously as they have continued to live out that commitment.

Discuss as a group:

What are your thoughts on Tom and Bree's testimony?

What questions come to mind?

PART 3: How Much is Enough?

Any money that has ever come through our hands has only done so because God allowed it. If everything belongs to God, it is hard to believe that when one person has more than another, it is because He wants them to spend more on themselves and their family.

Rather, we are responsible for taking out only what we need from God's wealth so that we can use everything else as God leads us. The money we use to cover our own needs is our operational cost, our manager's fee.

So how do we know how much we need?

God has given us great freedom in choosing our operational costs, and ultimately the decision is between each of us and God. Nobody else will know what we decide on this matter (unless we tell them of course). That being said, perhaps the best way to think about the decision is to imagine the following picture:

Imagine you are standing shoulder to shoulder with an army of Christians from all over the US, all sold out for Christ and ready to give anything it takes to serve him. You are all commissioned to be Christ's hands and feet in your communities and to reach every nation with the gospel.

Together, you each share your strategic vision for where you will go and what you will do. As part of the discussion, you consider what each of you will require to sustain yourself and your family in the mission field.

To begin, you each consider the median US income, after making some adjustments for family size. One fellow Christian states that they will be living in a rural part of the midwest where the cost of living is quite reasonable. As such, they choose to live at the 40th percentile so that they will have more to use for their community and mission.

Another Christian knows that they will be heading into the middle of New York City. Just to make ends meet, they know they will require something closer to the 60th percentile. Each person continues to share until they get to you.

As you consider the mission field God has placed you in, and your circumstances, you take another look at your fellow Christians who have each been uniquely sent to the places they are going.

Think about what factors you would consider in choosing your operational costs. While we won't be sharing our answers today, think about whether you would be comfortable justifying your answers to a group of fellow Christians like the group in the scenario.

Give everyone a few minutes to silently reflect on the scenario.

After silently reflecting, discuss the following questions as a group:

What reasons might one person or family require more or less than another (other than family size)? How might you account for these differences?

Over this next week, we'll each be working through the process of formally choosing a percentile as the limit for our spending (if we choose to do so, of course) and creating a plan to get there. The scenario above can help guide our decision.

It can be easy to get bogged down with the nitty gritty of life when we are considering committing to a finish line. Like any other big life decision, it can often be helpful to zoom out to 30,000 feet. Discuss the following as a group:

When you reach the end of your life, what do you want to see when you look back at how you handled your finances? Based on everything we've discussed in the last 6 weeks, what would you consider a life of "well managed" finances?

Keep these thoughts in mind later this week as you navigate through the commitment planning worksheet at home.

PART 4: Evaluating Future Decisions

As we move closer to potentially choosing a finish line, there is one other thing to consider. At some point in the future, you may come to a point where you are considering changing your finish line. Of course, things like marriage and having children are already built in. For any changes in family size, you simply need to update your budget using the calculator to account for the larger family at the same percentile. However, there might be other circumstances that cause you to change the percentile itself. Discuss as a group:

What situations might cause you to need to change your commitment? How would you approach the decision?

Whenever you are faced with one of these situations, specifically if it involves raising your finish line, it is helpful to consider two questions, in addition to bringing the decision before God in prayer:

1. Does this change help me to best handle the portion of God's wealth that He has asked me to manage?
2. Is there another way to rearrange my budget or spending to accomplish these goals without increasing the total I require to spend on myself and my family?

There very well may come a time when raising the finish line you've committed to is necessary for you to best carry out the work God has called you to. If you have to raise your finish line, remember you can always reduce it again later!



PART 5: Getting Ready for the Plunge

Before we finish up for the day, watch the video titled “I Like Bike”.

www.finishlinepledge.com/media/i-like-bike/

God brought each of us to this group in different ways. And He has been at work in each of our hearts in different ways. But one thing that brings all of us together is a curiosity about the question “How much is enough?” and a desire to be a greater part of God’s story.

At this point in our SPRINT, we have just about all the tools we need. Over the next week, we will each walk with the Holy Spirit through the personal process of answering that question for ourselves. For any of us doing this SPRINT with a spouse, this process should be done together.

In your SPRINT materials, you should have a Planning Guide. The Guide walks through 6 days of reflection and planning to help you answer the question “How much is enough?” and build a plan to execute. To get the most from this week, it is strongly recommended to actually complete this process over 6 days, but if you get behind, you can combine days to catch up. Don’t leave this until the last minute!

To close out today, have someone read the following prayer and then give people the chance to join in with their own prayers for this coming week.

Father, we come to you today as empty vessels. We know and recognize that we are nothing without you, and that all we have belongs to you. As we prepare for the week ahead, we ask that you would fill each of us with your Spirit. When you gave your only Son to redeem us back to you, you purchased our hearts. In response, we freely give all of ourselves to you. Do a miraculous work in our hearts now as we reflect on how we manage your wealth. Help us to answer the question “How much is enough?”. We want more of you, and we want to be a part of your story. And it is only by your grace that we can do so. We love you, and ask these things in your Son’s name. Amen.

BEFORE YOU GO

Feedback

We'd love to hear your thoughts about this week's material. How can we improve?
Leave us feedback at www.finishlinepledge.com/feedback.



PLANNING WORKSHEET

The purpose of this worksheet is to walk through the steps of choosing a finish line and building a plan to implement it. You have already used most of the tools we'll need throughout the previous sections of your SPRINT.

This is a personal and intentional process. For that reason, it is best not carried out at the last minute. To help you experience the most from this exercise, we've broken it up into 6 days. Each day should take you about 15-20 minutes at most. If possible, try to complete each step on a different day to give you time for reflection between each.

A NOTE ABOUT PRAYER: Throughout this week, and throughout the entire SPRINT, we are working towards deep, fundamental heart change - the kind that affects the rest of our lives. This specific type of change does not happen through willpower, logic, or hard work. It comes from God and from the Holy Spirit. You are strongly encouraged to lift up this material to God each day in prayer. While self-reflection is incredibly important, be sure to include God in the process. He is the one who will change your heart.

To put it a little more bluntly, if you try to walk through this process on your own without God's input, you will not get to your destination.

ASKING FOR HELP: As always, feel free to reach out to the rest of your SPRINT if you need help along the way. You can also find help in our facebook group at www.facebook.com/groups/finishlinecommunity/ where one of our moderators or other group members can help answer your questions.

Let's get started.

DAY 1: Determine Where You're Starting

Before we figure out where we're going, we have to know where we're starting. Return to your Financial Inventory Worksheet that you completed after Week 4. Take note of your current percentile and monthly budget (Box 4 and Box 5 on the Financial Inventory Worksheet). Enter them below in Boxes 1 and 2.

If you can't find your Financial Inventory, you can always determine your current percentile again using the finish line calculator at www.finishlinepledge.com/calculator/. Remember, you should exclude debt payments (except car loans or mortgages), retirement savings, and all giving when determining your budget.

| BOX 1 WHAT IS YOUR TYPICAL MONTHLY SPENDING CURRENTLY (EXCLUDING DEBT PAYMENTS, RETIREMENT SAVINGS, AND GIVING)? | BOX 2 BASED ON YOUR CURRENT SPENDING FROM BOX 1, WHAT PERCENTILE ARE YOU LIVING AT NOW? |
|--|---|
| | |

Next, take a few minutes to reflect on the following question. If you are working on this worksheet with a spouse, discuss together:

Considering everything we have discussed in the last 7 weeks, does my current level of spending leave me with enough to invest in God's kingdom to the degree I want to, or do changes need to be made?

DAY 2: God Owns It All

Throughout our SPRINT, we have discussed the idea that everything we own already belongs to God. Any money in our bank accounts or wallets has come to us because God has allowed us to manage it on His behalf. And it was not intended for us alone.

It is often clear when this idea has truly sunk into our hearts and begun to take root, because our entire worldview on money begins to change. The realization that we have a responsibility for how we manage the money we have changes all sorts of financial goals.

Find a quiet place and take at least 10 minutes to silently reflect and pray about the question below. Feel free to write out some of your thoughts if you find that helpful.

Do I really believe that everything I have belongs to God? Do I really believe that I am a manager and am responsible for what I do with God's money?

DAY 3: Is There a Finish Line Somewhere?

For the last several weeks, we have talked frequently about the idea of a financial finish line - a point at which we can say we have enough for ourselves and our families. As we think about the idea of committing to a finish line for our spending, we will tend to respond in one of two ways:

On one hand is those who say:

Right now, I can't imagine a point at which I would feel like I have enough money. As my income increases, my needs or my savings goals tend to increase proportionately.

On the other hand is those who respond with:

There is a point at which I could say "I have what I need". There is a point at which I have enough and don't require anything else.

For those in the first group, find a quiet place and take at least 10 minutes to silently reflect and pray about the questions below:

What concerns come to mind when you think about determining a finish line? Write out each concern as you reflect. Afterwards, ask God to help you find a solution to each concern you raised.

For those in the second group, find a quiet place and take at least 10 minutes to silently reflect and pray about the questions below:

How would setting a finish line affect your life and finances? How would your goals change?

DAY 4: How Much Do We Need?

Once the idea that everything we own belongs completely to God has begun to sink in, and we've decided that after some amount, we will no longer need more money for ourselves and our family, it's time to start to narrow down on what that amount might be.

One of the most important things to remember is that we are trying to figure out how much we need, not how much we have. The amount you need to support yourself and your family might be more than you earn right now (if you are living very tightly), or it might be less than you earn right now (if you have margin). In either case, though, don't worry about how much you earn for now.

Let's start with a blank slate.

Imagine your salary was wiped out, along with your spouse's salary, and any other income from investments or side gigs. You are back to zero - completely dependent on God for your next meal.

Now imagine God calls you before Him to speak to you. He has a purpose for you - a commission. And after telling you what He wants you to do with your life, He asks you to name your salary. He knows even better than you that you will need to support yourself and your family. So He asks you to name your price.

How do you respond?

That’s a big decision. So let’s break it down a little.

Rather than looking for your final finish line, let’s look at a couple questions that might help us get there. With the above “Name your price” scenario in mind, look at the table below and think about each of the three descriptions.

Next, refer back to your answers from Day 1 where you determined your current monthly spending and your percentile (how your spending compares to the rest of the country).

Open the finish line calculator at www.finishlinepledge.com/calculator/.

In the section titled “Where Do You Stand”, select the number of people you are financially responsible for. Next, click the link below the inputs that says “use monthly budget instead”.

Family/Household Size

3 people
▼

Current Monthly Budget (After Tax)

5400

use annual income instead

Look for the input box titled “Current Monthly Budget (After Tax)”. Type in your answer from Day 1 of your Planning Worksheet. Then press enter.

Next, scroll to the section of the calculator titled “Try Out a Finish Line”. Use the slider to try a number of different finish lines. As you do, try to determine which percentile would best match each description in the table below. For each, enter the percentile and dollar amount into the table.

Remember, don’t worry about any current unsecured debt (like credit cards or student loans) or about retirement savings when you think about your finish line. We’ll get to those later. For now, you simply want to know “How much do I need each month to live on?”.

| HOW MUCH IS ENOUGH? | | | |
|---------------------|---|--|--|
| | EASY | COMFORTABLE | LIVING ON FAITH |
| | WITHOUT TRYING MUCH AT ALL, I COULD EASILY SUPPORT MY FAMILY ON THIS MUCH PER MONTH | WITH SOME EFFORT, I COULD COMFORTABLY SUPPORT MY FAMILY ON THIS MUCH PER MONTH | WITH SOME SIGNIFICANT CHANGES AND EFFORT, I COULD SUPPORT MY FAMILY ON THIS MUCH PER MONTH |
| DOLLARS | | | |
| PERCENTILE | | | |

DAY 5: Choose a Finish Line

One you've accepted that all your money belongs to God, and you've determined how you would fill out the table on Day 4, much of the hard work is already done!

Today, you're going to actually choose a finish line. Fortunately, you already have the full range of possibilities in your table from yesterday. Do you have to pick one of these three finish lines? No, of course not. But they offer a minimum and maximum to start from.

Before you decide anything, set aside 20 minutes and find a quiet place to reflect and pray. Lift up your decision to God as well as any hesitations, concerns, or questions that may be on your heart. If you find writing helpful for keeping your thoughts clear, bring a journal with you.

If you are making this decision with a spouse, consider still taking 20 minutes of quiet on your own before coming together to discuss your thoughts.

Once you are ready to begin, head to <https://www.finishlinepledge.com/finish-line-planning/> for the finish line planning calculator. There, you will be able to piece together all of the aspects of your financial life and direction to see how a finish line fits into the big picture. You'll also use the interactive components to build a detailed plan that is specific to your family.

As you work through the process, try several different finish lines to see how each works in your circumstances. To start, try out the three finish lines you selected on Day 4.

Here are some answers to some common questions that may come up along the way:

What if I'm expecting my family to increase in size?

The wonderful part about using a percentile as your finish line rather than a fixed number is that you can easily scale for family. For example, a family of 2 at the 50th percentile would expect to spend around \$3,900 per month. If that family grew to 3 and wanted to maintain their 50th percentile finish line, they would expect to spend closer to \$4,850 per month.

What if my current spending is much lower than the finish line I choose?

It is perfectly fine to have a finish line that is future oriented, especially if you are early in your career. And it's just as important to choose a finish line, even though you haven't reached it yet. By setting a finish line now, you will be able to orient many of your future financial decisions with that finish line in mind. And once you reach that point, you will be well adjusted to the idea of saying "I finally have enough."

What if my current spending is much higher than the finish line I choose?

This is actually very common, and expected! When we sincerely try to answer the question, “How much do I need?”, we may realize that we currently spend far more than that. In the next several steps, we’ll work through some strategies to bring our spending closer to where we want to be. And it’s not an overnight process!

What if I don’t think I can commit to a finish line?

These are significant decisions we are talking about. It’s completely normal to feel some degree of uncertainty or hesitation. Remember, choosing a finish line is not something to do out of guilt or obligation. Rather, it releases us into a wonderful freedom in how we relate to money and fills us with newfound purpose and energy for how God might use us and the money He’s given us to manage. Before closing that door, take one more look at your table from Day 4. Could you commit to the finish line you listed in the left column?

Once you have worked through this step and chosen a finish line, enter the percentile in Box 3 below. Enter the monthly budget expected for this percentile in Box 4.

| BOX 3 WHAT PERCENTILE DID YOU CHOOSE FOR YOUR FINISH LINE? | BOX 4 WHAT IS THE EXPECTED MONTHLY BUDGET FOR THIS PERCENTILE? |
|--|--|
| | |

Congratulations! Getting to this point is a major step in your faith.

There is one final step for today. The way our human brains are wired, making a commitment needs to involve taking an actionable step. Commitments we make in our head often end up not being commitments.

If you made it through this week to this step and narrowed down on a finish line, make it official by making the Finish Line Pledge online. You can find the pledge at www.finishlinepledge.com/commit/.

Along with the pledge, you will find a simple anonymous form allowing you to enter the finish line you chose. No one will ever know what you entered, but many have said that the simple action of clicking “submit” makes the commitment real.

If you’re comfortable, feel free to include your story too.

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Updated on 01.09.2023

**FINISH LINE
PLEDGE**

SPRINT Program

WEEK 8



KINGDOM BUILDING

Have someone open in prayer.

PART 1: Let's Debrief

Over the last week, we each took time to wrestle with the question “How much is enough?”. Today, we’re going to start by reflecting on what that process was like. Some of us may be excited to have a plan in place. Others may still be “under construction” and actively working through many of these considerations with the Holy Spirit’s guidance. And still others may be confused with many questions.

To work through our thoughts, we’re going to start by creating a safe place called a reflection circle. There are 3 rules to the reflection circle:

1. Everyone has to share, even if it’s brief.
2. Everyone should share what they feel led to share, as they are comfortable.
3. Nobody else should talk until it is their turn to share. That means no feedback, no answering questions, no offering advice, and no reflecting on what someone else has shared. When someone finishes sharing, simply move on to the next person.

During your turn to share, feel free to share your thoughts on any or all of the questions below. There is no obligation to share anything you don't feel comfortable sharing.

Questions to consider:

Were you able to find an answer to the question "How much is enough?" Where are you at in the process right now?

If you chose a finish line, how did you come to your decision? If you would like to share your finish line with the group, feel free to do so.

What was the hardest part about the reflecting and planning process? What were or are your greatest holdups to jumping in?

What are you excited about going forward? What uncertainty do you have going forward?

What do you think God is trying to do in your heart right now? What has He done over the last 7 weeks?

How has this process changed how you view your finances, your job, and your purpose?

After reading all the questions, allow each group member to share their thoughts. Everyone should only speak once. Remember, no talking unless you are sharing!

There is one final item to discuss before we finish our SPRINT - what do we do with the margin above our finish line? It can be daunting to figure out how God might be calling us to use any margin He gives us to manage, especially if we are new to giving. In the next few sections, we're going to look at a couple ways to think about how we might approach giving.

PART 2: Giving Should Be Gospel-Focused

Jesus clearly calls us to serve others, especially those who are in need. Have someone read this passage from Matthew 25:34-40 (ESV):

Then the King will say to those on his right, 'Come, you who are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.' Then the righteous will answer him, saying, 'Lord, when did we see you hungry and feed you, or thirsty and give you drink? And when did we see you a stranger and welcome you, or naked and clothe you? And when did we see you sick or in prison and visit you?' And the King will answer them, 'Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.'

By serving those in need, we serve Christ himself, and we give weight to our testimony when we speak about Christ to others. On the other hand, Christ's most famous, and final command was to bring the gospel to all nations - to share the good news of Christ with those who don't yet know him. Have someone read Matthew 28:18-20 (ESV):

And Jesus came and said to them, "All authority in heaven and on earth has been given to me. Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age."

Discuss as a group:

What should we focus our giving on? How do we balance serving those in need with Christ's final command to share the good news of Christ with those who don't yet know him?

PART 3: Giving Should Be Personal

The Holy Spirit speaks to each of us differently. God's overarching story is the redemption and restoration of all creation, and He uses each of us for different parts of that process.

When we align our giving with the passions and purpose that God has drawn us to personally, our impact and joy are exponentially increased. As the Spirit deepens our heart for a specific area of brokenness, we grow in our desire and capacity to shine light into that darkness.

Watch the following video by pastor and author, Francis Chan, who shares how aligning his giving and his calling had a powerful effect in his life.

www.finishlinepledge.com/media/francis-chan/

After watching, discuss the following as a group:

Have you ever felt a unique passion or calling to a specific area of brokenness? If not, have you observed the power of aligned giving and calling in someone else's life?

So what do we do if we don't feel called?

Start by looking at how you are using your Time and Talent. Just as Francis found joy in financially supporting the same orphanage that he invested his time and relationships in, our giving is strengthened when our Treasure is aligned with our Time and Talents.

It takes time to develop a passion and purpose in our giving. If you still don't know where to start, just start somewhere. By actively using the money we have to bring light into the world, we open up our hearts to the Spirit's work within us - to help us see as God sees. Over time, as we support God's work in multiple areas, He may give us a particular passion for a specific aspect of His restoration work. However, one thing is certain. We will never find our calling if we go about our lives waiting for a clear vision before we start giving!

PART 4: Giving Should Be Effective

Did you know that 97% of all Christian giving is used to minister to people who are already Christians? And nearly all of that 97% goes to the world's wealthiest Christians (like us in America). Another 2.97% is used to minister to non-Christians who already have access to the Gospel. Finally, the remaining 0.03% is used to minister to the 1 billion poorest of the world who currently have no access to the Gospel. That 0.03% is what is being used to complete Christ's final command to bring the gospel to all tribes, nations, and tongues.

There's good news though. According to ROI Ministry, an organization that carefully vets kingdom-oriented charities and initiatives, the organizations that most often focus on the 1 billion "poorest of the poor" are nearly 30,000 times more effective per dollar than the average ministry. These organizations are bringing people to faith, providing intensive discipleship, and meeting physical, tangible needs at rates with extreme effectiveness.



So what do we do with that information? On one hand are those who might say, "If we are truly managing God's money, we are responsible to use it with maximal effectiveness, like the servants in the parable of the talents we discussed in Week 2."

On the other hand are those who might say, "The Holy Spirit calls each of us to meet needs in different ways, even if meeting those needs isn't necessarily the most effective use of our money, per dollar."

Discuss as a group:

How should we balance being effective in our giving with pursuing the Spirit's individual prompting in each of our lives?

PART 5: Conclusion

This brings us to the close of our SPRINT. Above all, remember that this is just the beginning. God may have planted all sorts of seeds in each of our hearts over the last few weeks, but most of the growing is yet to come.

Before we finish up for today, let's take some time now to pray for our continued growth in how we manage God's wealth.

To close out today, let's take some time to pray for each other and for continued growth. Designate someone to read the following prayer when everyone is finished praying.

Father, thank you for the ways you are shaping each of us. Help us to remember that everything we have belongs to you, and that you have given us freedom and purpose in how we use it. We have met over these last few weeks with the hope that You would speak into our lives, specifically in how we handle the money and wealth that passes through our hands. We recognize that any movement in our hearts over this time together is just the beginning, and that You will continue what You have started. It is easy to go back to how things have always been, but we pray instead that You would help us to move, to take action. Help us each to take one meaningful step in reshaping our relationship with money in the days and weeks to come. And we pray that our one step would become another step, and then another. It is only by Your grace that we walk, and so we pray that You would be with us now. In Your Son's name we pray, Amen.

BEFORE YOU GO

At Home: Your Final Assignment

1. If you haven't already, join the Finish Line Facebook community. Whether you have already made a percentile commitment, are still considering the possibility, or aren't sure what you think, you can continue the conversation beyond your SPRINT. Ask questions, share thoughts, and learn from others who are going through the same process. Or you can help answer others' questions as they walk through the process on their own.

www.facebook.com/groups/finishlinecommunity/

2. If you don't know where to start with your giving and want some ideas, you can find many ideas on the Finish Line Pledge website at www.finishlinepledge.com/giving-ideas/.

3. For more information on finding highly effective ministries, check out ROI Ministry and their annual Top Ten list of effective kingdom-oriented ministries at www.roiministry.org/.

4. To continue to explore questions about setting a financial finish line and listen to stories from people who are living it out, check out the Finish Line Podcast at www.finishlinepledge.com/podcast/.

Feedback

Most of the growth of the SPRINT program has been through feedback from people like YOU! Please help us share this message more effectively. The best way to do that is to leave us feedback at www.finishlinepledge.com/feedback.



THANKS FROM YOUR FRIENDS ON THE FINISH LINE TEAM

From all of us on the Finish Line team, we want to thank you for dedicating the last few weeks to exploring the Finish Line Pledge and the SPRINT program. We have been deeply impacted by this lifestyle and our sincere desire is to help you explore some of that joy. Hopefully, God has used this time to plant some small seeds in your heart that will continue to grow for many years. Know that we are praying for you constantly!

Your new 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!

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