

SPRINT

Guide for College Students

UPDATED 02/07/21

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 5 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.

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!

A NOTE ABOUT UPDATES

Currently, the SPRINT program is undergoing frequent updates and improvements based on a variety of feedback. If you and your group are planning on starting a SPRINT, consider checking the website for updates prior to each week so you can have access to the latest material.

The update time of your SPRINT guide is visible on the front page and in the footer of every subsequent page. Make sure everyone in your group has the same version!

You can always find the latest version of the SPRINT program on the Finish Line Pledge website at www.finishlinepledge.com/sprint/.

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!

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WEEK 1: WELCOME TO THE PROGRAM + 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 “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 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:

1. *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.

2. *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.
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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:

1. *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.
2. *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.
3. *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. Then share your thoughts as a group.

Verses (all ESV):

Ecclesiastes 5:10

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

19 “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, **20** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. **21** For where your treasure is, there your heart will be also.

Matthew 19:20-22

20 The young man said to him, “All these I have kept. What do I still lack?” **21** 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.” **22** When the young man heard this he went away sorrowful, for he had great possessions.

Mark 12:42-44

42 And a poor widow came and put in two small copper coins, which make a penny. **43** 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. **44** 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

6 But godliness with contentment is great gain, **7** for we brought nothing into the world, and we cannot take anything out of the world. **8** But if we have food and clothing, with these we will be content. **9** 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. **10** 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.

Feel free to write down your thoughts here.

After giving everyone a minute or two to reflect on the passages.

Discuss as a group:

What stood out to you among the passages above?

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 remaining 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 comfort. 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 financial 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.

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

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

WEEK 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)
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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 excess should go to their personal needs.

- 1. How would you respond? What do you think the excess \$8,000 should be used for?**
- 2. 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.

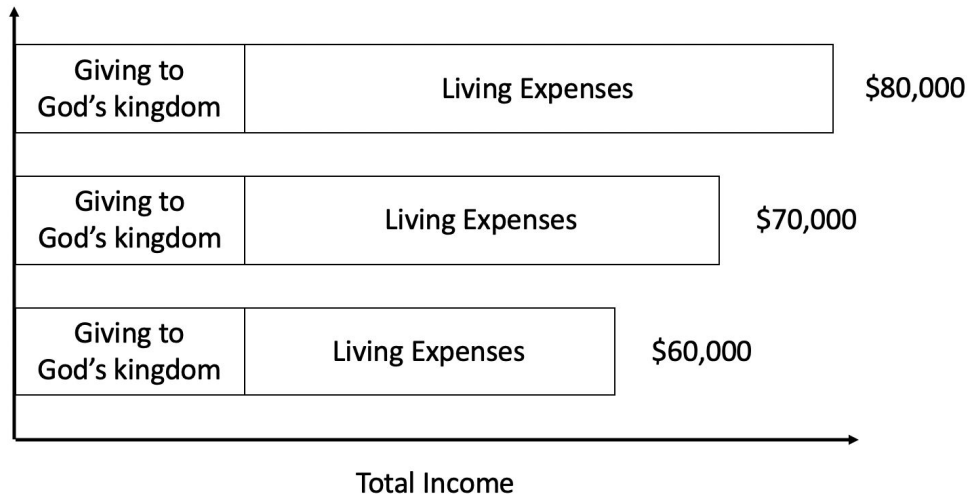
Have you ever considered the idea that all of our wealth belongs to God? How does the idea that we are managers rather than owners change how you view the wealth you currently control?

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

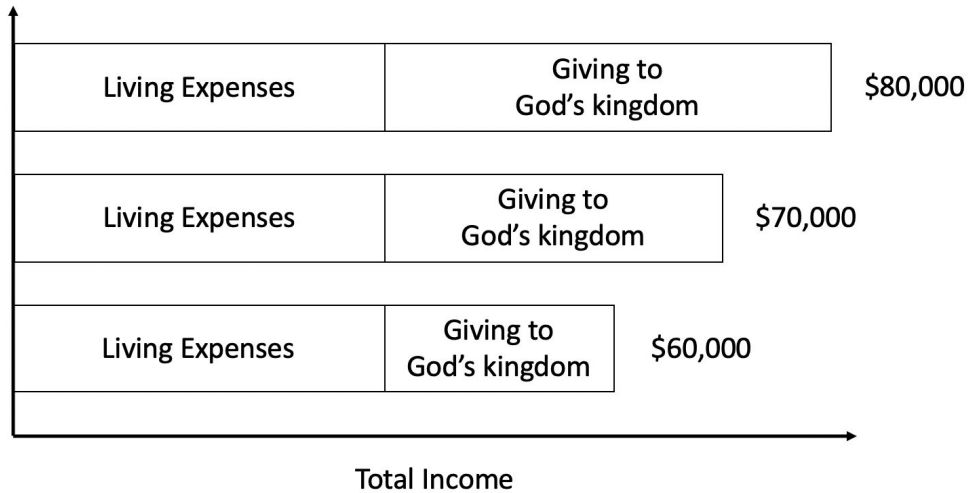
In contrast, when we view our money as fundamentally belonging to God, we will tend to take out whatever we truly need to sustain ourselves, and spend any excess on God's kingdom. In this manner, we take our fee out of *God's* wealth.

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

Us as Owners



God as Owner, Us as Managers



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:

14 "For it will be like a man going on a journey, who called his servants and entrusted to them his property. **15** To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. **16** He who had received the five talents went at once and traded with them, and he made five talents more. **17** So also he who had the two talents made two talents more. **18** But he who had received the one talent went and dug in the ground and hid his master's money.

19 Now after a long time the master of those servants came and settled accounts with them. **20** 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.' **21** 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.' **22** 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.' **23** 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.'

24 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, **25** so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' **26** 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? **27** 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. **28** So take the talent from him and give it to him who has the ten talents.'

29 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. **30** And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

Feel free to write down your thoughts here.

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:

- 1. What do you think Jesus is trying to explain about the relationship between us, God, and wealth?**
- 2. Why do you think some servants start with more and some start with less?**
- 3. 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?

Afterwards, have someone close in prayer.

AT HOME: On Your Own This Week

Next week, we'll be going through an interactive exercise that will require a few items:

1. Each person in the group will need about 40 tokens of some kind. Couples should participate individually, with each person bringing 40 tokens of their own. You can use coins, paper clips, pieces of paper, or anything else that works as some sort of counter.
 2. At the end of the Week 3 guide, you will find a sheet titled the Real Life Player Board. Before next week, each person should print this out so they can bring it next week. You won't be able to use the player board on your phone or computer. Don't forget!
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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

WEEK 3: BIBLICAL FOUNDATIONS FOR WEALTH (Part 2/2)

Have someone open in prayer.

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

1 In the beginning, God created the heavens and the earth. **2** 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. **3** And God said, "Let there be light," and there was light.

Exodus 14:16-18

16 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. **17** 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. **18** 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

7 He stretches out the north over the void and hangs the earth on nothing. **8** He binds up the waters in his thick clouds, and the cloud is not split open under them. **9** He covers the face of the full moon and spreads over it his cloud. **10** He has inscribed a circle on the face of the waters at the boundary between light and darkness. **11** The pillars of heaven tremble and are astounded at his rebuke. **12** By

his power he stilled the sea; by his understanding he shattered Rahab. **13** By his wind the heavens were made fair; his hand pierced the fleeing serpent. **14** 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

25 For he must reign until he has put all his enemies under his feet. **26** 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.

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 Real Life.

To start, pull out the Real Life Player Board found at the end of this week's material. If couples are going through this week together, each person should play separately (a second player board is provided). You will also need about 40 pennies, coins, or other tokens to use as counters.

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, which are shown on your player board:

1. **Bonds:** For every 4 pennies you place in the bonds box, you will receive 1 guaranteed penny next turn. Investing a fraction of 4 pennies produces nothing.
2. **Stocks:** Stocks have higher risk, but higher reward than bonds. Each penny 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 pennies. On each following turn, you will receive 10 pennies 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.

Your bank can also be found on your player board. This is your pool of money to use as you see fit. In fact, we're going to help you get started! Go ahead and put 2 pennies in your bank right now.

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 one person go to www.finishlinepledge.com/game-of-life/ on their phone or another device and read the instructions to the group for the remainder of the game.

...

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.

16 And he told them a parable, saying, "The land of a rich man produced plentifully, **17** and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' **18** 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.' **19** And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" **20** But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' **21** So is the one who lays up treasure for himself and is not rich toward God."

Feel free to write down your thoughts here.

Allow 1-2 minutes of silent reflection.

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.

AT HOME: On Your Own This Week

We're going to be getting into some practical application next week. Before we get there, make sure to read about these practical strategies to maintaining a budget:

<https://www.finishlinepledge.com/practical-budget-strategies/>

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

Bank

Keep all your unused money here

Bonds

For every 4 pennies you place in the bonds box, you will receive 1 guaranteed penny next turn.
Investing a fraction of 4 pennies produces nothing.

Stocks

Stocks have higher risk, but higher reward than bonds. Each penny you invest could double, but you could also lose everything you invest. On average, the gains tend to be greater than bonds.

Rental Home

You can purchase a rental home for 20 pennies. On each following turn, you will receive 10 pennies per turn from your tenants.

Giving

You can choose to give money away on any turn, but it can never be taken back.

WEEK 4: SETTING A FINANCIAL FINISH LINE

Have someone open in prayer.

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:

1. **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.
 2. **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.
 3. **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.

PART 2: Let's Try It Out

As we start to try to answer the question, "How much is enough?", it often can feel like pulling numbers out of thin air. How do we figure it out?

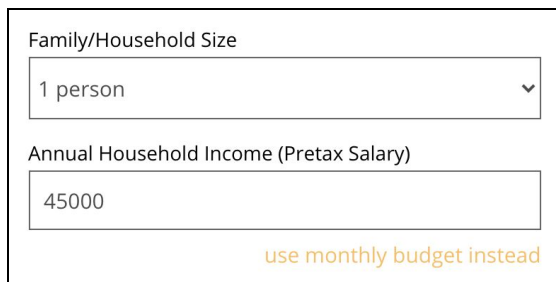
In addition, even if we were able to pick a dollar amount for our finish line today, our expenses are constantly going up with inflation. And marriage or kids can quickly change how many mouths we have to feed. So what do we do?

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? How much would you need if you had 2 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/



Family/Household Size
1 person

Annual Household Income (Pretax Salary)
45000

use monthly budget instead

STEP 2: In the section titled “Where Do You Stand”, select the number of people you are financially responsible for (for most of us, that’s probably 1).

Look for the input box titled “Annual Household Income”. Take a minute and look up what a reasonable starting salary might be for the career you are pursuing. Enter that salary into the input box, then press enter.

STEP 3: Take a look at the results. You can see what the expected spending budget would be for that salary after accounting for taxes. You can also find your expected income percentile.

Out of 100 families, how many would earn less than you? That number is your income percentile. For example, if 56 of every 100 families would earn less than you, you would be in the 56th income percentile.



YOUR LIFESTYLE IS MORE EXPENSIVE
THAN
56
OUT OF EVERY 100 SIMILAR-SIZED
FAMILIES

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 everyone has a chance to try out the calculator, take a minute to discuss:

- 1. What observations did you make using the calculator? Did anything surprise you?**
- 2. What are your thoughts on setting a financial finish line?**

PART 3: Practical Strategies and Planning

In order to maintain a finish line, it is critical to be able to set a budget. While we aren't going to go into detail for how to categorize expenses and create a budget in this SPRINT, there is a full week and a half dedicated to this process in the full version of the SPRINT guide. This process is especially important once you have a salary and begin living on your own. If you want to learn more, consider joining or starting a full SPRINT!

For now, let's briefly discuss some of the strategies we read about this past week:

What are your thoughts on the strategies for handling normal fluctuations in expenses, sudden emergencies, or large purchases? Do you have any other strategies to share?

PART 4: 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 5: 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.

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 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.

AT HOME: On Your Own This Week

1. (5 min) Read the following article about tithing. We’ll discuss some of these thoughts next week.
www.finishlinepledge.com/tithing-while-percentile-living/
2. (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 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)

3. (10 min) 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 planning and the actions you take today.

www.finishlinepledge.com/retirement-calculator/

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

WEEK 5: KINGDOM BUILDING

Have someone open in prayer.

To close out our SPRINT, we have a few final topics to cover. To start off, let's discuss the reading we did over this past week about tithing and handling debt.

PART 1: Tithing With a Finish Line

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 (the excess above our finish line).
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:

1. **What are your experiences with tithing?**
 2. **What thoughts did the article bring up about tithing with a finish line in place?**
-

PART 2: Handling Debt

We also took some time to read about handling debt with a finish line in place. As students, many of us may have student loans or other debt.

Discuss as a group:

What do you remember about the article on handling debt with a finish line? What stood out?

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. 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.

There is one final item to discuss before we finish our SPRINT - what do we do with the excess? It can be daunting to figure out how God might be calling us to use any excess 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 3: 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):

34 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. **35** 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, **36** I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.' **37** Then the righteous will answer him, saying, 'Lord, when did we see you hungry and feed you, or thirsty and give you drink? **38** And when did we see you a stranger and welcome you, or naked and clothe you? **39** And when did we see you sick or in prison and visit you?' **40** 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):

18 And Jesus came and said to them, "All authority in heaven and on earth has been given to me. **19** 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, **20** 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 4: Giving is 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 5: 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 6: 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, have someone read the following prayer and then allow time for the group to pray for each other and for continued growth and movement.

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.

Continue to allow the group to pray for each other and for continued growth.

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 roiministry.org/.
 4. To continue to explore the implications of setting a financial finish line, check out the Finish Line Podcast at www.finishlinepledge.com/podcast/.
 5. If you want to go into more detail on the topics we discussed over the course of this college SPRINT, consider joining or hosting a full-length SPRINT. You'll explore topics like budgeting, debt, retirement, and after-life planning in much more detail with a great deal of personal application. You'll also work through the practical steps to setting an actual finish line now. Learn more at www.finishlinepledge.com/sprint/.
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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!

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