

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?**
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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