



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.

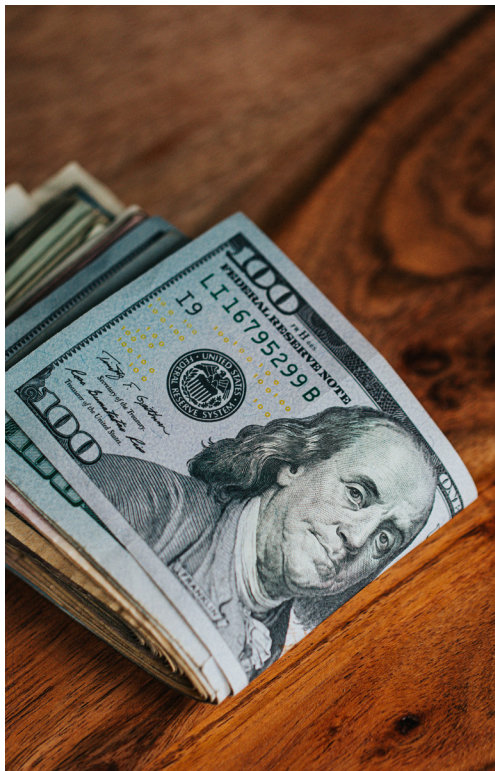
PART 1: How Much is Enough?

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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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:

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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:

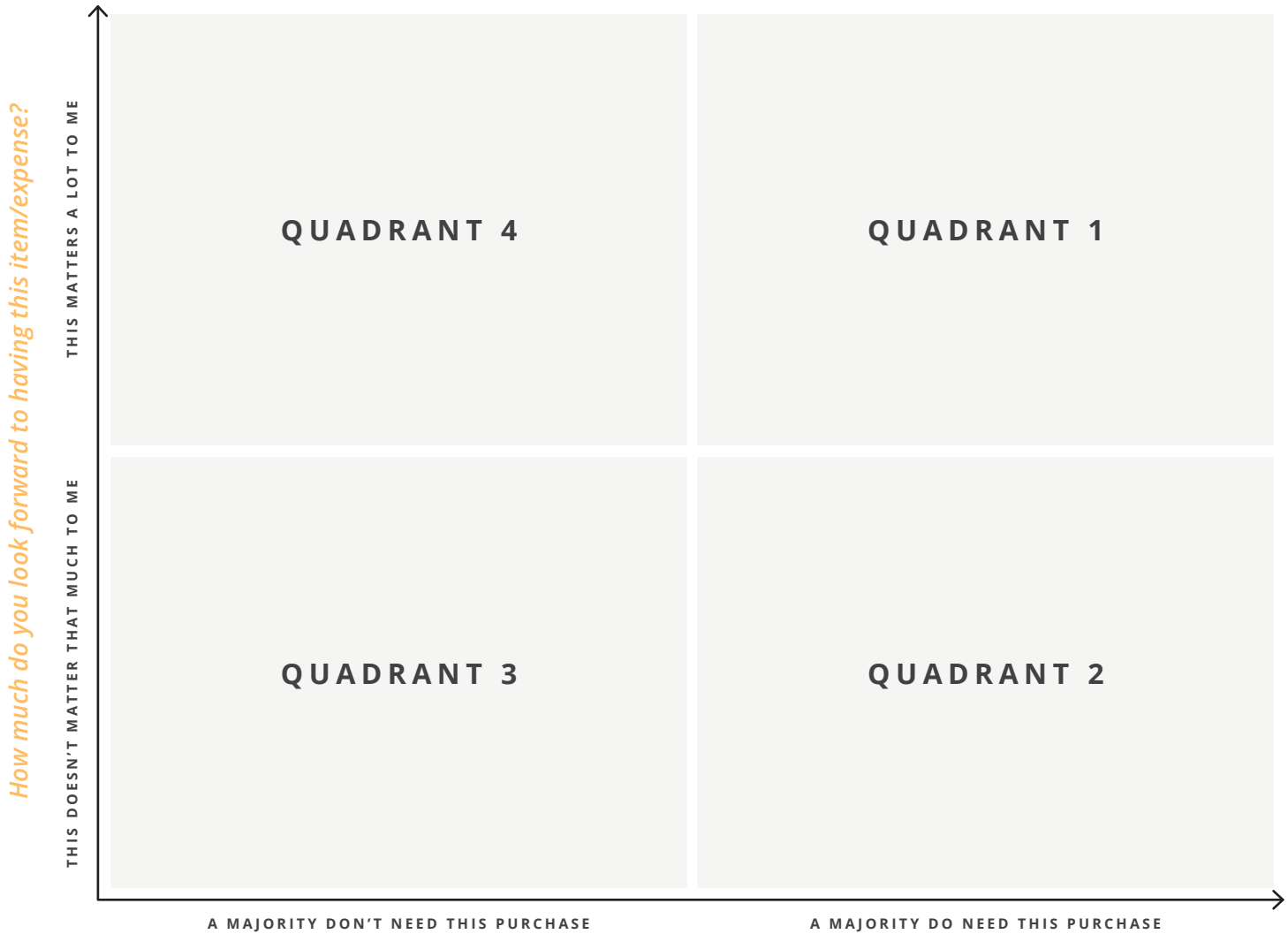
Quadrant 1: You might have a card listing your internet bill. This is something that a majority of families require, and something that you value having in your life significantly. The best place for this card is quadrant 1.

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

BOX 4 WHAT IS YOUR CURRENT INCOME PERCENTILE?	BOX 5 WHAT IS YOUR CURRENT MONTHLY BUDGET (SEE BOX3)?

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.