

SPRINT
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**FINISH LINE
PLEDGE**

SPRINT Program

WEEK 7



HOW MUCH IS ENOUGH?

Have someone open in prayer.



Welcome back for Week 7.

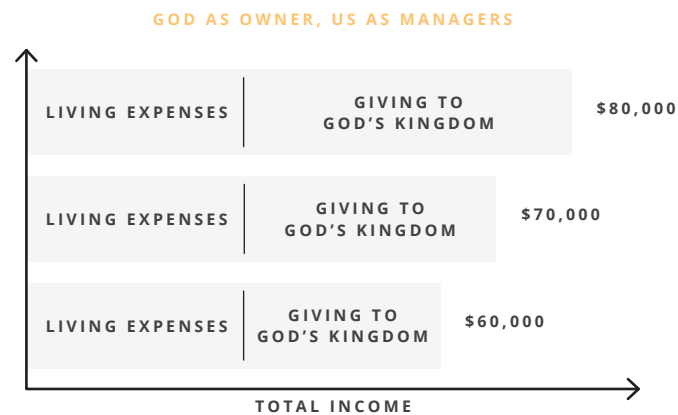
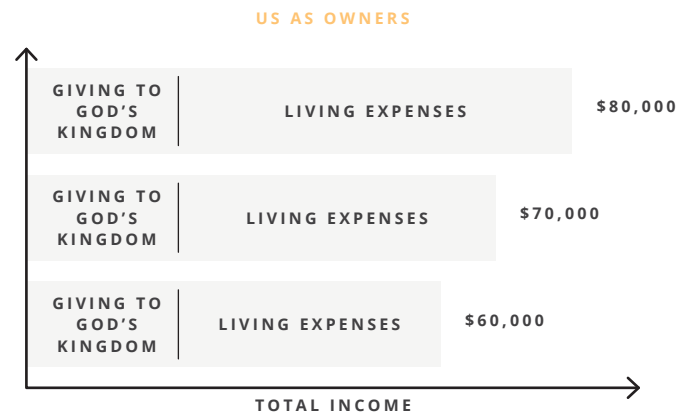
It's hard to believe it's already Week 7! To start off today, we're going to review one important concept about how a finish line works. Back in Week 2, we discussed how things change when we come to understand everything we have as rightfully belonging to God.

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

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

Discuss as a group:

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



PART 1: How Does Tithing Fit In?

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

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

Now discuss as a group:

What are your experiences with tithing?

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

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



PART 2: It All Belongs to God

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

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

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

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

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

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

Discuss as a group:

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

What questions come to mind?

PART 3: How Much is Enough?

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

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

So how do we know how much we need?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PART 4: Evaluating Future Decisions

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

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

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

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

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



PART 5: Getting Ready for the Plunge

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

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

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

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

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

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

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

BEFORE YOU GO

Feedback

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



PLANNING WORKSHEET

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

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

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

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

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

Let's get started.

DAY 1: Determine Where You're Starting

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

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

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

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

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

DAY 2: God Owns It All

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

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

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

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

DAY 3: Is There a Finish Line Somewhere?

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

On one hand is those who say:

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

On the other hand is those who respond with:

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

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

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

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

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

DAY 4: How Much Do We Need?

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

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

Let's start with a blank slate.

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

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

How do you respond?

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

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

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

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

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

Family/Household Size

3 people
▼

Current Monthly Budget (After Tax)

5400

use annual income instead

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

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

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

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

DAY 5: Choose a Finish Line

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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WEEK 8