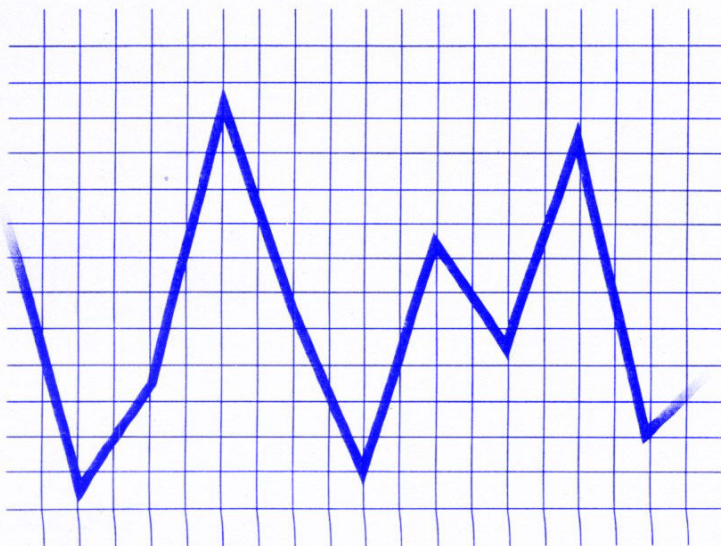


FINANCIAL FREEDOM GOD'S WAY ACADEMY

YOUR FINANCES IN PERILOUS TIMES

ON-LINE SEMINAR SYLLABUS

BIBLICAL FINANCIAL PRINCIPLES
SPIRITUAL FINANCIAL PRINCIPLES AND APPLICATIONS



2017 Edition

Christian Financial Ministries, Inc.

Your Finances in Perilous Times Seminar

Do you struggle with finances? Is your relationship with God stressed because every time you sit down to read the Bible or pray, all you think about are money problems? Do you argue about money? Are you behind on mortgage, car, or credit card bills? Do you pay one credit card with another? Are creditors calling? Are you considering loan consolidations, second jobs, second mortgages, or bankruptcy?

Or maybe you have some other financial problem areas. Perhaps your personal or business decisions have not always been God honoring. Maybe you are living paycheck to paycheck. Do you have emergency, college, and retirement programs in place? Can you give the way you would like?

If some or most of this describes you, you need to know that **according to the Bible, you have hope.** Financial Freedom God's Way is possible—for you! Now!

Managing your finances really shouldn't be a struggle. The financial areas of your life should be freeing, not restricting. Your life will be a lot more enjoyable and rewarding when your financial decisions are pleasing to God. You can experience closer family relationships, a debt-free lifestyle (including your home), savings for future needs and retirement, and a plan to pass on part of your wealth to family members and worthy ministries and organizations.

How? According to the Bible, one of the best ways is to obediently express your love of God by handling His resources in ways that are pleasing to Him. Is this possible in your world today? Absolutely. **God promises to give you whatever you need to do whatever He calls you to do.** He calls you to manage His resources and **He gives you this seminar to learn and apply the necessary Bible-based spiritual and financial principles and broad-based applications.** This Seminar is the first of four Academy Phases prayerfully designed to help you grow into Financial Freedom God's Way.

But **there is so much more.** During our times together, you will **learn how to “put on,” “take up,” and use God's spiritual and financial armor** as you learn and apply key biblical spiritual and financial principles. Why? Because managing your money is first and foremost a spiritual battle. Worldly weapons, no matter how good or how strong, are never good enough or strong enough to conduct successful spiritual warfare. Budgeting is important, but it's not enough. Tithing is critical, but it's not enough. Understanding and applying the two most critical biblical financial principles is mandatory—but not enough.

Therefore, you need spiritual weapons and a spiritual battle plan—**you need the weapons and a strategy to use those weapons right now.** During our times together the Holy Spirit will teach you how to combine what Paul calls the “whole armor of God” AND God's financial principles and applications.

And along the way, **prepare to be blessed!** How? Not only will you will **learn biblical spiritual financial principles that you can start to use and apply right now,** you might also get a tap on the shoulder by the Holy Spirit to **learn to share what He's giving you with others**—your friends, family, children, and grandchildren. God wants to bless you and work through you to be a blessing to others, and He has equipped us to help you in this area as well. And along the way you're also going to **learn some Greek** and **have some fun,** and like I said, you will learn how to pick up, take up, put on, and use your spiritual financial armor.

So, if you're here because you are ready to get out of debt in order to build and pass on wealth and you want to do it all God's way, then you are at the right place. **Welcome** to a true journey of discovery.

Serving together,
 Rev. Bob Louder, MBA, PhD
 President and Founder, Christian Financial Ministries, Inc. (an IRS approved, 501-c-3 nonprofit ministry)

Meet Your Coach

Rev. Robert B. Louder, Sr., MBA, PhD
 Lt. Colonel, USAF Retired
 President, Christian Financial Ministries



Personal: The absolute joy of my life was to ask and receive Jesus Christ into my life back in 1980. Prior to that time I had experienced some “successes” in business and in the military but also experienced the personal pain of bankruptcy and divorce. Two years later Debbie (a Christ-centered, beautiful nurse) and I met and married. During our years together God has proved Himself faithful through all the great times, the hard times, and all of the in between times. Over the years I’ve enjoyed such things as coaching youth soccer and swim teams, working with Cub Scouts and Boy Scouts (past tense), and serving on the Board of Directors for one of the largest social-service organizations in the metro-Atlanta area. Since 1986 it’s been my very great pleasure and honor to work with some of the top Christian financial teaching organizations such as Christian Financial Concepts, Crown Financial Ministries, and Dave Ramsey’s organization. Having seen the inside of these and other great organizations, I’ve seen what works and doesn’t work when it comes to helping individuals and families successfully receive, learn, apply and pass along Christ-honoring, Bible-based spiritual and financial principles and applications. God combines all this background and experience along with a burning desire to help others into a plan to spend at least the next 30 years investing into the lives of others. Debbie and I have two sons, two daughters, four grandsons and one granddaughter. We love to spend time with our families, travel, keep physically fit, and love being part of God’s work through Pastor Johnny Hunt at First Baptist Church of Woodstock, Georgia.

Scholar: PhD in Leadership and Financial Management from Logos University, MBA through the Air Force Institute of Technology from the University of North Dakota, Bachelor of Arts in Economics and Finance/Distinguished Military Graduate from the University of Nebraska, Professional Military Education to include the Air War College.

Author/Teacher: International Bible-based financial teacher, trainer, seminar and workshop leader, counselor, coach and consultant. Worked with and/or developed and presented materials for organizations such as Christian Financial Concepts (Larry Burkett), Crown Financial Ministries, and the Lampo Group (Dave Ramsey). Adjunct Professor Logos University, Business Management professor for City Colleges of Chicago and the Air Force Institute of Technology. Local, regional and national radio and TV experience including TV appearances on the 700 Club, with the late Dr. D. James Kennedy, the nationally syndicated Fox TV Network, and the Moody radio broadcasting network. Weekly radio program host experience on the Immanuel Broadcasting Network. Authored several Bible-based financial E-Books and a wide variety of articles for the Christian Post, the American Family Association, and several Christian newspapers and magazines. Provide Bible-based financial newsletters to subscribers in 30 countries.

Soldier: Retired United States Air Force Lieutenant Colonel. Service included three command positions and an appointment as an Ambassadorial level international lead negotiator for NATO wartime host nation support.

Businessman/Entrepreneur: Founded and developed five successful start-up small businesses. Founder and CEO of Christian Financial Ministries, Inc., a 501-c-3 non-profit ministry.

Credentials: Adjunct Faculty member Logos University, Licensed Minister through the International Ministerial Fellowship, Certified John Maxwell teacher, trainer, counselor and coach. Past Certified Educator in Personal Finances and Certified Financial Counselor through the National Institute for Financial Counseling Education/Center for Financial Certifications, Certified Business Coach through Logos University, Certified Dave Ramsey Counselor, certified “48 Days” Career Coach, certified Navigator discipleship/small group leader, certified Christian Financial Concepts/Crown Financial Ministries trainer/teacher/counselor. Evangelism Explosion trained, prison ministry experience, missions experience, church lay leader and Elder Board experience.

Organizations: Georgia Christian Counselors Association, International Ministerial Fellowship, American Association of Christian Counselors. Past member of the Cobb County Community Collaborative and the Cobb County Faith Partnership.

The bottom line is this: Since 1991 God has been using Bob and Christian Financial Ministries to help individuals and families just like you and yours keep their finances out of bankruptcy, their houses out of foreclosure, and their marriages out of the divorce courts. We write books and send out newsletters; we’ve been on the radio and TV; we’ve given hundreds of seminars and workshops; and we’ve conducted countless individual coaching and counseling sessions. Now it’s time for the Holy Spirit to use His work through us to help YOU!

Acknowledgements

First and foremost, thank YOU for being part of the Financial Freedom God's Way Academy. Our prayer is that you and your family will be blessed and that God will grow within you the desire and the abilities to be used by Him to bless others.

Thank you to our current and past Board of Directors (always unpaid) and staff members (often unpaid) who have so faithfully given their time and talents so you and others can be blessed.

Thank you Chase Bank for providing the initial grant support needed to bring this Academy services to life.

We also received start-up support from Logos University, Citibank, Bank of America, Cobb County, and the Day Foundation—thanks to each of these fine organizations.

A special thanks to all of the individuals and families who support our Academy Scholarship Fund with their prayers and financial gifts.

Finally thank you Walton Communities, a privately held company based in Marietta, Georgia, that owns and manages 13 apartment communities throughout the metro-Atlanta area. Walton Communities graciously opened their facilities and arranged for their residents to help us test our seminar and small-group programs.

Seminar Administration

Here you will find expectations you should have for us and our expectations for you. Please make sure to read this section carefully.

Contact Information

1. Please let us know of any Web site issues or problems by clicking on the “Support” button on the footer of each Seminar page.
2. When you have any financially related prayer requests and praises, please post them on your unique Prayer Team Page. Please keep your comments “on topic”. However, we strongly encourage you to take this opportunity to share your financial life, including your financial experiences, observations, emotions, and who you are a “financial” person. This will go a long way to promote cohesion and connection within your group.
3. Your Seminar Leader and Co-Leader will reply to all “Blog” and Prayer Team entries within one business day (Monday through Friday, 9:00 A.M. to 4:00 P.M. Eastern Standard Time (USA)).

Seminar Objectives

1. You will learn to recognize, understand, apply, and begin to pass-on Bible-based spiritual and financial principles and practical applications.
2. You will receive Bible-based teaching, training, mentoring and coaching to help you deal with root problems not just treat spiritual and financial symptoms.
3. The ultimate outcome goal is to help you and your family (and others by God’s work through you) move from just Bible-based financial *information* into spiritual and financial lifestyle *transformation* as you prayerfully gain spiritual and economic strength and God-directed self-sufficiency. Generally speaking, this will result in more successful marriages where married couples stay together and where children and grandchildren benefit from improved home-life. Parents without financial stress are expected to have more time for each other and for supporting their families emotionally. For example, arguing will decrease and good communication will increase. Non-custodial parents, especially fathers, will be restored to safe and supportive roles in their families. Children in such families will be able to do better in school and life because the focus can return to them rather than on survival skills.

Measurable Outcomes: As an Academy Seminar Team Member you will...

1. Complete and submit pre- and post—Seminar Surveys
2. Participate in presentation methodologies to include videos, audios, Power Point presentations, conference calls, case study discussions, and Webinars.
3. Download, study, review, apply, and pass along presentation methodologies and transcripts.
4. Understand and begin to apply the two most important biblical financial principles.
5. Memorize, deeply consider, and begin to apply six key financial Bible verses.
6. Understand and begin to employ seven critical spiritual tools.
7. Understand and act on the important part the Holy Spirit wants to play in your life and finances.
8. Understand the content and benefit of each of the Four Phases of the Financial Freedom God’s Way Academy.
9. Collaborate to resolve immediate financial crises.
10. Successfully complete all content quizzes and a final exam.

Seminar Schedule

1. Your seminar will start on and close on predetermined dates.
2. The first of seven Modules will be available on the start date.
3. You will automatically have access to subsequent Modules approximately every ten days after the start date.
4. You must complete the seven-Module Seminar (to include the surveys, quizzes and the final exam) by the specified Seminar close date.
5. You must successfully complete the Seminar by the predetermined Seminar close date to be eligible to move on to the follow-on Workshop.

Seminar Members

1. Seminar Size: Approximately 10-15.
2. Application Process: As a prospective Seminar Team Member you must submit an Application/Survey.
3. Selection Process: Your Seminar Leader will prayerfully
 - * Review your Application/Survey
 - * Select Seminar Members
 - * Send an acceptance e-mail to each Seminar Member along with an assigned Seminar User Name and Password.
 - * E-mail those not selected for the current Seminar, offering to place them on a wait-list for the next Seminar offering.

Seminar Community

1. Your Seminar Community Page will help you get to know and better pray for other Seminar Team Members.
2. Your first entry to the Community Page will be a brief bio (to include your Seminar goals).
3. Your Seminar Leader will ask you to e-mail updates to the Community Page periodically throughout the Seminar.

Seminar Format

1. Your Seminar is divided into seven Modules. Each Module will include a written and/or a video introduction/overview.
2. Each Module will contain several video or “voice over Power Point” coaching Sessions. You will be able to download Session videos, audios, Power Points and transcripts. (Transcripts mirror the words spoken on the videos. However, “beware,” hearing the spoken word is easier—so much easier—than reading the spoken word.)
3. Each Module will also contain a short video/written “Review and Look Forward.”

Presentation Method

1. Unlike most classroom and Internet teaching today, the Academy will not make you feel like you are part of an audience. For the most part, you and your Seminar Coach will work one-on-one.
2. You will learn in stages just as Jesus taught His disciples in stages
 - A. Stage One: The Telling Stage
 - i. Academy Phase 1—the Your Finances in Perilous Times Seminar
 - ii. Bible-based spiritual and financial principles.
 - B. Stage Two: The Showing Stage
 - i. Academy Phase 2—the Your Finances in Perilous Times Workshop
 - ii. What Bible-based financial management and management tools look like.
 - C. Stage Three: The Doing Stage
 - i. Academy Phase 3—Personal Financial and Life Coaching
 - ii. “In-class” and “real-life” personalized applications of Bible-based financial principles.
 - D. Stage Four: The Sharing Stage
 - i. Academy Phase 4—Bible-based financial Coach Certification Program
 - ii. Jesus didn’t consider His men fully trained until they could effectively and prayerfully help lead others. You’ll have that same opportunity to become “fully trained” by learning how to help lead others to learn and apply Bible-based financial principles.

Teaching Model: What you can expect from your Seminar Coach

1. According to the Bible, teaching occurs best when the teacher assumes the biblical role of an equipper, not simply a dispenser of information. God wants you to serve Him. Your Seminar Leader will help you do just that. God doesn’t seek answers to questions but actions of service. He seeks fruit not facts, disciples not data. Knowing content is extremely important but content is always to be the servant of conduct.
2. Your Seminar Leader has the goal to prayerfully help develop you to the point of Bible-based financial competence so that without your Leader’s continued guidance or presence you can perform spiritually and financially with skill and excellence—and help pass along those skills to others.
3. Your Seminar Leader is primarily a stimulator, motivator, and mentor/coach.

Learning Model: What other Seminar Members and your Seminar Coach expect from you.

1. This Academy is for you if you don’t know anything or if you know a lot about what the Bible has to say about how to handle money. The only things you must come with are a good reason to be here and a heart that’s open to possibly share what you learn with others.
2. Spiritually and/or financially speaking, you may be behaving terribly and/or performing poorly. However, you want to do better. You have deep in your heart a drive to achieve, to perform, and to be used to pass along what you learn and apply. Therefore, yours will be the role of an investigator, discoverer, and a team player.

Quizzes and Final Exam

1. You will take a short quiz at the end of each Module and a final exam at the end of the Seminar.
2. You will immediately see your score and all “correct” and “incorrect” answers.

Communications with your Seminar Leader and Co-Leader

1. On-site blogs
2. Off-site emails
3. Off-site telephone calls (Skype when possible)

Homework

1. Your Seminar Leader will assign some required homework.
2. Your Seminar Leader may also offer you some optional homework.

Outside Reading Requirements:

If you are a student taking this Seminar for College/University credit, you must

1. Choose two books from this list (each is available at your library, Christian book store, and/or on the Internet).
 - “Your Finances in Changing Times” Moody Press by Larry Burkett
 - “The Dynamic Duo” Charisma House by Rick Renner
 - “The Total Money Makeover” Nelson Books by Dave Ramsey
 - “Debt Free Living God’s Way” free at www.christianfinancialministries.org by Rev. Bob Louder
2. You will summarize the three most important points from the two books you choose (limit to 300 words).
3. You will detail how these “most important points” will help transform your life (limit to 300 words).

If you are not a student taking this Seminar for College/University credit, the above is optional yet highly recommended.

Academy Support

The Lord is leading us to allow Him to support this ministry in one very traditional way and one very nontraditional and singularly unique way as well.

In the past were very traditional: We charged for our services and had a few folks who regularly prayed for us.

Going forward we will be singularly unique: You will receive the Academy at no cost to you. Yes, the cost to make it possible for you to be part of the Academy has been completely paid for by others. However, for as long as you are involved with the Academy (and prayerfully even beyond) we ask you to commit to regularly “Pray It Forward” and “Donate It Forward” to help make sure this road to Financial Freedom God’s Way will remain “open” for others as well.

Please check out the details of our “Pray It Forward” and “Donate It Forward” ministry support plan by clicking the “Pray/Donate It Forward” link on the top navigation bar located on our ministry Internet homepage.

Seminar Module Outline (As of January 1, 2017)

Welcome to the Seminar

“Seminar Home” Site Text Page

Module 1: “First Things First”

Site Text Page

Video: 13 minutes

Downloads: Video, Audio, Transcript

“Introduction”

Site Text Page

Video: 64 minutes

Downloads: Video, Audio, Transcript

Blog: Required

“Academy Overview, and Seminar Outline”

Site Text Page

Video: 35 minutes

Downloads: Video, Audio, Transcript, PowerPoints

Blog: Optional

“Spiritual Armor—Introduction”

Site Text Page

Video: 22 minutes

Downloads: Video, Audio, Transcript, Article

Blog: Required

“Scripture Memory & Meditation “

Site Text Page

Video: 3 minutes

Downloads: Video, Audio, Transcript, Memory Verse and notes, M&M Q&A

Blog: Required

“Quiz”

“Review and Look Forward”

Site Text Page

Video: 16 minutes

Downloads: Video, Audio, Transcript, Power Points, Article

Blog: Required

Team Meeting (audio conference call: 60 minutes)

Module 2: “Getting Started”

“Welcome”

Site Text Page

“Three Foundation Stones”

Site Text Page

Video: 42 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“The United States Economy Today”

Site Text Page

Video: 51 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“First of Two Key Biblical Financial Principles”

Site Text Page

Video: 38 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“Spiritual Armor”

Site Text Page

Video: 41 Minutes

Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Scripture Memory and Meditation”
 Site Text Page
Download: Memory verse and notes
“Quiz”
“Review and A Look Forward”
 Site Text Page
Video: 16 Minutes
Downloads: Video, Audio, Transcript, Power Points,
Blog: Optional
Team Meeting (audio conference call: 60 minutes)

Module 3: “Off and Running”

“Welcome”
 Site Text Page
“Key Financial Principle #1: 2nd Look”
 Site Text Page
Video: 39 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Key Financial Principle #2: 1st Look”
 Site Text Page
Video: 51 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Religious Folklore”
 Site Text Page
Video: 42 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Spiritual Armor”
 Site Text Page
Video: 37 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Scripture Memory and Meditation”
 Site Text Page
Blog: Optional
“Quiz”
“Case Study”
“Review and A Look Forward”
 Site Text Page
Video: 18 Minutes
Downloads: Video, Audio, Transcript
Team Meeting (audio conference call: 60 minutes)

Module 4: “Financial Bondage”

“Welcome”
 Site Text Page
“How God Uses Money”
 Site Text Page
Video: 64 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“How God Does Not Use Money”
 Site Text Page
Video: 34 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Financial Bondage Defined”

Site Text Page
Video: 43 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Spiritual Armor”
Site Text Page
Video: 30 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Scripture Memory and Meditation”
Site Text Page
Download: Memory verse and notes
Blog: Optional
“Quiz”
“Case Study”
“Review and A Look Forward”
Site Text Page
Video: 27
Downloads: Video, Audio, Transcript, Power Points
Blog: Optional
Team Meeting (audio conference call: 60 minutes)

Module 5: “Financial Freedom”

“Welcome”
Site Text Page
“God’s Plan”
Site Text Page
Video: 25 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“God’s Path: Steps 1-3”
Site Text Page
Video: 58 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“God’s Path: Steps 4-7”
Site Text Page
Video: 57 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Your Written Attitude Action Plan”
Site Text Page
Video: 44 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Spiritual Armor”
Site Text Page
Video: 45 Minutes
Downloads: Video, Audio, Transcript, Power Points
Blog: Required
“Scripture Memory and Meditation”
Site Text Page
Download: Memory verse and notes
“Quiz”
“Case Study”
“Review and Look Forward”
Site Text Page
Blog: Required
Team Meeting (audio conference call: 60 minutes)

Module 6: “Sharing God’s Way”**“Welcome”**

Site Text Page

“The Tithe”

Site Text Page

Video: 42 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“Sharing Above and Beyond the Tithe”

Site Text Page

Video: 57 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“Answers To Common Questions”

Site Text Page

Video: 54 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“More Q&As”

Site Text Page

Download: Micro Soft Word Document

“Spiritual Armor”

Site Text Page

Video: 48 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“Scripture Memory and Meditation”

Site Text Page

Download: Memory verse and notes

Blog: Required

“Quiz”**“Case Study”****“Review and Look Forward”**

Site Text Page with Blog: Required

Team Meeting (audio conference call: 60 minutes)

Module 7 “Let The Adventure Begin”**“Welcome” Site Text Page****“Spiritual Armor”**

Site Text Page

Video: 33 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“Singles, Seniors and Children”

Site Text Page

Video: 45 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“More Q&As”

Site Text Page

Video: 19 Minutes

Downloads: Audio, Video, Transcript, Power Points

Blog: Optional

“Spiritual Armor”

Site Text Page

Video: 41 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“Scripture Memory and Meditation”

Site Text Page

Blog: Required

“Review and Look Forward”

Site Text Page

Video: 20 Minutes

Downloads: Video, Audio, Transcript, Power Points

Blog: Required

“Final Quiz” and “Seminar Evaluation and Response Form”

“Final Exam”

Team Meeting (audio conference call: 60 minutes)

“Post Seminar Evaluation”