



Class Leader Guide

Financial Framework Seminar Series™, Inc.

5000 Austell Powder Springs Road, Suite 273, Austell, Georgia 30106

Phone: 866-559-4696 Fax: 678-370-0637

info@FinancialFrameworkSeminar.com www.FinancialFrameworkSeminar.com



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Building debt free churches, one family at a time, all across America!

The mission of the Financial Framework Seminar Series™ is to create debt free churches, one family at a time, all across America!

Message to the Class Leaders:

Mission: To create a debt free church!

How: By using the Financial Framework Seminar Series™ tools, information, and most importantly, God's help and His favor!

Why: If your church members were out of debt, or on track to getting out of debt, what would it mean to:

- The overall attitude of the church population?
- The church members' private and family lives?
- The mission programs?
- The building fund?
- The community outreach programs?

I am sure that you could continue to add things to the list of what could be accomplished if your congregation was debt free or on their way to being debt free. As you become a part of removing money as a negative aspect of your church member's lives, you will personally witness new leaders emerge, an increase in volunteers for the openings in the church hierarchy and programs that have been vacant, and the best of all, more lives being lead to Jesus Christ. No matter how good God's word is being preached from the pulpit, the majority of the congregation is sitting there worrying about paying their mortgage, or keeping their lights on, or when and if they will ever be able to retire. They cannot focus on God's message because they are only there in body, not in mind or spirit.

Several decades ago, Satan's primary tools to destroy people and families were drugs and alcohol. While these remain in his arsenal, money problems have moved to the forefront, not by just a small amount, but the vast majority of divorces and abuses in our country are attributable to the lack of money. Your church members and community are no different. When your church counselors meet with couples contemplating divorce, they find that money is the main problem these couples are having.

As you have already read, the mission of the FFSS is to build debt free churches, one congregation at a time. This very important mission can be accomplished because of good people such as you, working hard to help your friends and neighbors do something they might not ever be able to do on their own, become debt free.

Mark 10:43-45 – ⁴³“Not so with you. Instead, whoever wants to become great among you must be your servant; ⁴⁴and whoever wants to be first must be slave of all. ⁴⁵**For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.**”

Saving America, one family at a time!

Consumer debt is the number one cause of divorce, child abuse, spousal abuse, and suicide in our country. The financial problems facing the American people do not discriminate. It is affecting Christians and non-believers alike.

Your decision to be a part of the Financial Framework Seminar Series™ (FFSS) will play a very important part in the lives you touch with your efforts to rid the participants from the bondage of debt. Your efforts could very well prevent divorces and abuses in your church and community. Your efforts will give each and every participant a light at the end of their financial tunnel. When the participants know the exact month and year they can be debt free, while spending their same monthly payment, you will see a new level of excitement in their eyes. As we have all heard the expression, you cannot see the forest for the trees, this is what is happening in our churches. People are so focused on survival they cannot find the mental strength to focus on the Lord. With God's favor, your efforts, and the FFSS tools and systems, you will be removing the obstructed view and allow great things to happen to everyone involved.

You may be wondering, just what exactly is a Class Leader supposed to do? The answer: you have to commit the time and energy to the mission of building a debt free church. We have put together everything you need to be successful. The work that you must do starts with obtaining permission from the Church to run a seminar. Next, you would spend some time promoting the upcoming seminar to the Congregation using the promotional materials that we have developed to get folks to attend a Preview meeting. At the Preview meeting, a short script is read followed by a 11 minute DVD presentation after which you would ask people to attend and distribute sign-up sheets. Then you would commit 2½ to 3 hours per week leading the class sessions. If you have never led a class before, just envision your favorite teacher and do what they did. There should be no fear in running the classes because you will be among friends in Christ, doing the good work, and all of the talking portions of each session are scripted as are the cues for each part of the class, for example “now start the DVD”. For a Class Leader to be successful leading the class they need to commit to the time required, be willing to follow the instructions in this guide, and have the true desire to do your part in building a debt free church.

Once again, our mission is to build debt free congregations which in turn will build debt free churches in every community all across the country. If each of us will do our part we can accomplish this most important task. Please email the FFSS home office (classleader@financialframeworkseminar.com) if you have any questions or concerns as you begin your quest of building a debt free church.

Who created the Financial Framework Seminar Series™?

The Financial Framework Seminar Series™ was created by Steve Barfield. Steve has 26 years in the financial services arena and began the design of the Equity Creator® System in December, 1994. Steve was born and raised in Cobb County, Georgia. By the time he was 19 years old, he was married, with three children, and a mortgage. If you do the math there was no time or money for an education. He started his adult life completely behind the eight-ball. It was very important to Steve to have a family and he was determined to provide for and care for his family the very best way that he could. This meant keeping one full-time job and at least three part-time jobs at all times. He was barely able to keep the wolves away from the door and food on the table in the early years. His wife, Teresa, stayed at home and raised the children. In the first few years of their marriage, Teresa had three babies in diapers almost at the same time. Think about this for a minute, here are two kids that were only 19 years old, with three children, and a mortgage. This was no ordinary couple. To make a long story short, Steve and Teresa have now been married for more than 39 years; they have three children, and eight grandchildren. If you want to know more about Steve and Teresa, there is more about their personal story in the 8th Session, starting on page 26, on the Introduction DVD, and on the website (www.FinancialFrameworkSeminar.com).

Why Steve developed the Financial Framework Seminar Series™

He knew that getting into debt was so easy and that getting out of debt was almost impossible. To make the point, how many people do you personally know who are debt free? This is not by chance. The credit card companies spend billions of dollars each year with basically dishonest, and on the verge of illegal tactics, to lure us into debt. If someone gets behind they can go to a non-profit agency, or if they are in bad enough shape, they can talk to a bankruptcy attorney to get assistance or relief. But, the majority of the country, the people who are barely making ends meet, the people who are carrying the country on their backs, have no one to turn to. They work their entire lives and never seem to get ahead. They do the best they can and get to retirement age with basically nothing saved and a boat load of consumer debt. Steve feels this is not the way it is supposed to be.

Steve's Mission

Because of where Steve and Teresa came from, knowing what the lack of money and too many debts can do, and does do to families, they have made it their mission to do something about it. As special people are called by God to speak His message from behind the pulpit, Steve Barfield was called by God to prevent families from being destroyed from the ravages of debt. He knows that the Devil is using things like credit cards to destroy families and he intends to battle him as hard as he can and save America from debt - one family at a time!



What is the Financial Framework Seminar Series™?

The FFSS is a Faith based, 8 week DVD course designed to free God's people from the bondage of debt! Here is an overview of the sessions:

Session 1 - Secrets of Debt Elimination: We will begin the Financial Framework Seminar Series™ with the first step to building your financial house, which is to build a strong foundation. That requires eliminating debt. In our society today getting into debt is similar to falling into quicksand, you don't always realize it until it is too late, and then it is almost impossible to get out without help. This is what the first class is all about. We will look at just how detrimental owing money to others really is. Even if you think you are all right financially, learning where the quicksand is will prove to be valuable information. We will then look at how you will begin to create your personalized Equity Creator® Financial Blueprint. Your customized Blueprint will show you how you can be out of debt in 8 to 12 years while spending the same amount per month on your fixed debts that you are currently spending. Your customized Blueprint will be your road map through the rest of the seminar series and beyond.

Session 2 - The Truth About Budgeting: This session is on budgeting, whether we recognize and work within our budget or not, our budget does exist. When we spend more money than we earn for a given period of time, we have gone outside of our budget. Sometimes we are caught off guard when this situation occurs. Not to worry, we have the remedy for this and it is called the EC Budgeting System™. In this session we are going to show you how to create a workable Equity Creator® Budget by looking at income, fixed expenses that do not change (installment payments like a mortgage, car loans, student loans) and living expenses which are flexible (groceries, telephone, and heating bills). The need to operate within a budget is critical in meeting short and long-term goals for yourself and your family. This system works!

Session 3 - How to Set Achievable Financial Goals: This session is all about your personalized Equity Creator® Financial Blueprint. We will review your Blueprint one section at a time. Our main focus during this session is on the Debt section of the customized Blueprint. All of the other sections of the Blueprint will be covered in the Life Insurance, Emergency Fund, Retirement, and other sections. As we review your Blueprint you will begin to gain a much clearer picture of your current financial status and what you can accomplish if you see it through. We will discuss in detail the steps you will need to take not to just manage your debt but to eliminate it, either on your own or with our help! Your Blueprint is a customized financial plan that not only shows you your financial shortfalls; it shows you how to eliminate them and all your other debt while spending your same total monthly payment!

Session 4 - What is Life Insurance All About: Life insurance offers a way to replace the loss of income, or recover increased expenses that occur when someone dies, especially the main breadwinner of the family. Statistically, most American families do not have enough life insurance in force to replace the income of the breadwinner, should he/she die prematurely. Our goal with this session is to decrease that statistic one family at a time. Through the Blueprint analysis you will know exactly how much insurance you currently have and how much you should have to properly protect your family. We will explain the various types of insurance which will help you in making an educated choice as to which types would be right for you and your family. Proper insurance coverage is a necessary part of any financial strategy and part of building a secure financial house.

Session 5 - How to Make Money Work for You: We all figure out how to make money, the problem is money does not come with an instruction manual. In high school we are taught how to dissect frogs but not taught how to make it in life financially. We are not taught how to set up a family budget, how to properly balance a checkbook, how to buy life insurance or invest in the future. We are not taught the basics that we should be taught in order to succeed financially. Some people seem to figure it out along the way, some do a better job than others, and some never seem to learn. This is not something that just should be left to chance. It is imperative that we know about money and how to make it work for us.

The second part of this session is how to build short term savings, which is an important part of building a secure financial house. We will begin the series with the definition of an emergency, which is a sudden crisis requiring action, an unexpected and sudden event that must be dealt with urgently. The purpose of an emergency fund is to provide a “cushion” against unforeseen events and minor financial problems that can occur without a warning. Many different circumstances could bring a negative financial impact on the family and its budget – unemployment, medical bills, car problems, and many others. An adequate Emergency Fund, which is covered in your Blueprint, should sustain a minimum of at least three months fixed expenses, with the ultimate goal being six months worth of fixed expenses. We will discuss why having an emergency fund is so important, define your current emergency fund needs, the types of accounts available to build an emergency fund and the discipline necessary to maintain your emergency fund.

Session 6 - How to Retire Debt Free and WHY: Retirement is defined as leaving a job or career; the time that follows the end of somebody’s working life. How does debt impact retirement? How much money will you need to retire? At what age will you be able to retire financially? In this session we look at the numbers in your Blueprint and will discuss your current retirement status, and what you need to do in order to retire when you want with the financial income you desire. When the session is completed you should be able to answer the above questions and find the tools to be on your way to a more financially secure and debt free retirement.

Session 7 - Estate Planning, Leaving a Legacy, and Giving: The session begins with the importance of having your financial lives in order, and finishes with the class talking about charitable giving. We know that everything belongs to God and we need to give from our hearts and be generous with what God has blessed us with.

What is charitable giving? How does charitable giving affect my finances?

In this session we will discuss:

- The concept of charitable giving.
- Tax considerations when making donations.
- Determining what type of charitable giving may be right for you and your family.
- Donations can be physical or financial and can be given to churches, community groups, or numerous other non-profit organizations. As you probably know by now, it is better to give than to receive. We will explore what you can accomplish using the personalized Equity Creator® Financial Blueprint.

Session 8 - Financial Essentials for Children: The final session is about financial provisions for your children. We will cover information that is not taught in school about money or how to make it in life financially.

Topics Include:

- How to balance a checkbook
- How to pay bills
- Other basic skills needed to survive

And for you:

- What is the best way to set up a savings account for your children?
- Protecting the funds until they are responsible and knowledgeable enough to handle their own money.
- How to prepare for their college needs.

This session will provide information which will allow you to make informed decisions in order to address these areas. In addition to this class, we will also look at the three programs Financial Framework Seminar Series™ has for your children from age 8 to college. These classes will be introduced in the first quarter of 2012.

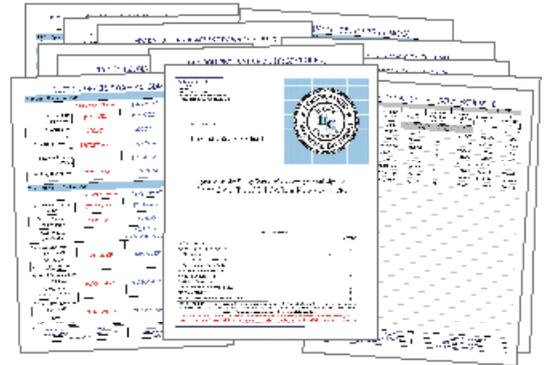
Membership Kit Contents

Now we will take a look at the two Financial Framework Seminar Series™ (FFSS) kits that will be used for each seminar.

Church Leadership Kit Contents (the kit that you will use to host the class):

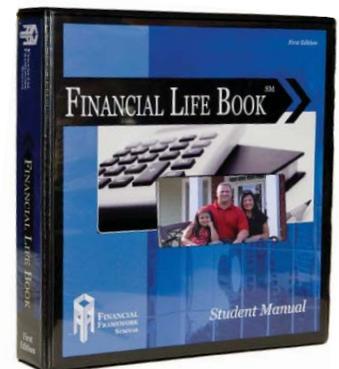
Equity Creator® Financial Blueprint:

- Front cover shows the month and year the church member could be debt free.
- Personalized financial plan gives the details on debts including how much interest and how long it will take to pay off each debt, the emergency fund, protecting the bread winner, and retirement projections.
- Customized debt paydown schedule shows exactly how to become debt free (no guessing, no formulas, or trying to figure it out on their own).
- The Class Leader will receive instructions on how to go online to build their own personalized Equity Creator® Financial Blueprint (included in each kit) to use during the 8 week sessions.



Financial Life Book™ (FLB):

- D-ring binder containing more than 325 pages of very important financial information that coincides with the FFSS DVD lessons.
- The FLB covers essentially everything a family needs to know in order to build a strong and secure financial house.



8 Class DVD's & Audio CD's:

1. Secrets of Debt Elimination
2. The Truth About Budgeting
3. How to Set Achievable Financial Goals
4. What is Life Insurance All About
5. How to Make Money Work For You
6. How to Retire Debt Free and WHY



7. Estate Planning, Leaving a Legacy, and Giving
8. Children and Finance

WOWbudget™:

- A vital part of succeeding in any endeavor is having a plan and knowing what is going on at any given time.
- WOWbudget™ offers new strategies for you to manage and gain control of your hard earned money.
- In section two of the FLB there is a paper version of the WOWbudget™.
- The participant is allowed to make copies of the WOWbudget™ as needed.



Account Name	Payment Amount
Bank Number Two	163.00
Department Store	217.00
ACME Credit Service	200.00
AXX High Credit	150.00
Credit Card #2	825.00

Handy FFSS Tote Bag:

- Made from durable space age material.
- Functional during and after the FFSS (we use ours to carry our Bibles and Sunday School Books to Church).



Class Leader Guide:

- Step by step instructions with full details on how to host and lead the classes.

Participant Kit Contents:

- All components of the Church Leadership Kit (except for the Class DVDs and Class Leader Guide).



Planning Your Seminar

Getting a bird's-eye-view of the terrain you are about to cover is always a helpful first step. Knowing the material, which class rooms are available, how many people they will hold, and if they are available for 8 consecutive weeks is necessary. It is also a step that will greatly aid subsequent planning activities by providing direction and minimizing time-wasting detours. Before you begin planning any of the details of your seminar sessions, it is essential that you think about the following four questions:

What do your participants already know about finances?

You know that they have figured out how to make money, spend money, create debt, and that the majority are not saving any money. You know that some of them are letting money troubles cause problems in their personal, family and spiritual lives. You know that they are searching for answers and much needed assistance. This makes up about 90% of the population of the United States. So, in the first class it is important for you to let them know they are not alone, that they need to have an open mind, and that they need to fully participate in each session with their undivided attention. This could mean the chance to change the financial direction of their family today and for generations to come.

How important is it for them to learn the FFSS information?

In most seminars, not all topics and activities in a particular subject are of equal importance, nor are all chapters in the text book of equal value. But, the material and the tools contained in the FFSS are all equally important. Each part of every session is vitally important for the participant to fully understand in order to know what to do next. The Financial Life Book™, the Audio CDs of the seminars, and the Equity Creator® products should prove to be the financial road map they will need to cross the finish line in the race to financial freedom.

How important is it for them to succeed at becoming debt free?

In session 6 we cover this topic thoroughly. But, up front you need to plant the seed and open the topic for discussion. If the majority of the population has not saved nearly enough for retirement, if the solvency of Social Security is in question, and if they are carrying a load of consumer debt into retirement, what are they going to do? It is like trying to mix oil and water. It is virtually impossible to retire with debt, that is, unless you are already well off. So, is it important for them to be debt free when they retire...no, it is imperative!

What will a debt free congregation mean to your church?

If the majority of your church population were either out of debt or on track to becoming debt free, what would it mean for your mission programs, your community outreach programs, your building fund, and the overall financial stability of the church? What wonderful things could the church do to spread the word of our Lord and Savior, Jesus Christ?

Questions for Reflection

- Who will take your seminar?
- Why will they take it?
- What do they already know about the material?
- Where does the seminar fit into the church's long range plans or survival?

Sharing the Dream of Building a Debt Free Church, One Family at a Time

The only way most families around the country will ever be able to retire and control their own destiny is to be debt free when they retire. Getting into debt is easy and getting out is almost impossible for the average family. When you decided to take on the task of hosting the FFSS, you become their chance to change their family's financial lives forever. The FFSS was not built to simply sell people some books and tapes, it was built to save families' financial lives. There is no other financial system in the market place as powerful as the FFSS.

As you open each Session it is important for you to really hit on the mission of building a debt free church, one family at a time. Talk about what debt is doing to families in the church and the country as a whole. Remind the class that debt is number one cause of:

- Divorce
- Spousal and Child Abuse
- Suicide

Then follow up with these questions:

- What it would be like if everyone in their church and community was either out of debt or on track to be out of debt?
- How different would their personal lives be?
- How different would their friends and families lives be?
- What kind of good things could they do if they had the financial wherewithal to make it happen?
- What could be accomplished for the Kingdom of God if debt was not an issue?

The FFSS is a real deal. The system is going to give the participants the crucial information needed for them to succeed financially in life, as well as the tools to make it happen. There are two factors that have to work in unison to become debt free. The two factors are; attitude, and the actual tools to make it happen. If your participants will provide the attitude, you and the FFSS will provide the necessary tools. Throughout the entire eight week course it is important for you to continue to reinforce that attitude by selling the dream of being debt free and building a debt free church.

Starting the Process is Easy

1. Approval – obtain permission to hold the Financial Framework Seminar™ in your church. To do this, you would show any and all decision makers the topics, materials, and share your heart felt mission to create a debt free congregation. In the first part of this introduction booklet, you could easily show them the tools and the information that will be taught. You should have also received a DVD with the information booklet. This could also be use to present your message and your mission.

2. Agreement - you, the Class Leader must read and sign the Financial Framework Seminar Series™ License Agreement on page 76 and fax it back to the Home Office at (678)370-0637.

3. Establish your FFSS Start Date – you should start the first session as soon as possible, but you have to do your homework. You will need time to promote the Seminar Series to the congregation. You will need to enlist some volunteers to help you market and run the group discussions after the video sessions, and you need to make sure there are no conflicting holidays or church events that will interfere with the sessions. Consult the sample schedules starting on page 16. Your goal should be to run the FFSS as often as possible throughout the year. Run the Seminar Series, skip about 2 weeks then run the next one. Invite new and old FFSS participants. The more people who are taking the Seminar Series and get out of debt during this crusade you have created, the more momentum you will have.

4. Promote the Seminar Series – you will find all the materials necessary to advertise and promote the FFSS on the website: www.FinancialFrameworkSeminar.com. The materials are in a PDF format that can be downloaded, printed, or emailed to a printer. You don't have to be an Advertising Executive, you just have to spread the word. Make sure you are using the promotional posters to show the progress that the FFSS participants are making in their quest to become debt free. Once you create the crusade of building a debt free church, people from everywhere should flock to your church.

5. Set your Preview Meetings – invite anyone and everyone in your congregation, your relatives, your friends, and as many in your community as you can invite to your 20 to 30 minute FFSS Information meetings. The FFSS can and will be one of the church's best outreach programs. Like the old saying goes, you can't clean the fish unless you get them into the boat. This is an off the wall statement, but we need to invite everyone we can and hopefully some will decide this church stuff is not so bad. We definitely use it at our church to invite people!

Example:

- Before the Preview Meeting can be determined, the Seminar Start Date needs to be selected. We are going to assume in this example the Seminar Start Date would be August 15.
- Now that the Seminar Start Date is set, back up approximately 2 to 4 weeks and set up the first Preview Meeting. In this example we are going to select July 15 for the 1st Preview Meeting.
- The second Preview Meeting in this example would be on July 28 (at least 2 weeks prior to the Seminar Start Date to make sure the Membership Kits arrive in time for the Seminar beginning).

6. Enroll people in the FFSS – the Participant Kits are good for one family unit (parent or parents, children 18 or under, and couples that are getting married within the next 12 months). Each family will purchase their kits by filling out the order form in this booklet (sign up forms are also on our website). Fax the enrollment forms to the Home Office and maintain the class roster for each session. Have the members make their checks out to the church and the church will purchase the kits in bulk.

7. Order the Kits – once you know who and how many people will be attending the FFSS, you will need to order a Participant Kit for each family unit, and order one Leadership Kit for the church (the Leadership Kit can be used over and over). Send in the order form with one church check.

8. Launch the Seminar Series – start Session 1 two or three weeks after the kits have been ordered. The usual shipment time is two weeks.

Promotional Activity Check List

5 - 6 Weeks Before Seminar Start Date

- Order Church Leadership Kit
- Set dates for the Preview Meetings (2 or 3)
- Order printed promotional materials (FFSS can personalize the items if needed)
 - Posters (Preview - page 21 and Debt Tracking - pages 22 & 23)
 - Fliers (Bulletin Inserts - pages 24 - 27)
 - Hand-outs - Tickets
 - Banners (both inside and outside)
- Get Seminar information posted on Church Website
- Send emails to church members and other churches in community
- Enlist volunteer helpers

4 - 5 Weeks Before Seminar Start Date

- Hang Posters (with permission) in high visibility areas
- Distribute Hand-outs - Tickets
- Have Fliers put into Church Bulletin (begin the last 4-6 weeks leading to the start date)
- Send reminder emails to church members and other churches in community

3 - 4 Weeks Before Seminar Start Date

- Review/Repeat items listed above
- Have your 1st Preview Meeting
- Get commitments, Sign ups and kits ordered
- Start review of Church Leadership Kit materials

2 - 3 Weeks Before Seminar Start Date

- Review/Repeat items listed above
- Have your 2nd Preview Meeting

2 Weeks Before Seminar Start Date

- Review/Repeat items listed above
- Make sure everyone that intends to participate has signed up
- Place order for Membership Kits

1 Week Before Seminar Start Date

- Review items listed above
- Make sure the registered participants have it marked on their calendar
- Make one last effort to get the fence sitters to make the commitment
- Review Session 1 in your Class Leaders Guide and Session Check List



2011 Sample Class Schedules

The FFSS was designed as a powerful information packed 8 sessions that will allow enough time to give the class members the info they need to make wise money decisions while becoming debt free and preparing for retirement. The 8 sessions are can be built to fit any church's schedules. As you will see in the sample schedules the sessions can be run in a Boot Camp format, twice a week to get all sessions completed in a single month, or one session a week for two months.

Getting in debt is easy and getting out of debt is very difficult. You will hear me ask this question several times in the seminars; how many people do you know who are totally debt free (including their mortgage)? We have churches that are committed to making the FFSS a part of their yearly calendar so that they can continually keep the momentum of building a debt free congregation in front of the members at all times through out the year. Running the classes on a regular schedule will also allow the members more opportunities to invite the outside community to pay off their mortgages and the rest of their debts in 8 to 12 years.

2 Weekend Book Camp:

Session 1 - February 4, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - February 5, 2011 - 9:00 AM - 3:30 PM
Session 5 - February 18, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - February 19, 2011 - 9:00 AM - 3:30 PM

Session 1 - March 4, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - March 5, 2011 - 9:00 AM - 3:30 PM
Session 5 - March 18, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - March 19, 2011 - 9:00 AM - 3:30 PM

Session 1 - April 8, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - April 9, 2011 - 9:00 AM - 3:30 PM
Session 5 - April 22, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - April 23, 2011 - 9:00 AM - 3:30 PM

Session 1 - May 5, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - May 6, 2011 - 9:00 AM - 3:30 PM
Session 5 - May 19, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - May 20, 2011 - 9:00 AM - 3:30 PM

Session 1 - June 3, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - June 4, 2011 - 9:00 AM - 3:30 PM
Session 5 - June 17, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - June 18, 2011 - 9:00 AM - 3:30 PM

Session 1 - July 8, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - July 9, 2011 - 9:00 AM - 3:30 PM
Session 5 - July 22, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - July 23, 2011 - 9:00 AM - 3:30 PM

2 Weekend Book Camp Continued:

Session 1 - August 5, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - August 6, 2011 - 9:00 AM - 3:30 PM
Session 5 - August 19, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - August 20, 2011 - 9:00 AM - 3:30 PM

Session 1 - September 8, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - September 9, 2011 - 9:00 AM - 3:30 PM
Session 5 - September 22, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - September 23, 2011 - 9:00 AM - 3:30 PM

Session 1 - October 7, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - October 8, 2011 - 9:00 AM - 3:30 PM
Session 5 - October 21, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - October 22, 2011 - 9:00 AM - 3:30 PM

Session 1 - November 4, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - November 5, 2011 - 9:00 AM - 3:30 PM
Session 5 - November 11, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - November 12, 2011 - 9:00 AM - 3:30 PM

Session 1 - December 2, 2011 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - December 3, 2011 - 9:00 AM - 3:30 PM
Session 5 - December 8, 2011 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - December 9, 2011 - 9:00 AM - 3:30 PM

Session 1 - January 6, 2012 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - January 7, 2012 - 9:00 AM - 3:30 PM
Session 5 - January 20, 2012 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - January 21, 2012 - 9:00 AM - 3:30 PM

Session 1 - February 2, 2012 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - February 3, 2012 - 9:00 AM - 3:30 PM
Session 5 - February 17, 2012 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - February 18, 2012 - 9:00 AM - 3:30 PM

Session 1 - March 2, 2012 - 6:30 PM - 8:30 PM
Session 2, 3, 4 - March 3, 2012 - 9:00 AM - 3:30 PM
Session 5 - March 15, 2012 - 6:30 PM - 8:30 PM
Session 6, 7, 8 - March 16, 2012 - 9:00 AM - 3:30 PM



Monthly Sample Schedules (2 sessions per week)

FFSS Start Date - February 8, 2011

Session 2 - February 10, 2011
Session 3 - February 15, 2011
Session 4 - February 17, 2011
Session 5 - February 22, 2011
Session 6 - February 24, 2011
Session 7 - March 1, 2011
Session 8 - March 3, 2011

FFSS Start Date - March 8, 2011

Session 2 - March 10, 2011
Session 3 - March 15, 2011
Session 4 - March 17, 2011
Session 5 - March 22, 2011
Session 6 - March 24, 2011
Session 7 - March 29, 2011
Session 8 - March 31, 2011

FFSS Start Date - April 5, 2011

Session 2 - April 7, 2011
Session 3 - April 9, 2011
Session 4 - April 12, 2011
Session 5 - April 14, 2011
Session 6 - April 19, 2011
Session 7 - April 21, 2011
Session 8 - April 26, 2011

FFSS Start Date - May 3, 2011

Session 2 - May 5, 2011
Session 3 - May 10, 2011
Session 4 - May 12, 2011
Session 5 - May 17, 2011
Session 6 - May 19, 2011
Session 7 - May 24, 2011
Session 8 - May 26, 2011

FFSS Start Date - June 7, 2011

Session 2 - June 9, 2011
Session 3 - June 14, 2011
Session 4 - June 16, 2011
Session 5 - June 21, 2011
Session 6 - June 23, 2011
Session 7 - June 28, 2011
Session 8 - June 30, 2011

FFSS Start Date - July 12, 2011

Session 2 - July 14, 2011
Session 3 - July 19, 2011
Session 4 - July 21, 2011

Session 5 - July 26, 2011
Session 6 - July 28, 2011
Session 7 - August 2, 2011
Session 8 - August 4, 2011

FFSS Start Date - August 9, 2011

Session 2 - August 11, 2011
Session 3 - August 13, 2011
Session 4 - August 16, 2011
Session 5 - August 18, 2011
Session 6 - August 23, 2011
Session 7 - August 25, 2011
Session 8 - August 30, 2011

FFSS Start Date - September 1, 2011

Session 2 - September 8, 2011
Session 3 - September 13, 2011
Session 4 - September 15, 2011
Session 5 - September 20, 2011
Session 6 - September 22, 2011
Session 7 - September 27, 2011
Session 8 - September 29, 2011

FFSS Start Date - October 4, 2011

Session 2 - October 6, 2011
Session 3 - October 11, 2011
Session 4 - October 13, 2011
Session 5 - October 18, 2011
Session 6 - October 20, 2011
Session 7 - October 25, 2011
Session 8 - October 27, 2011

FFSS Start Date - November 1, 2011

Session 2 - November 3, 2011
Session 3 - November 8, 2011
Session 4 - November 10, 2011
Session 5 - November 15, 2011
Session 6 - November 17, 2011
Session 7 - November 29, 2011
Session 8 - December 1, 2011

FFSS Start Date - January 3, 2012

Session 2 - January 5, 2012
Session 3 - January 10, 2012
Session 4 - January 12, 2012
Session 5 - January 17, 2012
Session 6 - January 19, 2012
Session 7 - January 24, 2012
Session 8 - January 26, 2012

Class Leaders Guide



8 Week Sample Schedules (one session each week)

3 - 8 Week Seminars Per Year:

1st Preview Meeting - January 6, 2011
2nd Preview Meeting - January 20, 2011
FFSS Start Date - February 8, 2011
Session 2 - February 15, 2011
Session 3 - February 22, 2011
Session 4 - March 1, 2011
Session 5 - March 7, 2011
Session 6 - March 14, 2011
Session 7 - March 21, 2011
Session 8 - March 28, 2011

1st Preview Meeting - March 7, 2011
2nd Preview Meeting - March 21, 2011
FFSS Start Date - April 4, 2011
Session 2 - April 11, 2011
Session 3 - April 18, 2011
Session 4 - April 25, 2011
Session 5 - May 2, 2011
Session 6 - May 9, 2011
Session 7 - May 16, 2011
Session 8 - May 23, 2011

1st Preview Meeting - August 23, 2011
2nd Preview Meeting - September 13, 2011
FFSS Start Date - September 27, 2011
Session 2 - October 4, 2011
Session 3 - October 11, 2011
Session 4 - October 18, 2011
Session 5 - October 25, 2011
Session 6 - November 1, 2011
Session 7 - November 8, 2011
Session 8 - November 15, 2011

4 - 8 Week Seminars Per Year:

1st Preview Meeting - January 6, 2011
2nd Preview Meeting - January 20, 2011
FFSS Start Date - February 8, 2011
Session 2 - February 15, 2011
Session 3 - February 22, 2011
Session 4 - March 1, 2011
Session 5 - March 7, 2011
Session 6 - March 14, 2011
Session 7 - March 21, 2011
Session 8 - March 28, 2011

1st Preview Meeting - March 7, 2011
2nd Preview Meeting - March 21, 2011
FFSS Start Date - April 4, 2011
Session 2 - April 11, 2011
Session 3 - April 18, 2011
Session 4 - April 25, 2011
Session 5 - May 2, 2011
Session 6 - May 9, 2011
Session 7 - May 16, 2011
Session 8 - May 23, 2011

1st Preview Meeting - June 7, 2011
2nd Preview Meeting - June 21, 2011
FFSS Start Date - July 5, 2011
Session 2 - July 12, 2011
Session 3 - July 19, 2011
Session 4 - July 26, 2011
Session 5 - August 2, 2011
Session 6 - August 9, 2011
Session 7 - August 16, 2011
Session 8 - August 23, 2011

1st Preview Meeting - August 23, 2011
2nd Preview Meeting - September 13, 2011
FFSS Start Date - September 27, 2011
Session 2 - October 4, 2011
Session 3 - October 11, 2011
Session 4 - October 18, 2011
Session 5 - October 25, 2011
Session 6 - November 1, 2011
Session 7 - November 8, 2011
Session 8 - November 15, 2011

Promotional Materials

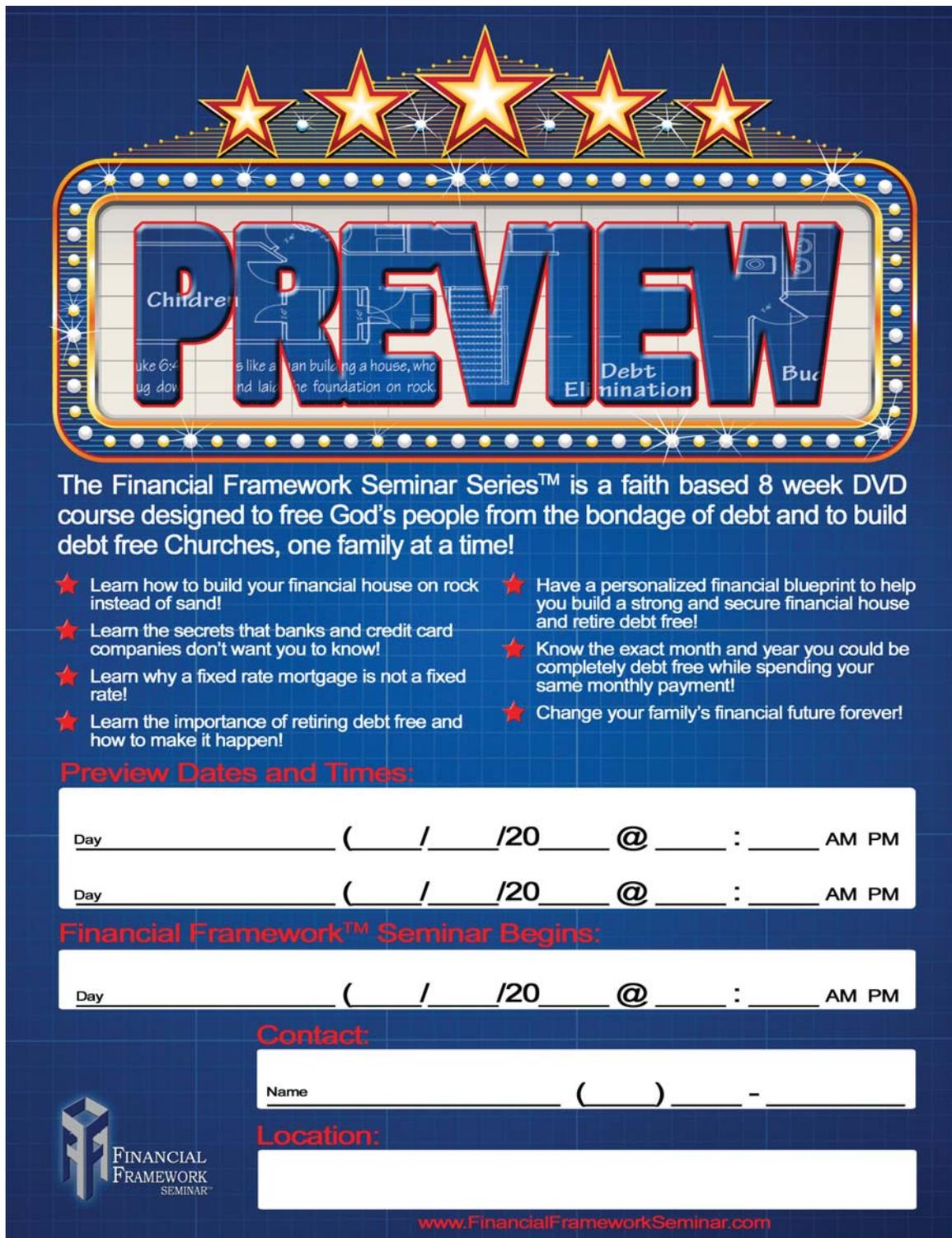
On the following pages are samples of the various tools available to help promote the FFSS to the congregation and the community in order to motivate people to attend the seminar. Experience has proven that using these materials is effective in getting people in the seats. Please use these tools and follow the suggested time schedule for promoting the FFSS before holding the Preview and Registration events.

All of the posters and flyers are available as PDF files that can be filled in with your dates and printed using your own computer and printer, or sent to your professional printer of choice. We have found that Sam's Club is an affordable way to have the larger posters made in 24 hours or less.

Each of the following examples (and more) can be found in the FFSS Preview Meeting DVD that is included in the Church Leadership Kit. Everything is also available for download from the Log In section of the FFSS website. Just ask your Outreach Coordinator for help accessing all of the resources, or call the Home Office.

The effort and diligence that you put into the promotion of the FFSS will have a direct effect on the level of excitement and participation from your congregation and community. Planning is everything and good promotional campaign can only lead to success. Our staff is available to help you with any aspect of implementing a successful plan for promoting the FFSS. Please let us help you so that you can get the benefits of the FFSS working for the most families possible!

Promotional Poster (Preview & Seminar Start Dates)



PREVIEW

The Financial Framework Seminar Series™ is a faith based 8 week DVD course designed to free God's people from the bondage of debt and to build debt free Churches, one family at a time!

- ★ Learn how to build your financial house on rock instead of sand!
- ★ Learn the secrets that banks and credit card companies don't want you to know!
- ★ Learn why a fixed rate mortgage is not a fixed rate!
- ★ Learn the importance of retiring debt free and how to make it happen!
- ★ Have a personalized financial blueprint to help you build a strong and secure financial house and retire debt free!
- ★ Know the exact month and year you could be completely debt free while spending your same monthly payment!
- ★ Change your family's financial future forever!

Preview Dates and Times:

Day _____ (/ /20 @ : AM PM

Day _____ (/ /20 @ : AM PM

Financial Framework™ Seminar Begins:

Day _____ (/ /20 @ : AM PM

Contact:

Name _____ () - _____

Location:

www.FinancialFrameworkSeminar.com

Promotional Poster (Sample)

Emergency Fund
Retirement Savings
Insurance

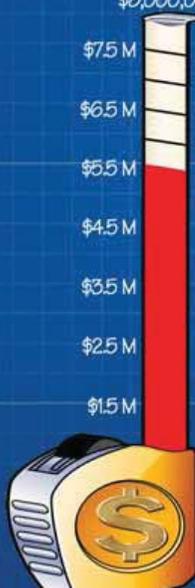
Debt Free Church Under Construction

Luke 6:48 - "He is like a man building a house, who dug down deep and laid the foundation on rock. When a flood came, the torrent struck that house but could not shake it, because it was well built."

Debt Elimination

Budgeting

Sample Results From 12 Average Families

<p>\$3,500,000</p>  <p>Potential Interest Savings</p>	<p>\$8,000,000</p>  <p>Potential Monthly Payment Savings</p>	<p>300 Years</p>  <p>Potential Number of Years Saved</p>	<p>\$25,000,000</p>  <p>Potential Difference at Retirement</p>
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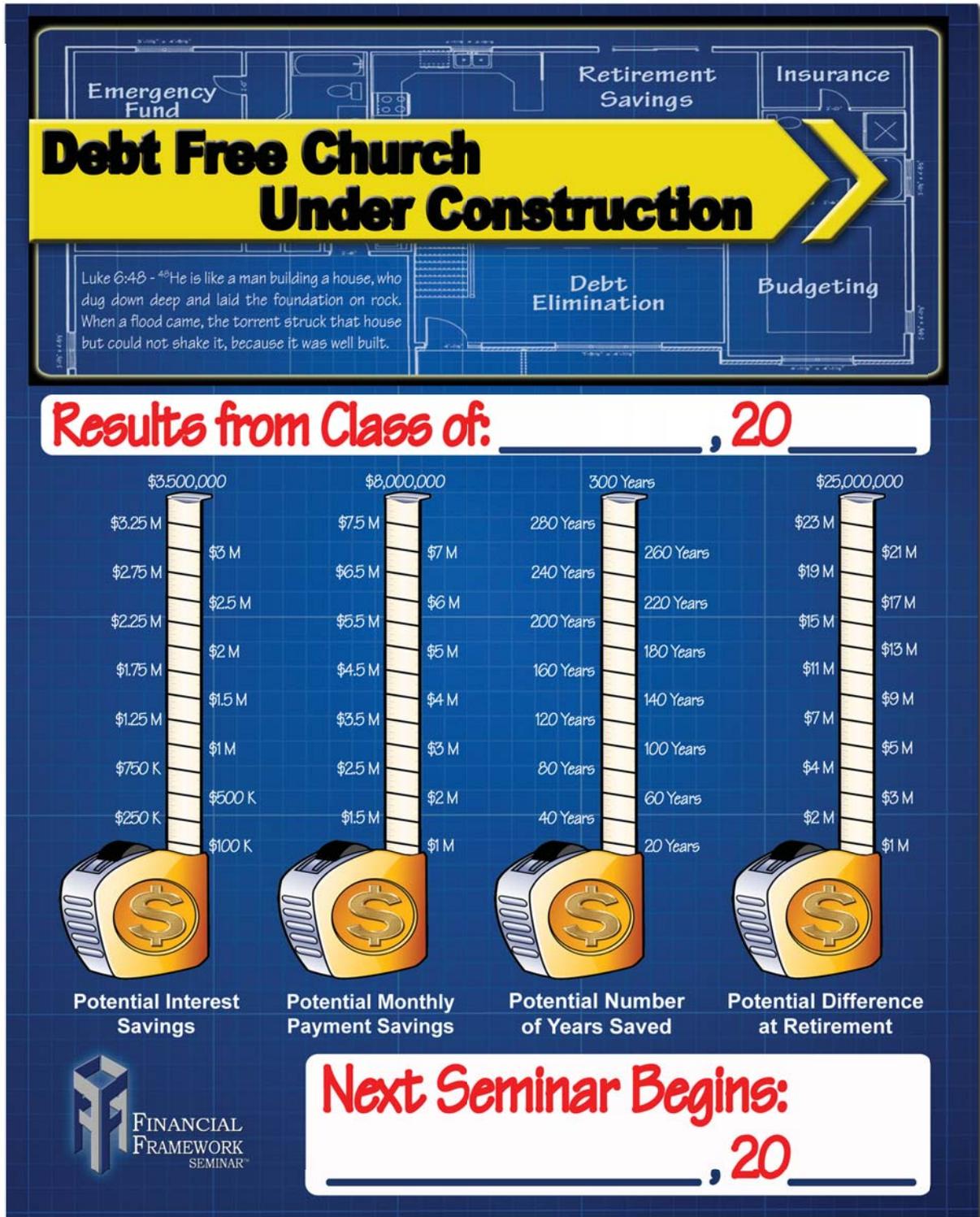
Next Seminar Begins:

_____, 20____



FINANCIAL
FRAMEWORK
SEMINAR

Poster (Your Seminar Totals)



Bulletin Inserts - Looking for Class Leader

WANTED



CLASS LEADER

- ★ LOVES OUR CHURCH AND OUR MEMBERS
- ★ HAS A HEART TO HELP OUR CHURCH PROSPER
- ★ WANTS TO MAKE A BIG DIFFERENCE
- ★ BELIEVES A "DEBT-FREE" CHURCH CAN BE BUILT

IF YOU SEE, KNOW OR SUSPECT ANYONE WHO MEETS THIS DESCRIPTION, PLEASE NOTIFY A DEACON OR ELDER IMMEDIATELY (OR, PUT THEIR NAME IN THE COLLECTION PLATE). THE SERVICE OF THIS PERSON IS CRITICAL IN THE CONSTRUCTION OF A "DEBT-FREE" CHURCH. (NO EXPERIENCE IS NECESSARY)

Name of Suspected Class Leader

Phone Number



1-866-559-4696
www.FinancialFrameworkSeminar.com

WANTED



CLASS LEADER

- ★ LOVES OUR CHURCH AND OUR MEMBERS
- ★ HAS A HEART TO HELP OUR CHURCH PROSPER
- ★ WANTS TO MAKE A BIG DIFFERENCE
- ★ BELIEVES A "DEBT-FREE" CHURCH CAN BE BUILT

IF YOU SEE, KNOW OR SUSPECT ANYONE WHO MEETS THIS DESCRIPTION, PLEASE NOTIFY A DEACON OR ELDER IMMEDIATELY (OR, PUT THEIR NAME IN THE COLLECTION PLATE). THE SERVICE OF THIS PERSON IS CRITICAL IN THE CONSTRUCTION OF A "DEBT-FREE" CHURCH. (NO EXPERIENCE IS NECESSARY)

Name of Suspected Class Leader

Phone Number



1-866-559-4696
www.FinancialFrameworkSeminar.com

Bulletin Inserts - Weeks 1 and 2

<p>Financial Framework Seminar Series™ A Faith based 8 week DVD course designed to free God's people from the bondage of debt and to build debt free Churches all across the country!</p> <p>The System Includes:</p> <ul style="list-style-type: none"> ★ Personalized Equity Creator® Financial Blueprint (A real get out of debt financial plan) ★ Financial Life Book™ (information you should have been taught in school) ★ 8 Audio Lessons from the FFSS Sessions (follows the Financial Life Book™) ★ WOWbudget™ (a new simple way to manage your money) ★ Free Equity Creator® Coach Assistance (specially trained Equity Creator® professionals) ★ Handy FFSS Tote Bag <p style="background-color: black; color: white; padding: 5px;">Proverbs 16:3 (NIV) - Commit to the LORD whatever you do, and your plans will succeed.</p> <p>Seminar Preview Dates: ___/___/___ @ ___:___:___ M ___/___/___ @ ___:___:___ M ___/___/___ @ ___:___:___ M</p> <p>Seminar Start Date: ___/___/___ @ ___:___:___ M</p> <p>Contact Person: _____ Contact Phone: _____</p> <p style="text-align: right;"> www.FinancialFrameworkSeminar.com</p>	<p>Financial Framework Seminar Series™ A Faith based 8 week DVD course designed to free God's people from the bondage of debt and to build debt free Churches all across the country!</p> <p>The System Includes:</p>  <p style="background-color: black; color: white; padding: 5px;">Proverbs 21:5 (NIV) - The plans of the diligent lead to profit as surely as haste leads to poverty.</p> <p>Seminar Preview Dates: ___/___/___ @ ___:___:___ M ___/___/___ @ ___:___:___ M ___/___/___ @ ___:___:___ M</p> <p>Seminar Start Date: ___/___/___ @ ___:___:___ M</p> <p>Contact Person: _____ Contact Phone: _____</p> <p style="text-align: right;"> www.FinancialFrameworkSeminar.com</p>
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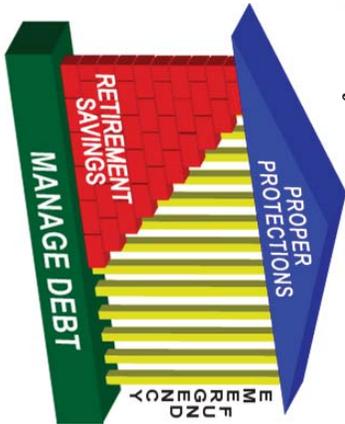


Bulletin Inserts - Weeks 3 and 4 (if needed)

Financial Framework Seminar Series™

A Faith based 8 week DVD course designed to free God's people from the bondage of debt and to build debt free Churches all across the country!

Your physical house, your home, is built to provide a secure physical environment for you and your family. You have a strong foundation, walls, a roof and a sturdy outside wall for protection. Your financial house should be just as important as your physical house.



Matthew 7:24 - "Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock.²⁵ The rain came down, the streams rose, and the winds blew and beat against that house, yet it did not fall, because it had its foundation on the rock.²⁶ But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand.²⁷ The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash."

Seminar Preview Dates:

___/___/___ @ ___:___ M
 ___/___/___ @ ___:___ M
 ___/___/___ @ ___:___ M

Seminar Start Date:

___/___/___ @ ___:___ M

Contact Person: _____

Contact Phone: _____



www.FinancialFrameworkSeminar.com

Financial Framework Seminar Series™

A Faith based 8 week DVD course designed to free God's people from the bondage of debt and to build debt free Churches all across the country!

- ★ How would you feel if you could become debt free in one-third to one-half the time that you had originally obligated yourselves for, while spending your same current monthly payment?
- ★ The average family saves more than **\$96,000** in interest that they had already contractually obligated themselves to pay!
- ★ The average family saves more than **\$350,000** in monthly payments if they follow the Financial Framework™ to completion!
- ★ As more and more families attend the Financial Framework Seminar Series™ and use the tools available to them, the excitement and belief of being able to build a debt free Church will create the momentum to make it happen!

Ephesians 6:11 - Put on the full armor of GOD so that you can take your stand against the devil's schemes.

Seminar Preview Dates:

___/___/___ @ ___:___ M
 ___/___/___ @ ___:___ M
 ___/___/___ @ ___:___ M

Seminar Start Date:

___/___/___ @ ___:___ M

Contact Person: _____

Contact Phone: _____



www.FinancialFrameworkSeminar.com

Bulletin Inserts - Weeks 5 and 6 (if needed)

What is YOUR FINANCIAL PLAN for the future?

- ★ Do you know when you will be able to retire?
- ★ Does your money run out before the month does?
- ★ Do you pay your bills and never seem to get ahead?
- ★ Do you often feel there is no end in sight?

YOUR SOLUTION: Financial Framework Seminar Series™

A Faith based 8 week DVD course designed to free God's people from the bondage of debt and to build debt free Churches all across the country!

Do you know your debt free date? You will if you attend the Financial Framework Seminar Series™!

Ecclesiastes 7:19 – Wisdom makes one wise man more powerful than ten rulers in a city.

Seminar Preview Dates:

___/___/___ @ ___:___:___ M

___/___/___ @ ___:___:___ M

___/___/___ @ ___:___:___ M

Seminar Start Date:

___/___/___ @ ___:___:___ M

Contact Person: _____

Contact Phone: _____



www.FinancialFrameworkSeminar.com

3 Simple Steps to Become Debt Free:

- 1 - The Desire
- 2 - A Plan
- 3 - Discipline

We cannot give you the desire to become debt free, but we do have the plan and we can even help you with the discipline if needed.

Proverbs 22:7 - The rich rule over the poor, and the borrower is servant to the lender.

Seminar Preview Dates:

___/___/___ @ ___:___:___ M

___/___/___ @ ___:___:___ M

___/___/___ @ ___:___:___ M

Seminar Start Date:

___/___/___ @ ___:___:___ M

Contact Person: _____

Contact Phone: _____



www.FinancialFrameworkSeminar.com

Preview Meeting Outline

1. Begin and end each lesson with prayer.
2. Introduce yourself and briefly share your experience with the Equity Creator® System and Financial Framework Seminar Series™.
 - a. Share your Debt Free date if you are comfortable doing so.
 - b. Share with the group why you feel so strongly about this program and what it can do for them and the church.
 - c. Ask these questions:
 - i. If debt was not an issue, what it would mean to them as individuals?
 - ii. What it would mean to the church?
 - iii. What could be accomplished for God's kingdom?

3. Show DVD – Choose either the 11 minute piece covering the seminar, or one of the 8 minute testimonials.



4. Explain the Financial Framework Seminar System™ (FFSS).

- a. It is an 8 week faith based Seminar System designed to free God's people from the bondage of debt!
- b. The lessons are taught via DVD by Steve Barfield, the founder of the FFSS.
- c. Each of the 8 lessons will last from 1½ to 2 hours and will cover essentially everything you need to know to conquer the overwhelming task of becoming debt free.
- d. Each registered household or single member of the class will receive audio CD's of each lesson.
- e. Each registered household or single member of the class will receive a Financial Life Book™ (FLB).
- f. The material presented in the Financial Life Book™ coincides with the DVD lessons and contains additional informational material and instructions to assist you in becoming debt free and financially secure.

g. The Financial Life Book™ is housed in a D-ring binder which allows you the flexibility to add and remove pages.

h. After each DVD presentation, the Class Leader will assist members in group discussions, help answer any questions, and explain the assignments for the next lesson.

5. Answer any questions, then sign people up for the Seminar Series. Give the dates for the remaining preview meetings and let them know that they can come back to listen again and ask any questions. Encourage them to invite their friends and relatives to a future preview meeting whether they are members of the church or not. Getting America out of debt one family at a time is a commitment we all should make. One of our goals is to use the FFSS to bring the outside community to the church.

You might ask yourself:

What is unique about what has been covered thus far? Are there any differentiating features between the FFSS and the other get-out-of-debt and money management products, publications and courses available in today's market place? *The answer is a most definite YES!*

- In addition to all of the items and material listed above, you will receive your own personalized Equity Creator® Financial Blueprint, which gives you the exact month and year (your Financial Freedom Date) you can be out of debt if you follow your Blueprint.
- The personalized Equity Creator® Financial Blueprint is a financial plan that also includes a customized debt pay down schedule that takes out all of the guess work and completely removes any need for theories on how to get out of debt.
- The personalized Equity Creator® Financial Blueprint covers the four basic tenets of how to build a strong and secure financial house. Utilizing your personal numbers and information, you will learn how much you will need for retirement, how much you currently have, and what it will take to make your retirement dreams come true.
- You also receive the revolutionary WOWbudget™. A powerful, yet simple to use Budgeting System that is more efficient and different than any budgets you have tried in the past. WOWbudget™ is covered in detail in Session 2 of the FLB and has all of the supporting printed material to get started immediately.

- If you have any trouble following your customized debt pay down schedule, you can step up to the next level, using WOWbudget™. When it comes to a do-it-yourself system, this is the most powerful one that has ever existed. You can log into your secure account, make the necessary changes in your debt information, and immediately have a statement emailed to you showing exactly how much money you need to send to each creditor each month to get out of debt on your Financial Freedom Date™. If you make no changes in your account, your monthly statement will be emailed to you on the first of the month.
- If you discover that you are lacking the discipline to follow any of the customized get out of debt solutions, you can choose the EC Bill Manager™. We developed this system more than a decade ago when the Equity Creator® System was first introduced. The EC Bill Manager™ offers you the chance to have your fixed bills paid on a monthly basis and more importantly, it ensures that you will be out of debt on the Financial Freedom Date™ listed on the cover of your personalized Equity Creator® Financial Blueprint. It doesn't get any better or easier than this.
- At no additional cost, you also have access to a fully trained and certified Equity Creator® Coach (ECC). Your ECC will assist you in implementing your blueprint and any of the other key steps needed to retire debt free and be in control of both your today and your tomorrow! There are no fees charged by the ECC for this assistance. This ECC postcard will be found in each kit (this is the back of the card).

EQUITY CREATOR® COACH'S COMMITMENT TO YOU

- I will be totally dedicated to the mission of creating debt free churches by graciously assisting one family at a time in their quest to be debt free and retire with dignity.
- I will be there to assist you in every aspect of your financial lives even if you have no need for any financial products or services beyond the Financial Framework Seminar Series™.
- You can have peace of mind knowing that I passed a background check.
- I have attended training and passed certification exams in every aspect of the FFSS and the Equity Creator® products and systems.
- I hold the proper licenses required to do business in my state and I am in good standing with all State and Federal authorities.
- I will only offer the products and services that are approved by the FFSS and offered through the EC Agency.
- I will **NOT** be a Class Leader.
- I will **NOT** market, sell or provide any product or service to a FFSS class member that is not covered in the FFSS or approved by the EC Agency.
- I will **NOT** charge you a fee for my assistance or advice.

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Seminar Basics

- Become Familiar With Each Class:** Look over the 8 sessions and become familiar with the material. It is important to realize that each of the sessions intertwine with one another to create a real financial plan or road map. If time permits, watch the DVD sessions in advance of the class. This will make the topic more familiar to you and it will give you ideas on how to better lead that particular class. But, if you don't have time in advance, you will still come up with ideas to make the session a success as you watch the DVD with your class.
- Find Volunteers:** Depending on your schedule and if you are going to divide the larger group into smaller groups after the DVD presentation, it might be a good idea to ask for volunteers to assist you through out the seminar. This would also be helpful if for some reason you, the Class Leader, had to miss a class. One of the assistants could fill in and the seminar could go on as planned.
- Arrive Early:** Arrive about 30 minutes early for the session if at all possible. This would allow you time to make sure the room is set up correctly and that the audio/visual equipment is in working order.
- Begin On Time:** Start the session on time each week and make sure you end on time. Each session should last between 1½ and 2 hours. Try not to go over the 2 hour time period unless everyone agrees. We do not want to do anything to aggravate them or to get their minds off of the task at hand, becoming debt free and creating a debt free church.
- Issue Name Tags:** Have the participants sign in and issue them a name tag. This is important especially when you break up into smaller discussion groups after the DVD has been shown. There will be people attending the seminar that are regular church members, and if the seminar was marketed to the outside community, there also be people who would feel more comfortable if they knew everyone's names. As a reminder, the FFSS can be a tremendous opportunity for your members to invite people to the seminar.



- Tracking the Progress: At the end of Session 1 the class will see instructions on how to build their personalized Equity Creator® Financial Blueprint. Once they have their blueprints in hand, hopefully by Session 2, you will need to have each participant answer the questions in Exercise 1.3 that is found at the end of the chapter. I am going to be redundant on showing both you and the class members how to find the information.

Exercise 1.3

There are several places in the blueprint to find the answers. The easiest place is in Section 7: Program Summary

1. How long will you be in debt if you **DON'T** follow your personalized Equity Creator® Financial Blueprint (located in the Program Summary page of your Blueprint)?

Year(s) **29** Month(s) **0**

Remaining Time in Debt	29Yr, 0Mo
------------------------	-----------

2. How long will you be in debt if you **DO** follow your personalized Equity Creator® Financial Blueprint (located in the Program Summary page of your Blueprint)?

Year(s) **9** Month(s) **5**

Remaining Time in Debt	29Yr, 0Mo	9Yr, 5Mo
------------------------	-----------	----------

3. How many years and months will this save you?

Year(s) **19** Month(s) **7**

Original Time in Debt - 29 years x 12 months = 348 months
 New Time in Debt - 9 years x 12 months = 108 + 5 months = 113 months
235 months SAVED

SECTION SEVEN: PROGRAM SUMMARY

Your Debt Elimination Plan -

	Your Current Status	Equity Creator®	One major strength of the Equity Creator® Personalized Financial Blueprint is that the system works within your existing monthly budget, without requiring you to take on potentially harmful new credit. The advantage of working within a structured and disciplined program is evident here, potentially saving you all of your time in debt, and saving you thousands of dollars in interest!
Monthly Debt Expenditure	\$2,497.32	\$2,497.32	
Debt Acceleration Margin	\$75.00	\$75.00	
Potential Interest to Pay	\$205,925.68	\$86,674.14	
Potential Interest Savings		\$117,249.54	
Remaining Time in Debt	29Yr, 0Mo	9Yr, 5Mo	

Your Retirement Savings Plan -

	Your Current Status	Equity Creator®	One of the key tenets of the Equity Creator® Personalized Financial Blueprint is to not only to systematically eliminate debt, but to also systematically convert those debt expenditures into investments for future retirement. As you can see here, we have taken your retirement accumulations into three different milestones. Your Equity Creator® Financial Freedom Guide, your current portfolio of debt data, and your stated time to retirement. As you can see with a systematic and disciplined approach, the difference is significant! Once you have eliminated your debts, start paying yourself! The EQUITY CREATOR® is designed so you are able to accumulate NO in your retirement savings, the more fruitful your retirement will be!
Current Retirement Savings	\$12,000.00	\$12,000.00	
Current Monthly Contributions	\$125.00	\$125.00	
Add Monthly Contributions		\$2,497.32 (avail. in 9 Yr, 5 Mo)	
Potential Retirement at milestone #1 9 Yr, 5 Mo <small>(This is your Equity Creator® Personalized Financial Freedom Goal.)</small>	\$46,870.55	\$46,870.55	
Potential Retirement at milestone #2 29Yr, 0Mo <small>(This is your current goal and all debt.)</small>	\$230,674.23	\$1,590,547.36	
Potential Retirement at milestone #3 30Yr <small>(This is your current goal to retire.)</small>	\$217,525.68	\$1,753,474.14	

4. If you take your current monthly fixed debts and multiply the monthly amount times the months and years you are saving, approximately how much will you save in monthly payments?

\$586,870.20

$\$2,497.32 \times 235 \text{ Months} = \$586,870.20$

5. How much interest were you obligated to pay before you knew about your personalized Equity Creator® Financial Blueprint?

\$203,923.68

Potential Interest to Pay	\$203,923.68
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SECTION SEVEN: PROGRAM SUMMARY

Your Debt Elimination Plan -

	Your Current Status	Equity Creator®
Monthly Debt Expenditure	\$2,497.32	\$2,497.32
Debt Acceleration Margin	\$75.00	\$75.00
Potential Interest to Pay	\$203,923.68	\$96,674.14
Potential Interest Savings		\$117,249.54
Remaining Time in Debt	29Yr, 0Mo	9 Yr, 5 Mo

Your Retirement Savings Plan -

	Your Current Status	Equity Creator®
Current Retirement Savings	\$12,000.00	\$12,000.00
Current Monthly Contributions	\$125.00	\$125.00
Add. Monthly Contribution		\$2,497.32 (avail. in 9 Yr, 5 Mo)
Potential Retirement at Milestone #1 9 Yr, 5 Mo <small>(this is your current get-out-of-debt date)</small>	\$46,870.66	\$46,870.66
Potential Retirement at Milestone #2 29Yr, 0Mo <small>(this is your current get-out-of-debt date)</small>	\$290,874.23	\$1,590,547.38
Potential Retirement at Milestone #3 30Yr <small>(this is your current date to retire)</small>	\$317,323.69	\$1,758,474.56

One major strength of the Equity Creator® Financial Blueprint is that the system works within your existing monthly budget - without requiring your debt that can potentially harm your credit. The advantage of working within a structured and disciplined program is evident here, potentially adding more to your time to debt, and saving you thousands of dollars in interest.

One of the key benefits of the Equity Creator® Financial Blueprint is not only to systematically eliminate debt, but to also systematically convert those debt expenditures into contributions to lower the your retirement. As you can see here, we have broken your retirement accumulations into three different milestones. Your Equity Creator® Financial Program Table. Your current approach of debt date, and your stated time to retirement. As you can see, with a systematic and disciplined approach, the difference is significant. Once you have eliminated your debts, start paying yourself. The EQUITY CREATOR that you are able to accumulate MORE in your retirement savings, the more fruitful your retirement will be!

EQUITY CREATOR® FINANCIAL BLUEPRINT

6. How much interest will you save if you **DO** follow your personalized Equity Creator® Financial Blueprint?

\$117,249.54

Potential Interest Savings	\$117,249.54
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7. How much will you have in your retirement savings at Milestone #2 if you **DON'T** follow your personalized Equity Creator® Financial Blueprint?

\$290,874.23

Potential Retirement at milestone #2 29Yr, 0Mo <small>(this is your current get-out-of-debt date)</small>	\$290,874.23
---	---------------------

8. Approximately how much will you have in your retirement savings if you **DO** follow your personalized Equity Creator® Financial Blueprint?

\$1,590,547.36

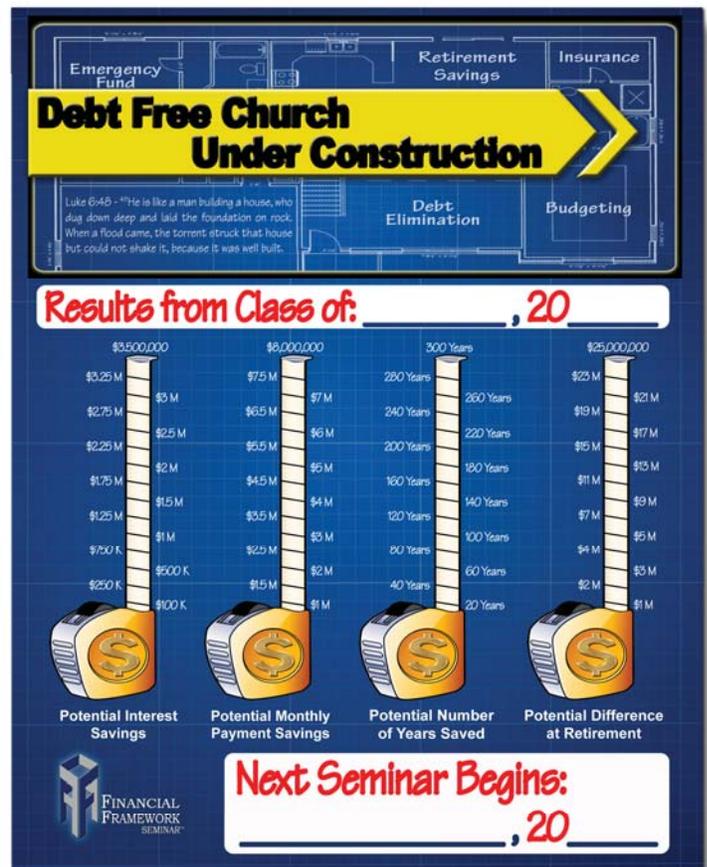
Potential Retirement at milestone #2 29Yr, 0Mo (this is your current get-out-of-debt date)	\$290,874.23	\$1,590,547.36
--	---------------------	-----------------------

9. How much more in retirement money will you have if you **DO** follow your personalized Equity Creator® Financial Blueprint (spending your same current monthly payments)?

\$1,299,673.13

$$\$1,590,547.36 - \$290,874.23 = \$1,299,673.13$$

- Transfer these Numbers to the Debt Tracking Poster:** Creating the momentum of building a debt free church can be greatly assisted when the church population can see cumulatively how much progress is being made in the FFSS. Keep in mind that each church family/participant is spending their same current monthly payments and accomplishing all of these incredible financial milestones. The Debt Totals Form was created to help you assemble and total the seminar debt numbers. Transfer the numbers to the Debt Totals Form on the next page. Use a permanent red marker to color in the tape measures.



- Graduation Certificates:** Each class member that attends at least 7 of the 8 classes should be issued a Graduation Certificate. When you fill these certificates out you will need to put their out of debt date info on the certificate and make sure you sign and date the certificate. The FFSS is an eight week seminar. At some point during the seminar it is wise to talk to the church leaders and/or pastor about the certificates being presented to the class members in front of the congregation. This will be proper recognition for the class members who are committed to building a debt free church and it will do wonders for the church members who decided not to attend the FFSS. You might even see some elbows being used when they hear how soon their friends and fellow church members are going to be debt free. Have some fun with this and keep the mission first in your mind, to build a debt free church, one family at a time!



- Class Member Survey Form:** Try to encourage each class member to take the time to complete the survey form. The information will be kept completely private and will not be sold or distributed to any outside source. The information collected will enable the FFSS home office to make changes and corrections in the seminar.



Class Member Survey Form

Please fax the Member Survey Form to:
FFSS / Attn: Surveys

678-370-0637

Or, mail the Member Survey Form to:
FFSS
ATTN: Surveys
P.O. Box 309
Clarkdale, Georgia 30111-0309

Church Name	Zip Code
	- 2 0
Class Leader's Name	Class Start Date

First Name	Spouse Name	
Last Name	Phone	
Address		
City	State	Zip
Email		

How did you find out about the Financial Framework Seminar Series™?

Family
 Friend
 Church Bulletin
 FFSS Class Member
 Website
 Newspaper
 Other

To help us with our mission to build debt free churches, please provide us with some information about you. The info will be kept by FFSS and never be given to any outside source.

Your Age: Under 18
 18 - 24
 25 - 34
 35 - 44
 45 - 54
 55 - 64
 65 - 74
 75 - 84
 85+

Martial Status: Married
 Single
 Divorced
 Widowed
 Children: 1
 2
 3
 4
 5
 6+

Educational Status: High School 1
 2
 3
 4
 College 1
 2
 3
 4
 Other _____

Household Income: Below \$14,999
 \$15,000 - \$24,999
 \$25,000 - \$34,999
 \$35,000 - \$44,999
 \$45,000 - \$54,999
 \$55,000 - \$64,999
 \$65,000 - \$74,000
 \$75,000 - \$84,000
 \$85,000 - \$94,999
 \$95,000 - \$104,999
 \$105,000 - \$124,999
 \$125,000+

Race: Caucasian
 African-American
 Hispanic
 Asian
 Other _____

Business Owner: Yes
 No
 Internet User: Yes
 No
 Regular Church Attendance: Yes
 No

If you follow through with your personalized Equity Creator® Financial Blueprint:

How much interest will you save? \$ <input style="width: 80px;" type="text"/>	How many months and years will you save? \$ <input style="width: 80px;" type="text"/>
How much will you save in monthly payments? \$ <input style="width: 80px;" type="text"/>	How much more will you have at retirement? \$ <input style="width: 80px;" type="text"/>

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 1-866-559-4696

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Class Leader Session Guide

SESSION 1 – SECRETS OF DEBT ELIMINATION

Welcome participants and discuss the overall mission of the FFSS is to build a debt free church, one family at a time! Sell the dream of what could happen to their church if everyone commits to becoming debt free!

Open session with prayer. **2 Minutes**

Introductions & Ice Breakers – Ask all of the individuals to stand up and tell their names, where they are from, and what they hope to get out of the FFSS.

5 Minutes

Hand-Out FFSS Kits: **2 Minutes**

Provide overview of Sessions & Program: **5 Minutes**

- 8 week Seminar Sessions
 - Secrets of Debt Elimination
 - The Truth About Budgeting
 - How to Set Achievable Financial Goals
 - What is Life Insurance All About
 - How to Make Money Work for You
 - How to Retire Debt Free and WHY
 - Estate Planning, Leaving a Legacy, and Giving
 - Financial Essentials for Children
- Each Session will last two hours

Quickly ask these questions: **2 Minutes**

- Who in the room is either in debt or know someone that is in debt?
- If we give you the knowledge and the tools to become debt free, are you willing to commit to accomplish it?
- Now that you are willing and committed, can we all work **TOGETHER** to have a debt-free congregation and a debt-free church?
- Think about this, what could our church do if the entire congregation were debt free?

In your Financial Life Book™, complete Exercise 1.1 & 1.2 **5 Minutes**

Show DVD **57 Minutes**

Revisit Exercises 1.1 & 1.2 – Any changes to your responses?

3 Minutes

After DVD – ask the following questions to the entire group before breaking into smaller groups. Time may not allow the group to fully discuss and answer these questions, but they need to be asked.

15 Minutes

- **The Way Life Works™** – ask the participants to go to page 5, look at the chart, and read the left side of the page.
 - Ask the class if this is about the way they started out in life?
 - Then have the class read the items on the right side of the page.
 - Then ask the question, how are we supposed to eliminate debt, increase savings, and get ourselves to the right side of the page, when we have little cash?
 - The answer is to follow the Equity Creator® System to completion!
- **Definition of Debt (page 7)** – If you owe interest to anyone, you have debt! A lot of people think that if they are paying their bills with no problems, that they don't have debt.
- **Mortgages (page 10)**
 - Ask the homeowners in the room how much of their monthly payment was applied to the principal in the first few years of their mortgage.
 - Have the class look at the example on page 10. Ask them how at the end of year one does this math equate to 6%? The answer is – it doesn't!
 - Read the first bullet point on page 11: The only time you actually pay 6% in this example is in the 360th month!
- **Credit Cards (page 12)**
 - How have your feelings about credit cards changed?
 - Banks and credit card companies are domiciled in states that have either weak or no usury laws at all. Do you think this is because they love us or they are trying to take advantage of us?
 - What do you think about the banks and credit card companies charging us unlimited interest rates, raising interest rates at will, and No ceiling on late fees?
 - When you see their television commercials now, will you look at them in a different light?

- Why do banks and credit card companies hire the smartest marketing people in the business to offer such things as 90 days same as cash?
 - **Your Financial House (review page 19)**
 - If the house you live in was built like your financial house, would you want to go back there or check into a hotel?
- **Identify Homework for Session 2 – Which is located at the end of this session in the FLB and is also listed below:** 5 Minutes
 - Complete personalized Equity Creator® Financial Blueprint
 - Go Online to website using their individual code in their kit.
 - If they need help:
 - Email: help@FinancialFrameworkSeminar.com
 - Call 1-866-559-4696
 - After Blueprint is completed, answer the questions in Exercise 1.3 near the end of the session.
 - In your Financial Life Book™ read Session 1 for review, and Session 2 to assist you in preparation for next week's session & Complete Exercises 2.1, 2.2 & 2.3.
 - Optional: Listen to Audio of Session 1 to refresh information on the video.
- **Now it is time to break up into smaller groups** - allow approximately 15 minutes for the smaller group discussion time.
 - Make sure you print off enough copies of the Small Group Discussion Topics and pass them out to the volunteers that are assisting you with the seminar small group discussions.
 - The ideal small group size is 4 to 6 couples.
 - Encourage the couples and individuals to communicate as open as they feel comfortable (do not push someone to go outside of their comfort zone).
 - Let the Leader of the small group make the necessary announcements, have someone pray, and then close and dismiss the meeting after the group is finished.

Small Group Discussion Topics (Print these pages for each of the small groups)

- **Allow approximately 15 minutes for the smaller group discussion time.**

15 Minutes

- **Accountability Questions** (ask each small group to discuss these questions)
 - Where you excited when you saw your Financial Freedom Date?
 - Do you think it will make things a little easier knowing there is an end to the financial struggles that you have faced all of your life?
 - What kind of outreach ideas do you have using the FFSS as the tool to invite your community to the classes?
 - How many people do you know who are totally debt free, including their mortgage?
 - Do you think your relatives, friends, neighbors, and others in your community would appreciate the same opportunity to finally rid themselves from the bondage of debt?
 - The morning that you wake up after you are total debt free, what would your life be like?
 - What is the first thing will you do when you become debt-free?
 - Are we each committed to becoming debt-free and building a debt free church?
 - What could our church accomplish for God's Kingdom if we became a debt-free congregation (tithing, missions, community outreach, (____ church cause)?
- **Choose Accountability Partners** – Use 3x5 index cards if you have some available, or simply write on paper. Have the participant's pair off and swap the reasons why they want to personally be debt free and their thoughts on building a debt free church. This exercise should be repeated each week. People will quit on themselves, but they will go to extraordinary measures for a friend or a crusade.

SESSION 2 – THE TRUTH ABOUT BUDGETING

At the beginning of each session, welcome participants and reiterate the overall mission of the FFSS is to build a debt free church, one family at a time! Build the dream, over and over, of what could happen to their church if everyone commits to becoming debt free, and makes it happen!

Open session with prayer.

2 Minutes

○ **Homework Review from Session 1**

10 Minutes

- Did you complete Exercise 2.1, 2.2, & 2.3?
 - How did you feel completing the exercises?
- Did you complete your personalized Equity Creator® Financial Blueprint?
 - If they had problems completing their Blueprint, refer them to help@FinancialFrameworkSeminar.com, have them call 1-866-59-4696, or seek volunteers from the group to assist one another.
- Those who completed your personalized Blueprint:
 - Where you excited to see your Financial Freedom Date?
 - Where you excited to see how much money will you save, and how much more you will have when you retire?

○ **Provide overview of Session 2**

5 Minutes

- WOWbudget™ is different than the other budgeting systems in the market place.
- It is designed to assist you in your mission to become debt free by assigning the fixed bill money to your Budget A account, while the living expense money is being managed and budgeted in the Budget B account.

○ **Show DVD**

35 Minutes

○ **Revisit Exercises 2.1, 2.2, & 2.3 – Any changes to your responses?**

5 Minutes

- **After DVD – ask the following questions to the entire group before breaking into smaller groups. Time may not allow the group to fully discuss and answer these questions, but they need to be asked.** 5 Minutes
 - What are the differences between Fixed and Non-Fixed Debts?
 - What is the purpose of having two checking accounts?
 - Name two or three reasons or benefits why we need a budget?

- **Identify Homework for Session 3 – Which is located at the end of this session in the FLB and is also listed below:** 10 Minutes
 - Begin work on the written version of the WOWbudget™
 - Complete Budget Worksheets
 - Establish Checking Account A (preferably different bank from B)
 - If you have not already done so, complete your Blueprint and fill in your numbers on Exercise 3.1. This is a repeat of Exercise 1.3 in session one.
 - Once you have completed this exercise, fill out the Debt Free Congregation form and turn the form in to the Class Leader. The Class Leader will update the Debt Free Church Poster and send a copy to the Equity Creator® home office for the national tracking numbers.
 - Optional: Listen to Audio of Session 2 to refresh information on video.

- **Now it is time to break up into smaller groups** - allow approximately 44 minutes for the smaller group discussion time.
 - Make sure you print off enough copies of the Small Group Discussion Topics and pass them out to the volunteers that are assisting you with the seminar small group discussions.
 - The ideal small group size is 4 to 6 couples.
 - Encourage the couples and individuals to communicate as open as they feel comfortable (do not push someone to go outside of their comfort zone).
 - Let the Leader of the small group make the necessary announcements, have someone pray, and then close and dismiss the meeting after the group is finished.

Small Group Discussion Topics (Print these pages for each of the small groups)

- **Allow approximately 44 minutes for the smaller group discussion time.**

44 Minutes

- **Accountability Questions** (ask each small group to discuss these)
 - In the past what has been your overall attitude about budgeting?
 - Does it make sense how the two separate checking accounts and dividing your fixed bill money (Budget A account - debts included in your Blueprint) and your Lifestyle Expenses (Budget B account - tithing, groceries, utilities, etc.) would work in managing your money?
 - Have you ever been on a family weekend or vacation and dipped into some of the money that was earmarked for one of your fixed debts?
 - Even if you have tried other budgeting systems in the past (they only used one checking account) would you commit to working the WOWbudget™?
- **Choose Accountability Partners** – Use 3x5 index cards if you have some available, or simply write on paper. Have the participant's pair off and swap the reasons why they want to personally be debt free and their thoughts on building a debt free church. This exercise should be repeated each week. People will quit on themselves, but they will go to extraordinary measures for a friend or a crusade.

- **Wrap-Up**

3 Minutes

Remind Participants:

To bring their Financial Framework Seminar Series™ (FFSS) Tote bag with:

- Financial Life Book™ (FLB)
- Personalized Equity Creator® Financial Blueprint
- Pen, pencil & paper
- Highlighter
- Calculator

Remind the class members about the Equity Creator® Coach (ECC) service that is offered with their FFSS membership. No fee is charged for coach assistance.

SESSION 3 – HOW TO SET ACHIEVABLE FINANCIAL GOALS

At the beginning of each session, welcome participants and reiterate the overall mission of the FFSS is to build a debt free church, one family at a time! Build the dream, over and over, of what could happen to their church if everyone commits to becoming debt free, and makes it happen!

Open session with prayer. **2 Minutes**

○ **Homework Review from Session 2**

5 Minutes

Did you complete?

- Open Checking Account A for your fixed debts?
- Budget System/Worksheets or at least begin the process?
- Started tracking your spending?

○ **Provide overview of Session 3**

5 Minutes

- In this session we will look at each section of the personalized Equity Creator® Financial Blueprint in detail.
- We will look briefly at the WOWbudget™, and the EC Bill Manager™. It is important to know that you have other options available to assist you in your quest of becoming debt free and your crusade of creating a debt free church.
- On the video Steve will be covering the most important parts of the Blueprint. It is recommended that you have your Blueprint, highlighter, and a pen and paper ready as he explains the different sections.

○ **Show DVD**

64 Minutes

○ **After DVD – ask the following questions to the entire group before breaking into smaller groups. Time may not allow the group to fully discuss and answer these questions, but they need to be asked.**

10 Minutes

- How does it make you feel to have the exact date when you can be out of debt, as it shows on the cover of your personalized Equity Creator® Financial Blueprint - your Financial Freedom Date?
- How will having a light at the end of your financial tunnel make it easier for you to continue on your mission to become debt free and to create a debt free church?

- With your mortgage company's plan, how much would you still owe them on your Financial Freedom date? (Look in your Blueprint, Section 2A – Mortgage Analysis – last sentence of top paragraph)?
- How long would you be in debt making minimum payments on your credit cards (see item 2C – Revolving Debt (credit cards))?
- **Identify Homework for Session 4 – Which is located at the end of this session in the FLB and is also listed below:**

5 Minutes

- Optional: Listen to Audio of Session 3 to refresh information on video.
- Review your personalized Equity Creator® Financial Blueprint results.
- Look over your Blueprint Summary (Section 7) with your spouse, and ask each other, do we want to stay in the Red column or do we want to move to the Blue column?
- Analyze each line and discuss what this would mean to you as individuals and as a couple.
- If you decide to move to the Blue column, then you need to decide what you are willing to do to make sure it happens. Should you consider the WOWbudget™ or the EC Bill Manager™? Getting personally out of debt and creating a debt free church is a life changing event!
- Read Session 4 in your Financial Life Book™ before the next class & Complete Exercises 4.1.
- If you have not already done so, complete Exercise 3.1, and turn into the Class Leader. Please use the Debt Free Church Form. The Class Leader will use your numbers (not mentioning any names) to update the Debt Free Church posters that are posted around the church.
- **Now it is time to break up into smaller groups** - allow approximately 25 minutes for the smaller group discussion time.
 - Make sure you print off enough copies of the Small Group Discussion Topics and pass them out to the volunteers that are assisting you with the seminar small group discussions.
 - The ideal small group size is 4 to 6 couples.
 - Encourage the couples and individuals to communicate as open as they feel comfortable (do not push someone to go outside of their comfort zone).
 - Let the Leader of the small group make the necessary announcements, have someone pray, and then close and dismiss the meeting after the group is finished.

Small Group Discussion Topics (Print these pages for each of the small groups)

- **Allow approximately 25 minutes for the smaller group discussion time.**

25 Minutes

- **Accountability Questions** (ask each small group to discuss these)
 - Did you realize that you could take your same monthly debt expenditure, get out of debt in 8 to 12 years, and have as much money in retirement as shown in your Summary Page (Red and Blue columns)?
 - If you woke up in the morning, and owed no one a single penny, how would you feel? What would you do different?
 - If the congregation here at our church can become debt free, what will that do for the church, the community, the mission programs, the building programs, and everything else that we need to do?
 - What ideas do you have to help us invite the outside community to the next seminar?
 - Do you currently know of people that you would invite?
 - If we can all become debt free, what could we accomplish for the Kingdom of God?
- **Choose Accountability Partners** – Use 3x5 index cards if you have some available, or simply write on paper. Have the participant's pair off and swap the reasons why they want to personally be debt free and their thoughts on building a debt free church. This exercise should be repeated each week. People will quit on themselves, but they will go to extraordinary measures for a friend or a crusade.

- **Wrap-Up**

3 Minutes

Remind Participants to bring the following items:

- Financial Life Book™ (FLB)
- Personalized Equity Creator® Financial Blueprint
- Pen, pencil & paper
- Highlighter
- Calculator

Remind the class members to contact their Equity Creator® Coach if they have and questions or need any help.

SESSION 4 – WHAT IS LIFE INSURANCE ALL ABOUT

At the beginning of each session, welcome participants and reiterate the overall mission of the FFSS is to build a debt free church, one family at a time! Build the dream, over and over, of what could happen to their church if everyone commits to becoming debt free, and makes it happen!

Open session with prayer.

2 Minutes

○ **Homework Review from Session 3**

5 Minutes

What decisions have you made?

- Did you do a complete review of your personalized Equity Creator® Financial Blueprint?
- We should all have made our decision of whether we are going to stay in the Red column or the Blue column in the Summary Section.
- One of the Homework points was to make sure that we communicated with our spouse about our feelings of being debt free, and what it would mean to create a debt free church.
- Have you completed the Debt Tracking Form and turned it into the Class Leader?

○ **Provide overview of Session 4**

5 Minutes

- This session is on protecting the breadwinner in case something happens.
- You will learn in this session that Life Insurance is not for the person who is insured, but for the people who are left behind.
- You will learn what the phrase, “peak responsibility period” means. This time frame is very important when planning and building a strong and secure financial house.
- You will also look on the Life Insurance section of your personalized Equity Creator® Financial Blueprint to see how much you need and how long what you already have will replace the income of the breadwinner.

○ **Show DVD**

37 Minutes

- **After DVD – ask the following questions to the entire group before breaking into smaller groups. Time may not allow the group to fully discuss and answer these questions, but they need to be asked.**

10 Minutes

- Before you obtained your Blueprint, did you know exactly how much life insurance you needed to fully protect the breadwinner(s)?
 - Had you ever heard the expression, “peak responsibility period”?
 - Can you remember in your church or in your community when someone died prematurely and the family was financially devastated?
 - What section of the financial house does Life Insurance make up?
- **Identify Homework for Session 5 – Which is located at the end of this session in the FLB and is also listed below:**
- 10 Minutes
- Review Section 4 – Life Insurance, in your Blueprint.
 - Optional: Listen to Audio of Session 4 to refresh information on video.
 - If you are short (more red than green), you and your spouse decide if it is important enough to take action on it.
 - If so, are you already spending enough on what you currently have to do the complete job? If you are not sure, we can analyze what you currently have, look at the price you are paying, and find an affordable solution if needed.
 - For assistance, simply email: Coach@FinancialFrameworkSeminar.com, or call 1-866-559-4696, or go to the website: www.FinancialFrameworkSeminar.com and click on the Equity Creator® Coach button.
 - If you would rather deal with your existing insurance person, make sure he/she understands the blueprint and it is important for you to tell them what kind of insurance you need and how much. Do not let them tell you anything different! Your insurance numbers are custom to your income and your peak responsibility period.
 - Preview Session 5 & Complete Exercise 5.1.
- **Now it is time to break up into smaller groups** - allow approximately 47 minutes for the smaller group discussion time.
- Make sure you print off enough copies of the Small Group Discussion Topics and pass them out to the volunteers that are assisting you with the seminar small group discussions.
 - The ideal small group size is 4 to 6 couples.
 - Encourage the couples and individuals to communicate as open as they feel comfortable (do not push someone to go outside of their comfort zone).
 - Let the Leader of the small group make the necessary announcements, have someone pray, and then close and dismiss the meeting after the group is finished.

Small Group Discussion Topics (Print these pages for each of the small groups)

- **Allow approximately 47 minutes for the smaller group discussion time.**

47 Minutes

- **Accountability Questions** (ask each small group to discuss these)
 - Did it shock you when you read the sentence under the Life Insurance Bar Chart in Section 4 of your Blueprint? **e.g.** *Your current life insurance face amount, if saved at an annual rate of 8% will replace your income for 6 years and 10 months.*
 - This is usually an eye opening experience for most couples. The question is, what would the sample Jane Client do in 6 years and 11 months?
 - Does it make sense to be properly protected in case something happens to the breadwinner(s)?
 - What would your spouse do if something were to happen to you and you were not properly protected?
 - Have you known of a family in the past that lost their breadwinner and was not properly covered?
 - Have you known of a family in the past that lost their breadwinner and they had the proper amount of life insurance to continue their same lifestyle?
- **Choose Accountability Partners** – Use 3x5 index cards if you have some available, or simply write on paper. Have the participants pair off and swap the reasons why they want to personally be debt free and their thoughts on building a debt free church. This exercise should be repeated each week. People will quit on themselves, but they will go to extraordinary measures for a friend or a crusade!

- **Wrap-Up**

3 Minutes

Remind Participants to bring the following items:

- Financial Life Book™ (FLB)
- Personalized Equity Creator® Financial Blueprint
- Pen, pencil & paper
- Highlighter
- Calculator

Remind the class members to contact their Equity Creator® Coach if they have and questions or need any help.

SESSION 5 – How TO MAKE MONEY WORK FOR YOU

At the beginning of each session, welcome participants and reiterate the overall mission of the FFSS is to build a debt free church, one family at a time! Build the dream, over and over, of what could happen to their church if everyone commits to becoming debt free, and makes it happen!

Open session with prayer.

2 Minutes

○ **Homework Review from Session 4**

The two major reasons why most people are under insured are:
Lack of knowledge and procrastination?

5 Minutes

- Have you taken care of protecting the breadwinner(s)?
- Do you need further assistance in completing this task?
- For assistance, simply email: coach@FinancialFrameworkSeminar.com, or call 1-866-559-4696, or go to the website: www.FinancialFrameworkSeminar.com and click on the Equity Creator® Coach button.

○ **Provide overview of Session 5 – How Money Works and Emergency Fund**

5 Minutes

- Do you know the difference between simple interest and compound interest? You will after this class.
- What is the greatest mathematical discovery of all times? The “Rule of 72”.
- How many times will your money double if you earn a 6% rate of return? How about a 12% return? The answer is at 6% your money will double every 12 years and at 12% your money would double every 6 years.
- What is the minimum recommended Emergency Fund amount? The answer is a minimum of 3 months, with 6 months being ideal.
- What is the proper account for your Emergency Fund? Should it have penalties or fairly liquid? The answer is it needs to be liquid, but not attached to the Budget B checking account.

○ **Show DVD**

55 Minutes

- **After DVD – ask the following questions to the entire group before breaking into smaller groups. Time may not allow the group to fully discuss and answer these questions, but they need to be asked.**

10 Minutes

- Logic would tell us that if we could double our interest on our savings account, that the money would double. Were you surprised to see how dramatic the difference is when you earn just a few extra percent of interest? Every point makes a measurable difference!
 - Which would you take: \$10,000 in cash today, or doubling a penny for 30 days?
 - What do most people today use as their Emergency Fund? The answer is credit cards...the Devils tool!
 - Have you ever had a refrigerator or clothes washer quit working? Where did you get the money for repairs?
 - Would you put your Emergency Fund in a CD or IRA? The answer is, NO! The Emergency Fund needs to be put somewhere that is accessible with absolutely no penalties for taking it out!
- **Identify Homework for Session 5 – Which is located at the end of this session in the FLB and is also listed below:** 5 Minutes
- Optional: Listen to Audio of Session 5 to refresh information on video.
 - Complete Exercise 5.1 in Session 5.
 - Analyze your Budget B account and figure out how you can divert some of the monthly disposable income to your Emergency Fund. If the budget is tight, try to move at least \$20 or \$25 a month to this account if at all possible.
 - One suggestion and a good company to deal with on Emergency Funds is ING Direct (www.ingdirect.com). They seem to pay a little more interest than most money market accounts and they have absolutely no fees and no minimum balances.
 - Contact ING Direct or another vendor and set up the account. Once again, even if it is only a small amount.
 - Preview Session 6 & Complete Exercise 6.1.
- **Now it is time to break up into smaller groups** - allow approximately 34 minutes for the smaller group discussion time.
- Make sure you print off enough copies of the Small Group Discussion Topics and pass them out to the volunteers that are assisting you with the seminar small group discussions.
 - The ideal small group size is 4 to 6 couples.
 - Encourage the couples and individuals to communicate as open as they feel comfortable (do not push someone to go outside of their comfort zone).
 - Let the Leader of the small group make the necessary announcements, have someone pray, and then close and dismiss the meeting after the group is finished.

Small Group Discussion Topics (Print these pages for each of the small groups)

- **Allow approximately 34 minutes for the smaller group discussion time.**

34 Minutes

- **Accountability Questions** (ask each small group to discuss these)
 - Were you aware that a bank will pay you simple interest when they use your money, but charge you compound interest when you use theirs?
 - Have you noticed no-name banks, with huge, massive buildings springing up in your community over the years? Do you understand how they can afford to do this? The answer is, because they are making more profit on our money than we are!
 - Have you ever had a small to medium emergency come up and you had no extra money to deal with the problem? What did you do?
 - Does it seem like things happen when you are the least ready for them? Isn't that the way it always seems?
 - Have you ever dug your way to see some daylight and then something happens to knock you back a few steps?
 - Once you begin to work on the individual parts of your personalized Equity Creator® Financial Blueprint, and you get a handle on your Budget A and Budget B accounts, you will begin to feel more secure! Do you feel you will now have a real plan to build a secure financial house, to become debt free, and be able to retire with dignity?
 - Are you willing to cut back on some extras to build your Emergency Fund? There are ideas in the Emergency Fund section of the Financial Life Book™.
- **Choose Accountability Partners** – Use 3x5 index cards if you have some available, or simply write on paper. Have the participants pair off and swap the reasons why they want to personally be debt free and their thoughts on building a debt free church. This exercise should be repeated each week. People will quit on themselves, but they will go to extraordinary measures for a friend or a crusade.

SESSION 6 – HOW TO RETIRE DEBT FREE AND WHY

At the beginning of each session, welcome participants and reiterate the overall mission of the FFSS is to build a debt free church, one family at a time! Build the dream, over and over, of what could happen to their church if everyone commits to becoming debt free, and makes it happen!

Open session with prayer.

2 Minutes

○ **Homework Review from Session 5**

5 Minutes

- Review Exercise 5.1.
- Were you able to find any surplus to begin your Emergency Fund in your Budget B account?
- Did you open, or at least look at the ING Direct account?
- As with Life Insurance, procrastination is one of America's problems. This is an important part of building your strong and secure financial house.

○ **Provide overview of Session 6 – Retiring Debt Free**

3 Minutes

- In this session the focus is on the Retirement Section in your personalized Equity Creator® Financial Blueprint.
- We take a good look at how it is virtually impossible to drag debt into retirement and then be able to retire. Debt and Retirement are like oil and water...they don't mix at all.
- You will see how much money you need based on your income, time left to retire, and how to get there.

○ **Show DVD**

44 Minutes

○ **After DVD – ask the following questions to the entire group before breaking into smaller groups. Time may not allow the group to fully discuss and answer these questions, but they need to be asked.**

12 Minutes

- Do you think that Social Security will be around 20 and 30 years from now unless something drastically changes?

- If Social Security does fail, and if we are spending more money than we make, and if we have the worst savings rate since the depression, what is going to happen to our society?
- When you looked at Section 5 – Retirement, were you shocked when you saw how much money you will need to have saved when you retire?
- How did you feel when you saw the Blue column, Milestone #2, in the Program Summary? Keep in mind, you are and have been debt free for a while, and you would simply send your monthly payment to your savings account instead of to the creditors. That is a novel idea, isn't it?
- **Identify Homework for Session 6 – Which is located at the end of this session in the FLB and is also listed below:** 10 Minutes
 - Optional: Listen to Audio of Session 6 to refresh information on video.
 - Complete Exercise 6.1 in Session 6.
 - Create your Personal Financial Statement.
 - Discuss with your spouse your thoughts on the importance or non-importance of carrying debt into retirement with you.
 - Read Session 7 in your Financial Life Book™ before the next class.
- **Now it is time to break up into smaller groups** - allow approximately 40 minutes for the smaller group discussion time.
 - Make sure you print off enough copies of the Small Group Discussion Topics and pass them out to the volunteers that are assisting you with the seminar small group discussions.
 - The ideal small group size is 4 to 6 couples.
 - Encourage the couples and individuals to communicate as open as they feel comfortable (do not push someone to go outside of their comfort zone).
 - Let the Leader of the small group make the necessary announcements, have someone pray, and then close and dismiss the meeting after the group is finished.

Small Group Discussion Topics *(Print these pages for each of the small groups)*

- **Allow approximately 40 minutes for the smaller group discussion time.**

40 Minutes

- **Accountability Questions** (ask each small group to discuss these)
 - Have you ever had the thought that you would never be able to retire and that you would have to work until you die?
 - Before the FFSS, did you have any idea how much you would need at retirement age?
 - Before the FFSS, did you have any idea how you would ever get there?
 - Retirement means many different things to many different people. What does it mean to you?
 - Do you feel you have enough motivation and/or reasons to become debt free?
 - Are you willing to follow the system and change your family's financial lives forever?
- **Choose Accountability Partners** – Use 3x5 index cards if you have some available, or simply write on paper. Have the participants pair off and swap the reasons why they want to personally be debt free and their thoughts on building a debt free church. This exercise should be repeated each week. People will quit on themselves, but they will go to extraordinary measures for a friend or a crusade!

- **Wrap-Up**

3 Minutes

Remind Participants to bring the following items:

- Financial Life Book™ (FLB)
- Personalized Equity Creator® Financial Blueprint
- Pen, pencil & paper
- Highlighter
- Calculator

Remind the class members to contact their Equity Creator® Coach if they have and questions or need any help.

SESSION 7 – ESTATE PLANNING, LEAVING A LEGACY, & GIVING

At the beginning of each session, welcome participants and reiterate the overall mission of the FFSS is to build a debt free church, one family at a time! Build the dream, over and over, of what could happen to their church if everyone commits to becoming debt free, and makes it happen!

Open session with prayer.

2 Minutes

○ **Homework Review from Session 6**

- Did you complete Exercise 6.1 in Session 6?
- Did you create your Personal Financial Statement? If not, you need to work on this to see exactly where you are and where you can go if you follow your personalized Equity Creator® Financial Blueprint.
- What did you and your spouse decide about carrying debt into retirement? Are you going to follow the Equity Creator® System, or, are you going to try and go it alone.

5 Minutes

○ **Provide overview of Session 7 - Estate, Leaving a Legacy, and Giving**

- This session is filled with helpful information and the forms you might need to get your financial lives in order.
- If something were to happen to you and your spouse, do you know who would get your children without a properly executed will? You will learn this and much more in this session.
- God fully expects each of us to leave an inheritance for our children and their children. Leaving a Legacy and Giving makes God smile down on His children. In this session we look at different ideas and ways to give back our blessings to others.
- Giving is what life is all about. As you have always heard, it is more fun to give than to receive. Giving of our love, our resources, and our time is very important in God's eyes. All throughout the Bible God gives us one example after another on giving. In this session we examine different ways to make God proud.

3 Minutes

○ **Show DVD**

48 Minutes

- **After DVD – ask the following questions to the entire group before breaking into smaller groups. Time may not allow the group to fully discuss and answer these questions, but they need to be asked.**

10 Minutes

- The importance of having your Estate in proper order is evident when looking at the list of celebrities in Session 7. Did you happen to notice who did the 2nd best on both of the lists?
 - How would your lives be today if someone in your family would have had the foresight to leave you a substantial inheritance? Or any inheritance at all?
 - How does it make you feel when you give to others?
- **Identify Homework for Session 7 – Which is located at the end of this session in the FLB and is also listed below:**
- 10 Minutes
- Complete Exercise 7.1. Make sure you have a properly executed Will in place. An attorney would be the best source, but if your current budget will not currently allow this, you might go to: <http://www.legalzoom.com/legal-Wills/wills-overview.html> and create a Will. We think you see and understand the importance of at least detailing the information concerning your children if something were to happen to both spouses.
 - Have a meeting with your family and figure out at least one way that the family can give back some of the blessings that have bestowed upon your family! This is a true heart building exercise for your children, and it won't do any harm to you and your spouse either!
 - Go through the various forms in the back of Session 7.
 - Begin to work on the Important Information Documents and the Household Inventory Checklist. Remember to use still photos and video while documenting the inventory.
 - Optional: Listen to Audio of Session 7 to refresh information on video.
 - Read Session 8 in your Financial Life Book™ before the next class.
- **Now it is time to break up into smaller groups** - allow approximately 36 minutes for the smaller group discussion time.
- Make sure you print off enough copies of the Small Group Discussion Topics and pass them out to the volunteers that are assisting you with the seminar small group discussions.
 - The ideal small group size is 4 to 6 couples.
 - Encourage the couples and individuals to communicate as open as they feel comfortable (do not push someone to go outside of their comfort zone).
 - Let the Leader of the small group make the necessary announcements, have someone pray, and then close and dismiss the meeting after the group is finished.

Small Group Discussion Topics (Print these pages for each of the small groups)

- **Allow approximately 36 minutes for the smaller group discussion time.**

36 Minutes

- **Accountability Questions** (ask each small group to discuss these)
 - If you don't already have a properly executed will in place, does it concern you that some undesirable person might have total authority over your children if something were to happen to you?
 - Do you have it in your heart to leave an inheritance for your children? Or, do you have the attitude that I had it rough and so can they? Or, I am going to spend my money while I am here and they can make their own.
 - Can you think of any ideas other than the ones Steve showed on the DVD to give back your love, resources, and your time?
 - How will you involve your children to help plan, and help execute the act of kindness?
- **Choose Accountability Partners** – Use 3x5 index cards if you have some available, or simply write on paper. Have the participants pair off and swap the reasons why they want to personally be debt free and their thoughts on building a debt free church. This exercise should be repeated each week. People will quit on themselves, but they will go to extraordinary measures for a friend or a crusade!

- **Wrap-Up**

5 Minutes

Remind Participants - to bring the following items:

- Financial Life Book™ (FLB)
- Personalized Equity Creator® Financial Blueprint
- Pen, pencil & paper
- Highlighter
- Calculator

Remind the class members to contact their Equity Creator® Coach if they have and questions or need any help.

SESSION 8 – FINANCIAL ESSENTIALS FOR CHILDREN

At the beginning of each session, welcome participants and reiterate the overall mission of the FFSS is to build a debt free church, one family at a time! Build the dream, over and over, of what could happen to their church if everyone commits to becoming debt free, and makes it happen!

Open session with prayer.

2 Minutes

○ **Homework Review from Session 7**

5 Minutes

- Did you complete Exercise 7.1?
- Did you begin the process of working on a will? If not, think about what will happen to your children?
- What kinds of ways did you and your family figure out to give back blessings to others?
- Did you work on filling out the Important Information forms and did you begin the process of doing your household inventory? Do not put this off. It is important.

○ **Provide overview of Session 8 – Children and Finance**

3 Minutes

- In Session 8 we wanted to lay the groundwork for the three FFSS children's classes that are coming out in first quarter of 2010.
- Over time we have figured out that a small percentage of families believe in methodically saving for the future and are frugal in what they purchase. They teach these principles to their children and it is passed down from generation to generation.
- But we have also figured out that the majority of families are not savers, but spenders. And, sadly enough, this habit is passed down to their children and never seems to get any better. To make things worse we have a lack of basic financial knowledge, which creates a viscous cycle that is hard to break.
- This Session and the upcoming children's courses have been designed to teach the much needed basic financial information that children and young adults will need to know in order to live a financially prosperous life.

- **Show DVD** **59 Minutes**
- **After DVD – ask the following questions to the entire group before breaking into smaller groups. Time may not allow the group to fully discuss and answer these questions, but they need to be asked.** **10 Minutes**
 - How many of you were taught to dissect frogs in high school instead of learning about the basics of how to make it in life financially? How many of you have dissected a frog since you were in school?
 - What do you think about the family outing day when one of the older children is in charge of managing the money? This is a lot of fun and proves to be a real good learning experience for the children involved.
 - Would you consider your family savers or spenders?
- **Identify Homework for Session 8 – Which is located at the end of this session in the FLB and is also listed below:** **5 Minutes**
 - Optional: Listen to Audio of Session 8 to refresh information on video.
 - The homework for Session 8 is to follow the Equity Creator® System, become debt free, and honor your commitment to build a debt free church!
- **Now it is time to break up into smaller groups** - allow approximately 25 minutes for the smaller group discussion time.
 - Make sure you print off enough copies of the Small Group Discussion Topics and pass them out to the volunteers that are assisting you with the seminar small group discussions.
 - The ideal small group size is 4 to 6 couples.
 - Encourage the couples and individuals to communicate as open as they feel comfortable (do not push someone to go outside of their comfort zone).
 - Let the Leader of the small group make the necessary announcements, have someone pray, and then close and dismiss the meeting after the group is finished.

Small Group Discussion Topics (Print these pages for each of the small groups)

- **Allow approximately 25 minutes for the smaller group discussion time.**

25 Minutes

- **Accountability Questions** (ask each small group to discuss these)
 - If you don't teach your children about money, how are they supposed to function as financially sound adults?
 - If you decide to follow the Equity Creator® System and change your family's financial direction forever, what impact will it have on the way you are raising your children?
 - Do you wish that you would have had a chance to attend the FFSS when you were first starting out in life?
 - Looking back on your financial lives, what would you do different if you had the opportunity to do it over again?
 - If you decide not to follow the Equity Creator® System, do you think you will ever have a chance to be debt free?
 - If you decide not to follow the Equity Creator® System, do you think it will impair the opportunity for your church to become a debt free church?
- **Choose Accountability Partners** – Use 3x5 index cards if you have some available, or simply write on paper. Have the participants pair off and swap the reasons why they want to personally be debt free and their thoughts on building a debt free church. This exercise should be repeated each week. People will quit on themselves, but they will go to extraordinary measures for a friend or a crusade!

- **Wrap-Up**

- Reminder: Personal commitment to become debt free and the larger commitment to build a debt free church!

5 Minutes

- **Closing Prayer** – set on the 2 hour mark.

6 Minutes

Pass out information on the next FFSS dates and times, and encourage them to invite other church members, their family and friends, and to go outside in the community to invite people to the next class.

The next Financial Framework Seminar™ begins: _____ / _____ /20_____

Issue a challenge to all participants to complete their quest to be debt free and reiterate their commitment to build a debt free church.

Have someone ask the blessing and begin the victory over debt celebration! If the pastor has agreed to pass out the certificates during the service let everyone know the service time and date so they will be in attendance.

We are proud of the commitment you have all made in becoming debt free and want the entire congregation to encourage you and share in the celebration. This will also provide motivation for other church and community members to join you in becoming debt free.

One more time, remind them to use their Equity Creator® Coach to help them with the task at hand, wish them luck, dismiss everyone and remind them to be safe on their journey.

Step 1 - License Agreement



Please fax the License Agreement to:
FFSS / Attn: License/Location

678-370-0637

Or, mail the License Agreement to:

FFSS
ATTN: License/Location
P.O. Box 309
Clarkdale, Georgia 30111-0309

Financial Framework Seminar Series™ License Agreement

This agreement is for the public presentation rights to use the video series titled Financial Framework Seminar Series™ (herein after referred to as FFSS). This licensing agreement is between the accepting Church/Organization and Financial Framework Seminar Series™, Inc., a Georgia corporation. The FFSS includes the eight session video series, the video information series, the eight session audio series, all online and video marketing materials, the Class Leaders Guide, the Financial Life Book™, and all encompassed copyrighted materials.

The Church agrees to use these materials only for participants who are officially enrolled in the FFSS. Any other use of these materials will violate this agreement.

The FFSS is designed to guide, assist, educate, and prepare people to become debt free and remain debt free while building a secure financial future. The goal of Class Leaders is to help the people who attend the class to get the most from the FFSS. Class Leaders are strictly prohibited from promoting their personal business or agenda. In order to ensure that all Class Leaders are using this material for its intended purpose and as it was designed, we have the following requirements for all Class Leaders.

1. CONFIDENTIALITY: The Class Leader shall hold in strict confidence and trust all Confidential Information and agrees not to disclose or otherwise provide or transfer, directly or indirectly, any Confidential Information or anything related to the Confidential Information to third parties, including, without limitation, without the prior written consent of said FFSS Member. Class Leader will comply with this Agreement and shall also be personally responsible for any breach of this Agreement by them.

2. SOLICITATION: Class Leader's and participants who are employed or self-employed, directly or indirectly, in any financial services industry, including but not limited to insurance, securities or financial planning, and if they are not a fully certified Equity Creator® Coach, they cannot in any way solicit seminar participants with their products or services. Furthermore, Class Leaders and participants cannot use the FFSS platform to recruit or sell products for their personal business gain or the business gain of others, including but not limited to all "multi-level" or "network marketing" companies.

3. CONDUCT: Class Leaders must follow the FFSS Class Leader Guide and program outline for the delivery of all session content. The Class Leader may not change or modify the FFSS content, presentation or materials without the PRIOR written consent of EC Media Group, Inc.

Step 2 - Church Registration



Please fax the form to:
 FFSS / Attn: Church Registration Department
678-370-0637

Or, mail the form to:
 FFSS
 ATTN: Church Registration Department
 P.O. Box 309
 Clarkdale, Georgia 30111-0309

General Information:

Church Name
Address
City
State Zip
Church Phone
Ext. Fax
Church Email

Class Leader Information:

First Name	Last Name
Cell Phone	Home Phone
Email	

List the FFSS Class Preview information below:

Class Preview will be held on (Day of the week)

@ : AM PM

Month Day Year

Class Preview will be held on (Day of the week)

@ : AM PM

Month Day Year

Class Preview will be held on (Day of the week)

@ : AM PM

Month Day Year

FFSS Class Start Date:

Classes will begin on (Day of the week)

@ : AM PM

Month Day Year

The owner of this form is authorized to make copies of this form as needed.



Step 3 - Member Registration Form

Please fax the Member Registration Form to: FFSS / Attn: Order Department
678-370-0637

Or, mail the Member Registration Form to:
 FFSS
 ATTN: Order Department
 P.O. Box 309
 Clarkdale, Georgia 30111-0309

General Information:

First Name	Spouse Name
Last Name	Phone
Address	
City	State
	Zip
Email	
Home Church Name	

FFSS Items	Unit Price	Quantity	Total
Membership Kit	\$98.00	[][]	\$ [][][][] . [][]
	Special - \$70.00		
			Sub Total \$ [][][][] . [][]
			Shipping and Handling add \$7.00 per Kit Ordered \$ [][][][] . [][]
			Total Amount \$ [][][][] . [][]

Payment Information

Make Check Payable to Host Church

Staple Check Here

The owner of this form is authorized to make copies of this form as needed.



Step 4 - Church Order Form

Please fax the Order Form to:
FFSS / Attn: Order Department

678-370-0637

Or, mail the Order Form to:

FFSS
ATTN: Order Department
P.O. Box 309
Clarkdale, Georgia 30111-0309

General Information:

--	--

Church Name

Church Contact Name

--

Physical Address for Kit Delivery (Cannot deliver to P.O. Box)

--

City

State

Zip

--

Church Phone

Ext.

Fax

--

Church Email

FFSS Items	Unit Price	Quantity	Total									
Church Class Leader Kit	\$189.00	<table border="1" style="width: 40px; height: 20px;"> <tr><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td></tr> </table>				\$ <table border="1" style="width: 60px; height: 20px;"> <tr><td style="width: 15px;"></td><td style="width: 15px;"></td><td style="width: 15px;"></td><td style="width: 15px;"></td></tr> </table> . <table border="1" style="width: 20px; height: 20px;"> <tr><td style="width: 5px;"></td><td style="width: 5px;"></td></tr> </table>						
Membership Kit	\$70.00	<table border="1" style="width: 40px; height: 20px;"> <tr><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td></tr> </table>				\$ <table border="1" style="width: 60px; height: 20px;"> <tr><td style="width: 15px;"></td><td style="width: 15px;"></td><td style="width: 15px;"></td><td style="width: 15px;"></td></tr> </table> . <table border="1" style="width: 20px; height: 20px;"> <tr><td style="width: 5px;"></td><td style="width: 5px;"></td></tr> </table>						
FFSS Brochures (50)	\$6.00	<table border="1" style="width: 40px; height: 20px;"> <tr><td style="width: 10px;"></td><td style="width: 10px;"></td><td style="width: 10px;"></td></tr> </table>				\$ <table border="1" style="width: 60px; height: 20px;"> <tr><td style="width: 15px;"></td><td style="width: 15px;"></td><td style="width: 15px;"></td><td style="width: 15px;"></td></tr> </table> . <table border="1" style="width: 20px; height: 20px;"> <tr><td style="width: 5px;"></td><td style="width: 5px;"></td></tr> </table>						
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Please allow
2 weeks for
delivery

Church Check

Payment Information

Paper Draft (one-time check payment created by FFSS, Inc., fill out info below, please fax void check with order)

--

Name on Account

--

Bank Name

Phone Number

--

Bank Address

State

Zip

--

9 Digit Bank Routing Number

Account Number

Authorized Account Holder Signature: _____ Date: ____/____/20____

Outreach Coordinator Name: _____ Date: ____/____/20____

