

Introduction to the

FINANCIAL FRAMEWORK SEMINAR™



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



FINANCIAL
FRAMEWORK
SEMINAR™



A message from the Financial Framework Seminar Series™ creator and founder:

I would like to thank you for taking the time to look at the Financial Framework Seminar Series™. This pamphlet is only a small snap shot of what the FFSS has to offer. Our mission to rescue God's people from the bondage of debt began back in December of 1994. Since that time, we have worked tirelessly to this point and we believe that we have the most powerful educational system to get families out of debt ever developed.

Our mission is to build debt free churches, one family at a time. In doing so, we aim to "cure" the number one cause of child abuse, spousal abuse, divorce, and overall stress in the family today; *money problems*. Because Americans never get a proper financial education, coupled with the strong desire to live on wants and not needs, the American people are sinking into a quagmire of unchecked and out of control consumer debt. Not only is this directly costing us a great deal of money and strife, but it also distracts us from our spiritual lives and financial futures, which as you well know, are extremely important in the long run.

In churches all across our nation, Christians are sitting in the pews attempting to listen to the message being preached but many of them are not able to pay attention to the message due to the consumer debt dilemma that they are currently facing. They sit there worrying about their immediate financial survival, believing they will be in this situation until they die and miss the sermon. This distraction is one of Satan's favorite tools that he uses to do his dirty deeds. The more of us that he can keep from focusing on God, the more of us that he will have a chance to destroy. Our goal is to meet him head on by giving people the financial tools and systems required to take control of their financial lives, allowing them to stay focused on the message being preached.

We believe that the people who have been called on by God to spread his word have the most important job on earth. As lofty as this may sound, we know our purpose on this earth is to serve all of God's children by doing our part to reveal Satan's tricks. If we can do our part to educate them about the evils of easy credit and teach them essential financial skills, we can free them from the bondage of debt, which will allow more of your congregation to focus on the message that you work so hard to prepare and to deliver.

Once again, thank you for taking the time to look at the tools that we have developed to assist you in building a debt free congregation. If you have any questions please contact us. We are determined and committed to the task of building debt free churches, one family at a time, and we sincerely hope that your church will be one of them.

Respectfully yours,

Steve Barfield

1 Cor 10:13: No temptation has seized you except what is common to man. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can stand up under it.

Saving America, one family at a time!



Financial burdens cripple our congregations. People focus more on their struggling financial situation than they do on the Lord. The Financial Framework Seminar™ allows people to see how to be a good steward of what God has given them and how to get out from under the burden of debt. The Equity Creator® Blueprint gives people a definite financial freedom plan that is specific to their individual needs. Pastors, share this seminar with your people and watch how God will free them from the bondage of debt.

Jerry Adair, Pastor



The Financial Framework Seminar Series™ is a blessing to those who need help in getting out of debt. Steve Barfield, the developer of this program, is a man of integrity, honor and high principles. As a practicing Christian, he has taken the great Equity Creator® concepts and products, and has put them into a format that will allow many to be exposed to a proven concept of debt elimination. This unique Series not only teaches the needed core concepts but gives the student superior tools and access to proven Equity Creator® products that will give the user greater success in reaching that elusive goal of financial freedom.

I recommend this program without hesitation to anyone that is dealing with debt issues or is in need of a program to build a healthy financial program for themselves or their families.

Scott, Richburg Financial Services



My wife and I have counseled couples for more than 7 years on the strategies and secrets of having victorious marriages and eliminating financial bondage, which is a great destroyer of marriages. Equity Creator® is the system we believe in and teach the couples we minister to. We have see it transform lives again, and again.

Ron, Deacon



Personally, Equity Creator® has given us a financial peace about our retirement years that we never had before. As Christians, we're called to be witnesses for Christ and it doesn't take money to do that. But, what if every Christian in every church were out of debt? Imagine what we could do with our resources. How much more of the work of the church could we do or fund? How many more homeless or hungry people could we minister to? How many more missionaries could we send? Or even better - how much more would we be available to go ourselves?

Kent and Angie, Deacon



Like so many people, we had fallen into the credit card trap. We had definitely gotten in over our heads, only making minimum monthly payments, with seemingly no way out. Then we had the opportunity to participate in the Financial Framework Seminar Series™. The eight week seminar which includes the Equity Creator® System gave us a workable plan to systematically eliminate all of our debt, including our mortgage, within seven years. What a blessing to be able to finally see a light at the end of the tunnel. We would definitely recommend it to anyone.

Allen and Jan, Winston

www.FinancialFrameworkSeminar.com

What can the Financial Framework Seminar Series™ (FFSS) do for your congregation and the Church?

Benefits for your congregation:

- ★ Equipped with the tools from the Financial Framework Seminar Series™, your congregation will be in a position that they can focus on the sermon each week instead of sitting in the pews worrying about how they will make their mortgage payment or if they will ever be able to stop working and retire!
- ★ The average family gets completely out of debt in **8 to 12** years, including their mortgage, while making the same current monthly payments!
- ★ The average family saves more than **\$96,000** in interest that they had already contractually obligated themselves to pay!
- ★ The average family can save more than **\$350,000** in total monthly payments when they follow the Equity Creator® System to completion, which can then fund a dignified retirement!
- ★ As more and more families attend the Financial Framework Seminar™ and use the tools available to them, the excitement in the belief of actually creating a debt free church will generate the momentum to make it a reality!

Mark 10:43-45 - "Yet it shall not be so among you; but whoever desires to become great among you shall be your servant. "And whoever of you desires to be first shall be slave of all. "For even the Son of Man did not come to be served, but to serve, and to give His life a ransom for many."



Luke 22:27 - "For who is greater, he who sits at the table, or he who serves? Is it not he who sits at the table? Yet I am among you as the One who serves."

Benefits for your Church:

- ★ In churches today, ministries normally begin out of careful planning and long consideration. But, God also has a way of setting up a church for a ministry (maybe a chance to have a debt free congregation) that they never saw coming. Often these unexpected ministries are a source of much needed help, a special delight and blessing for the congregation.
- ★ As your congregation is freed from debt, they will have more free time to invest in God, their family, and the church.
- ★ The FFSS creates a tremendous outreach opportunity that can open the doors of your church to the community!
- ★ The FFSS demonstrate the openness of the church to help meet the needs of the community!
- ★ The FFSS will help families in your congregation and community to become debt free which will reduce child and spousal abuse, divorce, suicide, and poverty in retirement!
- ★ With the FFSS you will see Bondservants of Christ emerge, not Bondservants to debt!

As church leaders, you minister to many families whose financial problems are the root of most family conflicts. The FFSS is your tool to help families eliminate their debt and begin the healing process. For over a decade the Equity Creator® System has been in use across the country and has helped thousands of families with their quest to become debt free.

Proverbs 22:6
"Train a child in the way he should go, and when he is old he will not turn from it."



The Financial Framework Seminar Series™ Includes:

We know that financial education is vitally important. One of the major failings of our educational system is the lack of teaching a person how to survive or manage in the financial world. We were never taught lessons such as balancing a checkbook, how to set up a family budget, how to buy insurance and ways to invest in savings vehicles for retirement. All of the necessary knowledge has not been taught to us. These principles make a difference in our present comfort and long-term financial security. As a result of this lack of financial knowledge, people develop bad money habits. Those habits follow them throughout their entire lives and are passed on to future generations! Our goal is to save America, one family at a time and create debt free churches all across the country!

★ **The Financial Framework Seminar Series™ is a Faith based, 8 week DVD Seminar System designed to free God's people from the bondage of debt.**



The Lessons include:

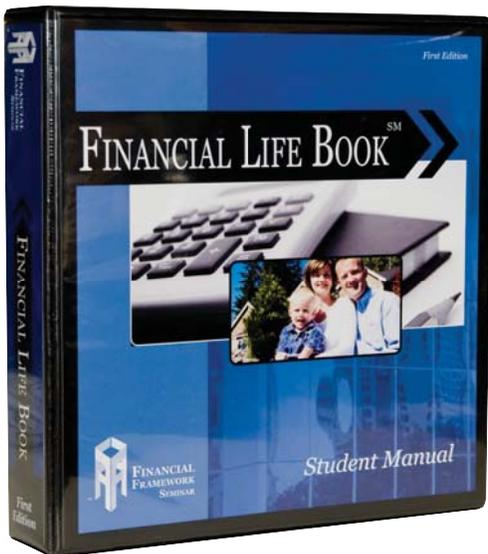
- 1. Secrets of Debt Elimination** – Do you know the maximum interest rate a credit card company can charge you? Spending your same monthly payment, would you like to know how to save tens of thousands of dollars in interest plus hundreds of thousands in monthly payments? We have the customized plan that answers these questions and many more!
- 2. The Truth About Budgeting** – Many people consider the word “budget” a bad word. We have a new and simple concept in budgeting that will put you in a position to know exactly where your hard-earned money is going each month and how to manage it.
- 3. How to Set Achievable Financial Goals** – Getting into debt is easy while getting out of debt is almost impossible, especially without a real plan. The personalized Equity Creator® Financial Blueprint is your road map to financial freedom!
- 4. What is Life Insurance All About** – Every Sunday in churches all across the country the plate is passed around to help families that have lost their breadwinner who wasn't properly protected. There is no logic to this, and in this class, you will learn how to make sure this doesn't happen to your family!
- 5. How to Make Money Work For You** – People work their entire lives for money and most never figure out how to make money work for them. You will learn things about money the banks and credit card companies don't want you to know and how to create an account to handle the emergencies that life throws at you when you least expect them!

6. How to Retire Debt Free and WHY – Are you a saver or an investor? Are you saving enough for the retirement years? Do you have a plan to retire debt free? If you will follow your personalized Equity Creator® Financial Blueprint, you will have all of the tools and information you need to accomplish your life's financial goals and dreams!

7. Estate Planning, Leaving a Legacy, and Giving – Do you have an estate plan? Are you giving your money wisely? What will your descendants remember about you? Having your present and future matters in order is imperative. This class will give you the basic knowledge and tools you will need to accomplish this!

8. Financial Essentials for Children – Your children will be taught how to dissect frogs in high school but will not be taught how to make it in life financially. This class is an overview of children and money with a look at the three Financial Framework™ Children's classes that will be available to you and your Church.

★ Each of the 8 sessions will last from 1½ to 2 hours each and cover essentially everything your congregation needs to know in order to overcome the overwhelming task of becoming debt free.



★ Each member of the class will receive the Financial Life Book™, which includes more than 325 pages and coincides with the DVD classes and offers additional material and instructions to assist your church members in becoming debt free and financially secure.

★ The Financial Life Book™ is housed in a D-ring binder which will allow the participant the needed flexibility to add and remove pages as needed.

★ After the DVD presentation, the Class Leader will then lead the members in group discussions, help answer any questions, and cover the assignments for the next session.

★ Both the Church Leadership Kit and the Member's Kit include audio CDs from the 8 different sessions.



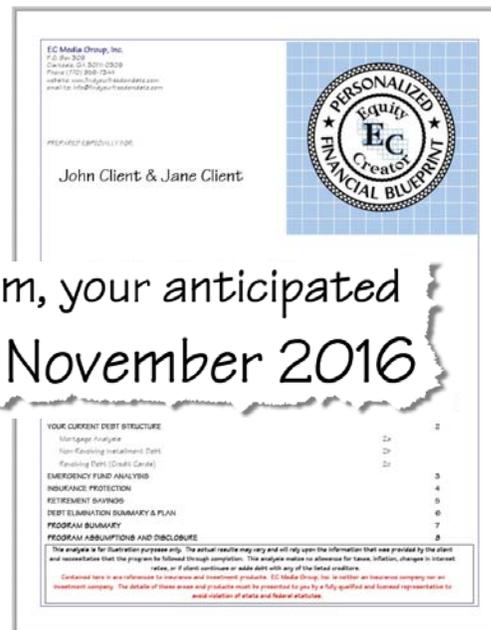
Proverbs 22:6

Train a child in the way he should go, and when he is old he will not turn from it.

You might ask yourself, what is unique about what has been covered thus far? Are there any differentiating features between the Financial Framework Seminar Series™ and the rest of the get-out-of-debt and money management seminars available today? The answer is, a most definite YES!

Personalized Equity Creator® Financial Blueprint

- ★ In addition to all of the material already listed, each member receives their own personalized Equity Creator® Financial Blueprint. Their Blueprint will give them an enormous amount of customized financial information, including the exact month and year they can be out of debt if they follow their Blueprint to completion.



If you follow the Equity Creator® System, your anticipated **FINANCIAL FREEDOM DATE is November 2016**

Customized Debt Pay-Down Schedule

- ★ The personalized Equity Creator® Financial Blueprint is a total financial plan which also includes a customized debt pay down schedule.

DEBT ELIMINATION PAY-DOWN SCHEDULE							
A	B	C	D	E	F	G	
CREDITOR	BEGINNING BALANCE	INITIAL PAYMENT	NUMBER OF PAYMENTS AT INITIAL LEVEL	PAYMENT CHANGE-OVER DATE	CHANGE YOUR PAYMENT TO:	DEBT ELIMINATION DATE	
1	Department Store	\$1,492.78	THIS IS THE FIRST DEBT TO ACCELERATE. START WITH THE PAYMENT SHOWN IN COLUMN F.			\$225.00	Apr 2008
2	Bank Number Two	\$1,802.90	\$163.90	8	May 2008	\$388.90	Jun 2008
3	ACME Credit Services	\$5,790.00	\$250.00	10	Jul 2008	\$638.90	Jan 2009
4	AJAX High Credit	\$5,000.00	\$150.00	17	Feb 2009	\$788.90	Jun 2009
5	Credit Card #1	\$2,850.00	\$75.00	22	Jul 2009	\$863.90	Sep 2009
6	Credit Card #2	\$12,000.00	\$225.00	25	Oct 2009	\$1,088.90	Sep 2010
7	XYZ	\$29,255.44	\$364.89	37	Oct 2010	\$1,453.79	May 2012
8	Credit Card #3	\$13,782.90	\$225.00	57	Jun 2012	\$1,678.79	Jan 2013
9	ABC	\$103,346.11	\$677.79	65	Feb 2013	\$2,356.58	Dec 2016

Their customized debt pay down schedule eliminates all of the guess work, and completely removes any need for theories or complicated formulas on how to get out of debt.

Program Summary Example:

- ★ Each personalized Equity Creator® Financial Blueprint summarizes the family's current financial picture side-by-side with where they will be if they follow their Blueprint to completion. Also, notice they will continue to spend their same monthly payment amount in both examples and will not have to sell their belongings to accomplish their task of being debt free and financially secure!

	Your Current Status	Equity Creator®	
Monthly Debt Expenditure	\$2,497.32	\$2,497.32	▶ The Monthly Debt Expenditure is the same in both the Red and Blue columns!
Debt Acceleration Margin	\$75.00	\$75.00	
Potential Interest to Pay	\$203,923.68	\$86,674.14	
Potential Interest Savings		\$117,249.54	▶ The Potential Interest Savings is \$117,249.54! This is money they have already obligated themselves to pay!
Remaining Time In Debt	29Yr. 0Mo	9 Yr. 5 Mo	▶ They will get out of debt 19 years and 7 months earlier and based on what they are paying out each month, and they will save \$586,870 in monthly payments that was going to their creditors!
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	
Addl. Monthly Contribution		\$2,497.32 (avail. in 9 Yr. 5 Mo)	
Potential Retirement at milestone #1 9 Yr. 5 Mo <small>(this is your Equity Creator® Financial Freedom Date)</small>	\$45,970.55	\$45,970.55	
Potential Retirement at milestone #2 29Yr. 0Mo <small>(this is your current get-out-of-debt date)</small>	\$290,874.23	\$1,590,547.36	▶ Once they are out of debt in 9 years and 5 months, if they continued to save their monthly payment for retirement, they would have \$1,590,547 in their retirement account at the end of the original time they would have been in debt. This is a \$1,299,673 difference at retirement age. Without using their personalized Equity Creator® Financial Blueprint, their creditors would have made this profit!
Potential Retirement at milestone #3 30Yr <small>(this is your stated date to retire)</small>	\$317,523.69	\$1,753,474.56	

All of this is done while spending their same monthly payments!

Which column would you pick...RED or BLUE?

Proverbs 22:7

7The rich rule over the poor, and the borrower is servant to the lender.

Additional Assistance: EC Budgeting System™

- ★ Both of the Kits include the printable version of the Equity Creator® Budgeting System, a simple, yet powerful new idea in budgeting that will finally make their attempt to run on a budget become an reality.
- ★ The online EC Budgeting System™ takes the personalized Blueprint to the next level. If the member has any trouble following their customized debt pay down schedule shown in the Blueprint, the EC Budgeting System™ would be their next step. When it comes to a do-it-yourself system, this is by far the most powerful system that has ever existed.



Statement Date:	8/3/2007
Statement Month:	Aug-07
Scheduled Debt Free Date:	November 2, 2016
Total Monthly Expenditure	\$ 2,497.32
Principal Debt at Start of Program:	\$ 175,320.13
Total Principal owed as of this month	\$ 153,893.97
Debt Eliminated Thus Far:	\$ 21,426.16
Principal to be paid off this month:	\$ 765.22
Total Cost of Debt (interest) this month:	\$ 1,616.21

Your members can log in to their secure account and make any necessary changes to their debt information (add or take away debt, change interest rates, or even add or take away creditors), and immediately have a monthly statement emailed to them showing exactly how much money they need to send each creditor to get out of debt on their Financial Freedom Date that is listed on the cover of their Blueprint.

Once again, there is **NO** guessing, **NO** complicated formulas, and **NO** theories or catchy slogans to try to figure out. Their debt payoff numbers are calculated for them and they do not have to sell their possessions to accomplish their quest to become debt free!

Creditor: Bank Number Two		Payment Amount: \$	163.90
Original Balance:	\$ 1,802.90	Paying to Principal:	\$ 145.00
Current Balance:	\$ 787.90	Paying to Interest:	\$ 18.90
		Scheduled Payment Next Month:	\$ 163.90
		Last Scheduled Payment:	May, 2008

A 30 day free trial of the EC Budgeting System™ is included with each Membership Kit. The cost for the EC Budgeting System™ is \$8.95 per month or \$79.95 per year. This is truly the ultimate do-it-yourself get out of debt system!

EC Bill Manager™ (Bill Paying Service)

- ★ If your church members are serious about becoming debt free but just can't do it with either the customized debt pay down schedule in their Blueprint or the EC Budgeting System™, they can sign up for the EC Bill Manager™. We developed this system over a decade ago when the Equity Creator® System was first introduced to the market. The EC Bill Manager™ offers your members a service to have their fixed bills paid on a monthly basis and all but guarantees they will be out of debt on the Financial Freedom Date listed on the cover of their personalized Equity Creator® Financial Blueprint.

Creditor: Bank Number Two	This Month's Scheduled Mailing Date:	August 1, 2008
Account Number: 222-324-444	Payment Amount:	\$ 163.90
P.O. Box 333	Check Number:	1002
Orlando, FL 12345	Paying to Principal:	\$ 145.00
	Paying to Interest:	\$ 18.90
Original Balance: \$ 1,802.90	Scheduled Payment Next Month:	\$ 163.90
Current Balance: \$ 1,802.90	Last Scheduled Payment:	May 1, 2009

Each month they will receive their statement about three weeks before the payments are scheduled to be sent. This gives the client time to verify the information and make any necessary changes. Clients can pull or postpone payments anytime they wish and they are not contractually obligated to join or stay in the program. We have been in business long enough to see people become totally debt free. It doesn't get any better, easier, or more efficient than this.

Certified Equity Creator® Coach

- ★ Another integral part of the Financial Framework Seminar Series™ are the Certified Equity Creator® Coaches that are available to your church members across the country. Our Certified Equity Creator® Coaches are uniquely trained and qualified to utilize the information in the personalized Blueprint to assist your congregation in completing their plan to build a strong, secure financial house. Best of all, we do not charge the members a fee by the hour or by the visit for the Coaches assistance.



All that your church members will have to do is to request assistance using the website form, or by sending an email to: coach@FinancialFrameworkSeminar.com, or by calling 1-866-559-4696, and an Equity Creator® Coach will be assigned to them.

Getting out of debt before retirement age is of the utmost importance. While this process is moving forward, it is also important to take care of the other key aspects of building a strong and secure financial house. The Equity Creator® Coach will be there with them every step of the way, or just when they need additional help. Each of the Equity Creator® Coaches share in the same mission of creating debt free churches and have been trained to work very hard to help each individual or family succeed financially.

Financial Framework Seminar Series™



Church Leadership Kit - \$189 (+ S & H)

- ★ 8 Faith Based DVD Sessions
- ★ 8 Audio Lessons from the DVD Sessions
- ★ Financial Life Book™
- ★ Class Leader Instruction Guide
- ★ **Personalized** Equity Creator® Financial Blueprint
- ★ Equity Creator® Budgeting System
- ★ Handy FFSS Tote Bag



Participant Kit - \$90 (+ S & H)

- ★ 8 Audio Lessons from the DVD Sessions
- ★ Financial Life Book™
- ★ No Fee Equity Creator® Coach Assistance
- ★ **Personalized** Equity Creator® Financial Blueprint
- ★ Equity Creator® Budgeting System
- ★ Handy FFSS Tote Bag



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:50px; height:20px; border-collapse: collapse;"> <tr><td style="width:15px;"></td><td style="width:15px;"></td><td style="width:15px;"></td></tr> </table>				\$ <table border="1" style="width:80px; height:20px; border-collapse: collapse;"> <tr><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td></tr> </table>					
Membership Kit	\$90.00	<table border="1" style="width:50px; height:20px; border-collapse: collapse;"> <tr><td style="width:15px;"></td><td style="width:15px;"></td><td style="width:15px;"></td></tr> </table>				\$ <table border="1" style="width:80px; height:20px; border-collapse: collapse;"> <tr><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td></tr> </table>					
FFSS Brochures (50)	\$6.00	<table border="1" style="width:50px; height:20px; border-collapse: collapse;"> <tr><td style="width:15px;"></td><td style="width:15px;"></td><td style="width:15px;"></td></tr> </table>				\$ <table border="1" style="width:80px; height:20px; border-collapse: collapse;"> <tr><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td></tr> </table>					
Sub Total			\$ <table border="1" style="width:80px; height:20px; border-collapse: collapse;"> <tr><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td></tr> </table>								
<div style="border: 1px solid black; padding: 2px; display: inline-block; width: fit-content;">Please allow 2 weeks for delivery</div> Shipping and Handling add \$7.00 per Kit Ordered			\$ <table border="1" style="width:80px; height:20px; border-collapse: collapse;"> <tr><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td></tr> </table>								
Total Amount			\$ <table border="1" style="width:80px; height:20px; border-collapse: collapse;"> <tr><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td></tr> </table>								

Payment Information

- Church Check
- 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: ____/____/____

Catch the Vision...Spread the Hope!

Debt Free Church Under Construction

Here is a look at some of the tools that are available to assist you in presenting and marketing your 8 week faith based Financial Framework Seminar Series™.

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.TheDebtFreeChurch.com

The Preview poster that would be placed in key areas with the Preview meeting and Seminar dates listed.

Covenant of Stewardship

The Financial Framework Seminar Series™ class of August, 20__ is committed to doing it's part to make Your Church a debt free church, one family at a time!

Steve Barfield
 Steve Barfield founder of Financial Framework™

FINANCIAL FRAMEWORK SEMINAR
 Class Leader

Commitment to building a debt free church is essential to making it happen. Each member signs the Covenant of Stewardship to publically show they are serious about their task at hand.

Results would be posted for the current seminar and the combined totals from all of the seminars.

Certificate of Achievement

John & Jane Client

Successfully completed the Financial Framework Seminar Series™ and by following the personalized Equity Creator® Financial Blueprint will be debt free on:

Financial Freedom Date **November, 2016**

Luke 6:48 - 49 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.

Steve Barfield
 Steve Barfield - founder of Financial Framework™

FINANCIAL FRAMEWORK SEMINAR
 Class Leader

The seminar graduates would be presented with certificates (hopefully in front of the congregation) that showcases their Financial Freedom Date!

Debt Free Church Under Construction

Luke 6:48 - 49 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.

Sample Results From 12 Average Families

Emergency Fund	Retirement Savings	Insurance	Debt Elimination	Budgeting
\$3,500,000	\$8,000,000	300 Years		\$25,000,000
\$3.25 M	\$7.5 M	280 Years		\$23 M
\$2.75 M	\$6.5 M	240 Years		\$19 M
\$2.25 M	\$5.5 M	200 Years		\$15 M
\$1.75 M	\$4.5 M	160 Years		\$11 M
\$1.25 M	\$3.5 M	120 Years		\$7 M
\$750 K	\$2.5 M	80 Years		\$4 M
\$250 K	\$1.5 M	40 Years		\$2 M
\$100 K	\$1 M	20 Years		\$1 M

Potential Interest Savings Potential Monthly Payment Savings Potential Number of Years Saved Potential Difference at Retirement

Next Seminar Begins: _____, 20__

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



So many people in our country struggle with the weight of Debt. People are too busy just trying to survive. I believe that the Equity Creator® program is the most fundamental and useable debt program available today. God has called us all to be good stewards of what he has given us. This is a tool that can help us to better use what he has given us. It gives families a roadmap to financial success. And when a family can begin to lose the weight of debt they can be more available and useable for God's kingdom work.

Greg and Karen, Deacon, Georgia



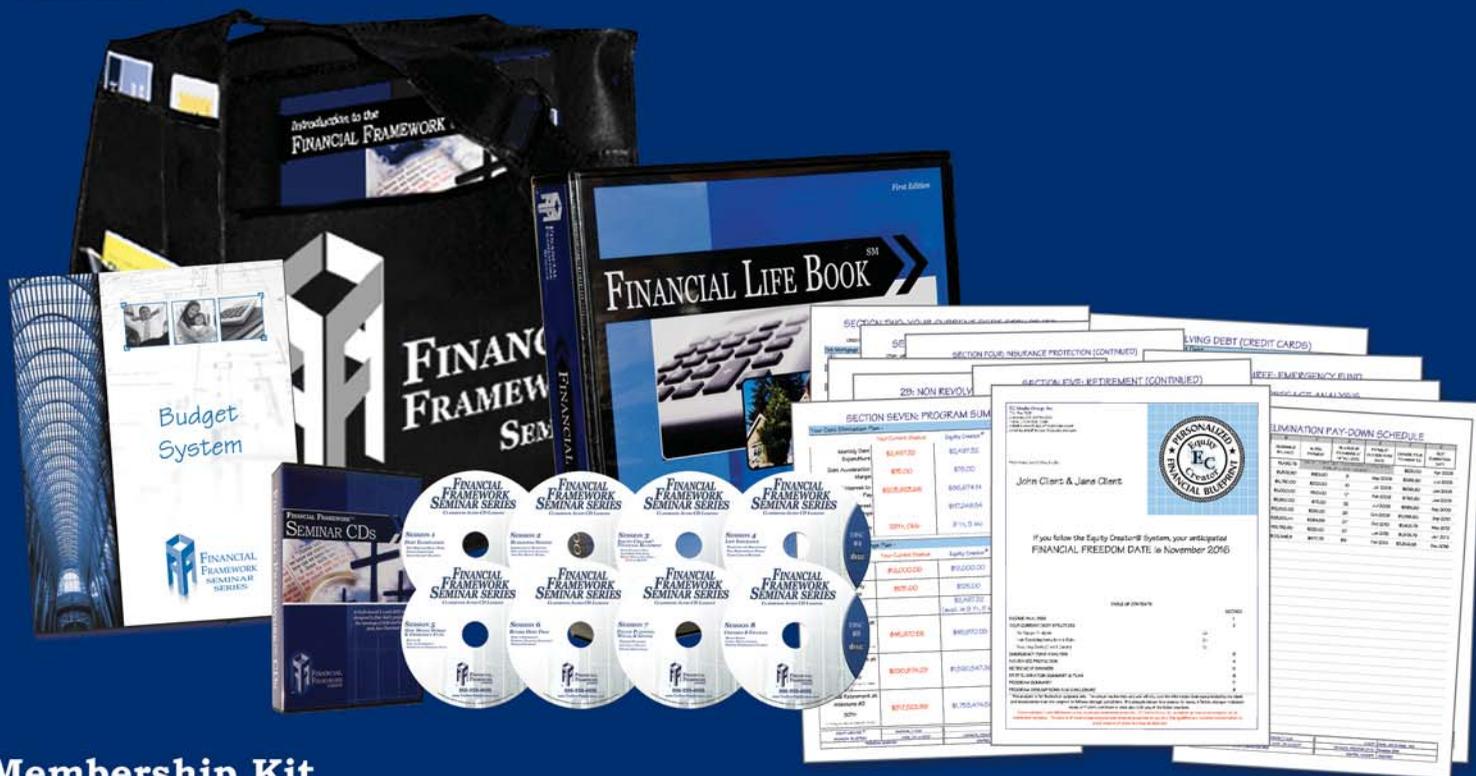
I hope all is going well with you and your family during these difficult economic times. I trust in the Lord knowing that He has prepared you for a time like this. I believe what God had put on your heart many years ago with the Equity Creator® is for such a time as this. I look forward to the opportunity to be able to help one family at a time get free from the bondage of debt. Until then I will continue to do what I can from over here in Iraq.

Andre' and Cynthia Christian, Andre' is currently stationed in Iraq



I am very grateful to have found the Equity Creator® System and I am excited to actually have a plan to retire debt free. My goal is to retire in 8 years and using the Equity Creator® System I will be able to accomplish this for certain. I would recommend this system to any and everyone who wants to get out of debt and retire!

Thank you and God bless you, Robin, Georgia



Membership Kit

- ★ 8 Audio Lessons from the DVD Sessions
- ★ Financial Life Book™
- ★ No Fee Equity Creator® Coach Assistance
- ★ **Personalized** Equity Creator® Financial Blueprint
- ★ Equity Creator® Budgeting System
- ★ Handy FFSS Tote Bag



866-559-4696

www.FINANCIALFRAMEWORKSEMINAR.COM