

Twice Born Ministry

ECON-201: Personal Finance & Family Budgeting

Course Code: ECON-201

Credit Hours: 3

King James Version (KJV) — Sola Scriptura Curriculum

Generated 2026-06-30

Course Description

ECON-201: Personal Finance & Family Budgeting

Course Description

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

This course is part of **Layer 5 — Four-Year Degree Programs** (Track B: Business / Entrepreneur) in the Twice Born Ministry Bible School catalog. **College category:** Economics.

Course Details

| Field | Value |

|-----|-----|

| **Course Code** | ECON-201 |

| **Career Track** | B — Business / Entrepreneur |

| **Catalog Track** | Personal Finance |

| **College Category** | Economics |

| **Credit Hours** | 3 |

| **Weeks** | 12 |

| **Lessons** | 12 |

| **Prerequisites** | ECON-101 or BUS-701 |

| **Homeschool Band** | College |

| **Primary Text** | King James Version (KJV) |

| **Source / Resources** | Kingdom Capital (TBM); Crown Financial awareness |

TBM Cross-References

- Kingdom Capital (TBM)

- Proverbs 22:7 (KJV)

Learning Outcomes

Upon completion, students will be able to:

1. Explain core concepts and vocabulary for this vocational domain at college introductory level.
2. Apply biblical ethics when secular models conflict with Kingdom priorities.

3. Complete practical assignments, scenarios, or lab exercises with documented integrity.
4. Articulate connections between vocation, stewardship, and local church ministry.
5. Pass module quizzes and capstone assessments at 70% or higher.

Assessment Overview

- **Module quizzes:** JSON per module (multiple choice + short answer).
- **Assignments:** 3–4 rubric-graded projects.
- **Group projects:** 2 collaborative exercises.
- **Final exam:** Comprehensive short and extended responses.
- **Video scripts:** 3–5 instructor scripts for optional production.

Christian Guardrails

- KJV citation standard; Christ-centered instruction.
- Career exploration does not replace licensure, trade apprenticeships, or professional counsel where required.
- AI tools may assist research but not replace original work or pastoral judgment.

Instructor Notes

Professor Shepherd AI instructor shortcode: [tb_ai_instructor course_code="ECON-201"]

Twice Born Ministry Bible School — Layer 4 Career Tracks

Course Modules

ECON-201 — Lesson 1: Personal Finance as Household Worship

Introduction

Welcome to Lesson 1 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Personal Finance as Household Worship** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Stewardship

The earth is the LORD's, and the fulness thereof (Psalm 24:1, KJV). Every vocation—accounting, medicine, media, or cloud engineering—is borrowed stewardship.

Apply this principle while studying **Personal Finance as Household Worship**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Personal Finance as Household Worship

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
 - Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Personal Finance as Household Worship should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 1: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Personal Finance as Household Worship** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 1 Summary: We examined **Personal Finance as Household Worship** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 2. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

Ministry Case Study

Imagine a congregant confused about this lesson's topic after watching online teaching that contradicts historic evangelical doctrine. Draft a pastoral response email that (1) expresses empathy, (2) clarifies biblical teaching with two references, (3) invites in-person conversation, and (4) avoids condescension. Pastoral communication is part of theological training, not an optional soft skill.

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

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ECON-201 — Lesson 2: Budgeting Methods and Envelope Systems

Introduction

Welcome to Lesson 2 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Budgeting Methods and Envelope Systems** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Wisdom

If any of you lack wisdom, let him ask of God (James 1:5, KJV). Markets, laws, and technologies change; Scripture-grounded wisdom endures.

Apply this principle while studying **Budgeting Methods and Envelope Systems**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Budgeting Methods and Envelope Systems

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
- • Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Budgeting Methods and Envelope Systems should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 2: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Budgeting Methods and Envelope Systems** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 2 Summary: We examined **Budgeting Methods and Envelope Systems** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 3. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

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Historical Figure Spotlight

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Supplemental Reading and Reflection

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

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ECON-201 — Lesson 3: Emergency Funds and Job Loss Preparedness

Introduction

Welcome to Lesson 3 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Emergency Funds and Job Loss Preparedness** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

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Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Integrity

A false balance is abomination to the LORD: but a just weight is his delight (Proverbs 11:1, KJV). Honest weights apply to ledgers, polls, and platform metrics alike.

Apply this principle while studying **Emergency Funds and Job Loss Preparedness**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Emergency Funds and Job Loss Preparedness

No man can serve two masters: ye cannot serve God and mammon (Matthew 6:24, KJV). Financial success without spiritual allegiance is idolatry. Stewardship disciplines keep mammon in its place.

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
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Professional Standards

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TBM & Catalog Cross-References

- Kingdom Capital (TBM)
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Application for Vocation and Ministry

Emergency Funds and Job Loss Preparedness should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

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Lab, Scenario, or Field Exercise

Exercise 3: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Emergency Funds and Job Loss Preparedness** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 3 Summary: We examined **Emergency Funds and Job Loss Preparedness** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 4. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word.

Write a half-page response connecting supplemental reading to this lesson's theme.

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Historical Figure Spotlight

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Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

ECON-201 — Lesson 4: Debt Reduction Without Despair

Introduction

Welcome to Lesson 4 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Debt Reduction Without Despair** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Stewardship

The earth is the LORD's, and the fulness thereof (Psalm 24:1, KJV). Every vocation—accounting, medicine, media, or cloud engineering—is borrowed stewardship.

Apply this principle while studying **Debt Reduction Without Despair**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Debt Reduction Without Despair

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.

- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
 - Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Debt Reduction Without Despair should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 4: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Debt Reduction Without Despair** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 4 Summary: We examined **Debt Reduction Without Despair** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 5. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

Ministry Case Study

Imagine a congregant confused about this lesson's topic after watching online teaching that contradicts historic evangelical doctrine. Draft a pastoral response email that (1) expresses empathy, (2) clarifies biblical teaching with two references, (3) invites in-person conversation, and (4) avoids condescension. Pastoral communication is part of theological training, not an optional soft skill.

Ministry Case Study

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Historical Figure Spotlight

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Historical Figure Spotlight

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Ministry Case Study

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Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

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Worship Integration

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

ECON-201 — Lesson 5: Credit Scores, Loans, and Usury Awareness

Introduction

Welcome to Lesson 5 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Credit Scores, Loans, and Usury Awareness** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Wisdom

If any of you lack wisdom, let him ask of God (James 1:5, KJV). Markets, laws, and technologies change; Scripture-grounded wisdom endures.

Apply this principle while studying **Credit Scores, Loans, and Usury Awareness**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Credit Scores, Loans, and Usury Awareness

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
- • Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Credit Scores, Loans, and Usury Awareness should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 5: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Credit Scores, Loans, and Usury Awareness** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 5 Summary: We examined **Credit Scores, Loans, and Usury Awareness** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 6. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

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Ministry Case Study

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

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Historical Figure Spotlight

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

ECON-201 — Lesson 6: Insurance: Life, Health, Property Stewardship

Introduction

Welcome to Lesson 6 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Insurance: Life, Health, Property Stewardship** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Integrity

A false balance is abomination to the LORD: but a just weight is his delight (Proverbs 11:1, KJV). Honest weights apply to ledgers, polls, and platform metrics alike.

Apply this principle while studying **Insurance: Life, Health, Property Stewardship**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Insurance: Life, Health, Property Stewardship

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
- • Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Insurance: Life, Health, Property Stewardship should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 6: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Insurance: Life, Health, Property Stewardship** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 6 Summary: We examined **Insurance: Life, Health, Property Stewardship** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 7. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Ministry Case Study

Imagine a congregant confused about this lesson's topic after watching online teaching that contradicts historic evangelical doctrine. Draft a pastoral response email that (1) expresses empathy, (2) clarifies

biblical teaching with two references, (3) invites in-person conversation, and (4) avoids condescension. Pastoral communication is part of theological training, not an optional soft skill.

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Historical Figure Spotlight

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Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

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Historical Figure Spotlight

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Supplemental Reading and Reflection

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Supplemental Reading and Reflection

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ECON-201 — Lesson 7: Tax-Advantaged Saving Intro

Introduction

Welcome to Lesson 7 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Tax-Advantaged Saving Intro** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Stewardship

The earth is the LORD's, and the fulness thereof (Psalm 24:1, KJV). Every vocation—accounting, medicine, media, or cloud engineering—is borrowed stewardship.

Apply this principle while studying **Tax-Advantaged Saving Intro**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Tax-Advantaged Saving Intro

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
- • Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Tax-Advantaged Saving Intro should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 7: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

- How does **Tax-Advantaged Saving Intro** align with Colossians 3:23 ("as to the Lord")?
- What secular practice in this field most often conflicts with biblical ethics?
- Which prerequisite course or TBM resource best supports this lesson?
- How would you teach this topic to a high school dual-enrollment student?
- What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 7 Summary: We examined **Tax-Advantaged Saving Intro** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 8. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Ministry Case Study

Imagine a congregant confused about this lesson's topic after watching online teaching that contradicts historic evangelical doctrine. Draft a pastoral response email that (1) expresses empathy, (2) clarifies biblical teaching with two references, (3) invites in-person conversation, and (4) avoids condescension. Pastoral communication is part of theological training, not an optional soft skill.

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

Ministry Case Study

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

Worship Integration

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Historical Figure Spotlight

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Ministry Case Study

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Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

ECON-201 — Lesson 8: College and Child Stewardship Planning

Introduction

Welcome to Lesson 8 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **College and Child Stewardship Planning** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Wisdom

If any of you lack wisdom, let him ask of God (James 1:5, KJV). Markets, laws, and technologies change; Scripture-grounded wisdom endures.

Apply this principle while studying **College and Child Stewardship Planning**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: College and Child Stewardship Planning

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
 - Proverbs 22:7 (KJV)

Application for Vocation and Ministry

College and Child Stewardship Planning should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 8: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **College and Child Stewardship Planning** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 8 Summary: We examined **College and Child Stewardship Planning** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 9. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate

praise, not remain abstract.

Worship Integration

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Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

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Ministry Case Study

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biblical teaching with two references, (3) invites in-person conversation, and (4) avoids condescension. Pastoral communication is part of theological training, not an optional soft skill.

Worship Integration

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Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

Historical Figure Spotlight

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Historical Figure Spotlight

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Ministry Case Study

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ECON-201 — Lesson 9: Estate Basics and Legacy Giving

Introduction

Welcome to Lesson 9 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Estate Basics and Legacy Giving** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Integrity

A false balance is abomination to the LORD: but a just weight is his delight (Proverbs 11:1, KJV). Honest weights apply to ledgers, polls, and platform metrics alike.

Apply this principle while studying **Estate Basics and Legacy Giving**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Estate Basics and Legacy Giving

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.

- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
 - Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Estate Basics and Legacy Giving should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 9: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Estate Basics and Legacy Giving** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 9 Summary: We examined **Estate Basics and Legacy Giving** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 10. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

Historical Figure Spotlight

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Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

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Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Historical Figure Spotlight

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Ministry Case Study

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ECON-201 — Lesson 10: Counseling Finances in Pastoral Context

Introduction

Welcome to Lesson 10 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Counseling Finances in Pastoral Context** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Stewardship

The earth is the LORD's, and the fulness thereof (Psalm 24:1, KJV). Every vocation—accounting, medicine, media, or cloud engineering—is borrowed stewardship.

Apply this principle while studying **Counseling Finances in Pastoral Context**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Counseling Finances in Pastoral Context

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
 - Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Counseling Finances in Pastoral Context should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 10: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Counseling Finances in Pastoral Context** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 10 Summary: We examined **Counseling Finances in Pastoral Context** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 11. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Ministry Case Study

Imagine a congregant confused about this lesson's topic after watching online teaching that contradicts historic evangelical doctrine. Draft a pastoral response email that (1) expresses empathy, (2) clarifies biblical teaching with two references, (3) invites in-person conversation, and (4) avoids condescension. Pastoral communication is part of theological training, not an optional soft skill.

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

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Worship Integration

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Supplemental Reading and Reflection

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ECON-201 — Lesson 11: Contentment vs. Consumerism

Introduction

Welcome to Lesson 11 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Contentment vs. Consumerism** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Wisdom

If any of you lack wisdom, let him ask of God (James 1:5, KJV). Markets, laws, and technologies change; Scripture-grounded wisdom endures.

Apply this principle while studying **Contentment vs. Consumerism**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Contentment vs. Consumerism

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

A good name is rather to be chosen than great riches (Proverbs 22:1, KJV). Kingdom business ethics begin with reputation rooted in integrity, not merely quarterly metrics.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
 - Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Contentment vs. Consumerism should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 11: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Contentment vs. Consumerism** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 11 Summary: We examined **Contentment vs. Consumerism** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to Lesson 12. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

Ministry Case Study

Imagine a congregant confused about this lesson's topic after watching online teaching that contradicts historic evangelical doctrine. Draft a pastoral response email that (1) expresses empathy, (2) clarifies biblical teaching with two references, (3) invites in-person conversation, and (4) avoids condescension. Pastoral communication is part of theological training, not an optional soft skill.

Worship Integration

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Historical Figure Spotlight

Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

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Historical Figure Spotlight

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Historical Figure Spotlight

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Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

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Research one defender of orthodoxy related to this doctrine—Augustine, Athanasius, Luther, Calvin, Spurgeon, or a modern missionary martyr. Write 150 words on how their context shaped their emphasis. Standing on their shoulders, we inherit confessions forged in controversy. Imitate their courage and Scripture saturation, not necessarily every cultural application.

ECON-201 — Lesson 12: Capstone: Family Financial Plan

Introduction

Welcome to Lesson 12 of **Personal Finance & Family Budgeting** (ECON-201). This session explores **Capstone: Family Financial Plan** within the **Track B — Business / Entrepreneur** pathway at Twice Born Ministry Bible School.

This career track applies *Kingdom Capital* (TBM) themes to entrepreneurship without prosperity gospel error. When secular MBA models conflict with Scripture, students learn to choose faithfulness over shortcuts.

This is **Layer 4 — Career Tracks** content at college level (or high school dual-enrollment where noted). The King James Version remains the citation standard for all scripture. Complete BS-FND-100 or listed prerequisites before advanced modules.

Pray for wisdom before studying. Career competence without Christ-centered character produces skilled workers who build on sand. We pursue excellence **as unto the Lord** (Colossians 3:23).

Christian Ethics Integration — Integrity

A false balance is abomination to the LORD: but a just weight is his delight (Proverbs 11:1, KJV). Honest weights apply to ledgers, polls, and platform metrics alike.

Apply this principle while studying **Capstone: Family Financial Plan**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Capstone: Family Financial Plan

No man can serve two masters: ye cannot serve God and mammon (Matthew 6:24, KJV). Financial success without spiritual allegiance is idolatry. Stewardship disciplines keep mammon in its place.

Whatsoever ye do, do it heartily, as to the Lord, and not unto men (Colossians 3:23, KJV). Vocation—whether pulpit, plumbing, or programming—is worship when offered unto Christ.

Practical Focus

Budgeting, emergency funds, debt wisdom, insurance, and generational stewardship.

Competency targets for this lesson:

- Define key terms and industry-standard vocabulary at introductory level.
- Identify biblical principles that govern ethical decisions in this domain.
- Complete hands-on or scenario-based exercises in assignments and quizzes.
- Connect vocational skills to local church ministry or community service where applicable.

Professional Standards

Career track courses prepare students for further education, certification programs, or bi-vocational ministry—they do not replace licensure, trade union apprenticeships, CPA/legal counsel, or seminary ordination tracks unless explicitly stated in prerequisites.

TBM & Catalog Cross-References

- Kingdom Capital (TBM)
- • Proverbs 22:7 (KJV)

Application for Vocation and Ministry

Capstone: Family Financial Plan should change how you work, lead, serve customers, and witness.

Business practice: Apply lesson concepts to a real or simulated venture. Document decisions in your Kingdom Business journal.

Personal devotion: Write a brief prayer connecting today's vocational theme to Christ's lordship over your schedule, income, and relationships.

Local church: Share one insight with your pastor, deacon team, or small group—especially where bi-vocational ministry applies.

Evangelism: Prepare a 60-second testimony linking honest work or digital stewardship to the gospel hope you profess.

Lab, Scenario, or Field Exercise

Exercise 12: Analyze a business case where profit conflicts with truth. Write a decision memo citing Proverbs and course readings.

Document assumptions, resources consulted, and limitations. Submit via LMS with honor statement. Supervised field hours may count toward capstone portfolios where approved by cohort facilitator.

Discussion Questions

How does **Capstone: Family Financial Plan** align with Colossians 3:23 ("as to the Lord")?

What secular practice in this field most often conflicts with biblical ethics?

Which prerequisite course or TBM resource best supports this lesson?

How would you teach this topic to a high school dual-enrollment student?

What is one measurable action you will take this week based on this lesson?

Summary and Next Steps

Lesson 12 Summary: We examined **Capstone: Family Financial Plan** through scripture, vocational standards, and ministry application.

Action item: Complete the module quiz (70% to pass) and begin assignment work if due this week.

Preview: Continue to the capstone module. Review SPECIALIZATION_SOURCES.md or Kingdom Capital / TBM Marketing docs as listed in your syllabus.

Soli Deo gloria — whether ye eat or drink, or whatsoever ye do, do all to the glory of God (1 Corinthians 10:31).

Ministry Case Study

Imagine a congregant confused about this lesson's topic after watching online teaching that contradicts historic evangelical doctrine. Draft a pastoral response email that (1) expresses empathy, (2) clarifies biblical teaching with two references, (3) invites in-person conversation, and (4) avoids condescension. Pastoral communication is part of theological training, not an optional soft skill.

Worship Integration

Select a hymn or worship song rich in biblical doctrine (e.g., "Holy, Holy, Holy," "And Can It Be," "A Mighty Fortress"). Analyze its lyrics for theological accuracy in light of this lesson. Lead family worship using that hymn, reading one supporting passage before singing. Theology should enliven corporate praise, not remain abstract.

Worship Integration

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Supplemental Reading and Reflection

Assign one chapter from a standard systematic theology textbook or equivalent lecture notes. Summarize the author's definitions, note where Scripture proofs appear, and evaluate whether the Bible truly supports each claim. Theology students must read widely yet judge all teaching by the Word. Write a half-page response connecting supplemental reading to this lesson's theme.

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Historical Figure Spotlight

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Appendix A — Assignments

Week 01

Week 01 Assignment — Reflection Journal

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 1: Personal Finance as Household Worship

Learning objective (Bloom's taxonomy)

Students will **analyze** course content from **ECON-201 — Lesson 1: Personal Finance as Household Worship** with KJV integration and measurable evidence in the submission.

Task

Analyze: Write a 300–500 word reflection on **ECON-201 — Lesson 1: Personal Finance as Household Worship**. Include at least two KJV citations and one personal application.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Personal, Finance

Week 02

Week 02 Assignment — Memory Verse Application

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 2: Budgeting Methods and Envelope Systems

Learning objective (Bloom's taxonomy)

Students will **apply** course content from **ECON-201 — Lesson 2: Budgeting Methods and Envelope Systems** with KJV integration and measurable evidence in the submission.

Task

Apply: Recite this week's memory verse from memory, then write 250 words explaining how it applies to daily discipleship.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Budgeting, Methods

Week 03

Week 03 Assignment — Expository Outline

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 3: Emergency Funds and Job Loss Preparedness

Learning objective (Bloom's taxonomy)

Students will **outline** course content from **ECON-201 — Lesson 3: Emergency Funds and Job Loss Preparedness** with KJV integration and measurable evidence in the submission.

Task

Outline: Produce a structured outline (400+ words) for the main passage in **ECON-201 — Lesson 3: Emergency Funds and Job Loss Preparedness**. Include pericope titles and one-sentence themes.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Emergency, Funds

Week 04

Week 04 Assignment — Discussion Response

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 4: Debt Reduction Without Despair

Learning objective (Bloom's taxonomy)

Students will **explain** course content from **ECON-201 — Lesson 4: Debt Reduction Without Despair** with KJV integration and measurable evidence in the submission.

Task

Explain: Answer two discussion prompts from the Week 4 reading in 200 words each. Cite KJV only.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Reduction, Without

Week 05

Week 05 Assignment — Practical Ministry Step

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 5: Credit Scores, Loans, and Usury Awareness

Learning objective (Bloom's taxonomy)

Students will **demonstrate** course content from **ECON-201 — Lesson 5: Credit Scores, Loans, and Usury Awareness** with KJV integration and measurable evidence in the submission.

Task

Demonstrate: Complete one practical ministry action tied to **ECON-201 — Lesson 5: Credit Scores, Loans, and Usury Awareness** (visit, prayer walk, family worship, or service). Submit a 200-word report plus optional photo upload.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Manual review (practical/upload).

Pass: 70%

Rubric (100 points)

Week 06

Week 06 Assignment — Witness Outline

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 6: Insurance: Life, Health, Property Stewardship

Learning objective (Bloom's taxonomy)

Students will **construct** course content from **ECON-201 — Lesson 6: Insurance: Life, Health, Property Stewardship** with KJV integration and measurable evidence in the submission.

Task

Construct: Draft a 3-minute spoken witness outline using this week's theme. Include gospel bridge, one objection with biblical answer, and call to faith.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Insurance, Health

Week 07

Week 07 Assignment — Cross-Reference Study

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 7: Tax-Advantaged Saving Intro

Learning objective (Bloom's taxonomy)

Students will **compare** course content from **ECON-201 — Lesson 7: Tax-Advantaged Saving Intro** with KJV integration and measurable evidence in the submission.

Task

Compare: Find three cross-references that illuminate **ECON-201 — Lesson 7: Tax-Advantaged Saving Intro**. Write 400 words comparing themes (OT + NT).

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Advantaged, Saving

Week 08

Week 08 Assignment — Historical Context Brief

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 8: College and Child Stewardship Planning

Learning objective (Bloom's taxonomy)

Students will **describe** course content from **ECON-201 — Lesson 8: College and Child Stewardship Planning** with KJV integration and measurable evidence in the submission.

Task

Describe: Write 350 words on historical/literary context for **ECON-201 — Lesson 8: College and Child Stewardship Planning**. Minimum four KJV citations.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, College, Child

Week 09

Week 09 Assignment — Christological Connection Essay

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 9: Estate Basics and Legacy Giving

Learning objective (Bloom's taxonomy)

Students will **evaluate** course content from **ECON-201 — Lesson 9: Estate Basics and Legacy Giving** with KJV integration and measurable evidence in the submission.

Task

Evaluate: Explain how **ECON-201 — Lesson 9: Estate Basics and Legacy Giving** points to Christ in 400–600 words. Use literal-grammatical-historical method.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Estate, Basics

Week 10

Week 10 Assignment — Teaching Prep

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 10: Counseling Finances in Pastoral Context

Learning objective (Bloom's taxonomy)

Students will **design** course content from **ECON-201 — Lesson 10: Counseling Finances in Pastoral Context** with KJV integration and measurable evidence in the submission.

Task

Design: Prepare a 5-minute teaching outline for **ECON-201 — Lesson 10: Counseling Finances in Pastoral Context** suitable for a small group or homeschool lesson.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Counseling, Finances

Week 11

Week 11 Assignment — Integration & Review

Course: ECON-201 · Personal Finance & Family Budgeting

Week focus: ECON-201 — Lesson 12: Capstone: Family Financial Plan

Learning objective (Bloom's taxonomy)

Students will **synthesize** course content from **ECON-201 — Lesson 12: Capstone: Family Financial Plan** with KJV integration and measurable evidence in the submission.

Task

Synthesize: Synthesize the top five themes from Personal Finance & Family Budgeting. 600 words, minimum six KJV citations, one paragraph on personal growth.

Submit: Text via LMS assignment form. PDF upload optional for longer work.

Grading

Grading mode: Auto-grade eligible (written text).

Pass: 70%

Rubric (100 points)

Auto-grade hints

Keywords for automated pre-check: KJV, Christ, Scripture, God, Lesson, Capstone, Family

Week 12

Learning objective (Bloom's taxonomy)

Students will **create** an original ministry artifact synthesizing Personal Finance & Family Budgeting with KJV fidelity and scholarship-gallery quality.

Creative Ministry Project — ECON-201

Course: Personal Finance & Family Budgeting

Integrate professional skills from this course with gospel witness. Submit a capstone artifact (report, demo, script, or plan) with KJV integration and rubric self-assessment. Minimum 70% to pass; 75% for excellence distinction.

Grading

Grading mode: Manual review (creative upload).

Pass: 70%

Rubric (100 points)

Creative Ministry Project

Creative Ministry Project — ECON-201

Course: Personal Finance & Family Budgeting

Integrate professional skills from this course with gospel witness. Submit a capstone artifact (report, demo, script, or plan) with KJV integration and rubric self-assessment. Minimum 70% to pass; 75% for excellence distinction.