

Twice Born Ministry

INS-101: Insurance & Risk Stewardship

Course Code: INS-101

Credit Hours: 3

King James Version (KJV) — Sola Scriptura Curriculum

Generated 2026-06-30

Course Description

INS-101: Insurance & Risk Stewardship

Course Description

Personal and ministry insurance — property, liability, and faithful risk management.

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:** Insurance.

Course Details

| Field | Value |

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

| **Course Code** | INS-101 |

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

| **Catalog Track** | Insurance |

| **College Category** | Insurance |

| **Credit Hours** | 3 |

| **Weeks** | 12 |

| **Lessons** | 12 |

| **Prerequisites** | ECON-201 |

| **Homeschool Band** | College |

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

| **Source / Resources** | Insurance fundamentals |

TBM Cross-References

- Proverbs 22:3 (KJV)

- ECON-201

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="INS-101"]

Twice Born Ministry Bible School — Layer 4 Career Tracks

Course Modules

INS-101 — Lesson 1: Risk and Providence

Introduction

Welcome to Lesson 1 of **Insurance & Risk Stewardship** (INS-101). This session explores **Risk and Providence** 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 **Risk and Providence**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Risk and Providence

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.

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

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)
- • ECON-201

Application for Vocation and Ministry

Risk and Providence 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 **Risk and Providence** 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 **Risk and Providence** 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.

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

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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INS-101 — Lesson 2: Property Insurance

Introduction

Welcome to Lesson 2 of **Insurance & Risk Stewardship** (INS-101). This session explores **Property Insurance** 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 **Property Insurance**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Property Insurance

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.

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

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)

- • ECON-201

Application for Vocation and Ministry

Property Insurance 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 **Property Insurance** 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 **Property Insurance** 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.

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

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Ministry Case Study

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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.

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INS-101 — Lesson 3: Liability Coverage

Introduction

Welcome to Lesson 3 of **Insurance & Risk Stewardship** (INS-101). This session explores **Liability Coverage** 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 **Liability Coverage**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Liability Coverage

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.

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

Personal and ministry insurance — property, liability, and faithful risk management.

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.
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Professional Standards

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TBM & Catalog Cross-References

- Proverbs 22:3 (KJV)
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Application for Vocation and Ministry

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

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 **Liability Coverage** 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 **Liability Coverage** 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.

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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.

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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INS-101 — Lesson 4: Auto and Umbrella

Introduction

Welcome to Lesson 4 of **Insurance & Risk Stewardship** (INS-101). This session explores **Auto and Umbrella** 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 **Auto and Umbrella**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Auto and Umbrella

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.

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.

Practical Focus

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)

- • ECON-201

Application for Vocation and Ministry

Auto and Umbrella 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 **Auto and Umbrella** 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 **Auto and Umbrella** 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).

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

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

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Ministry Case Study

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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.

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.

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.

Ministry Case Study

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INS-101 — Lesson 5: Health Insurance Basics

Introduction

Welcome to Lesson 5 of **Insurance & Risk Stewardship** (INS-101). This session explores **Health Insurance Basics** 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 **Health Insurance Basics**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Health Insurance Basics

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

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)
- • ECON-201

Application for Vocation and Ministry

Health Insurance Basics 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 **Health Insurance Basics** 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 **Health Insurance Basics** 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).

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.

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.

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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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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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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Ministry Case Study

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Ministry Case Study

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INS-101 — Lesson 6: Life and Disability

Introduction

Welcome to Lesson 6 of **Insurance & Risk Stewardship** (INS-101). This session explores **Life and Disability** 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 **Life and Disability**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Life and Disability

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

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)
- • ECON-201

Application for Vocation and Ministry

Life and Disability 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 **Life and Disability** 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 **Life and Disability** 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).

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.

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.

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.

Supplemental Reading and Reflection

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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

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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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INS-101 — Lesson 7: Church Property Coverage

Introduction

Welcome to Lesson 7 of **Insurance & Risk Stewardship** (INS-101). This session explores **Church Property Coverage** 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 **Church Property Coverage**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Church Property Coverage

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.

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.

Practical Focus

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)
- • ECON-201

Application for Vocation and Ministry

Church Property Coverage 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 **Church Property Coverage** 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 **Church Property Coverage** 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.

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.

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

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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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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Worship Integration

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Historical Figure Spotlight

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INS-101 — Lesson 8: Directors and Officers

Introduction

Welcome to Lesson 8 of **Insurance & Risk Stewardship** (INS-101). This session explores **Directors and Officers** 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 **Directors and Officers**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Directors and Officers

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

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)

- • ECON-201

Application for Vocation and Ministry

Directors and Officers 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 **Directors and Officers** 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 **Directors and Officers** 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).

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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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

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Supplemental Reading and Reflection

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INS-101 — Lesson 9: Workers Comp

Introduction

Welcome to Lesson 9 of **Insurance & Risk Stewardship** (INS-101). This session explores **Workers Comp** 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 **Workers Comp**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Workers Comp

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.

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.

Practical Focus

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)
- • ECON-201

Application for Vocation and Ministry

Workers Comp 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 **Workers Comp** 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 **Workers Comp** 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.

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

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Ministry Case Study

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Worship Integration

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INS-101 — Lesson 10: Claims Process

Introduction

Welcome to Lesson 10 of **Insurance & Risk Stewardship** (INS-101). This session explores **Claims Process** 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 **Claims Process**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Claims Process

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.

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.

Practical Focus

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)
- • ECON-201

Application for Vocation and Ministry

Claims Process 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 **Claims Process** 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 **Claims Process** 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).

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.

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.

Supplemental Reading and Reflection

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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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INS-101 — Lesson 11: Fraud Avoidance

Introduction

Welcome to Lesson 11 of **Insurance & Risk Stewardship** (INS-101). This session explores **Fraud Avoidance** 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 **Fraud Avoidance**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Fraud Avoidance

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

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)

- • ECON-201

Application for Vocation and Ministry

Fraud Avoidance 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 **Fraud Avoidance** 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 **Fraud Avoidance** 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).

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

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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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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Supplemental Reading and Reflection

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INS-101 — Lesson 12: Capstone: Ministry Risk Assessment

Introduction

Welcome to Lesson 12 of **Insurance & Risk Stewardship** (INS-101). This session explores **Capstone: Ministry Risk Assessment** 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: Ministry Risk Assessment**: document ethical decisions, cite KJV where appropriate, and identify when professional practice must yield to conscience.

Core Teaching

Theme: Capstone: Ministry Risk Assessment

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

Personal and ministry insurance — property, liability, and faithful risk management.

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

- Proverbs 22:3 (KJV)
- • ECON-201

Application for Vocation and Ministry

Capstone: Ministry Risk Assessment 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: Ministry Risk Assessment** 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: Ministry Risk Assessment** 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).

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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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.

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Historical Figure Spotlight

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Appendix A — Assignments

Week 01

Week 01 Assignment — Reflection Journal

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 1: Risk and Providence

Learning objective (Bloom's taxonomy)

Students will **analyze** course content from **INS-101 — Lesson 1: Risk and Providence** with KJV integration and measurable evidence in the submission.

Task

Analyze: Write a 300–500 word reflection on **INS-101 — Lesson 1: Risk and Providence**. 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, Providence

Week 02

Week 02 Assignment — Memory Verse Application

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 2: Property Insurance

Learning objective (Bloom's taxonomy)

Students will **apply** course content from **INS-101 — Lesson 2: Property Insurance** 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, Property, Insurance

Week 03

Week 03 Assignment — Expository Outline

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 3: Liability Coverage

Learning objective (Bloom's taxonomy)

Students will **outline** course content from **INS-101 — Lesson 3: Liability Coverage** with KJV integration and measurable evidence in the submission.

Task

Outline: Produce a structured outline (400+ words) for the main passage in **INS-101 — Lesson 3: Liability Coverage**. 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, Liability, Coverage

Week 04

Week 04 Assignment — Discussion Response

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 4: Auto and Umbrella

Learning objective (Bloom's taxonomy)

Students will **explain** course content from **INS-101 — Lesson 4: Auto and Umbrella** 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, Umbrella

Week 05

Week 05 Assignment — Practical Ministry Step

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 5: Health Insurance Basics

Learning objective (Bloom's taxonomy)

Students will **demonstrate** course content from **INS-101 — Lesson 5: Health Insurance Basics** with KJV integration and measurable evidence in the submission.

Task

Demonstrate: Complete one practical ministry action tied to **INS-101 — Lesson 5: Health Insurance Basics** (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: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 6: Life and Disability

Learning objective (Bloom's taxonomy)

Students will **construct** course content from **INS-101 — Lesson 6: Life and Disability** 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, Disability

Week 07

Week 07 Assignment — Cross-Reference Study

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 7: Church Property Coverage

Learning objective (Bloom's taxonomy)

Students will **compare** course content from **INS-101 — Lesson 7: Church Property Coverage** with KJV integration and measurable evidence in the submission.

Task

Compare: Find three cross-references that illuminate **INS-101 — Lesson 7: Church Property Coverage**. 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, Church, Property

Week 08

Week 08 Assignment — Historical Context Brief

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 8: Directors and Officers

Learning objective (Bloom's taxonomy)

Students will **describe** course content from **INS-101 — Lesson 8: Directors and Officers** with KJV integration and measurable evidence in the submission.

Task

Describe: Write 350 words on historical/literary context for **INS-101 — Lesson 8: Directors and Officers**. 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, Directors, Officers

Week 09

Week 09 Assignment — Christological Connection Essay

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 9: Workers Comp

Learning objective (Bloom's taxonomy)

Students will **evaluate** course content from **INS-101 — Lesson 9: Workers Comp** with KJV integration and measurable evidence in the submission.

Task

Evaluate: Explain how **INS-101 — Lesson 9: Workers Comp** 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, Workers

Week 10

Week 10 Assignment — Teaching Prep

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 10: Claims Process

Learning objective (Bloom's taxonomy)

Students will **design** course content from **INS-101 — Lesson 10: Claims Process** with KJV integration and measurable evidence in the submission.

Task

Design: Prepare a 5-minute teaching outline for **INS-101 — Lesson 10: Claims Process** 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, Claims, Process

Week 11

Week 11 Assignment — Integration & Review

Course: INS-101 · Insurance & Risk Stewardship

Week focus: INS-101 — Lesson 12: Capstone: Ministry Risk Assessment

Learning objective (Bloom's taxonomy)

Students will **synthesize** course content from **INS-101 — Lesson 12: Capstone: Ministry Risk Assessment** with KJV integration and measurable evidence in the submission.

Task

Synthesize: Synthesize the top five themes from Insurance & Risk Stewardship. 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, Ministry

Week 12

Learning objective (Bloom's taxonomy)

Students will **create** an original ministry artifact synthesizing Insurance & Risk Stewardship with KJV fidelity and scholarship-gallery quality.

Creative Ministry Project — INS-101

Course: Insurance & Risk Stewardship

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 — INS-101

Course: Insurance & Risk Stewardship

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.