

Twice Born Ministry

TBM-KC-102: Budgeting, Debt Freedom & Emergency Fund

Course Code: TBM-KC-102

Credit Hours: 3

King James Version (KJV) — Sola Scriptura Curriculum

Generated 2026-06-30

Course Description

TBM-KC-102: Budgeting, Debt Freedom & Emergency Fund

Course Description

KC Ch 9-13; 50/30/20; snowball

This Stewardship Track course follows *Kingdom Capital* — biblical money management without prosperity gospel error, honoring God as Owner and the believer as manager.

Primary source book: Kingdom Capital

This course is part of **Layer 3 — TBM Book Track** in the Twice Born Ministry Bible School catalog.

Course Details

Learning Outcomes

Upon completion, students will be able to:

- Summarize the source book's argument structure for this course segment.
- Defend course themes with KJV scripture using literal-grammatical-historical method.
- Distinguish biblical Christianity from the worldviews or practices examined.
- Apply lessons in witness practice, research, or stewardship as assigned.
- Complete module quizzes, assignments, and final exam at 70% or higher.

Module Structure

Each lesson (8–10 modules) maps to book chapters or thematic sections. Lessons include exposition, evidence notes, witness application, discussion prompts, and aligned quizzes.

Assessment Overview

- **Module quizzes:** JSON with embedded answer keys (70% pass).
- **Assignments:** Witness practice, research papers (apologetics), or practical plans (wellness/stewardship).
- **Group projects:** Debate teams and outreach planning where noted.

- • **Final exam:** Comprehensive written assessment.
- • **Video scripts:** 3–5 production-ready scripts including soul-winning demos for apologetics tracks.

Christian Guardrails

- • King James Bible as citation standard.
- • Oppose false doctrine; love people (Jude 22-23).
- • Source books inform structure; Scripture judges all claims.
- • Academic integrity required; AI assists study, not original witness logs.

Instructor Notes

Professor Shepherd AI: [tb_ai_instructor course_code="TBM-KC-102"]

Twice Born Ministry Bible School — Layer 3 TBM Book Track

Course Modules

TBM-KC-102 — Lesson 1: Budgeting as Spiritual Discipline

Introduction

Welcome to Lesson 1 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Budgeting as Spiritual Discipline**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Budgeting as Spiritual Discipline advances the source book's cumulative case. Students should identify:

- (1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and
- (4) the witness or stewardship application.

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Budgeting as Spiritual Discipline** in the Word. Assigned references:

- **Isaiah 8:20** — read in context; note who speaks, to whom, and why.
- **Acts 17:11** — read in context; note who speaks, to whom, and why.
- **2 Timothy 3:16-17** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Budgeting as Spiritual Discipline applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Budgeting as Spiritual Discipline**, expect pushback:

- • "You're attacking my family tradition." — Affirm love; distinguish people from unbiblical doctrines.
- • "All religions are the same." — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- • "That's your interpretation." — Point to plain reading in context; invite joint Bible study.
- • "Christians are hypocrites." — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

Budgeting as Spiritual Discipline requires action:

- • Complete the weekly checklist in your assignment folder.
- • Share progress with an accountability partner.
- • Connect physical or financial stewardship to worship — not anxiety or greed.
- • Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **Budgeting as Spiritual Discipline** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 1 organized *Kingdom Capital* material on **Budgeting as Spiritual Discipline**. Complete the module

quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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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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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TBM-KC-102 — Lesson 2: 50/30/20 and Zero-Based Options

Introduction

Welcome to Lesson 2 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **50/30/20 and Zero-Based Options**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

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Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

50/30/20 and Zero-Based Options advances the source book's cumulative case. Students should identify:

- (1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and
- (4) the witness or stewardship application.

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **50/30/20 and Zero-Based Options** in the Word. Assigned references:

- **Isaiah 8:20** — read in context; note who speaks, to whom, and why.
- • **Acts 17:11** — read in context; note who speaks, to whom, and why.
- • **2 Timothy 3:16-17** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

50/30/20 and Zero-Based Options applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **50/30/20 and Zero-Based Options**, expect pushback:

- • **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.

- • **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- • **"That's your interpretation."** — Point to plain reading in context; invite joint Bible study.
- • **"Christians are hypocrites."** — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

50/30/20 and Zero-Based Options requires action:

- • Complete the weekly checklist in your assignment folder.
- • Share progress with an accountability partner.
- • Connect physical or financial stewardship to worship — not anxiety or greed.
- • Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **50/30/20 and Zero-Based Options** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 2 organized *Kingdom Capital* material on **50/30/20 and Zero-Based Options**. Complete the module

quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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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TBM-KC-102 — Lesson 3: Debt Snowball vs. Avalanche

Introduction

Welcome to Lesson 3 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Debt Snowball vs. Avalanche**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Debt Snowball vs. Avalanche advances the source book's cumulative case. Students should identify:

(1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and (4) the witness or stewardship application.

Chapter themes from source material:

- The Goal: Freedom to Serve
- Debt Snowball Method
- Debt Avalanche Method
- Choose Your Weapon
- Visual — Snowball Progress Chart

Key passages in this section: Serve

Romans 13:8, Galatians 5:1, Psalm 24:1, Proverbs 3:5, 2 Cor 9:7, Proverbs 11:1

Concept summary (paraphrase): The Goal: Freedom to Serve Romans 13:8; Galatians 5:1 — freedom matters spiritually. Debt freedom is not salvation, but it removes chains that limit mission. Debt Snowball Method Pay minimums on all debts; attack smallest balance with extra payments. When paid, roll payment to next smallest. | Debt | Balance | Min Pay | Order | |-----|-----|-----|-----| | Card A | \$800 | \$25 | 1st | | Card B | \$2,400 | \$60 | 2nd | | Car | \$9,000 | \$220 | 3rd | | Student | \$18,000 | \$180 | 4th | Psychology win: Quick victories build momentum — behavioral change matters. Debt Avalanche Method Attack highest interest rate first — mathematically optimal. | Debt | Rate...

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Debt Snowball vs. Avalanche** in the Word. Assigned references:

- **Serve

Romans 13:8** — read in context; note who speaks, to whom, and why.

- • **Galatians 5:1** — read in context; note who speaks, to whom, and why.
- • **Psalm 24:1** — read in context; note who speaks, to whom, and why.
- • **Proverbs 3:5** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Debt Snowball vs. Avalanche applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Debt Snowball vs. Avalanche**, expect pushback:

- • **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.
- • **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
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Practical Implementation

Debt Snowball vs. Avalanche requires action:

- • Complete the weekly checklist in your assignment folder.
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Discussion Questions

How does **Debt Snowball vs. Avalanche** fit the source book's overall argument?

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Summary and Next Steps

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quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

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Worship Integration

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Supplemental Reading and Reflection

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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.

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Historical Figure Spotlight

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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.

TBM-KC-102 — Lesson 4: Emergency Fund — Three to Six Months

Introduction

Welcome to Lesson 4 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Emergency Fund — Three to Six Months**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Emergency Fund — Three to Six Months advances the source book's cumulative case. Students should identify:

- (1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and
- (4) the witness or stewardship application.

Chapter themes from source material:

- • Why Emergencies Are Not "If" but "When"
- • Biblical Patterns of Reserve
- • Tiered Emergency Fund Strategy
- • Where to Keep It
- • Funding Order Priority

Key passages in this section: Proverbs 21:20, Proverbs 31:21, Psalm 24:1, Proverbs 3:5, 2 Cor 9:7, Proverbs 11:1

Concept summary (paraphrase): Why Emergencies Are Not "If" but "When" Jobs end. Tires blow. Kids break arms. Roofs leak. Without margin, every shock becomes debt. An emergency fund is liquidity for peace — not lack of faith. Biblical Patterns of Reserve Joseph stored grain (Genesis 41). Proverbs 21:20 — "The wise store up choice food and olive oil, but fools gulp theirs down." The virtuous woman provides for household (Proverbs 31:21). Tiered Emergency Fund Strategy | Tier | Amount | Purpose | |-----|-----|-----| | Starter | \$1,000 | Break small crisis-debt cycle | | Stable | 1 month expenses | Basic buffer | | Full | 3–6 months expenses | Job loss, medical, major repair | | Self-employed | 6–12 months | Irregular...

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Emergency Fund — Three to Six Months** in the Word. Assigned references:

- **Proverbs 21:20** — read in context; note who speaks, to whom, and why.
- • **Proverbs 31:21** — read in context; note who speaks, to whom, and why.
- • **Psalm 24:1** — read in context; note who speaks, to whom, and why.
- • **Proverbs 3:5** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Emergency Fund — Three to Six Months applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Emergency Fund — Three to Six Months**, expect pushback:

- • **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.
- • **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- • **"That's your interpretation."** — Point to plain reading in context; invite joint Bible study.
- • **"Christians are hypocrites."** — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

Emergency Fund — Three to Six Months requires action:

- • Complete the weekly checklist in your assignment folder.
- • Share progress with an accountability partner.
- • Connect physical or financial stewardship to worship — not anxiety or greed.
- • Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **Emergency Fund — Three to Six Months** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 4 organized *Kingdom Capital* material on **Emergency Fund — Three to Six Months**. Complete the module

quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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.

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

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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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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Worship Integration

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Supplemental Reading and Reflection

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Worship Integration

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Historical Figure Spotlight

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Worship Integration

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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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Worship Integration

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Historical Figure Spotlight

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TBM-KC-102 — Lesson 5: Credit, Interest, and Biblical Caution

Introduction

Welcome to Lesson 5 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Credit, Interest, and Biblical Caution**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Credit, Interest, and Biblical Caution advances the source book's cumulative case. Students should identify:

- (1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and
- (4) the witness or stewardship application.

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Credit, Interest, and Biblical Caution** in the Word. Assigned references:

- **Isaiah 8:20** — read in context; note who speaks, to whom, and why.
- • **Acts 17:11** — read in context; note who speaks, to whom, and why.
- • **2 Timothy 3:16-17** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Credit, Interest, and Biblical Caution applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Credit, Interest, and Biblical Caution**, expect pushback:

- • **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.
- • **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- • **"That's your interpretation."** — Point to plain reading in context; invite joint Bible study.
- • **"Christians are hypocrites."** — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

Credit, Interest, and Biblical Caution requires action:

- • Complete the weekly checklist in your assignment folder.
- • Share progress with an accountability partner.
- • Connect physical or financial stewardship to worship — not anxiety or greed.
- • Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **Credit, Interest, and Biblical Caution** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 5 organized *Kingdom Capital* material on **Credit, Interest, and Biblical Caution**. Complete the module

quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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.

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.

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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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.

TBM-KC-102 — Lesson 6: Insurance and Risk Management

Introduction

Welcome to Lesson 6 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Insurance and Risk Management**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Insurance and Risk Management advances the source book's cumulative case. Students should identify:

- (1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and
- (4) the witness or stewardship application.

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Insurance and Risk Management** in the Word. Assigned references:

- **Isaiah 8:20** — read in context; note who speaks, to whom, and why.
- • **Acts 17:11** — read in context; note who speaks, to whom, and why.
- • **2 Timothy 3:16-17** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Insurance and Risk Management applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Insurance and Risk Management**, expect pushback:

- • **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.
- • **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- • **"That's your interpretation."** — Point to plain reading in context; invite joint Bible study.
- • **"Christians are hypocrites."** — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

Insurance and Risk Management requires action:

- • Complete the weekly checklist in your assignment folder.
- • Share progress with an accountability partner.
- • Connect physical or financial stewardship to worship — not anxiety or greed.
- • Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **Insurance and Risk Management** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 6 organized *Kingdom Capital* material on **Insurance and Risk Management**. Complete the module

quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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.

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Historical Figure Spotlight

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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.

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.

TBM-KC-102 — Lesson 7: Household Budget Lab

Introduction

Welcome to Lesson 7 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Household Budget Lab**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Household Budget Lab advances the source book's cumulative case. Students should identify:

- (1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and
- (4) the witness or stewardship application.

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Household Budget Lab** in the Word. Assigned references:

- **Isaiah 8:20** — read in context; note who speaks, to whom, and why.
- **Acts 17:11** — read in context; note who speaks, to whom, and why.
- **2 Timothy 3:16-17** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Household Budget Lab applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Household Budget Lab**, expect pushback:

- **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.
- **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- **"That's your interpretation."** — Point to plain reading in context; invite joint Bible study.
- **"Christians are hypocrites."** — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

Household Budget Lab requires action:

- Complete the weekly checklist in your assignment folder.
- Share progress with an accountability partner.
- Connect physical or financial stewardship to worship — not anxiety or greed.
- Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **Household Budget Lab** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 7 organized *Kingdom Capital* material on **Household Budget Lab**. Complete the module quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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.

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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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

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Worship Integration

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TBM-KC-102 — Lesson 8: Debt Freedom Plan Submission

Introduction

Welcome to Lesson 8 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Debt Freedom Plan Submission**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Debt Freedom Plan Submission advances the source book's cumulative case. Students should identify:

(1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and (4) the witness or stewardship application.

Chapter themes from source material:

- The Goal: Freedom to Serve
- Debt Snowball Method
- Debt Avalanche Method
- Choose Your Weapon
- Visual — Snowball Progress Chart

Key passages in this section: Serve

Romans 13:8, Galatians 5:1, Psalm 24:1, Proverbs 3:5, 2 Cor 9:7, Proverbs 11:1

Concept summary (paraphrase): The Goal: Freedom to Serve Romans 13:8; Galatians 5:1 — freedom matters spiritually. Debt freedom is not salvation, but it removes chains that limit mission. Debt Snowball Method Pay minimums on all debts; attack smallest balance with extra payments. When paid,

roll payment to next smallest. | Debt | Balance | Min Pay | Order | |-----|-----|-----|-----| | Card A | \$800 | \$25 | 1st | | Card B | \$2,400 | \$60 | 2nd | | Car | \$9,000 | \$220 | 3rd | | Student | \$18,000 | \$180 | 4th | Psychology win: Quick victories build momentum — behavioral change matters. Debt Avalanche Method Attack highest interest rate first — mathematically optimal. | Debt | Rate...

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Debt Freedom Plan Submission** in the Word. Assigned references:

- **Serve

Romans 13:8** — read in context; note who speaks, to whom, and why.

- • **Galatians 5:1** — read in context; note who speaks, to whom, and why.
- • **Psalm 24:1** — read in context; note who speaks, to whom, and why.
- • **Proverbs 3:5** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Debt Freedom Plan Submission applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Debt Freedom Plan Submission**, expect pushback:

- • **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.
- • **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- • **"That's your interpretation."** — Point to plain reading in context; invite joint Bible study.
- • **"Christians are hypocrites."** — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

Debt Freedom Plan Submission requires action:

- Complete the weekly checklist in your assignment folder.
- Share progress with an accountability partner.
- Connect physical or financial stewardship to worship — not anxiety or greed.
- Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **Debt Freedom Plan Submission** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 8 organized *Kingdom Capital* material on **Debt Freedom Plan Submission**. Complete the module

quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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.

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.

Ministry Case Study

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Worship Integration

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Historical Figure Spotlight

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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.

TBM-KC-102 — Lesson 9: Monthly Cash Flow Project

Introduction

Welcome to Lesson 9 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Monthly Cash Flow Project**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Monthly Cash Flow Project advances the source book's cumulative case. Students should identify:

(1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and (4) the witness or stewardship application.

Chapter themes from source material:

- • Why Budget Is Not Legalism
- • Step-by-Step: First Month Budget
- • Sample First Budget (Take-Home \$4,500)
- • Envelope Method vs. Digital
- • Common First-Month Failures

Key passages in this section: Ephesians 4:26, Psalm 24:1, Proverbs 3:5, 2 Cor 9:7, Proverbs 11:1, Exodus 20:8

Concept summary (paraphrase): Why Budget Is Not Legalism A budget is a plan for your master's resources. Luke 16 commends shrewd managers who know numbers. Zero-based budgeting assigns every incoming dollar a job before the month begins. Step-by-Step: First Month Budget Step 1 — Calculate monthly take-home income (after tax, all household earners). Step 2 — List fixed expenses (housing, utilities, insurance, minimum debt payments, tithing). Step 3 — List variable essentials (food, fuel, childcare, medical copays). Step 4 — Assign discretionary (dining, entertainment, personal). Step 5 — Assign savings goals (emergency fund, sinking funds). Step 6 — Income minus allocations = zero. Adjust until balanced. Sample First Budget (Take-Home \$4,500) | Category | Amount | |-----|-----| | Tithe/giving | \$450 | |...

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Monthly Cash Flow Project** in the Word. Assigned references:

- **Ephesians 4:26** — read in context; note who speaks, to whom, and why.
- • **Psalms 24:1** — read in context; note who speaks, to whom, and why.
- • **Proverbs 3:5** — read in context; note who speaks, to whom, and why.
- • **2 Cor 9:7** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Monthly Cash Flow Project applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Monthly Cash Flow Project**, expect pushback:

- • **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.

- • **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- • **"That's your interpretation."** — Point to plain reading in context; invite joint Bible study.
- • **"Christians are hypocrites."** — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

Monthly Cash Flow Project requires action:

- • Complete the weekly checklist in your assignment folder.
- • Share progress with an accountability partner.
- • Connect physical or financial stewardship to worship — not anxiety or greed.
- • Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **Monthly Cash Flow Project** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 9 organized *Kingdom Capital* material on **Monthly Cash Flow Project**. Complete the module quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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

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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

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Historical Figure Spotlight

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Historical Figure Spotlight

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Ministry Case Study

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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.

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.

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.

TBM-KC-102 — Lesson 10: Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund

Introduction

Welcome to Lesson 10 of **Budgeting, Debt Freedom & Emergency Fund**. This session covers **Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund**,

drawn from the structure of *Kingdom Capital* in the **Stewardship Track** track. Complete BS-FND-100 before

advanced TBM courses; AP-501 is recommended for apologetics-heavy tracks.

Twice Born Ministry book-track courses teach *from* published manuscripts — organizing chapter themes into college-level lessons without replacing the books. Purchase or borrow the source volume for full citations, charts, and extended case studies referenced in class.

Pray for wisdom and love before studying contested topics. We contend for souls, not scoring debate points (Jude 3; 1 Peter 3:15).

Book Structure and Teaching Aim

Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund advances the source book's cumulative case. Students should identify:

- (1) the claim being tested, (2) the evidence standard applied, (3) the scripture anchor, and
- (4) the witness or stewardship application.

Chapter themes from source material:

- • Why Emergencies Are Not "If" but "When"
- • Biblical Patterns of Reserve
- • Tiered Emergency Fund Strategy
- • Where to Keep It

- Funding Order Priority

Key passages in this section: Proverbs 21:20, Proverbs 31:21, Psalm 24:1, Proverbs 3:5, 2 Cor 9:7, Proverbs 11:1

Concept summary (paraphrase): Why Emergencies Are Not "If" but "When" Jobs end. Tires blow. Kids break arms. Roofs leak. Without margin, every shock becomes debt. An emergency fund is liquidity for peace — not lack of faith. Biblical Patterns of Reserve Joseph stored grain (Genesis 41). Proverbs 21:20 — "The wise store up choice food and olive oil, but fools gulp theirs down." The virtuous woman provides for household (Proverbs 31:21). Tiered Emergency Fund Strategy | Tier | Amount | Purpose | |-----|-----|-----| | Starter | \$1,000 | Break small crisis-debt cycle | | Stable | 1 month expenses | Basic buffer | | Full | 3–6 months expenses | Job loss, medical, major repair | | Self-employed | 6–12 months | Irregular...

Do not treat lesson summaries as a substitute for reading assigned book sections. Use this module to organize notes, prepare quizzes, and rehearse gospel conversations.

Scripture Exposition

Anchor **Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund** in the Word. Assigned references:

- **Proverbs 21:20** — read in context; note who speaks, to whom, and why.
- **Proverbs 31:21** — read in context; note who speaks, to whom, and why.
- **Psalm 24:1** — read in context; note who speaks, to whom, and why.
- **Proverbs 3:5** — read in context; note who speaks, to whom, and why.

Exegesis steps: (1) Read the full paragraph. (2) Define key terms biblically. (3) Compare with clearer passages. (4) Apply to the worldview or practice under examination.

Biblical Finance Framework

Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund applies Kingdom Capital principles: God owns all; believers manage faithfully.

Reject prosperity gospel formulas and miserly hoarding alike. Complete worksheet exercises with real (redacted) numbers in assignments. Integrity in small accounts prepares integrity in large ones (Luke 16:10).

Common Objections and Pastoral Responses

When teaching **Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund**, expect pushback:

- • **"You're attacking my family tradition."** — Affirm love; distinguish people from unbiblical doctrines.
- • **"All religions are the same."** — Ask which religion accounts for sin, the cross, and the empty tomb with evidence.
- • **"That's your interpretation."** — Point to plain reading in context; invite joint Bible study.
- • **"Christians are hypocrites."** — Agree sinners fail; Christ does not. Return to the gospel.

Draft a 150-word charitable response to one objection for your quiz preparation journal.

Practical Implementation

Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund requires action:

- • Complete the weekly checklist in your assignment folder.
- • Share progress with an accountability partner.
- • Connect physical or financial stewardship to worship — not anxiety or greed.
- • Journal one prayer of gratitude for God's provision.

Discussion Questions

How does **Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund** fit the source book's overall argument?

Which scripture was most decisive for you? Why?

Where might Christians misapply this material with pride or cruelty?

How would you teach this lesson to a high school homeschool cohort?

What gospel element (sin, cross, faith, response) must not be omitted in witness?

Summary and Next Steps

Lesson 10 organized *Kingdom Capital* material on **Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund**. Complete the module

quiz (70% to advance), update your witness or stewardship journal, and preview the next lesson's reading assignment.

Soli Deo gloria.

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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Appendix A — Assignments

Week 01

Week 01 Assignment — Reflection Journal

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 1: Budgeting as Spiritual Discipline

Learning objective (Bloom's taxonomy)

Students will **analyze** course content from **TBM-KC-102 — Lesson 1: Budgeting as Spiritual Discipline** with KJV integration and measurable evidence in the submission.

Task

Analyze: Write a 300–500 word reflection on **TBM-KC-102 — Lesson 1: Budgeting as Spiritual Discipline**. 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, Budgeting, Spiritual

Week 02

Week 02 Assignment — Memory Verse Application

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 2: 50/30/20 and Zero-Based Options

Learning objective (Bloom's taxonomy)

Students will **apply** course content from **TBM-KC-102 — Lesson 2: 50/30/20 and Zero-Based Options** 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, Based, Options

Week 03

Week 03 Assignment — Expository Outline

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 3: Debt Snowball vs. Avalanche

Learning objective (Bloom's taxonomy)

Students will **outline** course content from **TBM-KC-102 — Lesson 3: Debt Snowball vs. Avalanche** with KJV integration and measurable evidence in the submission.

Task

Outline: Produce a structured outline (400+ words) for the main passage in **TBM-KC-102 — Lesson 3: Debt Snowball vs. Avalanche**. 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, Snowball, Avalanche

Week 04

Week 04 Assignment — Discussion Response

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 4: Emergency Fund — Three to Six Months

Learning objective (Bloom's taxonomy)

Students will **explain** course content from **TBM-KC-102 — Lesson 4: Emergency Fund — Three to Six Months** 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, Emergency, Three

Week 05

Week 05 Assignment — Practical Ministry Step

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 5: Credit, Interest, and Biblical Caution

Learning objective (Bloom's taxonomy)

Students will **demonstrate** course content from **TBM-KC-102 — Lesson 5: Credit, Interest, and Biblical Caution** with KJV integration and measurable evidence in the submission.

Task

Demonstrate: Complete one practical ministry action tied to **TBM-KC-102 — Lesson 5: Credit, Interest, and Biblical Caution** (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: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 6: Insurance and Risk Management

Learning objective (Bloom's taxonomy)

Students will **construct** course content from **TBM-KC-102 — Lesson 6: Insurance and Risk Management** 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, Management

Week 07

Week 07 Assignment — Cross-Reference Study

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 7: Household Budget Lab

Learning objective (Bloom's taxonomy)

Students will **compare** course content from **TBM-KC-102 — Lesson 7: Household Budget Lab** with KJV integration and measurable evidence in the submission.

Task

Compare: Find three cross-references that illuminate **TBM-KC-102 — Lesson 7: Household Budget Lab**. 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, Household, Budget

Week 08

Week 08 Assignment — Historical Context Brief

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 8: Debt Freedom Plan Submission

Learning objective (Bloom's taxonomy)

Students will **describe** course content from **TBM-KC-102 — Lesson 8: Debt Freedom Plan Submission** with KJV integration and measurable evidence in the submission.

Task

Describe: Write 350 words on historical/literary context for **TBM-KC-102 — Lesson 8: Debt Freedom Plan Submission**. 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, Freedom, Submission

Week 09

Week 09 Assignment — Christological Connection Essay

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 9: Monthly Cash Flow Project

Learning objective (Bloom's taxonomy)

Students will **evaluate** course content from **TBM-KC-102 — Lesson 9: Monthly Cash Flow Project** with KJV integration and measurable evidence in the submission.

Task

Evaluate: Explain how **TBM-KC-102 — Lesson 9: Monthly Cash Flow Project** 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, Monthly, Project

Week 10

Week 10 Assignment — Teaching Prep

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 10: Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund

Learning objective (Bloom's taxonomy)

Students will **design** course content from **TBM-KC-102 — Lesson 10: Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund** with KJV integration and measurable evidence in the submission.

Task

Design: Prepare a 5-minute teaching outline for **TBM-KC-102 — Lesson 10: Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund** 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, Integration, Lesson

Week 11

Week 11 Assignment — Integration & Review

Course: TBM-KC-102 · Budgeting, Debt Freedom & Emergency Fund

Week focus: TBM-KC-102 — Lesson 10: Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund

Learning objective (Bloom's taxonomy)

Students will **synthesize** course content from **TBM-KC-102 — Lesson 10: Integration Lesson 10: Budgeting, Debt Freedom & Emergency Fund** with KJV integration and measurable evidence in the submission.

Task

Synthesize: Synthesize the top five themes from Budgeting, Debt Freedom & Emergency Fund. 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, Integration, Lesson

Week 12

Creative Ministry Project — TBM-KC-102

Course: Budgeting, Debt Freedom & Emergency Fund

Code: TBM-KC-102

Learning objective (Bloom's taxonomy)

Students will **create** an original ministry artifact synthesizing course themes with KJV fidelity and scholarship-gallery quality.

Overview

Complete an original **Creative Ministry Project** demonstrating what you learned in this course. Select one project type when submitting your assignment. Approved work may appear in the [Scholarship Gallery](https://twicebornministry.com/bible-school/scholarships/) so supporters can **donate toward student scholarships** — you retain credit and ownership of your work.

> This is ministry education, not a sale of intellectual property. Donations fund scholarships.

Project types

Requirements

Original work — cite all Scripture in KJV; footnote other sources.

Course connection — explicitly tie your project to at least two module themes from TBM-KC-102.

Ministry focus — aim to edify believers or reach seekers with the gospel.

Upload — submit via the **Creative Ministry Project** assignment at the end of the course; select your project type in the form.

Length guides:

- Written: 800–1500 words
- Audio/Video: see durations above
- Photography: 1–3 images + caption
- Application: working prototype + 300-word user guide

Grading rubric (100 points)

Pass: 70%

Scholarship gallery

If your project is approved, it may be listed at /bible-school/scholarships/ with a **Support this student** donation button. Supporters give toward the scholarship fund for your project type — not to purchase your content.

Prayer

> *"Let the words of my mouth, and the meditation of my heart, be acceptable in thy sight, O LORD, my strength, and my redeemer."* — Psalm 19:14 (KJV)

Grading

Grading mode: Manual review (creative upload).

Pass: 70%

Rubric (100 points)

Creative Ministry Project

Creative Ministry Project — TBM-KC-102

Course: Budgeting, Debt Freedom & Emergency Fund

Code: TBM-KC-102

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Original work — cite all Scripture in KJV; footnote other sources.

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Appendix B — Key Terms & Passages

- • Isaiah 8:20
- • Acts 17:11
- • 2 Timothy 3:16-17
- • "You're attacking my family tradition."
- • "All religions are the same."
- • "That's your interpretation."
- • "Christians are hypocrites."
- • Galatians 5:1
- • Psalm 24:1
- • Proverbs 3:5
- • Proverbs 21:20
- • Proverbs 31:21
- • Ephesians 4:26
- • 2 Cor 9:7