



Living in a culture that focuses on materialism and instant gratification can be difficult for any Christian. We've all been there.

A 2006 study by Harris Interactive found that:

- 1 in 3 American workers does not believe they are saving enough for retirement
- The biggest challenge to saving is being financially stretched with other expenses.
- 1 in 3 workers don't know how much they need to save by the time they retire
- 2 in 3 workers feel that they don't know as much as they should about retirement investing

Financial mismanagement has been tied to excessive debt, bankruptcies, foreclosures, divorces, and many physical illnesses.

Your group is no different than those surveyed. People want and need to know more about their finances.

The Church has done an exceptional job teaching Christians about tithing, but there is little said about properly managing the other 90%. The key to increasing tithes and changing lives is learning how to multiply the 90%.

Learning God's principles for maximizing financial potential is the way to a better life for your group members. It will empower them to live and give comfortably, support their families, and help others. Mastering money management will equip families and individuals to escape the bondage of lack and move into the realm of economic freedom.

“Fast Track to Financial Fitness”

“Fast Track to Financial Fitness” is an easy-to-follow program that includes a step-by-step methodology for attaining financial security. The program discusses finances from both the biblical and the natural perspective.

Topics covered

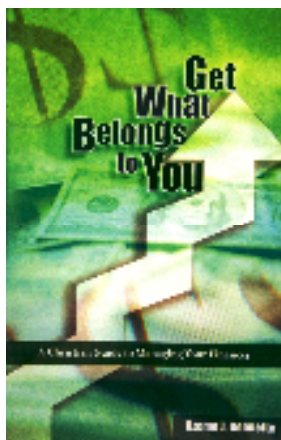
Program participants learn how to create and maintain a budget, how to improve credit scores, and how to invest for the short and long term. The courses go into detail on many common financial products in an unbiased environment that allows participants to determine what works best for their own households and businesses.

Program formats

This program will take your group members to the next level economically this year and beyond. There are several program formats available, and we will customize a format that will best meet the needs of your organization.

Books for your group

My book, *Get What Belongs to You: A Christian Guide to Managing your Finances* incorporates several program topics into one easy-to-read reference. If you would like to include this book in your “Fast Track to Financial Fitness” program, please let us know.



Who should attend?

If you want to move from not having enough to having more than enough, then this program is for you!

Members who want to:

- Give more than their tithe
- Get beyond living from check to check
- Multiply what God has blessed them with
- Repair their credit
- Buy a home (whether it's their first or another one!)
- Understand the investments that they currently have
- Make sure they have enough money to live on in retirement (before they retire)
- Invest their discretionary income more wisely
- Secure their family's future

Group Leaders can also:

- Lead your organization into economic growth
- Experience the blessing of your own economic growth and freedom
- Be enabled to lead by example in giving to every good work
- Ensure that your retirement is in place
- Sow into Kingdom building nationally and internationally
- Secure your family's future

The Christian Money Coach

Phone: 888-300-2521

Fax: 310-626-9706

E-mail:

ozeme@thechristianmoneycoach.com

website: www.thechristianmoneycoach.com

What others have said:

I fully recommend this program as a vehicle for attaining the ability to earn, save, invest, and spend money wisely. Ozeme J. Bonnette has a unique gifting and a sincere passion for helping others move toward greater wealth and financial security.

*Pastor Alton Trimble
Glory Christian Fellowship International—
Carson, CA*

Although financing is not my cup of tea, you made it a pleasure to be in your class. You brought a wonderful spirit and heart to financing. You were well informed and rehearsed. Thank you for all you poured into us. You taught me a task only the brave and anointed could handle.

*Albert A.,
Los Alamitos, CA*

I think these workshops are very beneficial. I did not grow up learning about finances. I have just become aware or rather knowledgeable about finances in my 40's. Although I have always wondered how people use their money, I believe this is my season. I thank God for this opportunity and for Ozeme. She has helped tremendously.

*Lorna T.,
Lynwood, CA*

The entire series has been a tremendous blessing to our family and friends. Wisdom is knowledge! Keep up this ministry. If only we had this information so clearly explained in my early life, I would be in a different situation in my lifestyle.

*Jeanette F.,
Rancho Dominguez, CA*

Background of The Christian Money Coach

Ozeme J. Bonnette, a financial coach, author, and speaker, began her financial services career with Merrill Lynch. She is now a financial education advocate working to increase financial literacy.

She leads His WILL Ministries, designed to help people excel in four areas: personal wealth, financial independence, new life, and lasting legacy.

Through community education programs, high schools, churches, and businesses, she has taught courses to thousands of investors and students in the areas of budgeting, credit repair, investing, retirement planning, and college funding.

She also teaches Financial Stewardship at the Cottonwood Christian Center's Leadership College in Los Alamitos, California.

Ms. Bonnette earned three undergraduate degrees at California State University, Fresno, and achieved her MBA at UCLA's Anderson School of Business, with an emphasis in real estate and marketing.

The Book

Get What Belongs to You, A Christian Guide to Managing your Finances helps readers work toward financial freedom and financial literacy. This book is for the average person who just needs an extra push and encouragement to get back on track or to stay on track. Ozeme creates an easy-to-follow methodology for attaining financial security, including her own personal lessons. She plants several illustrations throughout the book to bring home the points and applications.

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Phone: 888-300-2521

Fax: 310-626-9706

E-mail: ozeme@thechristianmoneycoach.com

website: www.thechristianmoneycoach.com

*Personal Wealth—Financial Independence—
New Life—Lasting Legacy*



The Christian Money Coach

Partnering with you on the Fast Track to Financial Fitness



*“And you shall remember the LORD
your God, for it is He who gives you
power to get wealth...”*

Deuteronomy 8:18a