

□ COURSE INFORMATION

Course Title: FR101 – a—Financial Literacy for Christian Leaders
b—Retreat for Christian Formation

Number of Credits: 1.5

Prerequisites: FR121

□ COURSE DESCRIPTION

Financial literacy class: three day theological and practical workshop on personal finance, stewardship, and financial leadership in ministry.

Enneagram Retreat: A four-day spiritual retreat aimed at self-awareness and the capacity for healthy ministry leadership, structured in a prayerful rhythm of spiritual practices. The retreat includes a variety of elements including group discussion, individual reflection, prayer practices, presentations, community building and worship. Attendance and participation in both the workshop and retreat are required to receive credit for FR101.

□ INSTRUCTOR INFORMATION

		
Rev. Pam Bush	Rev. Kyle J.A. Small, PhD	Dave Ramsey (online)
Associate Director of Formation for Ministry, Student Care	Dean of Formation for Ministry	Personal Money Manager and Radio Talk Show Host
pam@westernsem.edu	Kyle.small@westernsem.edu	Daveramsey.com
Pam has been teaching Hebrew for the past several years. Pam is a 2006 graduate of WTS and an ordained minister of Word and Sacrament in the Reformed Church in American. She is currently a WTS Doctor of Ministry student, studying contemplation related to leadership development.	Kyle's life as pastor and teacher finds resonance as he explores the church as a socio-theological community. Kyle's teaching and research focus on ecclesiology, formation, leading Christian communities, and theological education. He has a passion to discover the world through theologically shaped social research.	Dave Ramsey is the creator of Financial Peace University (FPU), a program that helps people dump their debt, get control of their money, and learn new behaviors around money that are founded on commitment and accountability. Ramsey offers his message of hope through a variety of mediums and products.

Instructional Assistants: Carla Capotosto, Associate Director of the Lilly Economic Challenge Grant; Grace Miguel Cipriano, Beth Smith, Stacey Duensing, and Jeremy Bork

LEARNING OUTCOMES


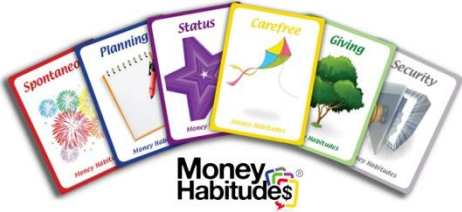
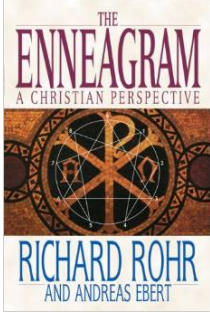
After the personal finance portion of the course, the student can be expected to:

- 1 Understand the steps to financial peace, beginning with budgeting, saving, and paying off debt
- 2 Understand clergy taxes and housing allowances
- 3 Recognize that financial literacy is part of whole life stewardship
- 4 Identify and articulate why we are called to give and to encourage others to give

After the retreat portion of the course, the student can be expected to:

- 1 Identify their Enneagram type and understand the benefits of that knowledge both individually and communally
- 2 Recognize other Enneagram types and how all types are necessary for healthy communities
- 3 Be familiar with various prayer practices and discern how they will enhance their own faith formation and the formation of those they serve
- 4 Increase in self-awareness and social awareness, which will enhance development as a healthy leader

COURSE MATERIALS

	<p>FoundationsU.com All materials for the personal financial class are paid for through the generosity of Lilly Endowment, Inc., and its grant to improve the economic well-being of future pastors. Western Theological Seminary is one of 67 seminaries participating in this grant as we seek to reduce the amount of student debt and increase financial literacy among future leaders in ministry.</p>
	<p>Go to online.moneyhabitudes.com and "Redeem a Group Code." Put in the code 9B3DBB8D. You will be asked for your name and email and you will create a password. You are now on the start page and can play the game. Be sure to email yourself the report at the end! Spouses may take it too.</p>
	<p>Title: <i>The Enneagram: A Christian Perspective</i> Format: Paperback Author: Richard Rohr and Andreas Ebert Publisher: The Crossroad Publishing Company ISBN-13 #: 0-8245-1950-7</p>

□ COURSE OVERVIEW

Personal Finance Workshop: January 4-6, 2017

ASSIGNMENT BEFORE CLASS	<p>Go to online.moneyhabitudes.com and "Redeem a Group Code." Put in code 9B3DBB8D. You will be asked for your name and email and to create a password. Then you will go to the start page and can play the game. Be sure to email yourself the report!</p> <p>Also, Watch this intro to Dave Ramsey: https://m.youtube.com/watch?v=OC_6WqXA1ps</p> <p>Finally, have one conversation with a friend or family member about money before coming to class.</p>		
	WEDNESDAY January 4	THURSDAY January 5	FRIDAY January 6
MORNING	<p style="text-align: center;">8:30-8:55 Chapel - Rev. Lindsay Small</p> <p style="text-align: center;">9:00-10:30 Introduction of course Money Habitudes test results Financial, cultural & peer pressures Dave Ramsey baby steps</p> <p style="text-align: center;">10:30-10:45 Break</p> <p style="text-align: center;">10:45-12:00 Budgets Intro to FoundationsU</p>	<p style="text-align: center;">8:30-8:55 Chapel - Norm Donkersloot</p> <p style="text-align: center;">9:00-10:30 Debt Cars & Houses Student Loans & Repayment</p> <p style="text-align: center;">10:30-10:45 Break</p> <p style="text-align: center;">10:45-12:00 Ministry salary expectations Clergy Tax and Housing Allowance with CPA Ella Weymon</p>	<p style="text-align: center;">8:30-8:55 Chapel - Rev. Jeff Munroe</p> <p style="text-align: center;">9:00-10:45 “Whole Life Stewardship” with Tim Hedberg and Anne Wiesbrock of Covenant Trust Co. (insurance, investments, retirement)</p> <p style="text-align: center;">10:45-11:00 Break</p> <p style="text-align: center;">11:00-12:00 Jealousy vs. Generosity</p>
	Noon to 1:00 Lunch	Noon to 1:00 Lunch	Noon to 1:00 Lunch
AFTERNOON	<p style="text-align: center;">1:00-2:00 “First year of Ministry” with Steven DeVries ’15 and Jenna Brandsen ’15</p> <p style="text-align: center;">2:00-2:30 “10 years Out” with Billy Norden ’07</p> <p style="text-align: center;">2:30-3:15 Thinking theologically</p>	<p style="text-align: center;">1:00-2:00 “Ministry Administration” with Jeff Munroe & Kyle Small</p> <p style="text-align: center;">2:00-2:30 “Reading a Church Budget”</p> <p style="text-align: center;">2:30-3:15 Thinking theologically</p>	<p style="text-align: center;">1:00-2:30 “Fundraising and inspiring others to give” with Steve Spoelhof, Jeff Munroe, and a donor</p> <p style="text-align: center;">2:30-3:15 Thinking theologically</p>
OVERNIGHT ASSIGNMENT	<p>1. Use your green online video access card to log in to FoundationsU.com. (College ed.) Western Theological Seminary will be listed in the school drop down menu. Explore a little!</p> <p>2. Make a zero-based monthly budget using either the form on pg 276 of the book or online at everydollar.com.</p> <p>3. Make a monthly cash flow plan for January using forms on pgs 283-285.</p> <p>1. Use forms.westernsem.edu/calc to calculate income & expenses for one year of seminary.</p> <p>2. Watch the following FoundationsU videos: Credit bureaus, Chapter 8, section 1 Insurance, Chapter 9, section 1</p> <p style="text-align: center;">Explore FoundationsU.com further! Your membership is good for the rest of 2017.</p> <p style="text-align: center;">Try: Bargains, Chapter 7, section 2</p>		

Junior Retreat, January 9 – 12, 2017 at Gull Lake Ministries Retreat Center

We will engage the inner work of self-awareness through the Enneagram and the practice of prayer, interactive presentations, personal and interpersonal engagements and silence. Students will come to know themselves in ways that will be challenging, affirming and life-sustaining both in the present and in future ministry settings.

BEFORE THE RETREAT

1. Read from Richard Rohr and Andreas Ebert, *The Enneagram: A Christian Perspective*.
 - a. Prefaces – Pages ix – xv
 - b. Part One – Starting at “A Sobering Aha-Experience.” Pages 23 – 42
 - c. Part Three - Pages 199-227.
 - d. Optional - If you would like to see how the Enneagram types play out in Jesus, also read pages 232-246.
2. As you read these sections, ask yourself and journal answers to the following:
 - a. What rings true to me?
 - b. About what do I feel resistance in myself?
 - c. What do I sense God is speaking to me through my encounter with these ideas?
 Bring your musings and your textbook along to the retreat for discussion purposes.
3. Complete the WEPSS Survey by Nov 28, for \$10 at <http://www.wepss.com/buy.asp>
 The results of the survey are not a diagnosis, but rather a starting point for discovering your Enneagram Type. You cannot assume that the survey has identified you accurately. Only YOU can determine what your type is. This is not always easy and sometimes happens over time. Bring your survey results with you to the retreat
4. Following are steps to help you determine your type.
 - a. Read through the results of your survey, taking note of the types the survey identifies as most likely.
 - b. In the Rohr book – read the chapters for the top two or three types indicated by the results of your survey. As you read:
 - Mark the statements that seem to fit you.
 - Particularly note where you feel uneasy, embarrassed or even humiliated.
 - c. If none of the types you read about feel like a fit, continue to read about each type until something strikes you as familiar.
 - d. When you have a sense of what your type might be, or have it narrowed down to a couple possibilities, talk to someone who knows and loves you about which characteristics they see in you.
 - e. If you are older and recognize characteristics from several types in your life, think back to your early adulthood, especially your early twenties. Ask yourself, “What was I like back then?”
 - f. If you still feel confused, make an appointment with Pam Bush for before Christmas break.
pam@westernsem.edu
5. When you have come to a possible type or two, observe yourself and note how you display the characteristics of that/those types. Write down your most striking observations. Bring all your observation notes with you to the retreat.
6. Plan for morning/evening prayers or worship times for the retreat according to what you signed up for.

DURING THE RETREAT

1. Commit to engaging fully with the process, keeping your heart open to what the Spirit might wish to do in you/us.
2. Lead the morning or evening prayers you planned.

AFTER THE RETREAT

1. Write 500 to 1,000 words on how you experienced God working in your life via the retreat, what transformation you sense God is nudging you towards as a result, and one way you plan to continue your learning and transformation in the months ahead. ***Due January 21, 2017.***
2. Complete the course evaluation. This is the standard WTS evaluation. Please evaluate *only* the retreat portion of the course.

	MONDAY January 9	TUESDAY January 10	WEDNESDAY January 11	THURSDAY January 12
MORNING	<p>7:00 AM Pray, load, depart</p> <p>10:00 AM OPENING WORSHIP</p> <p>10:30- 11:45 AM SESSION #1 Introduction</p>	<p>8:00 AM BREAKFAST (silence)</p> <p>9:00 AM MORNING PRAYERS</p> <p>9:20 – 11:45 AM SESSION #5 Types 8 & 9</p>	<p>8:00 AM BREAKFAST (silence)</p> <p>9:00 AM MORNING PRAYERS</p> <p>9:20 – 11:45 AM SESSION #8 Types 5 & 6</p>	<p>8:00 AM BREAKFAST & Ind. Reflection (silence)</p> <p>9:15 AM MORNING PRAYERS</p> <p>9:20 – 11:45 AM SESSION #11 Moving Forward & Tear Down</p>
AFTERNOON	<p>Noon LUNCH</p> <p>1:00 – 2:00 PM SESSION #2 Individual Reflection</p> <p>2:00 – 4:30 PM SESSION #3 Type Groups</p> <p>4:30 – 5:45 PM RESPITE</p>	<p>Noon LUNCH</p> <p>12:30 – 3:30 PM RESPITE alone time 1-1:30 Climbing wall open 1:30-3</p> <p>3:30 – 5:45 PM SESSION #6 Types 1 & 2</p>	<p>Noon LUNCH</p> <p>12:30 – 3:30 PM RESPITE alone time 1-1:30 Bowling alley open 1:30- 3</p> <p>3:30 – 5:45 PM SESSION #9 Type 7 & Implications for Ministry</p>	<p>Noon LUNCH</p> <p>1:00 - 2:00 PM SESSION #12 Eval & Sharing</p> <p>2:00 PM CLOSING WORSHIP</p> <p>3:00 PM Load and depart</p> <p>5:00 PM Arrive in Holland</p>
EVENING	<p>6:00 PM DINNER</p> <p>7:00 – 8:30 PM SESSION #4 Complexities</p> <p>9:00 PM EVENING PRAYERS</p> <p>9:30 PM COMMUNITY HANG OUT</p>	<p>6:00 PM DINNER</p> <p>7:00 – 8:30 PM SESSION #7 Types 3 & 4</p> <p>8:30 PM EVENING PRAYERS</p> <p>9:00 PM COMMUNITY HANG OUT</p>	<p>6:00 PM DINNER</p> <p>7:00 – 8:30 PM SESSION #10 Self-Awareness</p> <p>8:30 PM EVENING PRAYERS</p> <p>9:00 PM SKIT NIGHT</p>	

▣ ADDITIONAL INFORMATION

Disabilities:

If you have a physical, sensory, psychological, or learning disability that might require accommodations in this course, contact the Academic Office at the beginning of the semester at pat.dykhuis@westernsem.edu regarding the seminary's policies and procedures for documenting and accommodating differing abilities.

Writing Studio:

The Writing Studio is an academic support service to all Western Theological Seminary students. The studio offers 45 minute tutorial sessions focused on a writing sample provided by the student. By working with a tutor in this fashion the student is more readily able to identify how to improve her/his writing skills, not only for the document at hand, but for the future as well. Even the best writers can find ways to improve their craft. Appointments are conducted in the Writing Studio located on the mezzanine-level of Beardsley Library for IR students and available via online conferencing for DL students. In order to schedule an appointment, students should visit the Writing Studio module in the Academic and Community Information Course in Canvas. This is a free service offered through Student Support Services.

Student Workload (per WTS Handbook Standard):

Each credit hour stands for 42 hours of work (14 hours of class plus 28 hours of work outside of class) for an average WTS student.

While some learners may spend more time reading in one of the course texts than in another, or devote more time to one writing assignment than another, overall, students should be able to accomplish the course assignments within the allotted time frame. Other kinds of work, particularly in the biblical languages, are more difficult to quantify, and the amount of time required by different students may vary substantially.

Please see the full policy in the Seminary *Handbook 2014-2015*.

Program Assessment:

Western Theological Seminary is committed to student learning and formation. In order to assess the effectiveness of the M.Div. degree program at Western Theological Seminary, faculty has been asked to help gather artifacts which can be used for this purpose. This course will provide a drop box for gathering student assignments from which samples can be randomly drawn for the assessment process. Student identities will be removed from those samples in order to preserve anonymity and ensure confidentiality.