

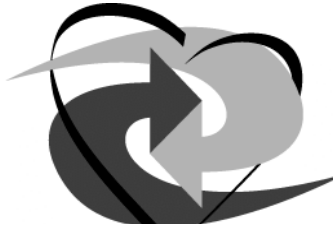
Heart in FOCUS

Personal Financial Course

LEADER QUALIFICATIONS and EXPECTATIONS

What to look for in a leader for your Heart in Focus course

Four qualifications will help you choose a leader for your Heart in Focus course:



1. A strong Christian faith and an understanding of Biblical stewardship,
2. A knowledge and faithful practice of financial basics,
3. Not representing any financial product or service from which the leader profits,
4. Ability to lead the course in an engaging and meaningful way.

A Heart in Focus leader must be a Christian whose focus is on Jesus for life now and for the hereafter. Look for this person to be active in Bible study. The leader ought to have a strong spiritual foundation to help participants understand their relationship with God and its impact on their finances.

The leader should also understand core Biblical stewardship. Such a person is one who has learned the lessons of basic financial planning and is practicing it consistently. This especially applies to the ability to grasp and model the concepts taught in Heart in Focus and to provide additional insights based on past knowledge and experience – including:

Following a spending plan
Practicing debt free living
Giving cheerfully, regularly, and proportionately
Achieving savings and investment goals
Living a lifestyle that shows godliness with contentment

Besides having a passion for helping people, other important skills include: listening, communicating openness and acceptance, and leading people to learn in an enjoyable fashion. The leader is one who is well-suited to lead a group and keep people engaged through interactive learning.

What expectations accompany the choice of Heart in Focus leader?

A Heart in Focus leader is expected to be prepared to lead with the Heart in Focus workbook. There should be a thorough knowledge of the main objective of each lesson. The leader may attend and complete either the Heart in Focus Financial Course or training seminar in preparation for leading the course. The leader's manual provides additional support with notes on the presentation of the material.

The leader needs to be sensitive to the financial situation of participants. Whatever is learned about others ought to be kept in confidence. Those who are burdened with debt should know the leader can sympathize with their situation and will do whatever possible to

give them hope for the future. The leader should also be willing to challenge those who are blessed in their financial lives to see God's will for such a blessing.

A Heart in Focus leader agrees to provide a balanced view of all financial decisions. The leader may not sell or profit from a product or service he or she can offer to an individual or family. This includes, but is not limited to, life insurance products, financial services, brokerage offerings. Since some who are attending a course may be financially or emotionally at risk, there may be no hint of this type of conflict of interest between leader and participant.