
BUS105 - 3 credits
Money by Design

Course Description:

Unlike most financial curricula on the market today that are built around the “debt reduction” philosophy, which states that the only way to change your financial situation is to decrease your expenditures and debt, *Money by Design* introduces another solution: Increase your income! In this course you will learn the 12 biblical laws of wealth creation; the difference between riches and long-lasting wealth; how the Jewish people have prospered throughout history; why the wicked prosper; and the gates of societal influence. The overriding objective is to empower individuals toward financial success by providing proper education, established biblical principles and developing new concepts. If you allow the principles of this course to saturate your mind and heart, your life will be changed! (Pre-requisite: REN103 Communion with God)

Texts:

Money by Design text – John Muratori

Money by Design Student Edition – John Muratori

Money by Design DVDs – John Muratori

Course Objectives

You will quote each of the following Scriptures:

- ✓ Deuteronomy 8:18
 - ✓ Psalm 35:27
 - ✓ Proverbs 11:24, 25 NASB
 - ✓ Psalm 112:1-3
 - ✓ Psalm 90:12
 - ✓ Proverbs 8:12
 - ✓ Proverbs 22:1
 - ✓ Matthew 25:15
- You will discuss the influence your beliefs have over your finances

- You will discuss the five characteristics of a “poor church mentality” and hear from the Lord through the *Logos* and *rhema* the extent to which your attitude toward finances reflects these characteristics, and any changes He wants to make within you.
- You will state the author’s definition of a “secular Christian” and hear from the Lord through journaling concerning any such tendencies that may be in you.
- You will state and discuss the three kingdom reasons given by the author to the question: “Why do the wicked prosper?”
- You will discuss the significance of God’s promise to Abraham that his seed would possess the gate of his enemies.
- You will name and discuss the seven gates of societal influence.
- You will hear from God through journaling concerning the gate(s) He is calling you to possess.
- You will state and defend your understanding of God’s desire for you financially.
- You will state and discuss four foundational practices of the Jewish culture which have contributed to their success throughout their history.
- You will state *and define* at least five of the nine components of the capitalistic system.
- You will describe the place of the Jews in the birth of capitalism, and why they were uniquely able to do so.
- You will state and discuss the author’s definition of “poverty” and hear from God through journaling concerning any symptoms of poverty within you .
- You will discuss the “biblical blueprint for release” and obey the guidance you receive from the Lord concerning how He wants you to implement that blueprint in your life.
- You will state the purpose of the tithe and the four promises of Malachi 3:11, 12 in relation to the giving of the tithe.

- You will state and discuss the author’s Four Laws of the Harvest.
- You will discuss the financial principles revealed in the Parable of the Talents in Matthew 25:14-18.
- You will discuss the difference between “generational wealth” and “inheritance.”
- You will state the definition of a universal law or principle.
- You will state and discuss the Twelve Biblical Laws of Wealth Creation.
- You will personally hear from the Lord and obey His instructions for how He wants you to live in the Twelve Biblical Laws of Wealth Creation.
- You will discuss your personal priorities and how they are revealed by the amount of time, energy and material resources you allocate to them and the order in which you do them.
- You will define a vision statement, values, and calling.
- You will discuss the importance of having a personal mission statement.
- You will discuss the three aspects of the Law of Intellect.
- You will discuss four types of wisdom essential for building wealth, and the plan God has given you personally for increasing your wisdom in each type.
- You will discuss the manifestations of creativity.
- You will be prepared to discuss the comments from *Clarke’s Commentary on the Bible* concerning Proverbs 8:12.
- You will journal about the question, “Lord, what do you want to do through me that will bring resources into your Kingdom, lead to its advancement, and generate wealth?”
- You will discuss the significance of a name, biblically speaking.
- You will discuss the significance of a name, even today.
- You will state and discuss the three characteristics of communication that are vital to wealth creation.
- You will discuss three areas of discipline, and seek the Lord’s word to you concerning your success and need for growth in each.
- You will state and discuss five specific elements that are synchronized by a successful management system.

Standards for Grading Assignments

As indicated below, “C” or 2.0 level work is considered average. **Leaders are not average people.** You are therefore expected (required) to put forth the effort necessary to demonstrate at least “B” (3.0) level work or higher on all assignments which you submit. Any which do not will be returned to you with input from your instructor on how you can raise your grade to the expected level. **A course grade will not be given until your assignments demonstrate that you have understood the material presented in the course and allowed your life to be transformed by the Spirit and the Word studied** — the requirements for attaining a “B”.

Your individual assignments (notebooks, tests, reports) will be graded according to the following standards. These grades will be averaged together to determine your course grade. Remember, we are training leaders and leaders are above-average people. Your work will reflect that.

- “D”
 - Indicates barely passing work that is inferior to the average both in quantity and in quality.
 - Manifests a lack of initiative or sense of responsibility or both.
- “C”
 - Average work; either steady work of an acceptable quality, or work of a high quality which is uneven, irregular or fragmentary.
 - May be mechanically or outwardly correct but shows little reflection upon or personal assimilation of the material.
- “B”
 - Intelligently has fulfilled the requirements of this course.
 - Understands the subject matter presented and has applied it to his life in a limited manner but has not really made the truths his own.
- “A”
 - Grasped the material with thoroughness, industry and correctness of detail.
 - Made the material his own by thinking about it and integrating it, using originality, natural ability, and insight.

- You will discuss the three specific categories of income.
- You will discuss the five ways to increase wealth, according to Charles Givens.
- You will discuss the author’s contrast between riches and wealth.
- You will state and discuss the author’s definition of “wealthy.”

Course Requirements:

1. Prayerfully read the entire text as assigned.
2. Watch the DVD lessons as assigned
3. Complete the exercises in the *Money by Design Student Edition* as assigned. (Refer to page 4 of that text.)
 - a. “Unit Reading Requirements” are to be completed for each lesson.
 - b. “Extra Enrichment: Scripture Analysis” exercises are to be completed for each lesson as instructed in the text. These WILL be submitted to your instructor for grading on completeness, so prepare your answers in the way best suited to get the information to your instructor. ***Your instructors strongly prefer to receive your work as email attachments.*** If for any reason you are unable to email your work, you may send a physical copy of your assignments to your instructor. However, keep in mind that the postal service makes no guarantees on the safety of your work so be sure you send a COPY, not your original work. This is especially true if your instructor lives in a different country than you and you will be sending it across international borders.
 - c. “Notebook Exercises” are to be completed and these WILL be submitted to your instructor for grading. Follow the instructions for “b” above.
 - d. “Key Scriptures & Concepts” are to be written out as indicated in your Student Edition.
 - e. Exercises with spaces to complete them in the text may be completed in the text. You will NOT

be required to submit your Student Edition text to your instructor, but you will be asked to affirm that you have completed ALL assignments.

NOTE WHEN COMPLETING THE EXERCISES: As much as possible, do not simply answer the questions out of your own thoughts, ability and background. Use the questions as springboards to journaling, listening to the Lord and recording what He has to say to you about them. Your “wisdom” is limited and will never take you to the destiny God has designed you for! ALSO, be sure to journal whenever the Related Objectives call you to, and take your journaling seriously enough to remember what God has to say to you.

4. Write two papers:
 - a. The “O-Group Assignment” on page 24 of the Student Edition – you are to write all parts of this “Manifesto of Biblical Economics,” *with the addition of a Section 4* which is to be the specific instructions you receive from the Lord through journaling on what He wants you to be focusing on, changing, strengthening, or removing from your life right now in light of this Manifesto.
 - b. The “Group Project: Social Service Strategy” on page 50 of your Student Edition. You may select one of the areas of ministry recommended in the text, or you may write about a ministry in which you are personally involved and which is dear to your heart. Again, refer to the questions in the text for guidelines on what to include in your paper but also add a final section recording the Lord’s specific instructions to you through journaling concerning your involvement in the ministry.
These papers will be submitted to your instructor after the final lesson, but DON’T WAIT until the final week to begin them. You will need to be working on them and adding to them weekly as you learn important applicable principles.
5. Earn at least a “B” on the Mid-term and Final Tests. The Lesson Objectives are key to your success on the tests.

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Course Schedule

Lesson 1

Assignment to be completed:

Watch Unit 1 of the Money by Design DVDs.

Complete the Unit Reading Requirements for Unit One (page 5 of *Money by Design Student Edition*).

Complete all the exercises in Unit One, including “Extra Enrichment: Scripture Analysis,” filling in blanks, writing out “Key Scriptures & Concepts,” and completing “Notebook Exercises,” preferably on your computer.

NOTE WHEN COMPLETING THE EXERCISES: As much as possible, do not simply answer the questions out of your own thoughts, ability and background. Use the questions as springboards to journaling, listening to the Lord and recording what He has to say to you about them. Your “wisdom” is limited and will never take you to the destiny God has designed you for!

Complete and correct Self-Test One.

Begin working on your first paper, as described in Course Requirement 4a.

Subjects to be explored:

Meeting Mr. Poverty

Financial Dilemma

Anthill University

Financial Power Principles

Leader-Shift

Related Objectives:

- You will discuss the influence your beliefs have over your finances
- You will discuss the five characteristics of a “poor church mentality” and hear from the Lord through the *Logos* and *rhema* the extent to which your attitude toward finances reflects these characteristics, and any changes He wants to make within you.
- You will state and discuss three financial power principles.