

April 12, 2020

Dear Pastors, FSM Representative and Branch Coordinators

After considerable work, Freedom Stewardship Ministries is now preparing to execute the first round of loan refinancing for a few of our Saints. Attached you will find several pages of instructions and forms to be used to initiate the process. Please give the matter your prayerful consideration and begin the process of vetting your members for possible refinancing. Feel free to contact either myself or Brother Shaun Turner with any questions. You may forward any number of candidates for refinancing consideration but please make sure to rate them according to the rating guidelines. We will get back to you with our questions/decisions.

Be advised that any member who has yet to attend one of Bishop Burkart's classes, may watch the class on the Living Hope Restoration Branch website ([livinghopebranch.org](http://livinghopebranch.org)). If the member attends the class via the website, he/she will need to attest to you that the class has been taken. This is a crucial first step in this process and is required prior to refinancing consideration.

Sincerely,

A handwritten signature in blue ink, appearing to read "Bob Dickson". The signature is fluid and cursive, with a long horizontal stroke at the end.

Bob Dickson  
Executive Director of FSM

# **FREEDOM STEWARDSHIP MINISTRIES (FSM)**

## **(Application for Loan Refinancing)**

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- 1) You must have attended Joe Burkart's Freedom Stewardship Ministries (FSM) workshop and be a member of a participating branch.
  
- 2) You will need to complete all the required information and submit to your Pastor / FSM Representative.
  
- 3) Sign the required Freedom Stewardship Ministries (FSM) Covenant Agreement.
  
- 4) Provide your Pastor / FSM Representative with the required financial information package to include the following:
  - A) Complete signed personal financial statement. Make sure to provide separate detail on all outstanding loans. (See Attached)
  
  - B) Provide your most current Federal Tax Return.

For Help or Questions, feel free to contact:

Bob Dickson at (816) 274-1340 (Text or Call)

email: [bobdickson3123@yahoo.com](mailto:bobdickson3123@yahoo.com)

# **FREEDOM STEWARDSHIP MINISTRIES (FSM)**

## **Scoring System for Perspective FSM Borrowers)**

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### Factor 1: Risk of Repayment of FSM Loan

- 1) Member presents a high risk of default. (Debt to income in excess of .50\*)  
\* Debt to income calculated as total debt divided by taxable income from tax return.
- 2) There is a greater than average risk of default.
- 3) There is a moderate risk of default.
- 4) Borrower can be expected to repay.
- 5) Very little risk of default.

### Factor 2: Need of FSM Assistance

- 1) Heavy consumer debt with consistent delinquency.
- 2) Fairly heavy consumer debt with more than one delinquency at this time.
- 3) Moderate degree of debt with some evidence of delinquency.
- 4) Candidate has more than one consumer loan and is current.
- 5) Candidate has minimum consumer debt, and is current.

### Factor 3: Branch Participation

- 1) Candidate is not a regular participant in branch activities.
- 2) Candidate attends somewhat regularly.
- 3) Candidate attends about half the time and takes some responsibility in activities.
- 4) Candidate is a regular attendee
- 5) Candidate almost always attends and makes a significant contribution to branch activities.

# **FREEDOM STEWARDSHIP MINISTRIES (FSM)**

## **Scoring System for Perspective FSM Borrowers)**

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Instructions: In order for FSM and participating branches to properly vet and rank prospective borrowers, the following rating system is designed to be utilized. This rating system is not intended to replace the prayerful consideration of Pastors and Representatives, but is designed to provide measurable guidance. The various factors that may be considered should be rated, resulting in a "Suitability Score". The higher the score, the more suitable the candidate. Each factor will be considered on a 1 - 5 scale with 5 indicating the highest level of suitability for the factor.

Scoring Matrix:

- 3 Points - Not a suitable Candidate
- 4 - 5 Points - Fairly Weak Candidate
- 6 - 9 Points - Average Candidate
- 10 - 11 Points - Good Candidate
- 12 - 15 Points - Prime Candidate

# First Stewardship Inventory

Date \_\_\_\_\_

Last Name	First	M.I.	Social Security #	Priesthood Office
<b>"Give an account of thy stewardship." - Luke 16:2</b>				
Spouse:	First	M.I.	Social Security #	
Address and Street		City	State	Zip

Children: (Name/Age)	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>

* Signed	Date
* Signed (spouse)	Date

*\* Payment of tithing due is a matter of conscience and agency. This is not a legally binding agreement.*

<b>Assets</b>		
<b>Cash and Securities</b>		
Cash on Hand + Checking Account (s) Balance + Savings Account (s) Balance		
Investments (Stocks, Bonds, 401K Balance, CD, Accounts receivable, etc.)		
<b>Housing</b>		
Home (original cost plus improvements)		
Furnishings (furniture, electronics, decorations, etc.)		
Maintenance Equipment (tools, etc.)		
<b>Personal</b>		
Clothing * Books * Jewelry * Etc...		
<b>Other</b>		
Car(s) * R.V.'s * Boats		
Pension fund * Cash value of Life Insurance		
Business and Equipment Net Worth		
<b>Total Assets</b>		

<b>Liabilities</b>		
Home Mortgage (Balance due)		
Auto Loans (Balance due)		
College Loans + Personal loans + Any other debts		
<b>Total Liabilities</b>		

<b>Tithing Due</b>		
A	Subtract Total Liabilities from Total Assets to find accumulated increase	
B	Multiply the total tithing previously paid \$ _____ by nine	
C	Subtract line B from line A ( = accumulated increase still subject to tithing)	
D	Tithing owed (divide line C by ten)	
E	(If this is a "new start" statement, refer to note 1 below)	
<b>Total Tithing Due (Add line E and line D)</b>		

Note 1: If you have filed before, but it has been several years, a certain portion of your increase since your last statement is not reflected in your tangible, physical assets. You may have spent money for gifts, recreation, etc., that were "intangible" expenditures from your increase. You should estimate what amount has been spent in this way. Divide your estimate by ten and enter that number in line E.

# FREEDOM STEWARDSHIP MINISTRIES (FSM)

## Detail on ALL Outstanding Loans

<b>Type of Loan</b> (i.e.: Credit Card(s), Student Loan(s), Auto Loan(s), Mortgage, etc.)	<b>Balance</b>	<b>Minimum Payment</b>	<b>APR</b>
1) _____	\$ _____	\$ _____	\$ _____
2) _____	\$ _____	\$ _____	\$ _____
3) _____	\$ _____	\$ _____	\$ _____
4) _____	\$ _____	\$ _____	\$ _____
5) _____	\$ _____	\$ _____	\$ _____
6) _____	\$ _____	\$ _____	\$ _____
7) _____	\$ _____	\$ _____	\$ _____
8) _____	\$ _____	\$ _____	\$ _____
9) _____	\$ _____	\$ _____	\$ _____
10) _____	\$ _____	\$ _____	\$ _____
11) _____	\$ _____	\$ _____	\$ _____
12) _____	\$ _____	\$ _____	\$ _____
13) _____	\$ _____	\$ _____	\$ _____
14) _____	\$ _____	\$ _____	\$ _____

# Estimated Budget

## Monthly Income

<b>Gross Monthly Income</b>	<input type="text"/>
Salary	_____
Interest	_____
Dividends	_____
Other Income	_____
<b>Less</b>	_____
1. Tithe / Giving	_____
2. Taxes (Federal/State/Fica)	_____

**Net Spendable Income** \_\_\_\_\_

## Monthly Living Expenses

<b>3. Housing</b>	<input type="text"/>
Mortgage / Rent	_____
Insurance	_____
Property Taxes	_____
Cable TV	_____
Electricity	_____
Gas	_____
Water	_____
Sanitation	_____
Telephone	_____
Maintenance	_____
Internet Service	_____
Other	_____
<b>4. Food</b>	<input type="text"/>
<b>5. Transportation</b>	<input type="text"/>
Payments	_____
Gas & Oil	_____
Insurance	_____
License / Taxes	_____
Maintenance	_____
Replacement	_____
Other	_____
<b>6. Insurance</b>	<input type="text"/>
Insurance	_____
Life	_____
Health / Dental	_____
Disability	_____
Other	_____

**7. Debts**   
(Not Including House or Auto)

<b>8. Entertainment/Recreation</b>	<input type="text"/>
Eating Out	_____
Babysitters	_____
Activities / Trips	_____
Vacation	_____
Pets	_____
Other	_____

**9. Clothing**

**10. Savings**

<b>11. Medical / Dental</b>	<input type="text"/>
Doctor	_____
Dentist	_____
Prescriptions	_____
Other	_____

<b>12. Miscellaneous</b>	<input type="text"/>
Toiletries / Cosmetics	_____
Beauty / Barber	_____
Laundry / Cleaners	_____
Allowances	_____
Subscriptions	_____
Gifts	_____
Other	_____

**13. Investments**

<b>14. School / Childcare</b>	<input type="text"/>
Tuition	_____
Materials	_____
Transportation	_____
Childcare	_____

**Total Living Expenses**

## How the Month Turns Out

<b>Net Spendable Income</b>	<input type="text"/>
<b>- Total Living Expenses</b>	<input type="text"/>

## COVENANT WITH FREEDOM STEWARDSHIP MINISTRIES

In response to the admonition of our Lord, Jesus Christ, the Saints of the Church of Jesus Christ have shared of their bounty in the effort to assist you in getting free from the burden of high interest consumer debt. Freedom Stewardship Ministries (FSM) will agree to refinance a portion of your high interest debt under the condition that you will agree to prayerfully submit to financial stability education and refrain from incurring any further consumer debt in the future. You will covenant to live by the Zionic principle of suppression of unnecessary wants so that you can come out from under the burden of debt that is destructive. FSM is refinancing your consumer debt at zero interest in order to allow you to live within your God given means and ultimately become able to assist others in similar circumstances.

I so covenant: \_\_\_\_\_  
(Please Sign Name)

\_\_\_\_\_  
(Please Print Name)

Date: \_\_\_\_\_