

State of Nebraska Department of Correctional Services on
behalf of Nebraska Board of Parole
**REQUEST FOR QUALIFICATION FOR CONTRACTUAL
SERVICES**

SOLICITATION NUMBER	RELEASE DATE
RFQ 111765 Z6	March 07, 2022
OPENING DATE AND TIME	PROCUREMENT CONTACT
March 28, 2022, 2:00 p.m. Central Time	Julie Schiltz

PLEASE READ CAREFULLY!
SCOPE OF SERVICE

The State of Nebraska (State), Department of Correctional Services (DCS) on behalf of the Nebraska Board of Parole (NBOP), is issuing this Request for Qualification (RFQ) Number 111765 Z6 for the purpose of selecting a qualified Contractor to provide Transitional Living Housing, including Mental Health Programming, for Parole clients. A more detailed description can be found in Section V. The resulting contract may not be an exclusive contract as the State reserves the right to contract for the same or similar services from other sources now or in the future.

A resulting Provider Term Agreement will be two (2) years commencing upon execution of the contract. A Provider Term Agreement includes the option to renew for two (2) additional two (2) year periods upon mutual agreement of the Parties. The State reserves the right to extend the period of this contract beyond the termination date when mutually agreeable to the Parties.

ALL INFORMATION PERTINENT TO THIS REQUEST FOR QUALIFICATION CAN BE FOUND ON THE INTERNET AT:
<http://das.nebraska.gov/materiel/purchasing.html>.

IMPORTANT NOTICE: Pursuant to Neb. Rev. Stat. § 84-602.04, State contracts in effect as of January 1, 2014, and contracts entered into thereafter, must be posted to a public website. The resulting contract, the solicitation, and the successful contractor's proposal or response will be posted to a public website managed by DAS, which can be found at <http://statecontracts.nebraska.gov>.

In addition and in furtherance of the State's public records Statute (Neb. Rev. Stat. § 84-712 et seq.), all proposals or responses received regarding this solicitation will be posted to the State Purchasing Bureau public website.

These postings will include the entire proposal or response. Contractor must request that proprietary information be excluded from the posting. The contractor must identify the proprietary information, mark the proprietary information according to state law, and submit the proprietary information in a separate container or envelope marked conspicuously using an indelible method with the words "PROPRIETARY INFORMATION". The contractor must submit a detailed written document showing that the release of the proprietary information would give a business advantage to named business competitor(s) and explain how the named business competitor(s) will gain an actual business advantage by disclosure of information. The mere assertion that information is proprietary or that a speculative business advantage might be gained is not sufficient. (See Attorney General Opinion No. 92068, April 27, 1992) THE SUPPLIER MAY NOT ASSERT THAT THE ENTIRE PROPOSAL IS PROPRIETARY. COST PROPOSALS WILL NOT BE CONSIDERED PROPRIETARY AND ARE A PUBLIC RECORD IN THE STATE OF NEBRASKA. The State will then determine, in its discretion, if the interests served by nondisclosure outweighs any public purpose served by disclosure. (See Neb. Rev. Stat. § 84-712.05(3)) The Contractor will be notified of the agency's decision. Absent a State determination that information is proprietary, the State will consider all information a public record subject to release regardless of any assertion that the information is proprietary.

If the agency determines it is required to release proprietary information, the contractor will be informed. It will be the contractor's responsibility to defend the contractor's asserted interest in non-disclosure.

To facilitate such public postings, with the exception of proprietary information, the State of Nebraska reserves a royalty-free, nonexclusive, and irrevocable right to copy, reproduce, publish, post to a website, or otherwise use any contract, proposal, or response to this solicitation for any purpose, and to authorize others to use the documents. Any individual or entity awarded a contract, or who submits a proposal or response to this solicitation, specifically waives any copyright or other protection the contract, proposal, or response to the solicitation may have; and, acknowledges that they have the ability and authority to enter into such waiver. This reservation and waiver is a prerequisite for submitting a proposal or response to this solicitation, and award of a contract. Failure to agree to the reservation and waiver will result in the proposal or response to the solicitation being found non-responsive and rejected.

Any entity awarded a contract or submitting a proposal or response to the solicitation agrees not to sue, file a claim, or make a demand of any kind, and will indemnify and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials from and against any and all claims, liens, demands, damages, liability, actions, causes of action, losses, judgments, costs, and expenses of every nature, including investigation costs and expenses, settlement costs, and attorney fees and expenses, sustained or asserted against the State, arising out of, resulting from, or attributable to the posting of the contract or the proposals and responses to the solicitation, awards, and other documents.

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GLOSSARY OF TERMS

Acceptance Test Procedure: Benchmarks and other performance criteria, developed by the State of Nebraska or other sources of testing standards, for measuring the effectiveness of products or services and the means used for testing such performance.

Addendum: Something to be added or deleted to an existing document; a supplement.

After Receipt of Order (ARO): After Receipt of Order

Agency: Any state agency, board, or commission other than the University of Nebraska, the Nebraska State colleges, the courts, the Legislature, or any other office or agency established by the Constitution of Nebraska.

Agent/Representative: A person authorized to act on behalf of another.

Amend: To alter or change by adding, subtracting, or substituting.

Amendment: A written correction or alteration to a document.

Appropriation: Legislative authorization to expend public funds for a specific purpose. Money set apart for a specific use.

Award: All purchases, leases, or contracts which are based on competitive proposals will be awarded according to the provisions in the solicitation.

Best and Final Offer (BAFO): In a competitive proposal, the final offer submitted which contains the contractor's most favorable terms for price.

Bidder: A contractor who submits a proposal in response to a written solicitation.

Breach: Violation of a contractual obligation by failing to perform or repudiation of one's own promise.

Business: Any corporation, partnership, individual, sole proprietorship, joint-stock company, joint venture, or any other private legal entity.

Business Day: Any weekday, except State-recognized holidays.

Calendar Day: Every day shown on the calendar including Saturdays, Sundays, and State/Federal holidays.

Cancellation: To call off or revoke a purchase order without expectation of conducting or performing it at a later time.

Change Order: Document that provides amendments to an executed purchase order or contract.

Collusion: An agreement or cooperation between two or more persons or entities to accomplish a fraudulent, deceitful, or unlawful purpose.

Competition: The effort or action of two or more commercial interests to obtain the same business from third parties.

Confidential Information: Unless otherwise defined below, "Confidential Information" shall also mean proprietary trade secrets, academic and scientific research work which is in progress and unpublished, and other information which if released would give advantage to business competitors and serve no public purpose (see Neb. Rev. Stat. §84-712.05(3)). In accordance with Nebraska Attorney General Opinions 92068 and 97033, proof that information is proprietary requires identification of specific, named competitor(s) who would be advantaged by release of the information and the specific advantage the competitor(s) would receive.

Contract: An agreement between two or more parties creating obligations that are enforceable or otherwise recognizable at law; the writing that sets forth such an agreement.

Contract Management: The management of the contract which includes and is not limited to; contract signing, contract amendments and any necessary legal actions.

Contract Award: Occurs upon execution of the State document titled "Service Contract Award" by the proper authority.

Contract Management: The management of day to day activities at the agency which includes and is not limited to ensuring deliverables are received, specifications are met, handling meetings and making payments to the Contractor.

Contract Period: The duration of the contract.

Contractor: An individual or entity lawfully conducting business in the State, or licensed to do so, who seeks to provide goods or services under the terms of a written solicitation.

Copyright: A property right in an original work of authorship fixed in any tangible medium of expression, giving the holder the exclusive right to reproduce, adapt and distribute the work.

Customer Service: The process of ensuring customer satisfaction by providing assistance and advice on those products or services provided by the Contractor.

Default: The omission or failure to perform a contractual duty.

Deviation: Any proposed change(s) or alteration(s) to either the terms and conditions or deliverables within the scope of the written solicitation or contract.

Evaluation: The process of examining an offer after opening to determine the contractor's responsibility, responsiveness to requirements, and to ascertain other characteristics of the offer that relate to determination of the successful award.

Evaluation Committee: Committee(s) appointed by the requesting agency that advises and assists the procuring office in the evaluation of proposals (offers made in response to written solicitations).

Extension: Continuance of a contract for a specified duration upon the agreement of the parties beyond the original Contract Period. Not to be confused with "Renewal Period".

Foreign Corporation: A foreign corporation that was organized and chartered under the laws of another state, government, or country.

Interested Party: A person, acting in their personal capacity, or an entity entering into a contract or other agreement creating a legal interest therein.

Invalid Proposal: A proposal that does not meet the requirements of the solicitation or cannot be evaluated against the other proposals.

Late Proposal: An offer received after the Opening Date and Time.

Mandatory/Must: Required, compulsory, or obligatory.

May: Discretionary, permitted; used to express possibility.

Must: See Mandatory/Must and Shall/Will/Must.

Opening Date and Time: Specified date and time for the public opening of received, labeled, and sealed formal proposals.

Operating System: The control program in a computer that provides the interface to the computer hardware and peripheral devices, and the usage and allocation of memory resources, processor resources, input/output resources, and security resources.

Outsourcing: The contracting out of a business process which an organization may have previously performed internally or has a new need for, to an independent organization from which the process is purchased back.

Point of Contact (POC): The person designated to receive communications and to communicate.

Product: Something that is distributed commercially for use or consumption and that is usually (1) tangible personal property, (2) the result of fabrication or processing, and (3) an item that has passed through a chain of commercial distribution before ultimate use or consumption.

Project: The total scheme, program, or method worked out for the accomplishment of an objective, including all documentation, commodities, and services to be provided under the contract.

Proposal: An offer, bid, or quote submitted by a contractor/vendor in a response to a written solicitation

Proprietary Information: Proprietary information is defined as trade secrets, academic and scientific research work which

is in progress and unpublished, and other information which if released would give advantage to business competitors and serves no public purpose (see Neb. Rev. Stat. § 84-712.05(3)). In accordance with Attorney General Opinions 92068 and 97033, proof that information is proprietary requires identification of specific named competitor(s) advantaged by release of the information and the demonstrated advantage the named competitor(s) would gain by the release of information.

Protest/Grievance: A complaint about a governmental action or decision related to a solicitation or resultant contract, brought by a contractor who has timely submitted a proposal response in connection with the award in question, to AS Materiel Division or another designated agency with the intention of achieving a remedial result.

Provider Term Agreement: An agreement between the State of Nebraska and a provider who agrees to deliver transitional living and/or programming to Board of Parole clients under an agreed-upon contracted amount.

Public Proposal Opening: The process of opening correctly submitted offers at the time and place specified in the written solicitation and in the presence of anyone who wished to attend.

Release Date: The date of public release of the written solicitation to seek offers.

Renewal Period: Optional contract periods subsequent to the original Contract Period for a specified duration with previously agreed to terms and conditions. Not to be confused with Extension.

Request for Qualification (RFQ): A written solicitation utilized for obtaining qualification offers.

Responsible Contractor: A contractor who has the capability in all respects to perform fully and lawfully all requirements with integrity and reliability to assure good faith performance.

Responsive Contractor: A contractor who has submitted a proposal which conforms to all requirements of the solicitation document.

Safe and Sober Living: also called sober homes and sober living environments, are is defined as facilities that provide safe housing and supportive, structured living conditions for people exiting drug rehabilitation programs. Safe and Sober Living facilities serve as a transitional environment between such programs and mainstream society.

Shall/Will/Must: An order/command; mandatory.

Should: Expected; suggested, but not necessarily mandatory.

Specifications: The detailed statement, especially of the measurements, quality, materials, and functional characteristics, or other items to be provided under a contract.

Statutory: These clauses are controlled by state law and are not subject to negotiation.

Subcontractor: Individual or entity with whom the contractor enters a contract to perform a portion of the work awarded to the contractor.

Termination: Occurs when either Party, pursuant to a power created by agreement or law, puts an end to the contract prior to the stated expiration date. All obligations which are still executory on both sides are discharged but any right based on prior breach or performance survives.

Third Party: Any person or entity, including but not limited to fiduciaries, shareholders, owners, officers, managers, employees, legally disinterested persons, and sub-contractors or agents, and their employees. It shall not include any entity or person who is an interested Party to the contract or agreement.

Trade Secret: Information, including, but not limited to, a drawing, formula, pattern, compilation, program, device, method, technique, code, or process that (a) derives independent economic value, actual or potential, from not being known to, and not being ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use; and (b) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy (see Neb. Rev. Stat. §87-502(4)).

Trademark: A word, phrase, logo, or other graphic symbol used by a manufacturer or contractor to distinguish its product from those of others, registered with the U.S. Patent and Trademark Office.

Upgrade: Any change that improves or alters the basic function of a product or service.

Vendor Performance Report: A report completed by the using agency and submitted to State Purchasing Bureau documenting products or services delivered or performed which exceed or fail to meet the terms of the purchase order,

contract, and/or solicitation specifications.

Vendor: Inclusive term for any Bidder or Contractor

Will: See Mandatory/Shall/Will/Must.

Work Day: See Business Day.

ACRONYM LIST

ARO – After Receipt of Order

BAFO – Best and Final Offer

BOP: Board of Parole

COI – Certificate of Insurance

DAS – Department of Administrative Services

F.O.B. – Free on Board

LADC: Licensed Alcohol and Drug Counselor.

LCSW: Licensed Clinical Social Worker

LIMHP: Licensed Independent Mental Health Practitioner

LMHP: Licensed Mental Health Practitioner

NBOP: Nebraska Board of Parole

RFQ – Request for Qualification

SPB – State Purchasing Bureau

I. PROCUREMENT PROCEDURE

A. GENERAL INFORMATION

The solicitation is designed to solicit proposals from qualified Contractor(s) who will be responsible for providing Transitional Living Housing, including Mental Health Programming, for Parole clients at a competitive and reasonable cost complying to industry standards and deemed appropriate by the Board of Parole. Terms and Conditions, Project Description and Scope of Work, and Proposal instructions, may be found in Sections II through VI.

Proposals shall conform to all instructions, conditions, and requirements included in the solicitation. Prospective contractors are expected to carefully examine all documents, schedules, and requirements in this solicitation, and respond to each requirement in the format prescribed. Proposals may be found non-responsive if they do not conform to the solicitation.

B. PROCURING OFFICE AND COMMUNICATION WITH STATE STAFF AND EVALUATORS

Procurement responsibilities related to this solicitation reside with Nebraska Department of Correctional Services. The point of contact (POC) for the procurement is as follows:

Name: Julie Schiltz
Agency: Nebraska Department of Correctional Services
Address: 801 West Prospector Place, Building #1
Lincoln, NE 68508

Telephone: 402-479-5718

E-Mail: DSC.Purchasing@nebraska.gov

From the date the solicitation is issued until the Intent to Award is issued, communication from the Contractor is limited to the POC listed above. After the Intent to Award is issued, the Contractor may communicate with individuals the State has designated as responsible for negotiating the contract on behalf of the State. No member of the State Government, employee of the State, or member of the Evaluation Committee is empowered to make binding statements regarding this solicitation. The POC will issue any answers, clarifications or amendments regarding this solicitation in writing. Only the SPB or awarding agency can award a contract. Contractors shall not have any communication with, or attempt to communicate or influence any evaluator involved in this solicitation.

The following exceptions to these restrictions are permitted:

1. Contact made pursuant to pre-existing contracts or obligations;
2. Contact required by the schedule of events or an event scheduled later by the solicitation POC; and
3. Contact required for negotiation and execution of the final contract.

The State reserves the right to reject a contractor's proposal, withdraw an Intent to Award, or terminate a contract if the State determines there has been a violation of these procurement procedures.

C. **SCHEDULE OF EVENTS**

The State expects to adhere to the procurement schedule shown below, but all dates are approximate and subject to change.

ACTIVITY		DATE/TIME
1.	Release RFQ	3/7/2022
2.	Last day to submit written questions via ShareFile: https://nebraska.sharefile.com/r-r926e4baab6f6477689a5ec58b8317c85	3/16/2022
3.	State responds to written questions through Solicitation "Addendum" and/or "Amendment" to be posted to the Internet at: http://das.nebraska.gov/materiel/purchasing.html	03/21/2022
4.	Initial Opening Response submission: https://nebraska.sharefile.com/r-r3201bcc238fe40d19b1de3d685d501a2 Virtual Proposal Opening via WebEx: https://sonvideo.webex.com/sonvideo/j.php?MTID=mb31f64a2b83e42427d3957c24757fb74	03/28/2022 2:00 PM Central Time
5.	Initial opening evaluation period	03/28/2022 through 04/04/2022
6.	Post initial "Notification of Intent to Award" to Internet at: http://das.nebraska.gov/materiel/purchasing.html	04/08/2022
7.	Estimated contract finalization period	04/08/2022 – 04/22/2022
8.	Estimated contract award	04/22/2022
9.	Estimated initial Contractor(s) start date(s)	04/22/2022
10.	Additional Openings and evaluations	Continuous
11.	Additional Contractor(s) start date(s)	Continuous

D. WRITTEN QUESTIONS AND ANSWERS

Questions regarding the meaning or interpretation of any RFQ provision must be submitted in writing to Nebraska Department of Corrections and clearly marked "RFQ Number 111765 Z6; Transitional Living Services for the Board of Parole Clients Questions". The POC is not obligated to respond to questions that are received late per the Schedule of Events.

Contractors should present, as questions, any assumptions upon which the Contractor's proposal is or might be developed. Proposals will be evaluated without consideration of any known or unknown assumptions of a contractor. The contract will not incorporate any known or unknown assumptions of a contractor.

It is preferred that questions be uploaded via ShareFile using the links below within the appropriate submission timeframe per the Schedule of Events.

<https://nebraska.sharefile.com/r-r926e4baab6f6477689a5ec58b8317c85>

Solicitation Section Reference	Solicitation Page Number	Question

Written answers will be posted at <http://das.nebraska.gov/materiel/purchasing.html> per the Schedule of Events.

E. SECRETARY OF STATE/TAX COMMISSIONER REGISTRATION REQUIREMENTS (Statutory)

All contractors must be authorized to transact business in the State of Nebraska and comply with all Nebraska Secretary of State Registration requirements. The contractor who is the recipient of an Intent to Award will be required to certify that it has complied and produce a true and exact copy of its current (within ninety (90) calendar days of the intent to award) Certificate or Letter of Good Standing, or in the case of a sole proprietorship, provide written documentation of sole proprietorship and complete the United States Citizenship Attestation Form, available on the Department of Administrative Services website at <http://das.nebraska.gov/materiel/purchasing.html>. This must be accomplished prior to execution of the contract.

F. ETHICS IN PUBLIC CONTRACTING

The State reserves the right to reject proposals, withdraw an intent to award or award, or terminate a contract if a contractor commits or has committed ethical violations, which include, but are not limited to:

1. Offering or giving, directly or indirectly, a bribe, fee, commission, compensation, gift, gratuity, or anything of value to any person or entity in an attempt to influence the bidding process;
2. Utilize the services of lobbyists, attorneys, political activists, or consultants to influence or subvert the bidding process;
3. Being considered for, presently being, or becoming debarred, suspended, ineligible, or excluded from contracting with any state or federal entity;
4. Submitting a proposal on behalf of another Party or entity; and
5. Collude with any person or entity to influence the bidding process, submit sham proposals, preclude bidding, fix pricing or costs, create an unfair advantage, subvert the proposal, or prejudice the State.

The Contractor shall include this clause in any subcontract entered into for the exclusive purpose of performing this contract.

Contractor shall have an affirmative duty to report any violations of this clause by the Contractor throughout the bidding process, and throughout the term of this contract for the successful Contractor and their subcontractors.

G. DEVIATIONS FROM THE REQUEST FOR QUALIFICATION

The requirements contained in the RFQ (Sections II thru VI) become a part of the terms and conditions of the Provider Term Agreement resulting from this RFQ. Any deviations from the RFQ in Sections II through VI must be clearly defined by the bidder in its proposal and, if accepted by the State, will become part of the Provider Term Agreement. Any specifically defined deviations must not be in conflict with the basic nature of the solicitation, requirements, or applicable state or federal laws or statutes. "Deviation", for the purposes of this solicitation, means any proposed changes or alterations to either the contractual language or deliverables within the scope of this solicitation. The State discourages deviations and reserves the right to reject proposed deviations.

H. **SUBMISSION OF PROPOSALS**

The State will be accepting initial responses until March 08, 2022. The State will continuously accept responses that meet the mandatory requirements until appropriate availability levels of Transitional Living Housing, including Mental Health Programming, are available as determined by Board of Parole or six (6) years from the initial opening date, whichever occurs sooner.

1. Submitting electronic responses:

- a. Bidders can upload response via ShareFile using the links below within the timeframe per the Schedule of Events.
<https://nebraska.sharefile.com/r-r3201bcc238fe40d19b1de3d685d501a2>

ShareFile works with Firefox, Internet Explorer and Chrome. It does not work with Microsoft Edge.

- a. If multiple proposals are submitted, the State will retain only the most recently submitted response. It is the bidder's responsibility to submit the proposal by the date and time indicated in the Schedule of Events. Electronic proposals must be received by NDCS by the date and time of the proposal opening per the Schedule of Events. No late proposals will be accepted.
- b. Proprietary Information should be presented in separate files. Pages may be consecutively numbered for the entire proposal or may be numbered consecutively within sections. Figures and tables should be numbered consecutively within sections. Figures and tables should be numbered and referenced in the text by that number. They should be placed as close as possible to the referencing text.
- c. **ELECTRONIC PROPOSAL FILE NAMES**
The bidder should clearly identify the uploaded RFQ proposal files. To assist in identification please use the following naming convention:
 - i. RFQ 111765 Z6 Company Name
 - ii. If multiple files are submitted for one RFQ proposal, add number of files to file names:
RFQ 111765 Z6 Company Name File 1 of 2.
 - iii. If multiple RFQ proposals are submitted for the same RFQ, add the proposal number to the file names: RFQ 111765 Z6 Company Name Proposal 1 File 1 of 2.

It is the bidder's responsibility to ensure the solicitation is received electronically by the date(s) and time(s) indicated in the Schedule of Events

The Request for Qualification form must be manually signed in an indelible manner or by DocuSign and submitted electronically by the proposal opening date(s) and time(s). For the response to be evaluated, the Request for Qualification along with any other requirements as stated in the RFQ must be submitted.

It is the responsibility of the contractor to check the website for all information relevant to this Request for Qualification to include addenda and/or amendments issued prior to the opening date. Website address is as follows: http://das.nebraska.gov/materiel/purchase_bureau/vendor/agency-RFQ.html.

Emphasis should be concentrated on conformance to the solicitation instructions, responsiveness to requirements, completeness, and clarity of content. If the contractor's proposal is presented in such a fashion that makes evaluation difficult or overly time consuming the State reserves the right to reject the proposal as non-conforming.

By signing the "Request for Qualification for Contractual Services" form, the contractor guarantees compliance with the provisions stated in this solicitation.

I. **PROPOSAL PREPARATION COSTS**

The State shall not incur any liability for any costs incurred by bidders in replying to this RFQ, including any activity related to bidding on this RFQ.

J. FAILURE TO COMPLY WITH REQUEST FOR QUALIFICATION

Violation of the terms and conditions contained in this solicitation or any resultant contract, at any time before or after the award, shall be grounds for action by the State which may include, but is not limited to, the following:

1. Rejection of a contractor's proposal;
2. Withdrawal of the Intent to Award;
3. Withdrawal of the Award;
4. Negative Vendor Performance Report(s)
5. Termination of the resulting contract;
6. Legal action; and
7. Suspension of the contractor from further bidding with the State for the period of time relative to the seriousness of the violation, such period to be within the sole discretion of the State.

K. PROPOSAL CORRECTIONS

A contractor may correct a mistake in a proposal prior to the time of opening by giving written notice to the State of intent to withdraw the proposal for modification or to withdraw the proposal completely. Changing a proposal after opening may be permitted if the change is made to correct a minor error that does not affect price, quantity, quality, delivery, or contractual conditions. In case of a mathematical error in extension of price, unit price shall govern.

L. LATE PROPOSALS

Proposals received after the time and date of the proposal opening will be considered late proposals. Late proposals will be returned unopened, if requested by the contractor and at contractor's expense. The State is not responsible for proposals that are late or lost regardless of cause or fault.

M. PROPOSAL OPENING

The opening of proposals will be public and the contractors will be announced. Proposals **WILL NOT** be available for viewing by those present at the proposal opening. Proposals will be posted to the State Purchasing Bureau website once an Intent to Award has been posted to the website. Information identified as proprietary by the submitting contractor, in accordance with the solicitation and state statute, will not be posted. If the state determines submitted information should not be withheld, in accordance with the [Public Records Act](#), or if ordered to release any withheld information, said information may then be released. The submitting contractor will be notified of the release and it shall be the obligation of the submitting contractor to take further action, if it believes the information should not be released. (See RFQ signature page for further details) Contractors may contact the State to schedule an appointment for viewing proposals after the Intent to Award has been posted to the website. Once proposals are opened, they become the property of the State of Nebraska and will not be returned.

N. MANDATORY RFQ REQUIREMENTS

The proposals will first be examined to determine if all requirements listed below have been addressed and whether further evaluation is warranted. Proposals not meeting the requirements may be rejected as non-responsive. The requirements are:

1. Original Request for Qualification for Contractual Services form signed using an indelible method or DocuSign;
2. Clarity and responsiveness of the proposal;
3. Completed Corporate Overview;
4. Completed Sections II through VI;
5. Completed Technical Approach;
6. Completed State Cost Proposal Template;
7. Completed Attachment A, Bidder Questionnaire
8. Copies of certifications including but not limited to the following (see V.C.2 and V.D.):
 - a. Insurance
 - b. Professional License(s)
 - c. Use permits
9. Example of reports that include but are not limited to (See V.D.):
 - a. The number of individuals served;
 - b. Average length of stay;
 - c. Types of programming and classes offered; and
 - d. General demographic information.

O. **RFQ EVALUATION COMMITTEE**

Proposals are evaluated by members of an RFQ Evaluation Committee(s). The RFQ Evaluation Committee(s) will consist of individuals selected at the discretion of the State. Names of the members of the RFQ Evaluation Committee(s) will not be published prior to the intent to award.

Any contact, attempted contact, or attempt to influence an evaluator that is involved with this RFQ may result in the rejection of this proposal and further administrative actions.

P. **EVALUATION OF RFQ PROPOSALS**

All proposals that are responsive to the RFQ will be evaluated to verify if the bidder will qualify for a Provider Term Agreement. The State will conduct a fair, impartial, and comprehensive evaluation of all proposals in accordance with the criteria set forth below.

Responses that meet and/or exceed the mandatory requirements (see Section I.N.) will be evaluated. Responses that do not meet and/or exceed the mandatory requirements as indicated in the RFQ will not be evaluated.

After the initial opening, responses that meet the minimum requirements, will be evaluated on an ongoing basis until appropriate availability levels of Transitional Living Housing, including Mental Health Programming, are available as determined by Board of Parole.

In order to be evaluated, the response must meet the following mandatory requirements:

1. Meets and/or exceed the mandatory requirements (see section I. Procurement Procedure N. Request for Qualifications Requirements); and
2. Appropriate level of licenses, certifications and permits for Transitional Living Housing, including Mental Health Programming and;

Responses must have a minimum score of 15 out of 25 points in the Corporate Overview and a minimum score of 40 out of 60 points in the Technical Approach to qualify for a Provider Term Agreement.

Responses may be for any or all types of service(s) (see section V.C.2.) and/or locations (see Cost Proposal). Scoring will be based on responses to questions provided Attachment A, Cost Proposal and Corporate Overview.

The State reserves the right amend the scoring thresholds described above if the State determines that doing so is in the best interest of the State.

The quality of performance of previous contracts may be considered when evaluating responses to competitively bid solicitations. Information obtained from any Vendor Performance Report (See Terms & Conditions, Section H) may be used in evaluating responses to solicitations for goods and services to determine the best value for the State.

Neb. Rev. Stat. §73-107 allows for a preference for a resident disabled veteran or business located in a designated enterprise zone. When a state contract is to be awarded to the lowest responsible contractor, a resident disabled veteran or a business located in a designated enterprise zone under the Enterprise Zone Act shall be allowed a preference over any other resident or nonresident contractor, if all other factors are equal.

Resident disabled veterans means any person (a) who resides in the State of Nebraska, who served in the United States Armed Forces, including any reserve component or the National Guard, who was discharged or otherwise separated with a characterization of honorable or general (under honorable conditions), and who possesses a disability rating letter issued by the United States Department of Veterans Affairs establishing a service-connected disability or a disability determination from the United States Department of Defense and (b)(i) who owns and controls a business or, in the case of a publicly owned business, more than fifty percent of the stock is owned by one or more persons described in subdivision (a) of this subsection and (ii) the management and daily business operations of the business are controlled by one or more persons described in subdivision(a) of this subsection. Any contract entered into without compliance with this section shall be null and void.

Therefore, if a resident disabled veteran or business located in a designated enterprise zone submits a proposal in accordance with Neb. Rev. Stat. §73-107 and has so indicated on the solicitation cover page under "Contractor must complete the following" requesting priority/preference to be considered in the award of this contract, the following will need to be submitted by the contractor within ten (10) business days of request:

1. Documentation from the United States Armed Forces confirming service;
2. Documentation of discharge or otherwise separated characterization of honorable or general (under honorable conditions);
3. Disability rating letter issued by the United States Department of Veterans Affairs establishing a service-connected disability or a disability determination from the United States Department of Defense; and
4. Documentation which shows ownership and control of a business or, in the case of a publicly owned business, more than fifty percent of the stock is owned by one or more persons described in subdivision (a) of this subsection; and the management and daily business operations of the business are controlled by one or more persons described in subdivision (a) of this subsection.

Failure to submit the requested documentation within ten (10) business days of notice will disqualify the contractor from consideration of the preference.

Evaluation criteria will be released with the solicitation.

Q. ORAL INTERVIEWS/PRESENTATIONS AND/OR DEMONSTRATIONS

The State may determine after the completion of the Technical and Cost Proposal evaluation that oral interviews/presentations and/or demonstrations are required. Every contractor may not be given an opportunity to interview/present and/or give demonstrations; the State reserves the right, in its discretion, to select only the top scoring contractors to present/give oral interviews. The scores from the oral interviews/presentations and/or demonstrations will be added to the scores from the Technical and Cost Proposals. The presentation process will allow the contractors to demonstrate their proposal offering, explaining and/or clarifying any unusual or significant elements related to their proposals. Contractors' key personnel, identified in their proposal, may be requested to participate in a structured interview to determine their understanding of the requirements of this proposal, their authority and reporting relationships within their firm, and their management style and philosophy. Only representatives of the State and the presenting contractor will be permitted to attend the oral interviews/presentations and/or demonstrations. A written copy or summary of the presentation, and demonstrative information (such as briefing charts, et cetera) may be offered by the contractor, but the State reserves the right to refuse or not consider the offered materials. Contractors shall not be allowed to alter or amend their proposals.

Once the oral interviews/presentations and/or demonstrations have been completed, the State reserves the right to make an award without any further discussion with the contractors regarding the proposals received.

Any cost incidental to the oral interviews/presentations and/or demonstrations shall be borne entirely by the contractor and will not be compensated by the State.

R. BEST AND FINAL OFFER

If best and final offers (BAFO) are requested by the State and submitted by the contractor, they will be evaluated (using the stated BAFO criteria), scored, and ranked by the Evaluation Committee. The State reserves the right to conduct more than one Best and Final Offer. The award will then be granted to the highest scoring contractor. However, a contractor should provide its best offer in its original proposal. Contractors should not expect that the State will request a best and final offer.

S. REFERENCE AND CREDIT CHECKS

The State reserves the right to conduct and consider reference and credit checks. The State reserves the right to use third parties to conduct reference and credit checks. By submitting a proposal in response to this solicitation, the contractor grants to the State the right to contact or arrange a visit in person with any or all of the contractor's clients. Reference and credit checks may be grounds to reject a proposal, withdraw an intent to award, or rescind the award of a contract.

T. AWARD

The State reserves the right to evaluate proposals and award contracts in a manner utilizing criteria selected at the State's discretion and in the State's best interest. After evaluation of the proposals, or at any point in the solicitation process, the State of Nebraska may take one or more of the following actions:

1. Amend the RFQ;
2. Extend the time of or establish a new proposal opening time;

3. Waive deviations or errors in the State's solicitation process and in contractor proposals that are not material, do not compromise the solicitation process or a contractor's proposal, and do not improve a contractor's competitive position;
4. Accept or reject a portion of or all of a proposal;
5. Accept or reject all proposals;
6. Withdraw the RFQ;
7. Elect to rebid the solicitation;
8. Award single lines or multiple lines to one or more contractors; or,
9. Award one or more all-inclusive contracts.

Provider Term Agreements may be awarded to the provider(s) who have scored a minimum of 15 out of 25 points in the Corporate Overview and 40 out of 60 points in the technical approach at the cost provided on the cost proposal or a negotiated priced that is determined by the Board of Parole as an industry standard. Award(s) of a Provider Term Agreement will be determined by the State by considering the transitional housing and mental health programming offerings and locations on an as needed basis.

Under no circumstance is the State obligated to extend a Provider Term Agreement to a respondent to the RFQ.

Once intent to award decision has been determined, it will be posted to the Internet at: <http://das.nebraska.gov/materiel/purchasing.html>

Any protests must be filed by a contractor within ten (10) business days after the intent to award decision is posted to the Internet. Grievance and protest procedure is available on the Internet at: <http://das.nebraska.gov/materiel/purchasing.html>

U. ALTERNATE/EQUIVALENT PROPOSALS

Contractor may offer proposals which are at variance from the express specifications of the solicitation. The State reserves the right to consider and accept such proposals if, in the judgment of the Materiel Administrator, the proposal will result in goods and/or services equivalent to or better than those which would be supplied in the original proposal specifications. Contractor must indicate on the solicitation the manufacturer's name, number and shall submit with their proposal, sketches, descriptive literature and/or complete specifications. Reference to literature submitted with a previous proposal will not satisfy this provision. Proposals which do not comply with these requirements are subject to rejection. In the absence of any stated deviation or exception, the proposal will be accepted as in strict compliance with all terms, conditions and specification, and the Contractor shall be held liable, therefore.

V. LUMP SUM OR "ALL OR NONE" PROPOSALS

The State reserves the right to purchase item-by-item, by groups or as a total when the State may benefit by so doing. Contractors may submit a proposal on an "all or none" or "lump sum" basis but should also submit a proposal on an item-by-item basis. The term "all or none" means a conditional proposal which requires the purchase of all items on which proposals are offered and Contractor declines to accept award on individual items; a "lump sum" proposal is one in which the Contractor offers a lower price than the sum of the individual proposals if all items are purchased but agrees to deliver individual items at the prices quoted.

W. EMAIL SUBMISSIONS

SPB will not accept proposals by email, electronic, voice, or telephone proposals except for one-time purchases under \$50,000.00.

X. REJECTION OF PROPOSALS

The State reserves the right to reject any or all proposals, wholly or in part, in the best interest of the State.

Y. RESIDENT BIDDER

Pursuant to Neb. Rev. Stat. §§ 73-101.01 through 73-101.02, a Resident Bidder shall be allowed a preference against a Non-resident Bidder from a state which gives or requires a preference to Bidders from that state. The preference shall be equal to the preference given or required by the state of the Nonresident Bidders. Where the lowest responsible bid from a resident Bidder is equal in all respects to one from a nonresident Bidder from a state which has no preference law, the resident Bidder shall be awarded the contract. The provision of this preference shall not apply to any contract for any project upon which federal funds would be withheld because of the provisions of this preference.

II. TERMS AND CONDITIONS

Contractors should complete Sections II through VI as part of their proposal. Contractor is expected to read the Terms and Conditions and should initial either accept, reject, or reject and provide alternative language for each clause. The contractor should also provide an explanation of why the contractor rejected the clause or rejected the clause and provided alternate language. By signing the solicitation, contractor is agreeing to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the proposal. The State reserves the right to negotiate rejected or proposed alternative language. If the State and contractor fail to agree on the final Terms and Conditions, the State reserves the right to reject the proposal. The State of Nebraska is soliciting proposals in response to this solicitation. The State of Nebraska reserves the right to reject proposals that attempt to substitute the contractor’s commercial contracts and/or documents for this solicitation.

The contractors should submit with their proposal any license, user agreement, service level agreement, or similar documents that the contractor wants incorporated in the Contract. The State will not consider incorporation of any document not submitted with the contractor’s proposal as the document will not have been included in the evaluation process. These documents shall be subject to negotiation and will be incorporated as addendums if agreed to by the Parties.

If a conflict or ambiguity arises after the Addendum to Contract Award have been negotiated and agreed to, the Addendum to Contract Award shall be interpreted as follows:

1. If only one Party has a particular clause, then that clause shall control;
2. If both Parties have a similar clause, but the clauses do not conflict, the clauses shall be read together;
3. If both Parties have a similar clause, but the clauses conflict, the State’s clause shall control.

A. GENERAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The contract resulting from this solicitation shall incorporate the following documents:

1. Request for Qualification and Addenda;
2. A Provider Term Agreement (if awarded);
3. Amendments to the solicitation;
4. Questions and Answers;
5. Contractor’s proposal (Solicitation and properly submitted documents);
6. Amendments/Addendums to the Contract.

These documents constitute the entirety of the contract.

Unless otherwise specifically stated in a future contract amendment, in case of any conflict between the incorporated documents, the documents shall govern in the following order of preference with number one (1) receiving preference over all other documents and with each lower numbered document having preference over any higher numbered document: 1) Amendment or Addendum to the executed Contract with the most recent dated amendment or addendum having the highest priority, unless otherwise specified in the respective amendment or addendum 2) executed Provider Term Agreement, 3) Amendments to solicitation and any Questions and Answers, 4) the original solicitation document and any Addenda, and 5) the Contractor’s submitted Proposal.

Any ambiguity or conflict in the contract discovered after its execution, not otherwise addressed herein, shall be resolved in accordance with the rules of contract interpretation as established in the State of Nebraska.

B. NOTIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

Contractor and State shall identify the contract manager who shall serve as the point of contact for the executed contract.

Communications regarding the executed contract shall be in writing and shall be deemed to have been given if delivered personally or mailed, by U.S. Mail, postage prepaid, return receipt requested, to the parties at their respective addresses set forth below, or at such other addresses as may be specified in writing by either of the parties. All notices, requests, or communications shall be deemed effective upon personal delivery or five (5) calendar days following deposit in the mail.

Either party may change its address for notification purposes by giving notice of the change and setting forth the new address and an effective date.

C. NOTICE (POC)

The State reserves the right to appoint a Buyer's Representative to manage [or assist the Buyer in managing] the contract on behalf of the State. The Buyer's Representative will be appointed in writing, and the appointment document will specify the extent of the Buyer's Representative authority and responsibilities. If a Buyer's Representative is appointed, the Contractor will be provided a copy of the appointment document and is expected to cooperate accordingly with the Buyer's Representative. The Buyer's Representative has no authority to bind the State to a contract, amendment, addendum, or other change or addition to the contract.

D. GOVERNING LAW (Statutory)

Notwithstanding any other provision of this contract, or any amendment or addendum(s) entered into contemporaneously or at a later time, the parties understand and agree that, (1) the State of Nebraska is a sovereign state and its authority to contract is therefore subject to limitation by the State's Constitution, statutes, common law, and regulation; (2) this contract will be interpreted and enforced under the laws of the State of Nebraska; (3) any action to enforce the provisions of this agreement must be brought in the State of Nebraska per state law; (4) the person signing this contract on behalf of the State of Nebraska does not have the authority to waive the State's sovereign immunity, statutes, common law, or regulations; (5) the indemnity, limitation of liability, remedy, and other similar provisions of the final contract, if any, are entered into subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity; and, (6) all terms and conditions of the final contract, including but not limited to the clauses concerning third party use, licenses, warranties, limitations of liability, governing law and venue, usage verification, indemnity, liability, remedy or other similar provisions of the final contract are entered into specifically subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity.

The Parties must comply with all applicable local, state, and federal laws, ordinances, rules, orders, and regulations.

E. BEGINNING OF WORK

The contractor shall not commence any billable work until a valid contract has been fully executed by the State and the successful Contractor. The Contractor will be notified in writing when work may begin.

F. AMENDMENT

This Contract may be amended in writing, within scope, upon the agreement of both parties.

G. CHANGE ORDERS OR SUBSTITUTIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

The State and the Contractor, upon the written agreement, may make changes to the contract within the general scope of the solicitation. Changes may involve specifications, the quantity of work, or such other items as the State may find necessary or desirable. Corrections of any deliverable, service, or work required pursuant to the contract shall not be deemed a change. The Contractor may not claim forfeiture of the contract by reasons of such changes.

The Contractor shall prepare a written description of the work required due to the change and an itemized cost sheet for the change. Changes in work and the amount of compensation to be paid to the Contractor shall be determined in accordance with applicable unit prices if any, a pro-rated value, or through negotiations. The State shall not incur a price increase for changes that should have been included in the Contractor's proposal, were foreseeable, or result from difficulties with or failure of the Contractor's proposal or performance.

No change shall be implemented by the Contractor until approved by the State, and the Contract is amended to reflect the change and associated costs, if any. If there is a dispute regarding the cost, but both parties agree that immediate implementation is necessary, the change may be implemented, and cost negotiations may continue with both Parties retaining all remedies under the contract and law.

In the event any product is discontinued or replaced upon mutual consent during the contract period or prior to delivery, the State reserves the right to amend the contract or purchase order to include the alternate product at the same price.

*****Contractor will not substitute any item that has been awarded without prior written approval of SPB*****

H. VENDOR PERFORMANCE REPORT(S)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

The State may document any instance(s) of products or services delivered or performed which exceed or fail to meet the terms of the purchase order, contract, and/or solicitation specifications. The State Purchasing Bureau may contact the Vendor regarding any such report. Vendor performance report(s) will become a part of the permanent record of the Vendor.

I. NOTICE OF POTENTIAL CONTRACTOR BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

If Contractor breaches the contract or anticipates breaching the contract, the Contractor shall immediately give written notice to the State. The notice shall explain the breach or potential breach, a proposed cure, and may include a request for a waiver of the breach if so desired. The State may, in its discretion, temporarily or permanently waive the breach. By granting a waiver, the State does not forfeit any rights or remedies to which the State is entitled by

law or equity, or pursuant to the provisions of the contract. Failure to give immediate notice, however, may be grounds for denial of any request for a waiver of a breach.

J. BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

Either Party may terminate the contract, in whole or in part, if the other Party breaches its duty to perform its obligations under the contract in a timely and proper manner. Termination requires written notice of default and a thirty (30) calendar day (or longer at the non-breaching Party’s discretion considering the gravity and nature of the default) cure period. Said notice shall be delivered by Certified Mail, Return Receipt Requested, or in person with proof of delivery. Allowing time to cure a failure or breach of contract does not waive the right to immediately terminate the contract for the same or different contract breach which may occur at a different time. In case of default of the Contractor, the State may contract the service from other sources and hold the Contractor responsible for any excess cost occasioned thereby. OR In case of breach by the Contractor, the State may, without unreasonable delay, make a good faith effort to make a reasonable purchase or contract to purchased goods in substitution of those due from the contractor. The State may recover from the Contractor as damages the difference between the costs of covering the breach. Notwithstanding any clause to the contrary, the State may also recover the contract price together with any incidental or consequential damages defined in UCC Section 2-715, but less expenses saved in consequence of Contractor’s breach.

The State’s failure to make payment shall not be a breach, and the Contractor shall retain all available statutory remedies and protections.

K. NON-WAIVER OF BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

The acceptance of late performance with or without objection or reservation by a Party shall not waive any rights of the Party nor constitute a waiver of the requirement of timely performance of any obligations remaining to be performed.

L. SEVERABILITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

If any term or condition of the contract is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and conditions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the provision held to be invalid or illegal.

M. **INDEMNIFICATION**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

1. **GENERAL**

The Contractor agrees to defend, indemnify, and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials (“the indemnified parties”) from and against any and all third party claims, liens, demands, damages, liability, actions, causes of action, losses, judgments, costs, and expenses of every nature, including investigation costs and expenses, settlement costs, and attorney fees and expenses (“the claims”), sustained or asserted against the State for personal injury, death, or property loss or damage, arising out of, resulting from, or attributable to the willful misconduct, negligence, error, or omission of the Contractor, its employees, Subcontractors, consultants, representatives, and agents, resulting from this contract, except to the extent such Contractor liability is attenuated by any action of the State which directly and proximately contributed to the claims.

2. **INTELLECTUAL PROPERTY**

The Contractor agrees it will, at its sole cost and expense, defend, indemnify, and hold harmless the indemnified parties from and against any and all claims, to the extent such claims arise out of, result from, or are attributable to, the actual or alleged infringement or misappropriation of any patent, copyright, trade secret, trademark, or confidential information of any third party by the Contractor or its employees, Subcontractors, consultants, representatives, and agents; provided, however, the State gives the Contractor prompt notice in writing of the claim. The Contractor may not settle any infringement claim that will affect the State’s use of the Licensed Software without the State’s prior written consent, which consent may be withheld for any reason.

If a judgment or settlement is obtained or reasonably anticipated against the State’s use of any intellectual property for which the Contractor has indemnified the State, the Contractor shall, at the Contractor’s sole cost and expense, promptly modify the item or items which were determined to be infringing, acquire a license or licenses on the State’s behalf to provide the necessary rights to the State to eliminate the infringement, or provide the State with a non-infringing substitute that provides the State the same functionality. At the State’s election, the actual or anticipated judgment may be treated as a breach of warranty by the Contractor, and the State may receive the remedies provided under this solicitation.

3. **PERSONNEL**

The Contractor shall, at its expense, indemnify and hold harmless the indemnified parties from and against any claim with respect to withholding taxes, worker’s compensation, employee benefits, or any other claim, demand, liability, damage, or loss of any nature relating to any of the personnel, including subcontractor’s and their employees, provided by the Contractor.

4. **SELF-INSURANCE**

The State of Nebraska is self-insured for any loss and purchases excess insurance coverage pursuant to Neb. Rev. Stat. § 81-8,239.01 (Reissue 2008). If there is a presumed loss under the provisions of this agreement, Contractor may file a claim with the Office of Risk Management pursuant to Neb. Rev. Stat. §§ 81-8,829 – 81-8,306 for review by the State Claims Board. The State retains all rights and immunities under the State Miscellaneous (Section 81-8,294), Tort (Section 81-8,209), and Contract Claim Acts (Section 81-8,302), as outlined in Neb. Rev. Stat. § 81-8,209 et seq. and under any other provisions of law and accepts liability under this agreement to the extent provided by law.

5. **ALL REMEDIES AT LAW**

Nothing in this agreement shall be construed as an indemnification by one Party of the other for liabilities of a Party or third parties for property loss or damage or death or personal injury arising out of and during the performance of this contract. Any liabilities or claims for property loss or damages or for death or personal injury by a Party or its agents, employees, contractors or assigns or by third persons, shall be determined according to applicable law.

6. The Parties acknowledge that Attorney General for the State of Nebraska is required by statute to represent the legal interests of the State, and that any provision of this indemnity clause is subject to the statutory authority of the Attorney General.

N. ATTORNEY'S FEES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

In the event of any litigation, appeal, or other legal action to enforce any provision of the contract, the Parties agree to pay all expenses of such action, as permitted by law and if ordered by the court, including attorney's fees and costs, if the other Party prevails.

O. ASSIGNMENT, SALE, OR MERGER

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

Either Party may assign the contract upon mutual written agreement of the other Party. Such agreement shall not be unreasonably withheld.

The Contractor retains the right to enter into a sale, merger, acquisition, internal reorganization, or similar transaction involving Contractor's business. Contractor agrees to cooperate with the State in executing amendments to the contract to allow for the transaction. If a third party or entity is involved in the transaction, the Contractor will remain responsible for performance of the contract until such time as the person or entity involved in the transaction agrees in writing to be contractually bound by this contract and perform all obligations of the contract.

P. CONTRACTING WITH OTHER NEBRASKA POLITICAL SUB-DIVISIONS OF THE STATE OR ANOTHER STATE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

The Contractor may, but shall not be required to, allow agencies, as defined in Neb. Rev. Stat. §81-145, to use this contract. The terms and conditions, including price, of the contract may not be amended. The State shall not be contractually obligated or liable for any contract entered into pursuant to this clause. A listing of Nebraska political subdivisions may be found at the website of the Nebraska Auditor of Public Accounts.

The Contractor may, but shall not be required to, allow other states, agencies or divisions of other states, or political subdivisions of other states to use this contract. The terms and conditions, including price, of this contract shall apply to any such contract, but may be amended upon mutual consent of the Parties. The State of Nebraska shall not be contractually or otherwise obligated or liable under any contract entered into pursuant to this clause. The State shall be notified if a contract is executed based upon this contract.

Q. FORCE MAJEURE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

Neither Party shall be liable for any costs or damages, or for default resulting from its inability to perform any of its obligations under the contract due to a natural or manmade event outside the control and not the fault of the affected Party (“Force Majeure Event”). The Party so affected shall immediately make a written request for relief to the other Party and shall have the burden of proof to justify the request. The other Party may grant the relief requested; relief may not be unreasonably withheld. Labor disputes with the impacted Party’s own employees will not be considered a Force Majeure Event.

R. CONFIDENTIALITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

All materials and information provided by the Parties or acquired by a Party on behalf of the other Party shall be regarded as confidential information. All materials and information provided or acquired shall be handled in accordance with federal and state law, and ethical standards. Should said confidentiality be breached by a Party, the Party shall notify the other Party immediately of said breach and take immediate corrective action.

It is incumbent upon the Parties to inform their officers and employees of the penalties for improper disclosure imposed by the Privacy Act of 1974, 5 U.S.C. 552a. Specifically, 5 U.S.C. 552a (i)(1), which is made applicable by 5 U.S.C. 552a (m)(1), provides that any officer or employee, who by virtue of his/her employment or official position has possession of or access to agency records which contain individually identifiable information, the disclosure of which is prohibited by the Privacy Act or regulations established thereunder, and who knowing that disclosure of the specific material is prohibited, willfully discloses the material in any manner to any person or agency not entitled to receive it, shall be guilty of a misdemeanor and fined not more than \$5,000.

S. EARLY TERMINATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

The contract may be terminated as follows:

1. The State and the Contractor, by mutual written agreement, may terminate the contract at any time.
2. The State, in its sole discretion, may terminate the contract for any reason upon thirty (30) calendar day’s written notice to the Contractor. Such termination shall not relieve the Contractor of warranty or other service obligations incurred under the terms of the contract. In the event of termination, the Contractor shall be entitled to payment, determined on a pro rata basis, for products or services satisfactorily performed or provided.
3. The State may terminate the contract immediately for the following reasons:
 - a. if directed to do so by statute;
 - b. Contractor has made an assignment for the benefit of creditors, has admitted in writing its inability to pay debts as they mature, or has ceased operating in the normal course of business;

- c. a trustee or receiver of the Contractor or of any substantial part of the Contractor's assets has been appointed by a court;
- d. fraud, misappropriation, embezzlement, malfeasance, misfeasance, or illegal conduct pertaining to performance under the contract by its Contractor, its employees, officers, directors, or shareholders;
- e. an involuntary proceeding has been commenced by any Party against the Contractor under any one of the chapters of Title 11 of the United States Code and (i) the proceeding has been pending for at least sixty (60) calendar days; or (ii) the Contractor has consented, either expressly or by operation of law, to the entry of an order for relief; or (iii) the Contractor has been decreed or adjudged a debtor;
- f. a voluntary petition has been filed by the Contractor under any of the chapters of Title 11 of the United States Code;
- g. Contractor intentionally discloses confidential information;
- h. Contractor has or announces it will discontinue support of the deliverable; and,
- i. In the event funding is no longer available.

T. CONTRACT CLOSEOUT

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

Upon contract closeout for any reason the Contractor shall within 30 days, unless stated otherwise herein:

1. Transfer all completed or partially completed deliverables to the State;
2. Transfer ownership and title to all completed or partially completed deliverables to the State;
3. Return to the State all information and data unless the Contractor is permitted to keep the information or data by contract or rule of law. Contractor may retain one copy of any information or data as required to comply with applicable work product documentation standards or as are automatically retained in the course of Contractor's routine back up procedures;
4. Cooperate with any successor Contactor, person, or entity in the assumption of any or all of the obligations of this contract;
5. Cooperate with any successor Contactor, person, or entity with the transfer of information or data related to this contract;
6. Return or vacate any state owned real or personal property; and,
7. Return all data in a mutually acceptable format and manner.

Nothing in this Section should be construed to require the Contractor to surrender intellectual property, real or personal property, or information or data owned by the Contractor for which the State has no legal claim.

III. CONTRACTOR DUTIES

A. INDEPENDENT CONTRACTOR / OBLIGATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
D J B			

It is agreed that the Contractor is an independent contractor and that nothing contained herein is intended or should be construed as creating or establishing a relationship of employment, agency, or a partnership.

The Contractor is solely responsible for fulfilling the contract. The Contractor or the Contractor's representative shall be the sole point of contact regarding all contractual matters.

The Contractor shall secure, at its own expense, all personnel required to perform the services under the contract. The personnel the Contractor uses to fulfill the contract shall have no contractual or other legal relationship with the State; they shall not be considered employees of the State and shall not be entitled to any compensation, rights, or benefits from the State, including but not limited to, tenure rights, medical and hospital care, sick and vacation leave, severance pay, or retirement benefits.

By-name personnel commitments made in the Contractor's proposal shall not be changed without the prior written approval of the State. Replacement of these personnel, if approved by the State, shall be with personnel of equal or greater ability and qualifications.

All personnel assigned by the Contractor to the contract shall be employees of the Contractor or a subcontractor, and shall be fully qualified to perform the work required herein. Personnel employed by the Contractor or a subcontractor to fulfill the terms of the contract shall remain under the sole direction and control of the Contractor or the subcontractor respectively.

With respect to its employees, the Contractor agrees to be solely responsible for the following:

1. Any and all pay, benefits, and employment taxes and/or other payroll withholding;
2. Any and all vehicles used by the Contractor's employees, including all insurance required by state law;
3. Damages incurred by Contractor's employees within the scope of their duties under the contract;
4. Maintaining Workers' Compensation and health insurance that complies with state and federal law and submitting any reports on such insurance to the extent required by governing law;
5. Determining the hours to be worked and the duties to be performed by the Contractor's employees; and,
6. All claims on behalf of any person arising out of employment or alleged employment (including without limit claims of discrimination alleged against the Contractor, its officers, agents, or subcontractors or subcontractor's employees)

If the Contractor intends to utilize any subcontractor, the subcontractor's level of effort, tasks, and time allocation should be clearly defined in the contractor's proposal. The Contractor shall agree that it will not utilize any subcontractors not specifically included in its proposal in the performance of the contract without the prior written authorization of the State.

The State reserves the right to require the Contractor to reassign or remove from the project any Contractor or subcontractor employee.

Contractor shall insure that the terms and conditions contained in any contract with a subcontractor does not conflict with the terms and conditions of this contract.

The Contractor shall include a similar provision, for the protection of the State, in the contract with any Subcontractor engaged to perform work on this contract.

B. EMPLOYEE WORK ELIGIBILITY STATUS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The Contractor is required and hereby agrees to use a federal immigration verification system to determine the work eligibility status of employees physically performing services within the State of Nebraska. A federal immigration verification system means the electronic verification of the work authorization program authorized by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, 8 U.S.C. 1324a, known as the E-Verify Program, or an equivalent federal program designated by the United States Department of Homeland Security or other federal agency authorized to verify the work eligibility status of an employee.

If the Contractor is an individual or sole proprietorship, the following applies:

1. The Contractor must complete the United States Citizenship Attestation Form, available on the Department of Administrative Services website at <http://das.nebraska.gov/materiel/purchasing.html>
2. The completed United States Attestation Form should be submitted with the solicitation response.
3. If the Contractor indicates on such attestation form that he or she is a qualified alien, the Contractor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Contractor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.
4. The Contractor understands and agrees that lawful presence in the United States is required and the Contractor may be disqualified or the contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. §4-108.

C. COMPLIANCE WITH CIVIL RIGHTS LAWS AND EQUAL OPPORTUNITY EMPLOYMENT / NONDISCRIMINATION (Statutory)

The Contractor shall comply with all applicable local, state, and federal statutes and regulations regarding civil rights laws and equal opportunity employment. The Nebraska Fair Employment Practice Act prohibits Contractors of the State of Nebraska, and their Subcontractors, from discriminating against any employee or applicant for employment, with respect to hire, tenure, terms, conditions, compensation, or privileges of employment because of race, color, religion, sex, disability, marital status, or national origin (Neb. Rev. Stat. §48-1101 to 48-1125). The Contractor guarantees compliance with the Nebraska Fair Employment Practice Act, and breach of this provision shall be regarded as a material breach of contract. The Contractor shall insert a similar provision in all Subcontracts for goods and services to be covered by any contract resulting from this solicitation.

D. COOPERATION WITH OTHER CONTRACTORS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

Contractor may be required to work with or in close proximity to other contractors or individuals that may be working on same or different projects. The Contractor shall agree to cooperate with such other contractors or individuals and shall not commit or permit any act which may interfere with the performance of work by any other contractor or individual. Contractor is not required to compromise Contractor's intellectual property or proprietary information unless expressly required to do so by this contract.

E. DISCOUNTS

Prices quoted shall be inclusive of ALL trade discounts. Cash discount terms of less than thirty (30) days will not be considered as part of the proposal. Cash discount periods will be computed from the date of receipt of a properly executed claim voucher or the date of completion of delivery of all items in a satisfactory condition, whichever is later.

F. PRICES

Prices quoted shall be net, including transportation and delivery charges fully prepaid by the contractor, F.O.B. destination named in the solicitation. No additional charges will be allowed for packing, packages, or partial delivery costs. When an arithmetic error has been made in the extended total, the unit price will govern.

Prices submitted on the cost proposal form shall remain fixed for the first year of the contract. Any request for a price increases subsequent to the year of the contract shall not exceed five percent (5%) of the previous Contract period. Increases will be cumulative across the remaining periods of the contract. Requests for an increase must be submitted in writing to the Department of Correctional Services a minimum of 120 days prior to the end of the current contract period. Documentation may be required by the State to support the price increase.

The State reserves the right to deny any requested price increase. No price increases are to be billed to any State Agencies prior to written amendment of the contract by the parties.

The State will be given full proportionate benefit of any decreases for the term of the contract.

G. COST CLARIFICATION

The State reserves the right to review all aspects of cost for reasonableness and to request clarification of any proposal where the cost component shows significant and unsupported deviation from industry standards or in areas where detailed pricing is required.

H. PERMITS, REGULATIONS, LAWS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The contract price shall include the cost of all royalties, licenses, permits, and approvals, whether arising from patents, trademarks, copyrights or otherwise, that are in any way involved in the contract. The Contractor shall obtain and pay for all royalties, licenses, and permits, and approvals necessary for the execution of the contract. The Contractor must guarantee that it has the full legal right to the materials, supplies, equipment, software, and other items used to execute this contract.

I. OWNERSHIP OF INFORMATION AND DATA / DELIVERABLES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The State shall have the unlimited right to publish, duplicate, use, and disclose all information and data developed or obtained by the Contractor on behalf of the State pursuant to this contract.

The State shall own and hold exclusive title to any deliverable developed as a result of this contract. Contractor shall have no ownership interest or title, and shall not patent, license, or copyright, duplicate, transfer, sell, or exchange, the design, specifications, concept, or deliverable.

J. INSURANCE REQUIREMENTS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The Contractor shall throughout the term of the contract maintain insurance as specified herein and provide the State a current Certificate of Insurance/Acord Form (COI) verifying the coverage. The Contractor shall not commence work on the contract until the insurance is in place. If Contractor subcontracts any portion of the Contract the Contractor must, throughout the term of the contract, either:

1. Provide equivalent insurance for each subcontractor and provide a COI verifying the coverage for the subcontractor;
2. Require each subcontractor to have equivalent insurance and provide written notice to the State that the Contractor has verified that each subcontractor has the required coverage; or,
3. Provide the State with copies of each subcontractor's Certificate of Insurance evidencing the required coverage.

The Contractor shall not allow any Subcontractor to commence work until the Subcontractor has equivalent insurance. The failure of the State to require a COI, or the failure of the Contractor to provide a COI or require subcontractor insurance shall not limit, relieve, or decrease the liability of the Contractor hereunder.

In the event that any policy written on a claims-made basis terminates or is canceled during the term of the contract or within one (1) year of termination or expiration of the contract, the contractor shall obtain an extended discovery or reporting period, or a new insurance policy, providing coverage required by this contract for the term of the contract and one (1) year following termination or expiration of the contract.

If by the terms of any insurance a mandatory deductible is required, or if the Contractor elects to increase the mandatory deductible amount, the Contractor shall be responsible for payment of the amount of the deductible in the event of a paid claim.

Notwithstanding any other clause in this Contract, the State may recover up to the liability limits of the insurance policies required herein.

1. WORKERS' COMPENSATION INSURANCE

The Contractor shall take out and maintain during the life of this contract the statutory Workers' Compensation and Employer's Liability Insurance for all of the contractors' employees to be engaged in work on the project under this contract and, in case any such work is sublet, the Contractor shall require the Subcontractor similarly to provide Worker's Compensation and Employer's Liability Insurance for all of the Subcontractor's employees to be engaged in such work. This policy shall be written to meet the statutory requirements for the state in which the work is to be performed, including Occupational Disease. **The policy shall include a waiver of subrogation in favor of the State. The COI shall contain the mandatory COI subrogation waiver language found hereinafter.** The amounts of such insurance shall not be less than the limits stated hereinafter. For employees working in the State of Nebraska, the policy must be written by an entity authorized by the State of Nebraska Department of Insurance to write Workers' Compensation and Employer's Liability Insurance for Nebraska employees.

2. COMMERCIAL GENERAL LIABILITY INSURANCE AND COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

The Contractor shall take out and maintain during the life of this contract such Commercial General Liability Insurance and Commercial Automobile Liability Insurance as shall protect Contractor and any Subcontractor performing work covered by this contract from claims for damages for bodily injury, including death, as well as from claims for property damage, which may arise from operations under this contract, whether such operation be by the Contractor or by any Subcontractor or by anyone directly or indirectly employed by either of them, and the amounts of such insurance shall not be less than limits stated hereinafter.

The Commercial General Liability Insurance shall be written on an **occurrence basis**, and provide Premises/Operations, Products/Completed Operations, Independent Contractors, Personal Injury, and Contractual Liability coverage. **The policy shall include the State, and others as required by the**

contract documents, as Additional Insured(s). This policy shall be primary, and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory. The COI shall contain the mandatory COI liability waiver language found hereinafter. The Commercial Automobile Liability Insurance shall be written to cover all Owned, Non-owned, and Hired vehicles.

REQUIRED INSURANCE COVERAGE	
COMMERCIAL GENERAL LIABILITY	
General Aggregate	\$2,000,000
Personal/Advertising Injury	\$1,000,000 per occurrence
Bodily Injury/Property Damage	\$1,000,000 per occurrence
Medical Payments	\$10,000 any one person
Independent Contractors	Included
Abuse & Molestation	Included
WORKER'S COMPENSATION	
Employers Liability Limits	\$500K/\$500K/\$500K
Statutory Limits- All States	Statutory - State of Nebraska
Voluntary Compensation	Statutory
COMMERCIAL AUTOMOBILE LIABILITY	
Bodily Injury/Property Damage	\$1,000,000 combined single limit
Include All Owned, Hired & Non-Owned Automobile liability	Included
Motor Carrier Act Endorsement	Where Applicable
UMBRELLA/EXCESS LIABILITY	
Over Primary Insurance	\$5,000,000 per occurrence
PROFESSIONAL LIABILITY	
All Other Professional Liability (Errors & Omissions)	\$1,000,000 Per Claim / Aggregate
MANDATORY COI SUBROGATION WAIVER LANGUAGE	
"Workers' Compensation policy shall include a waiver of subrogation in favor of the State of Nebraska."	
MANDATORY COI LIABILITY WAIVER LANGUAGE	
"Commercial General Liability & Commercial Automobile Liability policies shall name the State of Nebraska as an Additional Insured and the policies shall be primary and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory as additionally insured."	

3. EVIDENCE OF COVERAGE

The Contractor shall furnish the Contract Manager, with a certificate of insurance coverage complying with the above requirements prior to beginning work at:

Agency: Department of Correctional Services
 Attn: Assistant Materiel Administrator
 Email: DCS.Purchasing@nebraska.gov

These certificates or the cover sheet shall reference the RFQ number, and the certificates shall include the name of the company, policy numbers, effective dates, dates of expiration, and amounts and types of coverage afforded. If the State is damaged by the failure of the Contractor to maintain such insurance, then the Contractor shall be responsible for all reasonable costs properly attributable thereto.

Reasonable notice of cancellation of any required insurance policy must be submitted to the contract manager as listed above when issued and a new coverage binder shall be submitted immediately to ensure no break in coverage.

4. DEVIATIONS

The insurance requirements are subject to limited negotiation. Negotiation typically includes, but is not necessarily limited to, the correct type of coverage, necessity for Workers' Compensation, and the type of automobile coverage carried by the Contractor.

K. NOTICE OF POTENTIAL CONTRACTOR BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

If Contractor breaches the contract or anticipates breaching the contract the Contractor shall immediately give written notice to the State. The notice shall explain the breach or potential breach and may include a request for a waiver of the breach if so desired. The State may, at its discretion, temporarily or permanently waive the breach. By granting a temporary waiver, the State does not forfeit any rights or remedies to which the State is entitled by law or equity, or pursuant to the provisions of the contract. Failure to give immediate notice, however, may be grounds for denial of any request for a waiver of a breach.

L. ANTITRUST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The Contractor hereby assigns to the State any and all claims for overcharges as to goods and/or services provided in connection with this contract resulting from antitrust violations which arise under antitrust laws of the United States and the antitrust laws of the State.

M. CONFLICT OF INTEREST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

By submitting a proposal, bidder certifies that no relationship exists between the bidder and any person or entity which either is, or gives the appearance of, a conflict of interest related to this Request for Qualification or project.

Bidder further certifies that bidder will not employ any individual known by bidder to have a conflict of interest nor shall bidder take any action or acquire any interest, either directly or indirectly, which will conflict in any manner or degree with the performance of its contractual obligations hereunder or which creates an actual or appearance of conflict of interest.

If there is an actual or perceived conflict of interest, bidder shall provide with its proposal a full disclosure of the facts describing such actual or perceived conflict of interest and a proposed mitigation plan for consideration. The State will then consider such disclosure and proposed mitigation plan and either approve or reject as part of the overall bid evaluation.

N. STATE PROPERTY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The Contractor shall be responsible for the proper care and custody of any State-owned property which is furnished for the Contractor's use during the performance of the contract. The Contractor shall reimburse the State for any loss or damage of such property; normal wear and tear is expected.

O. SITE RULES AND REGULATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The Contractor shall use its best efforts to ensure that its employees, agents, and Subcontractors comply with site rules and regulations while on State premises. If the Contractor must perform on-site work outside of the daily operational hours set forth by the State, it must make arrangements with the State to ensure access to the facility and the equipment has been arranged. No additional payment will be made by the State on the basis of lack of access, unless the State fails to provide access as agreed to in writing between the State and the Contractor.

P. ADVERTISING

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The Contractor agrees not to refer to the contract award in advertising in such a manner as to state or imply that the company or its goods or services are endorsed or preferred by the State. Any publicity releases pertaining to the project shall not be issued without prior written approval from the State.

Q. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Statutory)

Contractor shall review the Nebraska Technology Access Standards, found at <http://nitc.nebraska.gov/standards/2-201.html> and ensure that products and/or services provided under the contract are in compliance or will comply with the applicable standards to the greatest degree possible. In the event such standards change during the Contractor's performance, the State may create an amendment to the contract to request the contract comply with the changed standard at a cost mutually acceptable to the parties.

R. DISASTER RECOVERY/BACK UP PLAN

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The Contractor shall have a disaster recovery and back-up plan, of which a copy should be provided upon request to the State, which includes, but is not limited to equipment, personnel, facilities, and transportation, in order to continue delivery of goods and services as specified under the specifications in the contract in the event of a disaster.

S. DRUG POLICY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

Contractor certifies it maintains a drug free workplace environment to ensure worker safety and workplace integrity. Contractor agrees to provide a copy of its drug free workplace policy at any time upon request by the State.

T. WARRANTY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

Despite any clause to the contrary, the Contractor represents and warrants that its services hereunder shall be performed by competent personnel and shall be of professional quality consistent with generally accepted industry standards for the performance of such services and shall comply in all respects with the requirements of this Agreement. For any breach of this warranty, the Contractor shall, for a period of ninety (90) days from performance of the service, perform the services again, at no cost to Customer, or if Contractor is unable to perform the services as warranted, Contractor shall reimburse Customer the fees paid to Contractor for the unsatisfactory services. The rights and remedies of the parties under this warranty are in addition to any other rights and remedies of the parties provided by law or equity, including, without limitation actual damages, and, as applicable and awarded under the law, to a prevailing party, reasonable attorneys' fees, and costs.

IV. PAYMENT

A. PROHIBITION AGAINST ADVANCE PAYMENT (Statutory)

Neb. Rev. Stat. §§81-2403 states, “[n]o goods or services shall be deemed to be received by an agency until all such goods or services are completely delivered and finally accepted by the agency.”

B. TAXES (Statutory)

The State is not required to pay taxes and assumes no such liability as a result of this solicitation. The Contractor may request a copy of the Nebraska Department of Revenue, Nebraska Resale or Exempt Sale Certificate for Sales Tax Exemption, Form 13 for their records. Any property tax payable on the Contractor's equipment which may be installed in a state-owned facility is the responsibility of the Contractor

C. INVOICES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

Invoices for payments must be submitted by the Contractor to the agency requesting the services with sufficient detail to support payment.

Invoices for payment shall be submitted on or before the 5th of the month following the services rendered.

Board of Parole, Business Office
 Division Parole Supervision, Accts. Payable
 421 South 9th Street, Suite 220
 Lincoln, NE 68508

Or may be sent electronically to:
NBOP.invoices@nebraska.gov

Invoices must be correctly submitted for prompt payment. Invoices must be submitted monthly, including but is not limited to:

- Vendor name and address, including Doing Business As (DBA) name, if applicable
- Facility addresses if different than vendor address
- Phone number
- Invoice number
- Invoice date
- Individual Client(s) Last Name and First Initial
- Dates of Service
- Rate of Service (Daily, Weekly or Monthly, as applicable)
- If groups or classes are held, invoices shall include the group/class name, dates group/class sessions were held, and names of attendees for each group/class session.

Inaccurate invoices may be placed into dispute and are not subject to the Prompt Payment Act. Inaccuracies in the invoice must be corrected by the contractor, not the requesting agency.

The terms and conditions included in the Contractor's invoice shall be deemed to be solely for the convenience of the parties. No terms or conditions of any such invoice shall be binding upon the State, and no action by the State, including without limitation the payment of any such invoice in whole or in part, shall be construed as binding or estopping the State with respect to any such term or condition, unless the invoice term or condition has been previously agreed to by the State as an amendment to the contract.

D. INSPECTION AND APPROVAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

Final inspection and approval of all work required under the contract shall be performed by the designated State officials.

The State and/or its authorized representatives shall have the right to enter any premises where the Contractor or Subcontractor duties under the contract are being performed, and to inspect, monitor or otherwise evaluate the work being performed. All inspections and evaluations shall be at reasonable times and in a manner that will not unreasonably delay work.

E. PAYMENT (Statutory)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

Payment will be made by the responsible agency in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2403). The State may require the Contractor to accept payment by electronic means such as ACH deposit. In no event shall the State be responsible or liable to pay for any goods and services provided by the Contractor prior to the Effective Date of the contract, and the Contractor hereby waives any claim or cause of action for any such services.

F. LATE PAYMENT (Statutory)

The Contractor may charge the responsible agency interest for late payment in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2401 through 81-2408).

G. SUBJECT TO FUNDING / FUNDING OUT CLAUSE FOR LOSS OF APPROPRIATIONS (Statutory)

The State's obligation to pay amounts due on the Contract for a fiscal year following the current fiscal year is contingent upon legislative appropriation of funds. Should said funds not be appropriated, the State may terminate the contract with respect to those payments for the fiscal year(s) for which such funds are not appropriated. The State will give the Contractor written notice thirty (30) calendar days prior to the effective date of termination. All obligations of the State to make payments after the termination date will cease. The Contractor shall be entitled to receive just and equitable compensation for any authorized work which has been satisfactorily completed as of the termination date. In no event shall the Contractor be paid for a loss of anticipated profit.

H. RIGHT TO AUDIT (First Paragraph is Statutory)

The State shall have the right to audit the Contractor's performance of this contract upon a thirty (30) days' written notice. Contractor shall utilize generally accepted accounting principles, and shall maintain the accounting records, and other records and information relevant to the contract (Information) to enable the State to audit the contract. (Neb. Rev. Stat. §84-304 et seq.) The State may audit and the Contractor shall maintain, the Information during the term of the contract and for a period of five (5) years after the completion of this contract or until all issues or litigation are resolved, whichever is later. The Contractor shall make the Information available to the State at Contractor's place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the Contractor so elects, the Contractor may provide electronic or paper copies of the Information. The State reserves the right to examine, make copies of, and take notes on any Information relevant to this contract, regardless of the form or the Information, how it is stored, or who possesses the Information. Under no circumstance will the Contractor be required to create or maintain documents not kept in the ordinary course of contractor's business operations, nor will contractor be required to disclose any information, including but not limited to product cost data, which is confidential or proprietary to contractor.

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DJB			

The Parties shall pay their own costs of the audit unless the audit finds a previously undisclosed overpayment by the State. If a previously undisclosed overpayment exceeds two percent (2%) of the total contract billings, or if fraud, material misrepresentations, or non-performance is discovered on the part of the Contractor, the Contractor shall reimburse the State for the total costs of the audit. Overpayments and audit costs owed to the State shall be paid within ninety (90) days of written notice of the claim. The Contractor agrees to correct any material weaknesses or condition found as a result of the audit.

V. PROJECT DESCRIPTION AND SCOPE OF WORK

The contractor should provide the following information in response to this solicitation.

A. PROJECT OVERVIEW

The Nebraska Board of Parole / Division of Parole Supervision is seeking Contractors to provide transitional housing including mental health programming, for parole clients. The objective of this project is to provide transitional housing and housing support services to adult parole clients in a monitored environment that allows parole clients to live independently. The target population for this housing opportunity is offenders released from the Nebraska Department of Correctional Services under the supervision of the Nebraska Board of Parole / Division of Parole Supervision who do not have an acceptable home/family placement.

This transitional living is intended to be temporary transitional housing until the parole client obtains employment or other stable income and appropriate housing. Although there is no minimum length of stay, the typical length of stay ranges from six (6) to eight (8) weeks. It is estimated that some parole clients may reside in the transitional housing for up to six (6) months prior to establishing other permanent housing. These figures are estimates and in no way are a guarantee of a specific length of stay.

NBOP is targeting certain metropolitan areas of the state to provide housing based on the number of homeless parole clients returning to various communities over the past fiscal year, which are able to provide some level of mental health programming. Mental health programming is not required, but it will be a factor considered when awarding contracts.

B. PROJECT ENVIRONMENT

Contractors who provide mental health programming must have licensed mental health professionals on staff. Contractors must also meet the required local zoning ordinances and requirements applicable to the physical address of the transitional living facility or have obtained special use permits applicable to their geographic areas. Contractor must provide documentation that the transitional living facility is owned or leased by the Contractor and update ownership as any changes occur.

C. SERVICE REQUIREMENTS/ IN SCOPE SERVICES

1. Provide participants a safe, secure short-term transitional living opportunity to individuals released from the Nebraska Department of Correctional Services for parole supervision by the NBOP / Division of Parole Supervision.
 - a. The transitional living residence should be located within the State of Nebraska, preferably in or near a city of the first class as defined in Neb. Rev. Stat. 16-101, a city of the primary class as defined in Neb. Rev. Stat. 15-101, or a city of the metropolitan class as defined in Neb. Rev. Stat. 14-101.
2. Service requirements include one of three tiers or types of transitional housing listed below:
 - a. Licensed Halfway House: A 24 hour structured supportive living/treatment/recovery facility generally following primary treatment licensed by the Department of Health & Human Services/Division of Public Health/Licensure Unit that serves justice-involved individuals;
 - i. Staffing Requirements: A mental health professional licensed by the Division of Behavioral Health for the State of Nebraska must be part of the staff. Acceptable licensure includes but is not limited to psychologists, LCSW, LIMHP, LMHP and LADC.
 - ii. Examples of classes or programming include but are not limited to behavioral health, substance abuse, and life skills.
 - b. Transitional Living with Programming: Supportive, temporary housing, which includes services (i.e., employment) to facilitate transition into independent living;
 - i. Staffing Requirements: Staff providing classes or programming must have credentials in the field of study (see C.b.i.1 above).
 - ii. Examples of classes include but are not limited to behavioral health, substance abuse, and life skills.
 - c. Transitional Living/Safe and Sober Living without Programming: Temporary housing for individuals requiring more stability than emergency shelter with the goal of acquiring independent living.

D. REQUIREMENTS

The Contractor must meet or exceed all standards, regulations, laws, and ordinances as adopted by federal, state, and local authorities. These laws and ordinances must include, but not be limited to, any governing body under which the State may operate now or in the future. The documentation for this standard shall include copies of all annual licensing and inspection certificates indicating conformance to all local fire, health, building, and zoning regulations.

1. Program Requirements: The Contractor should have a policy and procedure/operation manual that is accessible to all employees and volunteers. The manual should include:
 - a. Fiscal Management; including a strict prohibition on collecting or utilizing government aid and/or assistance provided directly to or received by an individual, e.g., food assistance benefits, for the benefit of the Contractor
 - b. Personnel;
 - c. Intake;
 - d. Housing support services – Contractor shall implement a housekeeping and maintenance plan and the facility shall be maintained in a clean manner and in good repair;
 - e. Resident rules and regulations, which shall be readily available to all residents;
 - f. Resident grievance and appeal process policy;
 - g. Resident case records; and
 - h. Written emergency plans that are received and updated annually. Plans should be communicated to all employees and residents and be conspicuously posted in the facility. Emergency fire and disaster drills should be conducted on a regular basis and documented.
2. Providers shall coordinate activities for Parole with the Director of Supervision and Services and shall abide by all Rules and Regulations as set forth by the Parole, which can be found at <https://parole.nebraska.gov/rules>
3. The Contractor should establish a staffing pattern that ensures that staff will be available to assist and monitor parole clients as needed.
 - a. The staffing plan should ensure that coverage is available in the event of vacancies due to vacation, extended illness.
4. The Contractor shall establish a means of limiting ingress into the facility.
5. An unusual incident is defined as an event outside the normal rules and regulations of the housing provider, or an incident that may have the potential to disrupt a safe, sober and/or drug-free environment. Any unusual incidents shall be reported in writing to the Director of Supervision and Services within 24 hours. A copy of the incident report should be maintained in the parole client's/resident's record.
6. The Contractor must maintain the following records for each parole client residing in the facility:
 - a. Intake and termination forms;
 - b. A signed copy of resident rules and regulations', as requested by NBOP
 - c. Unusual incident reports as appropriate; and
 - d. Grievance forms.
7. The Contractor shall be duly authorized to conduct business in the State of Nebraska and shall provide a copy of the following forms, if applicable to type of entity:
 - a. Articles of incorporation or constitution
 - b. By-laws
 - c. Federal tax identification number
 - d. A current list of the board of directors, their occupations, and addresses.
 - e. Nebraska Secretary of State, as appropriate.
8. The Contractor must implement a policy and procedure that prohibits any current parole client from being assigned to a position of authority over another parole client. Prohibited assignments include, but are not limited to, performing, or assisting in any security duties or providing parole client services or permissions such as commissary or telephone calls.
9. The Contractor must identify the assigned transitional living point of contact any/all potential areas of concern and the mitigation plan. Areas may include but not limited to: staffing, cleanliness, and/or building code deficiencies.
10. Individualized length of stay based on the progress. The typical length of stay ranges from six (6) to eight (8) weeks. These figures are estimates and in no way are a guarantee of a specific length of stay.

11. No maximum or minimum class size is required.
12. Upon request, Contractor(s) will provide NBOP with reporting for data evaluation purposes. Reports may include but are not limited to:
 - a. the number of individuals served;
 - b. average length of stay;
 - c. types of programming and classes offered; and
 - d. general demographic information.
13. Contractor(s) shall always maintain the confidentiality and dignity of clients. Disclosure of information shall be controlled by Part 2 of Title 42 of the Code of Federal Regulations, (42 C.F.R. Part 2), which governs the confidentiality and recipient re-disclosure of substance abuse patient records.
14. Site Location: The Contractor(s) should list the addresses offered to the NBOP/Division of Parole Supervision. **If offering multiple sites, a cost proposal should be submitted for each site location.**

E. DELIVERABLES

Contractor(s) will house, provide programming, and communicate fully and completely with NBOP staff regarding client needs and/or issues.

VI. PROPOSAL INSTRUCTIONS

This section documents the requirements that should be met by contractors in preparing the Technical and Cost Proposal. Contractors should identify the subdivisions of "Project Description and Scope of Work" clearly in their proposals; failure to do so may result in disqualification. Failure to respond to a specific requirement may be the basis for elimination from consideration during the State's comparative evaluation.

Proposals are due by the date and time shown in the Schedule of Events. Content requirements for the Technical and Cost Proposal are presented separately in the following subdivisions; format and order:

A. PROPOSAL SUBMISSION

1. CORPORATE OVERVIEW

The Corporate Overview section of the Technical Proposal should consist of the following subdivisions:

a. CONTRACTOR IDENTIFICATION AND INFORMATION

The contractor should provide the full company or corporate name, address of the company's headquarters, entity organization (corporation, partnership, proprietorship), state in which the contractor is incorporated or otherwise organized to do business, year in which the contractor first organized to do business and whether the name and form of organization has changed since first organized.

b. FINANCIAL STATEMENTS

The contractor should provide financial statements applicable to the firm. If publicly held, the contractor should provide a copy of the corporation's most recent audited financial reports and statements, and the name, address, and telephone number of the fiscally responsible representative of the contractor's financial or banking organization.

If the contractor is not a publicly held corporation, either the reports and statements required of a publicly held corporation, or a description of the organization, including size, longevity, client base, areas of specialization and expertise, and any other pertinent information, should be submitted in such a manner that proposal evaluators may reasonably formulate a determination about the stability and financial strength of the organization. Additionally, a non-publicly held firm should provide a banking reference.

The contractor must disclose any and all judgments, pending or expected litigation, or other real or potential financial reversals, which might materially affect the viability or stability of the organization, or state that no such condition is known to exist.

The State may elect to use a third party to conduct credit checks as part of the corporate overview evaluation.

c. CHANGE OF OWNERSHIP

If any change in ownership or control of the company is anticipated during the twelve (12) months following the proposal due date, the contractor should describe the circumstances of such change and indicate when the change will likely occur. Any change of ownership to an awarded contractor(s) will require notification to the State.

d. OFFICE LOCATION

The contractor's office location responsible for performance pursuant to an award of a contract with the State of Nebraska should be identified.

e. RELATIONSHIPS WITH THE STATE

The contractor should describe any dealings with the State over the previous five (5) years. If the organization, its predecessor, or any Party named in the contractor's proposal response has contracted with the State, the contractor should identify the contract number(s) and/or any other information available to identify such contract(s). If no such contracts exist, so declare.

f. CONTRACTOR'S EMPLOYEE RELATIONS TO STATE

If any Party named in the contractor's proposal response is or was an employee of the State within the past five (5) months, identify the individual(s) by name, State agency with whom employed, job title or position held with the State, and separation date. If no such relationship exists or has existed, so declare.

If any employee of any agency of the State of Nebraska is employed by the contractor or is a Subcontractor to the contractor, as of the due date for proposal submission, identify all such persons by name, position held with the contractor, and position held with the State (including job title and agency). Describe the responsibilities of such persons within the proposing organization. If, after review of this information by the State, it is determined that a conflict of interest exists or may exist, the contractor may be disqualified from further consideration in this proposal. If no such relationship exists, so declare.

g. CONTRACT PERFORMANCE

If the contractor or any proposed Subcontractor has had a contract terminated for default during the past five (5) years, all such instances must be described as required below. Termination for default is defined as a notice to stop performance delivery due to the contractor's non-performance or poor performance, and the issue was either not litigated due to inaction on the part of the contractor or litigated and such litigation determined the contractor to be in default.

It is mandatory that the contractor submit full details of all termination for default experienced during the past five (5) years, including the other Party's name, address, and telephone number. The response to this section must present the contractor's position on the matter. The State will evaluate the facts and will score the contractor's proposal accordingly. If no such termination for default has been experienced by the contractor in the past five (5) years, so declare.

If at any time during the past five (5) years, the contractor has had a contract terminated for convenience, non-performance, non-allocation of funds, or any other reason, describe fully all circumstances surrounding such termination, including the name and address of the other contracting Party.

h. SUMMARY OF CONTRACTOR'S CORPORATE EXPERIENCE

The contractor should provide a summary matrix listing the contractor's previous projects similar to this solicitation in size, scope, and complexity. The State will use no more than three (3) narrative project descriptions submitted by the contractor during its evaluation of the proposal.

The contractor should address the following:

- i. Provide narrative descriptions to highlight the similarities between the contractor's experience and this solicitation. These descriptions should include:
 - a) The time period of the project;
 - b) The scheduled and actual completion dates;
 - c) The Contractor's responsibilities;
 - d) For reference purposes, a customer name (including the name of a contact person, a current telephone number, a facsimile number, and e-mail address); and
 - e) Each project description should identify whether the work was performed as the prime Contractor or as a Subcontractor. If a contractor performed as the prime Contractor, the description should provide the originally scheduled completion date and budget, as well as the actual (or currently planned) completion date and actual (or currently planned) budget.
- ii. Contractor and Subcontractor(s) experience should be listed separately. Narrative descriptions submitted for Subcontractors should be specifically identified as Subcontractor projects.
- iii. If the work was performed as a Subcontractor, the narrative description should identify the same information as requested for the Contractors above. In addition, Subcontractors should identify what share of contract costs, project responsibilities, and time period were performed as a Subcontractor.

i. SUMMARY OF CONTRACTOR'S PROPOSED PERSONNEL/MANAGEMENT APPROACH

The contractor should present a detailed description of its proposed approach to the management of the project.

The contractor should identify the specific professionals who will work on the State's project if their company is awarded the contract resulting from this solicitation. The names and titles of the team proposed for assignment to the State project should be identified in full, with a description of the team leadership, interface and support functions, and reporting relationships. The primary work assigned to each person should also be identified.

The contractor should provide resumes for all key personnel proposed by the contractor to work on the project. The State will consider the resumes as a key indicator of the contractor's understanding of the skill mixes required to carry out the requirements of the solicitation in addition to assessing the experience of specific individuals.

Resumes should not be longer than three (3) pages. Resumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process, and at least three (3) references (name, address, and telephone number) who can attest to the competence and skill level of the individual. Any changes in proposed personnel shall only be implemented after written approval from the State.

j. SUBCONTRACTORS

If the contractor intends to Subcontract any part of its performance hereunder, the contractor should provide:

1. name, address, and telephone number of the Subcontractor(s);
2. specific tasks for each Subcontractor(s);
3. percentage of performance hours intended for each Subcontract; and
4. total percentage of Subcontractor(s) performance hours.

5. TECHNICAL APPROACH

The technical approach section of the Technical Proposal should consist of the following subsections:

- a. Understanding of the project requirements;
- b. Proposed development approach;
- c. Technical considerations;
- d. Detailed project work plan; and
- e. Deliverables and due dates.

Form A
Contractor Proposal Point of Contact
Request for Qualification Number 111765 Z6

Form A should be completed and submitted with each response to this solicitation. This is intended to provide the State with information on the contractor's name and address, and the specific person(s) who are responsible for preparation of the contractor's response.

Preparation of Response Contact Information	
Contractor Name:	Crossroads Center
Contractor Address:	702 W 14th St Hastings, NE 68901
Contact Person & Title:	Sarah Sweeney, Executive Assistant
E-mail Address:	sarah@crossroadsmission.com
Telephone Number (Office):	402-462-6460
Telephone Number (Cellular):	402-469-0936
Fax Number:	402-462-6478

Each contractor should also designate a specific contact person who will be responsible for responding to the State if any clarifications of the contractor's response should become necessary. This will also be the person who the State contacts to set up a presentation/demonstration, if required.

Communication with the State Contact Information	
Contractor Name:	Crossroads Center
Contractor Address:	702 W 14th St Hastings, NE 68901
Contact Person & Title:	Daniel Buller, Executive Director
E-mail Address:	daniel@crossroadsmission.com
Telephone Number (Office):	402-462-6460
Telephone Number (Cellular):	307-921-8657
Fax Number:	402-462-6478

REQUEST FOR QUALIFICATION FOR CONTRACTUAL SERVICES FORM

By signing this Request for Qualification for Contractual Services form, the contractor guarantees

CONTRACTOR MUST COMPLETE THE FOLLOWING

compliance with the procedures stated in this Solicitation and agrees to the terms and conditions unless otherwise indicated in writing and certifies that contractor maintains a drug free workplace.

Per Nebraska’s Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

X NEBRASKA CONTRACTOR AFFIDAVIT: Bidder hereby attests that bidder is a Nebraska Contractor. “Nebraska Contractor” shall mean any bidder who has maintained a bona fide place of business and at least one employee within this state for at least the six (6) months immediately preceding the posting date of this Solicitation.

I hereby certify that I am a Resident disabled veteran or business located in a designated enterprise zone in accordance with Neb. Rev. Stat. § 73-107 and wish to have preference, if applicable, considered in the award of this contract.

I hereby certify that I am a blind person licensed by the Commission for the Blind & Visually Impaired in accordance with Neb. Rev. Stat. §71-8611 and wish to have preference considered in the award of this contract.

FORM MUST BE SIGNED USING AN INDELIBLE METHOD OR DOCUSIGN

FIRM:	Crossroads Center
COMPLETE ADDRESS:	702 W 14th St, Hastings, NE 68901
TELEPHONE NUMBER:	402-462-6460
FAX NUMBER:	402-462-6478
DATE:	3-31-2022
SIGNATURE:	
TYPED NAME & TITLE OF SIGNER:	Daniel Buller, Executive Director

REQUEST FOR QUALIFICATION FOR CONTRACTUAL SERVICES FORM

By signing this Request for Qualification for Contractual Services form, the contractor guarantees

CONTRACTOR MUST COMPLETE THE FOLLOWING

compliance with the procedures stated in this Solicitation and agrees to the terms and conditions unless otherwise indicated in writing and certifies that contractor maintains a drug free workplace.

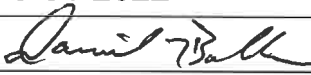
Per Nebraska's Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

X NEBRASKA CONTRACTOR AFFIDAVIT: Bidder hereby attests that bidder is a Nebraska Contractor. "Nebraska Contractor" shall mean any bidder who has maintained a bona fide place of business and at least one employee within this state for at least the six (6) months immediately preceding the posting date of this Solicitation.

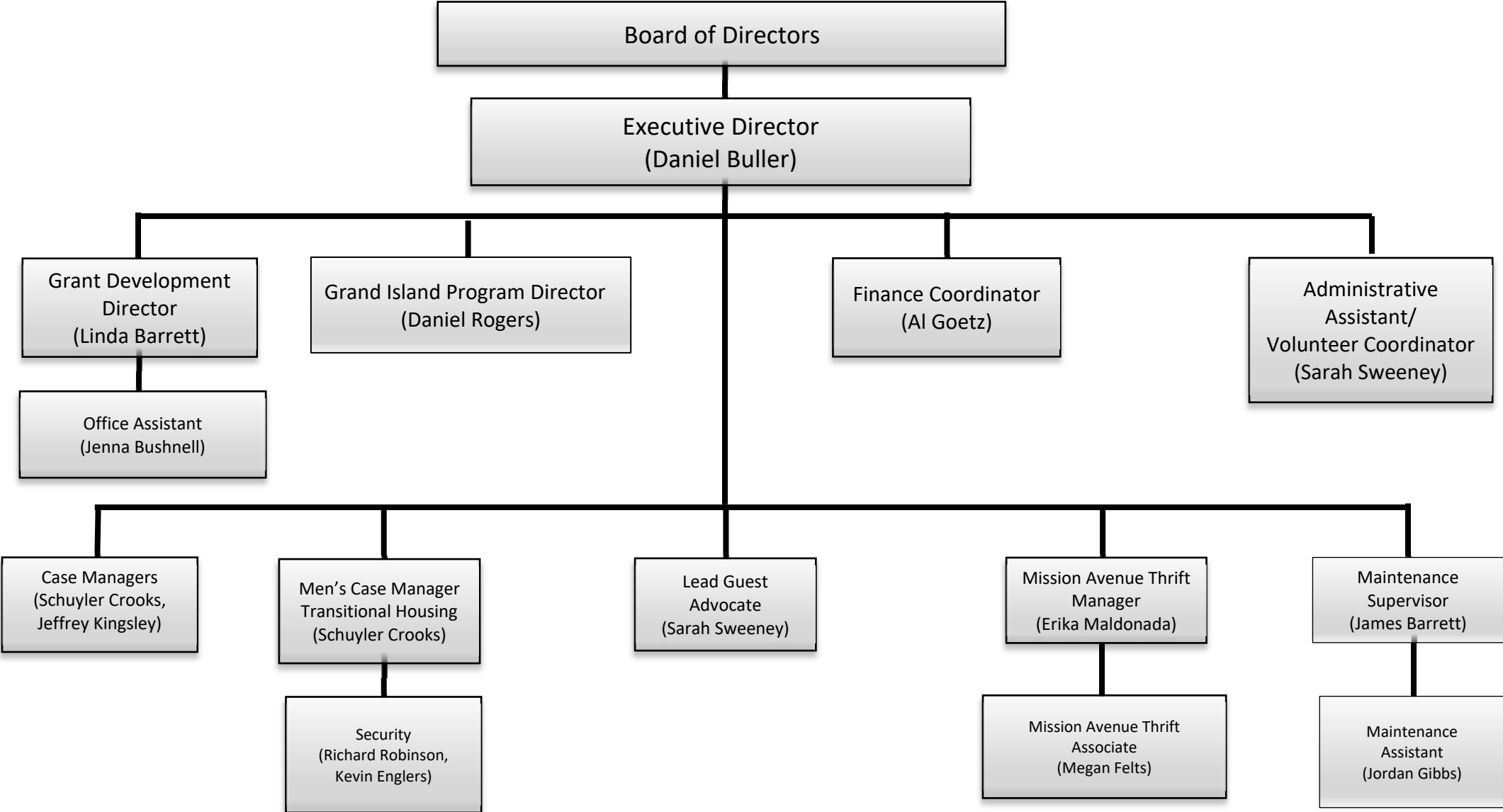
_____ I hereby certify that I am a Resident disabled veteran or business located in a designated enterprise zone in accordance with Neb. Rev. Stat. § 73-107 and wish to have preference, if applicable, considered in the award of this contract.

_____ I hereby certify that I am a blind person licensed by the Commission for the Blind & Visually Impaired in accordance with Neb. Rev. Stat. §71-8611 and wish to have preference considered in the award of this contract.

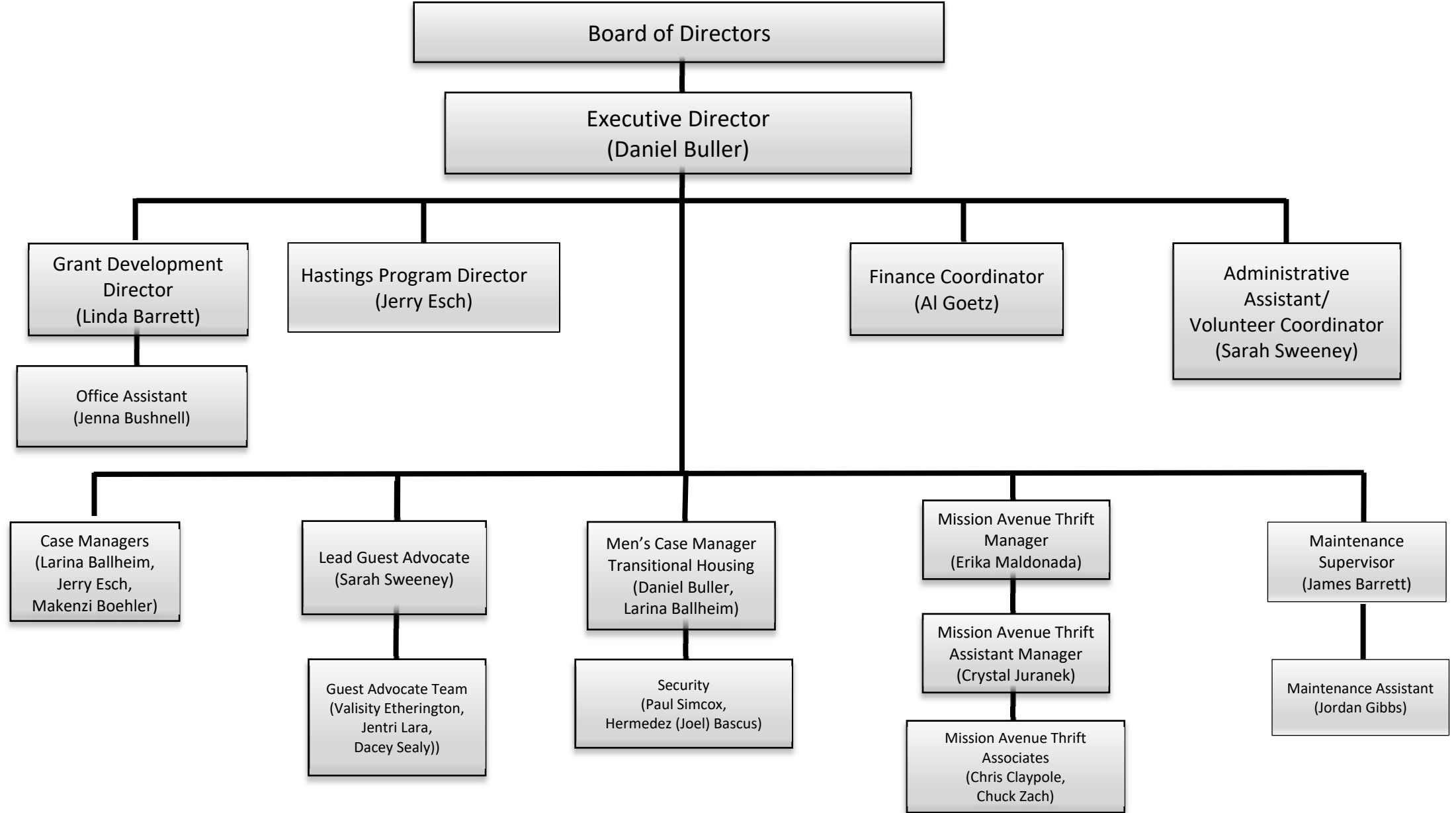
FORM MUST BE SIGNED USING AN INDELIBLE METHOD OR DOCUSIGN

FIRM:	Crossroads Center
COMPLETE ADDRESS:	702 W 14th St, Hastings, NE 68901
TELEPHONE NUMBER:	402-462-6460
FAX NUMBER:	402-462-6478
DATE:	3-31-2022
SIGNATURE:	
TYPED NAME & TITLE OF SIGNER:	Daniel Buller, Executive Director

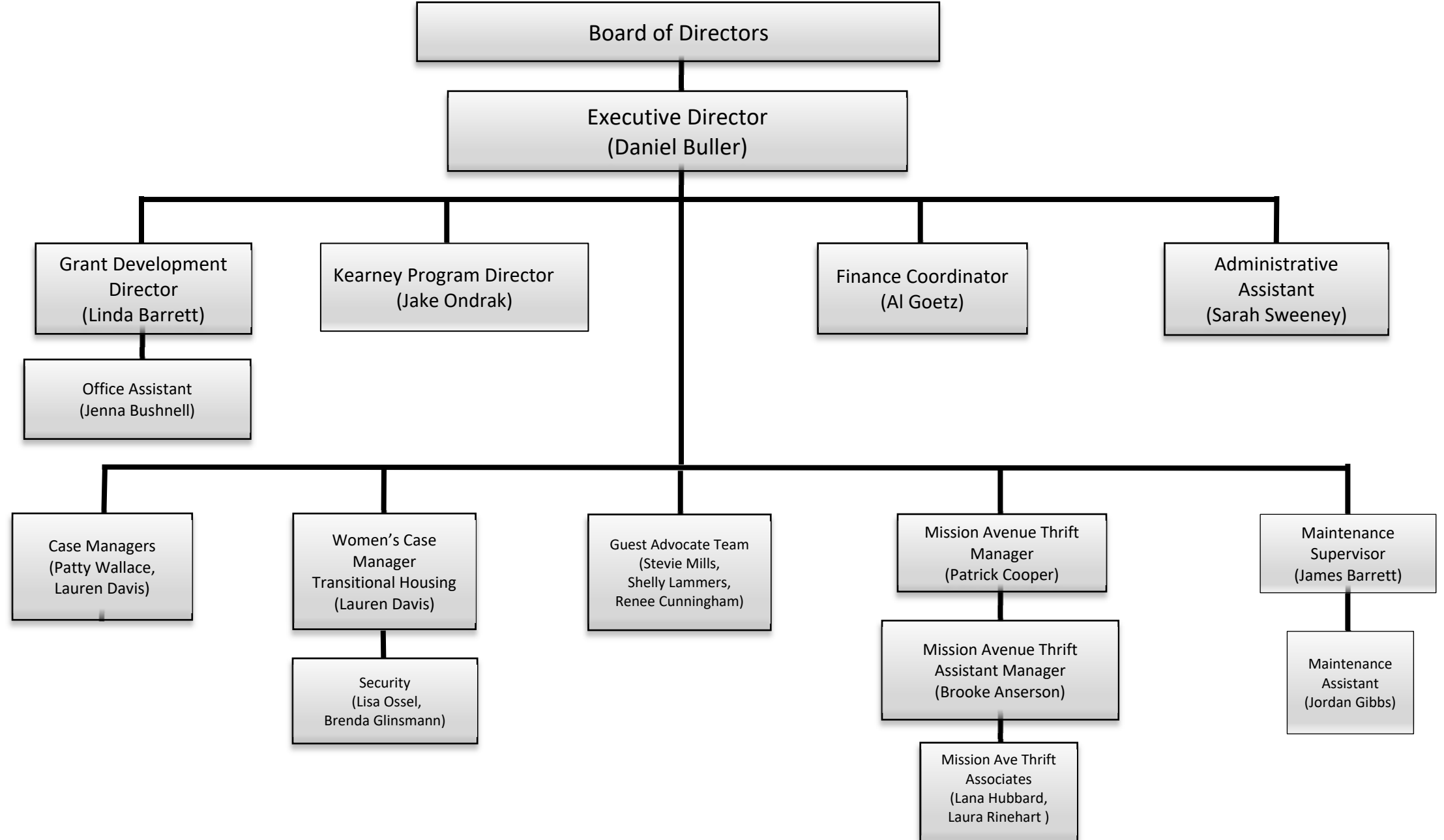
Grand Island Crossroads Mission Avenue Organizational Chart



Hastings Crossroads Mission Avenue Organizational Chart



Kearney Crossroads Mission Avenue Organizational Chart



ATTACHMENT A, REV1, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

Bidder should complete all questions in Attachment A. Cost must be reflected appropriately in cost proposal based on the transitional living tier and programs offered.

Location availability											
1.1	Indicate which areas where transitional living will be available:										
<p>Response:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; padding: 5px;"> <input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102 </td> <td style="width: 50%; padding: 5px;"> <input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508 </td> </tr> <tr> <td style="padding: 5px;"> <input checked="" type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803 </td> <td style="padding: 5px;"> <input checked="" type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901 </td> </tr> <tr> <td style="padding: 5px;"> <input checked="" type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845 </td> <td style="padding: 5px;"> <input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702 </td> </tr> <tr> <td style="padding: 5px;"> <input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101 </td> <td style="padding: 5px;"> <input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361 </td> </tr> <tr> <td colspan="2" style="padding: 5px;"> <input type="checkbox"/> OTHER (Provide location): </td> </tr> </table>		<input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102	<input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508	<input checked="" type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803	<input checked="" type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901	<input checked="" type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845	<input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702	<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361	<input type="checkbox"/> OTHER (Provide location):	
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<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361										
<input type="checkbox"/> OTHER (Provide location):											

1.2	Provide the physical address of the Transitional Living with Programming location(s).
<p>Response: Hastings Shelter 702 W 14th St. Hastings, NE / Men's Transitional Duplex 1005 & 1007 E. 5th St. Hastings, NE 68901 Grand Island Men's Shelter 1910 W. 9th St. Grand Island, NE 68801 / Men's Transitional Duplex 3626 South Locust Ave. Grand Island, NE 68803 Kearney Shelter 1404 E. 39th St. Kearney, NE / The Lodge Women's Transitional Housing 1408 E. 39th St. Kearney, NE / East Lodge Apts. 1408 E. 39th St. Kearney, NE 68847</p>	

ATTACHMENT A, REV1, Bidder Questionnaire
 RFQ 111765 Z6
 Transitional Living Housing, including Mental Health Programming, for Parole clients

General	
2.1	Describe how any potential areas of concern will be identified and the mitigation plan. These areas may include but are not limited to: Staffing, cleanliness, and/or building code deficiencies.
<p>Response: Crossroads Mission Avenue recognizes that there is potential for a number of concerns to arise in the areas of cleanliness, pest control, safety concerns, staffing, or other areas. It is our policy and procedure that all concerns from staff, officers, or guests, should be reported to, and reviewed by the Executive Director. The Executive Director will review concerns promptly and with the help of the Board of Directors of Crossroads Mission Avenue, will formulate a mitigation plan to address the issue.</p>	

2.2	<p>Describe which of the three tiers or types of transitional housing being proposed.</p> <p>I. Licensed Halfway House: A 24 hour structured supportive living/treatment/recovery facility generally following primary treatment licensed by the Department of Health & Human Services/Division of Public Health/Licensure Unit that serves justice-involved individuals.</p> <p>II. Transitional Living with Programming: Supportive, temporary housing, which includes services (i.e., employment) to facilitate transition into independent living.</p> <p>III. Transitional Living/Safe and Sober Living without Programming: Temporary housing for individuals requiring more stability than emergency shelter with the goal of acquiring independent living.</p>
<p>Response: The level of service that Crossroads provides is considered Transitional Living with Programming. Crossroads Mission Avenue provides safe supportive temporary housing to men and women. Along with housing, Crossroads Mission Avenue utilizes our own Personal Resilience Programming which offers programming in the following areas: employment, budgeting, anger management, tenants rights and responsibilities, and goal setting. In addition to programming classes, each guest is assigned to a personal case manager and is required to meet one on one for regular evaluations and guidance. The personal resilience program is designed to facilitate a successful transition into independent living for each guest of Crossroads Mission Avenue.</p>	

2.3	Describe the number of beds that are available to the NBOP/Division of Parole Supervision.
<p>Response: Hastings Shelter- 6 women beds, 12 men beds Hastings Transitional Duplex- 8 men beds Grand Island Shelter- 40 men beds Grand Island Transitional Duplex- 9 men beds Kearney Shelter- 5 men beds The Lodge Women's Transitional Facility- 8 women beds East Lodge Apts- 29 beds, men or women</p>	

ATTACHMENT A, REV1, Bidder Questionnaire
RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

ATTACHMENT A, REV1, Bidder Questionnaire
 RFQ 111765 Z6
 Transitional Living Housing, including Mental Health Programming, for Parole clients

Programs	
3.1	<p>Describe what programming/education that is provided.</p> <p>The Board of Parole defines programming as any service that involves behavioral health treatment offered by a licensed provider as part of the total cost for purposes of the Transitional Living with Programming level of housing.</p> <p>Educational Programs such as, the following are not considered as behavioral health treatment; Budgeting, Building Family Relations, Life Skills, Anger Management, Case Management Services.</p> <p>If able to provide behavioral health treatments, please describe programming being offered.</p> <p>If unable to provide behavioral health treatments, please state so below and on the cost proposal, provide cost reflecting no programming/education.</p>
<p>Response: Crossroads Mission Avenue is a referral agency. Guests at Crossroads Mission Avenue are required to conduct an interview with a case manager referred to as “determining essential resources”. If it is determined that mental health is a concern for the guest, and that mental health services should be provided, then Crossroads Mission Avenue’s case management team will make a referral to a mental health agency which can include counseling, therapy, day program services, or other recommendations. Crossroads Mission Avenue med monitoring services require each guest to turn in medications to the front office and take as prescribed by their mental health provider. Crossroads Mission Avenue also works in coordination with Mary Lanning Hospital and Region III who provides an emergency support case worker specializing in mental health specifically for a case management load at Crossroads Mission Avenue. Crossroads Mission Avenue also works directly with Richard Young Behavioral Health, Grand Island Crisis Stabilization and detox center, South Central Behavioral Services, and others who provide mental health services.</p>	

3.2	<p>Describe how many and which types of Mental Health Professionals, licensed by the State of Nebraska, and credentialed staff are available to provide Programming. If none, please state so.</p>
<p>Response: Crossroads Mission Avenue does not employ licensed mental health staff who provide programming. It is our practice to coordinate wrap around case management with other valuable services in the community to offer valuable programming and care. This also provides care that remains in place well beyond their short stay at our facilities.</p>	

Site Enhancements	
4.1	<p>Describe any enhancements or changes to the site in the past two (2) years that may provide an enhanced experience for parole clients.</p>
<p>Response: Crossroads Mission Avenue has invested millions of dollars over the last few years in expansion of facilities and upgrading current facilities. All of our living facilities are state of the art and are well maintained. Some of the highlights are Kearney Expansion- 15 brand new transitional living efficiency apartments with laundry, bathroom, and kitchen. Units are available to rent at an affordable cost of \$475 including utilities and WIFI, well beyond the voucher period. Grand Island Upgrade- Crossroads Mission</p>	

ATTACHMENT A, REV1, Bidder Questionnaire
RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Avenue has invested approximately \$1million in upgrades to all Grand Island facilities which includes kitchen upgrades, new bathroom facilities, parking, and safety and security equipment. **Hastings Facilities Upgrade-** Within the last couple of years Crossroads has purchased and completely renovated the 5th street property. This property is well designed and set up for a high standard comfortable living environment. Each unit has two bedrooms that houses 2 men in each, and providing full kitchens, laundry, and a full bath. **Kearney and Hastings added women's facilities** – Crossroads Mission Avenue has made large investments to offer women's transitional living services in Kearney and Hastings. These facilities are new top-notch facilities. **Hastings Transitional living-** Crossroads Mission Avenue has invested around \$60,000 to upgrade beds and mattresses which has been a major improvement. Crossroads Mission Avenue strives to provide housing that restores dignity and creates on environment where each person can feel at home while they work to transition to independence in the community.



Crossroads Mission Avenue

702 W 14th St, Hastings, NE 68901

402.462.6460 p 402.462.6478 f

crossroadsmission.com

info@crossroadsmission.com

Crossroads Mission Avenue

Corporate Overview

702 W 14th St

Hastings, NE 68901

March 31, 2022

a. Contractor Identification and Information

Corporate Name: Crossroads Center Inc.

Company Headquarters: 702 W 14th St, Hastings, NE 68901

Entity Organization: NE Corporation. Crossroads was incorporated on 9.10.1986, and classified as a 501(c)(3) by the IRS on 1.11.1988. As of 2019, Crossroads added Crossroads Mission Avenue as a dba.

b. Financial Statements

[REDACTED]

[REDACTED]

[REDACTED]



c. Change of Ownership

Crossroads Mission Avenue does not anticipate any change of ownership or control of the company during the twelve months following the proposal due date.

d. Office location

The contractor’s office location responsible for performance pursuant to an award of a contract:

Crossroads Mission Avenue
Attn: Daniel Buller
702 W 14th St
Hastings, NE 68901

e. Relationships with the State

No such contracts exist.

f. Contractor’s Employee Relations to State

No such relationship exists.

g. Contract Performance

No contract has been terminated.

h. Summary of Contractor’s Corporate Experience

Crossroads Mission Avenue has been working for over three years now with the State of Nebraska Probation as an approved provider for Level 2 transitional living services.

i. Summary of Contractor’s Proposed Personnel/Management Approach

Attachments 2, 3 & 4 include Crossroads Mission Avenue Organizational Charts for the Kearney, Hastings and Grand Island locations.

j. Subcontractors

Crossroads Mission Avenue does not intend to Subcontract any part of its performance.

Cost Proposal

RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

All operating expenses associated with the transitional living services to be provided, including without limitation, service fees, mortgage or lease, salaries, wages, prevailing wages, payroll taxes, benefits, materials, equipment, tools, parts, supplies, preventative and remedial maintenance contracts, insurance, and damage deposits, must be included with the per diem rate invoiced to NBOP/Division of Parole Supervision. No ancillary or auxiliary costs shall be billed.

Bidder must provide a cost per client per day, cost per client per week and cost per client per month.

LICENSED HALFWAY HOUSE		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Grand Island Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING WITH PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Grand Island Regional Office						
COST PER CLIENT	PER DAY	\$90.00	\$90.00				
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING / SAFE AND SOBER LIVING WITHOUT PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Grand Island Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

Cost Proposal

RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

All operating expenses associated with the transitional living services to be provided, including without limitation, service fees, mortgage or lease, salaries, wages, prevailing wages, payroll taxes, benefits, materials, equipment, tools, parts, supplies, preventative and remedial maintenance contracts, insurance, and damage deposits, must be included with the per diem rate invoiced to NBOP/Division of Parole Supervision. No ancillary or auxiliary costs shall be billed.

Bidder must provide a cost per client per day, cost per client per week and cost per client per month.

LICENSED HALFWAY HOUSE		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Hastings Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING WITH PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Hastings Regional Office						
COST PER CLIENT	PER DAY	90.00	90.00				
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING / SAFE AND SOBER LIVING WITHOUT PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Hastings Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

Cost Proposal

RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

All operating expenses associated with the transitional living services to be provided, including without limitation, service fees, mortgage or lease, salaries, wages, prevailing wages, payroll taxes, benefits, materials, equipment, tools, parts, supplies, preventative and remedial maintenance contracts, insurance, and damage deposits, must be included with the per diem rate invoiced to NBOP/Division of Parole Supervision. No ancillary or auxiliary costs shall be billed.

Bidder must provide a cost per client per day, cost per client per week and cost per client per month.

LICENSED HALFWAY HOUSE		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Kearney Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING WITH PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Kearney Regional Office						
COST PER CLIENT	PER DAY	90.00	90.00				
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING / SAFE AND SOBER LIVING WITHOUT PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Kearney Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

Cost Proposal

RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

All operating expenses associated with the transitional living services to be provided, including without limitation, service fees, mortgage or lease, salaries, wages, prevailing wages, payroll taxes, benefits, materials, equipment, tools, parts, supplies, preventative and remedial maintenance contracts, insurance, and damage deposits, must be included with the per diem rate invoiced to NBOP/Division of Parole Supervision. No ancillary or auxiliary costs shall be billed.

Bidder must provide a cost per client per day, cost per client per week and cost per client per month.

LICENSED HALFWAY HOUSE		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Grand Island Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING WITH PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Grand Island Regional Office						
COST PER CLIENT	PER DAY	\$90.00	\$90.00				
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING / SAFE AND SOBER LIVING WITHOUT PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Grand Island Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

Cost Proposal

RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

All operating expenses associated with the transitional living services to be provided, including without limitation, service fees, mortgage or lease, salaries, wages, prevailing wages, payroll taxes, benefits, materials, equipment, tools, parts, supplies, preventative and remedial maintenance contracts, insurance, and damage deposits, must be included with the per diem rate invoiced to NBOP/Division of Parole Supervision. No ancillary or auxiliary costs shall be billed.

Bidder must provide a cost per client per day, cost per client per week and cost per client per month.

LICENSED HALFWAY HOUSE		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Hastings Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING WITH PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Hastings Regional Office						
COST PER CLIENT	PER DAY	90.00	90.00				
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING / SAFE AND SOBER LIVING WITHOUT PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Hastings Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

Cost Proposal

RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

All operating expenses associated with the transitional living services to be provided, including without limitation, service fees, mortgage or lease, salaries, wages, prevailing wages, payroll taxes, benefits, materials, equipment, tools, parts, supplies, preventative and remedial maintenance contracts, insurance, and damage deposits, must be included with the per diem rate invoiced to NBOP/Division of Parole Supervision. No ancillary or auxiliary costs shall be billed.

Bidder must provide a cost per client per day, cost per client per week and cost per client per month.

LICENSED HALFWAY HOUSE		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Kearney Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING WITH PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Kearney Regional Office						
COST PER CLIENT	PER DAY	90.00	90.00				
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

TRANSITIONAL LIVING / SAFE AND SOBER LIVING WITHOUT PROGRAMMING		Initial contract term		Renewal 1		Renewal 2	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Location	Kearney Regional Office						
COST PER CLIENT	PER DAY						
COST PER CLIENT	PER WEEK						
COST PER CLIENT	PER MONTH						

ATTACHMENT A, Bidder Questionnaire
 RFQ 111765 Z6
 Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

Bidder should complete all questions in Attachment A

Location availability



1.1 Indicate which areas where transitional living will be available:

Response:

<input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102	<input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508
<input type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803	<input checked="" type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901
<input type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845	<input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702
<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361
<input type="checkbox"/> OTHER (Provide location):	

1.2 Provide the physical address of the Transitional Living with Programming location(s).

Response: 702 W. 14th St.
Hastings, NE 68901

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

General	
2.1	Describe how any potential areas of concern will be identified and the mitigation plan. These areas may include but are not limited to: Staffing, cleanliness, and/or building code deficiencies.
Response: No issues of concern.	

2.2	Describe previous work experience with the NBOP and/or Division of Parole Supervision.
Response: one year as contracted provider. 39+ years working with homeless clients on parole.	

2.3	Describe the number of beds that are available to the NBOP/Division of Parole Supervision.
Response: 10 beds - men 6 beds - women	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Programs	
3.1	Describe what programming/education that is provided.
Response: Please look at PRP basket for programming provided	
3.2	Describe how many and which types of Mental Health Professionals, licensed by the State of Nebraska, and credentialed staff are available to provide Programming.
Response: Crossroads is a referral agency. Does not provide mental health services.	

ATTACHMENT A, Bidder Questionnaire
 RFQ 111765 Z6
 Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

Bidder should complete all questions in Attachment A

Location availability	
1.1	Indicate which areas where transitional living will be available:
Response:	
<input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102	<input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508
<input type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803	<input checked="" type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901
<input type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845	<input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702
<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361
<input type="checkbox"/> OTHER (Provide location):	

1.2	Provide the physical address of the Transitional Living with Programming location(s).
Response: 1005/1007 E. 5th St. Hastings, NE 68901	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

General	
2.1	Describe how any potential areas of concern will be identified and the mitigation plan. These areas may include but are not limited to: Staffing, cleanliness, and/or building code deficiencies.
Response: <i>No issues of concern.</i>	

2.2	Describe previous work experience with the NBOP and/or Division of Parole Supervision.
Response: <i>one year as contracted provider. 39+ years of working with homeless clients on Parole.</i>	

2.3	Describe the number of beds that are available to the NBOP/Division of Parole Supervision.
Response: <i>10 beds - men</i>	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Programs	
3.1	Describe what programming/education that is provided.
Response: Please look at PRP booklet for programming provided.	

3.2	Describe how many and which types of Mental Health Professionals, licensed by the State of Nebraska, and credentialed staff are available to provide Programming.
Response: Crossroads is a referral agency. Does not provide mental health services.	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

Bidder should complete all questions in Attachment A

Location availability											
1.1	Indicate which areas where transitional living will be available:										
<p>Response:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; padding: 5px;"> <input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102 </td> <td style="width: 50%; padding: 5px;"> <input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508 </td> </tr> <tr> <td style="padding: 5px;"> <input type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803 </td> <td style="padding: 5px;"> <input type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901 </td> </tr> <tr> <td style="padding: 5px;"> <input checked="" type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845 </td> <td style="padding: 5px;"> <input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702 </td> </tr> <tr> <td style="padding: 5px;"> <input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101 </td> <td style="padding: 5px;"> <input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361 </td> </tr> <tr> <td colspan="2" style="padding: 5px;"> <input type="checkbox"/> OTHER (Provide location): </td> </tr> </table>		<input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102	<input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508	<input type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803	<input type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901	<input checked="" type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845	<input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702	<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361	<input type="checkbox"/> OTHER (Provide location):	
<input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102	<input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508										
<input type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803	<input type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901										
<input checked="" type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845	<input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702										
<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361										
<input type="checkbox"/> OTHER (Provide location):											

1.2	Provide the physical address of the Transitional Living with Programming location(s):
<p>Response: 1404 E. 39th St. Kearney, NE 68847</p>	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

General	
2.1	Describe how any potential areas of concern will be identified and the mitigation plan. These areas may include but are not limited to: Staffing, cleanliness, and/or building code deficiencies.
Response: No issues of concern.	

2.2	Describe previous work experience with the NBOP and/or Division of Parole Supervision.
Response: One year as contracted provider. 39+ years of working with homeless clients on parole.	

2.3	Describe the number of beds that are available to the NBOP/Division of Parole Supervision.
Response: 8 beds - men	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Programs	
3.1	Describe what programming/education that is provided.
Response: Please look at PRP basket for programming provided	
3.2	Describe how many and which types of Mental Health Professionals, licensed by the State of Nebraska, and credentialed staff are available to provide Programming.
Response: Crossroads is a referral agency. Does not provide mental health services.	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

Bidder should complete all questions in Attachment A

Location availability

1.1 Indicate which areas where transitional living will be available:

Response:

<input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102	<input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508
<input type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803	<input type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901
<input checked="" type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845	<input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702
<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361
<input type="checkbox"/> OTHER (Provide location):	

1.2 Provide the physical address of the Transitional Living with Programming location(s).

Response:
1408 E. 39th St.
Kearney, NE 68847

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

General	
2.1	Describe how any potential areas of concern will be identified and the mitigation plan. These areas may include but are not limited to: Staffing, cleanliness, and/or building code deficiencies.
Response: No issues of concern.	

2.2	Describe previous work experience with the NBOP and/or Division of Parole Supervision.
Response: One year as contracted provider. 39+ years of working with homeless clients on parole.	

2.3	Describe the number of beds that are available to the NBOP/Division of Parole Supervision.
Response: 8 beds - women	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Programs	
3.1	Describe what programming/education that is provided.
Response: Please look at PRP booklet for programming provided.	

3.2	Describe how many and which types of Mental Health Professionals, licensed by the State of Nebraska, and credentialed staff are available to provide Programming.
Response: Crossroads is a referral agency. Does not provide mental health services.	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

Bidder should complete all questions in Attachment A

Location availability



1.1	Indicate which areas where transitional living will be available:
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Response:

<input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102	<input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508
<input checked="" type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803	<input type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901
<input type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68045	<input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702
<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361
<input type="checkbox"/> OTHER (Provide location):	

1.2	Provide the physical address of the Transitional Living with Programming location(s).
------------	---

Response: 3626 / 3632 South Locust Ave.
Grand Island, NE 68801

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

General	
2.1	Describe how any potential areas of concern will be identified and the mitigation plan. These areas may include but are not limited to: Staffing, cleanliness, and/or building code deficiencies.
Response: <p style="text-align: center;">No issues of concern.</p>	

2.2	Describe previous work experience with the NBOP and/or Division of Parole Supervision.
Response: <p style="text-align: center;">one year as contracted provider. 39+ years of working with homeless clients on parole.</p>	

2.3	Describe the number of beds that are available to the NBOP/Division of Parole Supervision.
Response: <p style="text-align: center;">11 beds - men</p>	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

Programs	
3.1	Describe what programming/education that is provided.
Response: Please look at PRP booklet for programming provided.	
3.2	Describe how many and which types of Mental Health Professionals, licensed by the State of Nebraska, and credentialed staff are available to provide Programming.
Response: Crossroads is a referral agency. Does not provide mental health services.	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Bidder Name: Crossroads Mission Avenue

Bidder should complete all questions in Attachment A

Location availability

1.1 Indicate which areas where transitional living will be available:

Response:

<input type="checkbox"/> Near Omaha Regional Office 1313 Farnam Street Omaha, NE 68102	<input type="checkbox"/> Near Lincoln Regional Office 421 South 9th Street, Suite 220 Lincoln, NE 68508
<input checked="" type="checkbox"/> Near Grand Island Regional Office 1811 West 2nd Street, Suite 225 Grand Island, NE 68803	<input type="checkbox"/> Near Hastings Regional Office 2727 West 2nd Street, Suite 224 Hastings, NE 68901
<input type="checkbox"/> Near Kearney Regional Office 4009 6th Avenue, Suite 22 Kearney, NE 68845	<input type="checkbox"/> Near Norfolk Regional Office 1700 North Victory Lane Norfolk, NE 68702
<input type="checkbox"/> Near North Platte Regional Office 200 South Silber Avenue North Platte, NE 69101	<input type="checkbox"/> Near Scottsbluff Regional Office 505-A Broadway, Suite 900 Scottsbluff, NE 69361
<input type="checkbox"/> OTHER (Provide location):	

1.2 Provide the physical address of the Transitional Living with Programming location(s).

Response:
1910 W 9th St.
Grand Island, NE 68803

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6

Transitional Living Housing, including Mental Health Programming, for Parole clients

General	
2.1	Describe how any potential areas of concern will be identified and the mitigation plan. These areas may include but are not limited to: Staffing, cleanliness, and/or building code deficiencies.
Response: No issues of concern.	

2.2	Describe previous work experience with the NBOP and/or Division of Parole Supervision.
Response: One year as contracted provider, 39+ years of working with homeless clients on Parole.	

2.3	Describe the number of beds that are available to the NBOP/Division of Parole Supervision.
Response: 40 beds - men	

ATTACHMENT A, Bidder Questionnaire
RFQ 111765 Z6
Transitional Living Housing, including Mental Health Programming, for Parole clients

Programs	
3.1	Describe what programming/education that is provided.
Response: Please look at PRP booklet for programming provided.	
3.2	Describe how many and which types of Mental Health Professionals, licensed by the State of Nebraska, and credentialed staff are available to provide Programming.
Response: Crossroads is a referral agency. Does not provide mental health services.	

OUR MISSION

BRINGING GLORY TO GOD THROUGH
THE HELPING OF PEOPLE



WHAT THIS MEANS:

1

We offer a 4-Phase Program that will equip program participants for successful living in the "outside" world.

2

We strive to be Christ centered by providing an environment that encourages people to establish and grow in their relationship with Christ.

3

We are not a therapeutic rehabilitation facility.

DAILY SCHEDULE

MONDAY - FRIDAY

6:00 am	Wake Up
6:00 - 7:00 am	Breakfast
7:15 - 7:45 am	Devotions
7:00 - 8:00 am	Medication Time
8:45 - 9:00 am	Community Service Meeting
9:00 - 11:00 am	Community Service
11:00 am	Lunch
12:00 - 1:00 pm	Medication Time
1:00 - 3:00 pm	PRP
3:00 - 5:00 pm	Job Search
5:00 pm	Dinner
7:00 - 9:00 pm	Medication Time
9:00 pm	Curfew
9:30 pm	Bed Checks / Lights Out

SATURDAY - SUNDAY

6:00 am	Wake Up
6:00 - 7:45 am	Breakfast
7:00 - 8:00 am	Medication Time
11:00 am	Lunch
12:00 - 1:00 pm	Medication Time
5:00 pm	Dinner
7:00 - 9:00 pm	Medication Time
9:00 pm	Curfew
9:30 pm	Bed Checks / Lights Out



HASTINGS

702 W 14th St
Hastings, NE 68901

402-462-6460

KEARNEY

1404 E 39th St
Kearney, NE 68847

308-236-5688

GRAND ISLAND

1910 W 9th St
Grand Island, NE 68803

308-675-1973

www.crossroadsmission.com

✉ info@crossroadsmission.com

📱 [@crossroadsmissionavenue](https://www.facebook.com/crossroadsmissionavenue)



> HASTINGS



> KEARNEY



> GRAND ISLAND

BRINGING GLORY TO GOD THROUGH
THE HELPING OF PEOPLE

"For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in."

MATTHEW 25:35

WELCOME!

Welcome to Crossroads Mission Avenue! Due to limited space at our facility, we require that everyone brings no more than two bags/boxes of personal belongings.

All money (including EBT cards, credit cards, debit cards, etc) must be turned in upon check-in and throughout the stay at Crossroads.

If you arrive with a vehicle, it needs to have current registration and insurance and you need to have a valid drivers license. If not, you will not be allowed to utilize your vehicle until it is legal to drive.



SHORT TERM (3 DAYS)

All guests are required to begin budgeting their money upon check-in.

During this time guests are responsible for keeping their area neat and clean, completing chores as assigned, and meeting with the Case Manager. Each day guests are provided orientation to become familiar with the 4-Phase Program requirements.

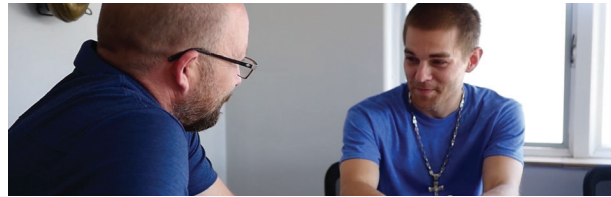


4-PHASE PROGRAM



Personal Resilience Program PHASE 1

- > Attend Life Skills Classes
- > Do two hours of community service work daily
- > Weekly evaluation with the Case Manager
- > Attend AA, NA or Celebrate Recovery meetings (if applicable)
- > Attend counseling (if applicable)
- > Begin outpatient treatment (if applicable)
- > Pass Phase 1 weekly evaluations



Employment Phase PHASE 2

- > Begin job search
- > Work with employment agencies to find a job
- > Be employed with the same employer for 30 days
- > Begin paying off debt
- > Weekly evaluation with the Case Manager
- > Attend AA, NA or Celebrate Recovery meetings (if applicable)
- > Attend counseling (if applicable)
- > Attend outpatient treatment (if applicable)
- > Do two hours of community service work daily
- > Pass Phase 2 weekly evaluations



Employment & Finance Program PHASE 3

- > Maintain employment
- > Continue paying off debt
- > Begin saving \$1,000
- > Attend AA, NA or Celebrate Recovery meetings (if applicable)
- > Attend counseling (if applicable)
- > Attend outpatient treatment (if applicable)
- > Pass Phase 3 weekly evaluations



Leadership PHASE 4

- > Continue to save money
- > Attend leadership skills classes
- > Acquire leadership duty within Crossroads Mission Avenue
- > Live your life as an example for others in the program
- > Pass Phase 4 monthly evaluations

Crossroads changed my life

I don't know where I would be today without the help of Crossroads Mission Avenue. All the help they gave me, everything they taught me, it allowed me a fresh start in life.

- **Sonny**, Former Crossroads Guest



OUR MISSION

BRINGING GLORY TO GOD THROUGH
THE HELPING OF PEOPLE



WHAT THIS MEANS:

1

We offer a 4-Phase Program that will equip program participants for successful living in the "outside" world.

2

We strive to be Christ centered by providing an environment that encourages people to establish and grow in their relationship with Christ.

3

We are not a therapeutic rehabilitation facility.

DAILY SCHEDULE

MONDAY - FRIDAY

6:00 am	Wake Up
6:00 - 7:00 am	Breakfast
7:15 - 7:45 am	Devotions
7:00 - 8:00 am	Medication Time
8:45 - 9:00 am	Community Service Meeting
9:00 - 11:00 am	Community Service
11:00 am	Lunch
12:00 - 1:00 pm	Medication Time
1:00 - 3:00 pm	PRP
3:00 - 5:00 pm	Job Search
5:00 pm	Dinner
7:00 - 9:00 pm	Medication Time
9:00 pm	Curfew
9:30 pm	Bed Checks / Lights Out

SATURDAY - SUNDAY

6:00 am	Wake Up
6:00 - 7:45 am	Breakfast
7:00 - 8:00 am	Medication Time
11:00 am	Lunch
12:00 - 1:00 pm	Medication Time
5:00 pm	Dinner
7:00 - 9:00 pm	Medication Time
9:00 pm	Curfew
9:30 pm	Bed Checks / Lights Out

CROSSROADS
MISSION AVENUE

HASTINGS

702 W 14th St
Hastings, NE 68901

402-462-6460

KEARNEY

1404 E 39th St
Kearney, NE 68847

308-236-5688

GRAND ISLAND

1910 W 9th St
Grand Island, NE 68803

308-675-1973

www.crossroadsmission.com

✉ info@crossroadsmission.com

📱 [@crossroadsmissionavenue](https://www.facebook.com/crossroadsmissionavenue)



> HASTINGS



> KEARNEY



> GRAND ISLAND

BRINGING GLORY TO GOD THROUGH
THE HELPING OF PEOPLE

"For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in."

MATTHEW 25:35

WELCOME!

Welcome to Crossroads Mission Avenue! Due to limited space at our facility, we require that everyone brings no more than two bags/boxes of personal belongings.

All money (including EBT cards, credit cards, debit cards, etc) must be turned in upon check-in and throughout the stay at Crossroads.

If you arrive with a vehicle, it needs to have current registration and insurance and you need to have a valid drivers license. If not, you will not be allowed to utilize your vehicle until it is legal to drive.



SHORT TERM (3 DAYS)

All guests are required to begin budgeting their money upon check-in.

During this time guests are responsible for keeping their area neat and clean, completing chores as assigned, and meeting with the Case Manager. Each day guests are provided orientation to become familiar with the 4-Phase Program requirements.

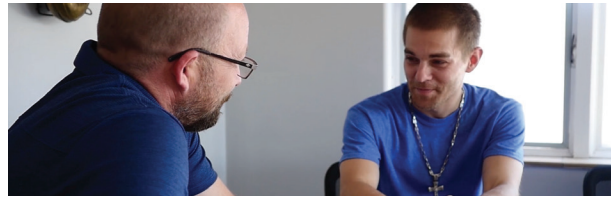


4-PHASE PROGRAM



Personal Resilience Program PHASE 1

- > Attend Life Skills Classes
- > Do two hours of community service work daily
- > Weekly evaluation with the Case Manager
- > Attend AA, NA or Celebrate Recovery meetings (if applicable)
- > Attend counseling (if applicable)
- > Begin outpatient treatment (if applicable)
- > Pass Phase 1 weekly evaluations



Employment Phase PHASE 2

- > Begin job search
- > Work with employment agencies to find a job
- > Be employed with the same employer for 30 days
- > Begin paying off debt
- > Weekly evaluation with the Case Manager
- > Attend AA, NA or Celebrate Recovery meetings (if applicable)
- > Attend counseling (if applicable)
- > Attend outpatient treatment (if applicable)
- > Do two hours of community service work daily
- > Pass Phase 2 weekly evaluations



Employment & Finance Program PHASE 3

- > Maintain employment
- > Continue paying off debt
- > Begin saving \$1,000
- > Attend AA, NA or Celebrate Recovery meetings (if applicable)
- > Attend counseling (if applicable)
- > Attend outpatient treatment (if applicable)
- > Pass Phase 3 weekly evaluations



Leadership PHASE 4

- > Continue to save money
- > Attend leadership skills classes
- > Acquire leadership duty within Crossroads Mission Avenue
- > Live your life as an example for others in the program
- > Pass Phase 4 monthly evaluations

Crossroads changed my life

I don't know where I would be today without the help of Crossroads Mission Avenue. All the help they gave me, everything they taught me, it allowed me a fresh start in life.

- **Sonny**, Former Crossroads Guest





702 W 14th St
Hastings, NE 68901
402.462.6460
crossroadsmission.com
contact@crossroadsmission.com

Julie,

Please review and let me know if these work.

One issue I do see is that for level two transitional living parole is requiring mental health staff to be employed by the provider. This is not the approach that Crossroads takes in our services, and I explain that in our application. Our program does address mental health care needs, but it's more through a referral and follow up process, creating a team of professionals for wrap around case management services that will serve beyond the stay of the client and well into their transition. Having said that, region 3 and Mary Lanning Hospital are partnering with us to have mental health staff employed by them that will carry a case management load composed of ONLY Crossroads clientele.

If that is not acceptable and we would have to take a lower level pay for transitional living without programming it would create a strain on our end. Probation requires extra staffing to provide level 2 programming for their clients. With the added cost of 24 hour paid staffing, we have to make the \$90 per day per client in order to run programming, pay the required staff, and keep up facilities.

I hope that makes sense. We work hard to provide a high level of care and programming while maintaining what I believe to be some of the best living facilities around. I just want to be transparent and realistic about what we are able to provide and what the cost is to provide our services.

Thank you,

Daniel Buller | Executive Director
daniel@crossroadsmission.com
www.crossroadsmission.com
O: 402-462-6460
C: 307-921-8657

Crossroads 2021 Reporting

Transitional Housing Duplex, Hastings NE:

Total Guests: 40

Average length of stay: 74 days

Transitional Housing Duplex, Grand Island NE:

Total Guests: 47

Average length of stay: 41 days

Transitional Women's Housing Facility, Kearney NE:

Total Guests: 13

Average length of stay: 74 days



Personal Resilience Program

By Pastor Dave Dickinson
April 2015 Edition

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Personal Resilience Program

The Crossroads Program

A Story of Resilience

Enemies of Resilience

Distorted Thinking

Anger

Fear

Guilt and Shame

Habits and Addictions

Beliefs Matter

Beliefs and Decision Making

Truth and Integrity

Faithfulness & Responsibility

Love for Others

Understanding Change

Managing Your Life

Setting Goals

Achieving Your Goals

Financial Resilience

The Problem in the Crisis

Solving the Income Problem

Controlling the Spending Problem

Eliminating the Debt Problem

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How Can I Know That I Am a Christian?

Changing Your Life!

Budget Worksheet

The Crossroads Program

A New Way of Life

Helping individuals "restart" their lives and build resilience, Crossroads is making a positive impact with our Christ-centered, 4-Phase Program focused on building character, learning practical living skills, gaining employment, and ultimately developing a firm foundation on which to build self-sufficiency.

The 4 Phase Program at Crossroads

- Phase 1 – Guests are required to attend all required PRP Classes. Missed classes will be made up on-line or as classes are taught again in the rotation. This will usually take from 5 to 10 weeks, but if classes are missed, it will take longer. Guests must get a job to move to Phase 2
- Phase 2 – Guests are required to complete any PRP classes not completed in Phase 1. This can be done through attending classes, as possible, or on-line. Guests must hold a job for 30 days and complete all required PRP classes to move to Phase 3.
- Phase 3 – Guests are required to save \$1,000 and if you have debt, to pay off enough debt to make a monthly budget workable in addition to having the first month's rent and deposit. They must also continue to be employed.
- Phase 4 – Guests in phase 4 are given leadership responsibilities and may receive additional training for their leadership position.
- Our goal is for people to complete at least phase 3 before leaving Crossroads so they are best equipped for success after leaving. Those graduating in this way will receive recognition and a celebration as they leave to begin the next phase of their lives.

Progress Meetings

- All guests will have a regularly scheduled meeting with your Program Director for personal goal setting and assessment. If guests are not able to make it at their scheduled time, they must reschedule with the office. Meetings will review:
 - Goals and progress toward those goals
 - Preparation of your personal budget on a monthly basis
 - Program participation including:
 - Attendance at devotions

- PRP Progress
- Community Service participation and chores
- Discussion of issues that may impact the guest's progress
- Discussion of issues that affect other guests

PRP Classes

- PRP Classes are usually taught on Monday through Friday. These classes are required of everyone in Phases One and Two until you have completed all of the required classes.

Classes include:

- Financial Resiliency
- Enemies of Resilience
- Beliefs Matter
- Managing Your Life
- Resolving Everyday Conflict
- These classes are designed to equip you with the tools you need to be successful in this program and also in life after Crossroads. If you miss any classes, you will be required to make them up before moving on to Phase 3.
- Some of the classes are available online and can be complete at the guest's convenience. This option is primarily for those who are working during the time the classes are offered. In order to complete the class you must also complete the quiz as proof of taking the class.

Accounting for Money:

- All guests are required to complete a budget at the beginning of every month. One or more Budget Meetings will be held in the last week of each month to help guide guests through the process of creating a budget and attendance is required at one of the meetings. This budget will include all planned expenditures for the month including the amount expected to be placed in savings. Budgets may be amended with the approval of your program director throughout the month.
- All guests at Crossroads are required to turn in their money to the Program Director for safe-keeping and accountability. This includes money from SSI, ADC, child support, etc. In addition any bank cards or EBT cards are to be turned in as well.
 - This money is still your money. You are not giving money to Crossroads.
 - This money is safe. Strict accounting is made for every dollar of your money. Whenever you put money in or take money out, you will sign a ledger sheet. In addition, the balance in each account is frequently audited to ensure that no mistakes are made. The money and the ledgers are kept in a safe.
 - You will be able to get money out for basic needs. You can use this money to pay bills and buy things you need. It is the goal, however, that you begin to

create savings that you can use later when you are ready to move out to a place of your own.

- If you need to withdraw money from your savings, you will need to first complete your budget with your program director and will then be allowed to withdraw cash from savings for budgeted items.
- All spending on EBT cards and bank cards must also be accounted for with receipts and a monthly statement or printed balance of the account. Amounts spent must be accounted for on the monthly budget.
- The savings goal we would like to see everyone reach during their time at Crossroads is to pay down the bulk of their debt, save enough money for the deposits and first month's rent on a place to live and have a \$1,000 emergency fund to cover unexpected expenses. This level of savings will help to make for a smooth transition from Crossroads to a place of your own.

Accounting for Medications

- Due to the potential for misuse and abuse, all prescription medications must be returned in to the office. Medications will be counted and recorded for your safety.
- When you need to take your medications, you will come to the medication window and request your medications. You remain responsible for remembering to take your medications. All medications must be taken as prescribed.
- If you need to take a medication overnight or when the desk is not staffed, you should request your medication in advance. You will be given enough medication to cover until the desk is once again staffed.
- Whenever you get a refill of your medications, you must immediately turn them in at the desk.
- When you leave Crossroads you will be given any remaining medications.

Chores and Community Service

- Guests are asked to "give back" by their participation in completing chores and community service.
- Each week, prior to Monday morning, chores will be assigned and are to be completed daily for the next week. Everyone will be expected to complete their assigned chores daily.
- In addition to these chores, those eating at each meal will be assigned to help with preparing or cleaning up for each meal.
- Community service may include helping with the receiving and handling of donations (this provides some of the funding for this facility), as well as special projects that help out Crossroads or other organizations in our community.

Security

- Men are not allowed in the women's area at any time and women are not allowed in the men's area without staff approval.
- With the exception of legally married couples, as defined by the state of Nebraska, physical, sexual, flirtatious or romantic contact with members of either the same sex or the opposite sex is strictly prohibited.
- Use of illegal drugs and alcohol, whether on or off-site, are prohibited while you are residing at Crossroads. Drug and alcohol testing can be performed at any time and refusal to take a test will be considered as evidence of drug or alcohol use.
- Smoking is permitted in the designated smoking areas only and only between the hours of 5:00 am and 10:30 on weekdays or midnight on weekends. If you are smoking after the doors are locked, you will need to be let in by night security. Smoking in any other area of the facility will result in disciplinary actions.
- Guests are required to sign-in and sign out of the facility when you leave and when you return. It is very important that we know who is in the building at all times.
- Curfew is at 9:30 pm every evening. If you will be returning after 9:30 pm you must get permission from the Crossroads staff. All guests are required to sign in at curfew each night at the office by 9:30 pm. Doors will be locked 30 minutes after curfew and you will have to be let in by night security.
- Lights out is at 10:30 on Sunday thru Thursday and midnight on Friday and Saturday. All guest are to be in their rooms after these times.
- Guests must get advanced permission from the Program Director for an overnight stay away from Crossroads. Drug and alcohol testing may also be required upon return to Crossroads.

Daily Devotions

- Devotions are held every day after breakfast and are required of all who have not been excused by the Program Director.

Meal Hours

- Meal hours at Crossroads will be posted. If you plan to have guest eat with you, please notify the kitchen in advance. If you will miss a meal because of your work schedule, you can request either a sack lunch or a late plate. These need to be requested in advance.

Laundry

- You will be assigned a time for your laundry. Please abide by this schedule and avoid using someone else's time. Laundry products are available at the desk.

Room Checks

- Rooms need to be cleaned on a daily basis and may be checked by staff at any time during the day. Guests are limited to two bags or totes (approximately 13 gal.) of personal belongings at all times during your stay at Crossroads. If you have too much stuff to fit in your room, you will be asked to either put it in storage or dispose of some of it.

Supervision of Children

- Parents are responsible for supervising their own children at all times. The toy room and craft areas must be cleaned up before leaving the area. Guests are not allowed to care for children of other guests unless approved by the Program Director.

A Story of Resilience

By Pastor Dave Dickinson

Dealing with a crisis, a major life change or major setback is an inescapable aspect of life. Whether it is a health crisis, a financial setback, loss of a job or a broken relationship there comes a time when each of us must face the necessity of bouncing back from the unimaginable. Resilience is defined as the “the capacity to recover quickly from difficulties.” Resilience is the difference between the person whose response to a disaster incapacitates them leaving them unable to cope with life and another individual in the same situation who responds with a determination to come back and rise above the obstacles.

How we cope with adversity and react to a crisis demonstrates our ability to be resilient and recover from adversity and be ready to take on the challenges of life. Studies have shown that resilient people share a number of skills and abilities that keep them from being overwhelmed and overcome by their difficulties. In this book, we will explore some of the important characteristics of resilience which can in fact be developed and make one more capable of moving beyond the difficulties of life. As you proceed through the following pages, I want you to know that these truths have been lived and applied in real life and I am a testimony that these principles do in fact work.

My own story of resilience began on November 28th, 1959, when I was only six years old. My family lived in Chicago and my father worked at the Santa Fe railroad while also studying at Northern Baptist Seminary to be a pastor. My father worked the overnight shift and one morning as we awoke for breakfast, I could read a real concern from my mother. Dad was usually home by this time, but today he wasn't. As the day went on the concern grew greater until finally the police came to the door. My father was a “missing person.” In the ensuing days, the concern and the questions just grew deeper. My dad's picture appeared on the front page of the Chicago papers and numerous church families and friends began dropping in. To a six year old the only question that mattered was the one no one could answer, “Where's my daddy?”

As the days stretched into weeks, the visits from friends and police officers with questions slowed. There were no more news stories and the concerns became “What do we do now?” My mother had been a stay at home mother and I had three younger siblings. With four children, six and under, she had no choice but to go on welfare. We soon moved to a cheaper basement apartment in the Humboldt Park neighborhood. Life had changed dramatically!

The apartment had cracked and peeling paint and plaster. The neighborhood definitely was more dangerous. The one good thing about our new home was that we were just one block from our new church, Salem Evangelical Free Church. It was at Salem over the ensuing years, that I would find strength and support from people who genuinely loved our family and reached out to help.

The years that followed brought many new challenges. My brothers and sister had very limited memories of dad and my own memories were quickly fading. My mother was consumed with providing for four children on welfare and food stamps. My brother and I took on several paper routes when we were in elementary school, although, we were eventually forced to give them up due to the danger of being robbed frequently while collecting from customers.

I often wondered how life would have been different if my dad hadn't disappeared on that fateful day. I yearned for someone to teach me to play baseball and God brought a crippled boy named Mike into my life who had an endless knowledge of baseball despite the braces on his legs. I desired men I could look up to and God provided several Awana leaders through our church who sought to include me in their activities. I discovered quickly that I needed to be strong for my mother and younger siblings. I was the "man of the house."

During this time, my spiritual life was a source of strength. My mother frequently read the Bible with us and we went to church every time there was an activity we could attend. But this was more than religion, this was a relationship with God that provided hope in the midst of discouraging circumstances. One Bible verse that was especially important during this time was John 1:12 "But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name." While my earthly father was gone, I had a Heavenly Father who wanted me to be a part of His family, and He would never leave me.

After seven long years in the inner city, 17 robbery attempts (including the same bicycle three times), and growing to be a teenager on the verge of starting high school, my mother went to court to have my father declared legally dead. This legal action would allow us to receive survivor's benefits and enable us to move out of the city of Chicago. After another year, due to an insurance company's fight to avoid paying a small life insurance policy, my father was declared legally dead. In my own mind, I had long ago come to that conclusion. Somehow, my father must be dead. It was the only explanation that accounted for his being gone so long.

We immediately moved to western Nebraska to serve as winter caretakers of the Maranatha Bible Camp at Maxwell, Nebraska. Maxwell had a population at the time of 320, a far cry from the city of Chicago. To say this experience was culture shock is a gross understatement. There was the beauty of the camp and the great opportunities to learn and grow in the ministry of the camp. But there was also the feeling of being alone among a class of students who had been together since kindergarten, the alienation of living in a culture I didn't understand or really fit into.

As I had done in Chicago, I soaked up information, sought out mentors and tried new things I wasn't sure I could accomplish. Although I had started woefully behind my class academically, I finally managed to get on the honor roll as a senior. Although I was very small I played football, basketball and ran the mile in track, none with much success, but all a new experience and an opportunity to discover myself and my abilities.

After four years of high school, I returned to Chicago to attend Moody Bible Institute and prepare for the pastoral ministry. After graduating from Moody, I met and married my wife and once again confronted the impact of not having a father. I didn't know how to be a husband or father and many of the models around me were deeply flawed. Once again, I turned to my

Bible and the advice of godly men I could trust as I stumbled and searched for how to lead a family.

As I began to raise my own family, I thought that final chapter of the story of my father had been written. The full story, however, was just beginning.

One afternoon, I received a phone call from my mother. She had been contacted by a representative of the Social Security Administration. She explained that my father had been living under another identity for over 35 years and had been exposed only when he attempted to collect Social Security benefits under his assumed name.

Over the coming months I would learn that my father intentionally choose to disappear that day in Chicago, created a new identity complete with a new Social Security number, met another woman and married her, and had three children, the oldest of whom is also named David. In the years since he disappeared, he had held jobs for which he was overqualified so he wouldn't risk someone checking out his college education or background. He even used his theological education as he rose to leadership within his church.

The emotions that accompanied this revelation were overwhelming. I felt betrayed, abandoned and rejected amidst many other confusing feelings. As the days passed these feelings developed into deep feelings of anger and resentment about what my father had done to me.

Every aspect of my life was soon impacted by this revelation. I was distracted at my job, my work as a volunteer youth minister was suffering and I was becoming more distant with my own wife and children. I discovered that anger was a poison working from within, eating away at me with every passing day.

A few months after the revelation, I led a youth trip of approximately 60 teenagers to a youth conference conducted by Dawson McAllister. His theme for the two day conference was family conflict. In one session he discussed how to deal with hurts and anger over past wrongs. He talked about how anger repeatedly victimizes us even after the original hurt. He also warned that this anger usually results in our anger hurting those closest to us.

My wife and my three daughters were all in the audience that day and I knew that I could not hold on to my anger at the risk of hurting them. I had to do what I did not want to do, forgive my father. There were initially no feelings of forgiveness or compassion. It was simply a choice to release the anger building up inside of me. Making this choice didn't bring immediate results either. Over the next days and weeks, I found myself repeatedly affirming my decision to release my anger and choose not to dwell on what my dad had done. Gradually, those around me began to see the change and more importantly, I began to see the change in myself.

There were still some tough times, such as the first thanksgiving, which had always marked the time that my father had disappeared. The memories and feelings would come rushing back and just as I was sinking into self pity and bitterness, I would be reminded of my decision to forgive. My only recourse in those times has been to ask God to give me the strength to once again walk away from the anger. Gradually, those episodes have become less frequent and anger has been

replaced with pity for a man who lived in hiding and missed a great relationship with my mother, brothers and sister.

The years have passed and my father and his second wife have both passed away. Although I did write to my father, I never had a relationship with my dad again. I have met and become good friends with my half brothers and sister. My own children are grown and have families of their own. I am so grateful that God caught me as I was slipping into anger and bitterness and that he provided for me the means of being resilient even in my darkest moments.

There have also been other challenges and times when I have had to go back again to these important principles and the timeless truths of God's Word, the Bible. These principles have brought me through financial setbacks and health challenges, the trauma of raising three daughters and the counseling of others in times of crisis over nearly 40 years of ministry.

The contents of this book on resilience are really a documentation of my own journey. Our lives never have to be defined by our past. The future is what we choose to make it today. My prayer for you is that you will join me on this exciting, life changing journey of resilience.

Enemies of Resilient Thinking

Distorted Thinking

Anger

Fear

Guilt and Shame

Habits and Addictions

Distorted Thinking

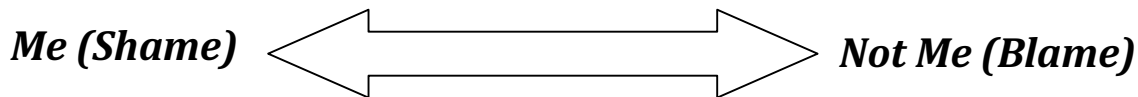
When we encounter a crisis in our lives and it is most critical that we make the best possible decisions, our thinking is often clouded or distorted. This distorted thinking results in an inaccurate view of the situation and consequently leads to poor decisions and an even deeper crisis in the future. The first step to addressing a crisis is to get a clear picture of our situation so that we can make the best decisions about how to deal with the crisis.



Proverbs 14:12 *There is a way that seems right to a man, but in the end it leads to death.*

In the following pages, I will outline three major distortions in our thinking that often lead to a distorted view of our problems:

Me – Not me (Shame – Blame)



- A. Me thinking – I'm such a loser...
 - 1) Accepting responsibility for things we are not responsible for
 - 2) Confuses empathy with responsibility
 - 3) Often demonstrated in abuse victims
- B. Not me thinking – It's not my fault...
 - 1) All of our adversities are the fault of others
 - 2) Refusal to take personal responsibility
 - 3) Reflects a fear of taking responsibility

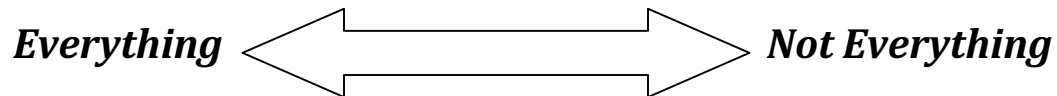
The Truth:

- We are personally responsible for many of the problems in our lives, but...
- Not all of our problems are due to our decisions and actions.

The Dangers:

- If we do not seek to determine what is our responsibility and what is not, we do not have a clear picture of the problem and cannot begin to solve the problem.
- We are unable to address or fix problems for which we refuse to take responsibility.

Everything – Not everything (Dramatic – Minimizing)



- A. Everything thinking – My whole life is ruined...
 - 1) Tendency to blow things out of proportion
 - 2) Overestimates the consequences of the problem
 - 3) Minor issues become major drama
- B. Not everything thinking – I should be free to do whatever I want...
 - 1) Ignores the consequences of our own actions
 - 2) Assumes no responsibility for negative outcomes.
 - 3) Minimizes the scope of the problem

The Truth:

- All of our actions have consequences
- Consequences are never hopeless

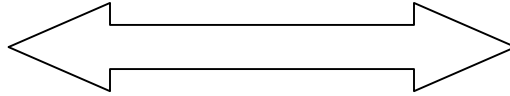
The Dangers:

- Overestimating consequences creates the illusion that problems cannot ever be solved.
- Minimizing consequences creates the illusion that problems don't need to be solved.
- In either case, real change that will positively impact the future is unlikely.
- In either case, there is no reason to turn to God for His help and guidance.

2 Corinthians 4:7-9, 16-18 But we have this treasure in jars of clay to show that this all-surpassing power is from God and not from us. [8] We are hard pressed on every side, but not crushed; perplexed, but not in despair; [9] persecuted, but not abandoned; struck down, but not destroyed. [16] Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. [17] For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. [18] So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal.

Always – Not always (Pessimism – Optimism or invincible)

Always



Not Always

- A. Always thinking – I always mess things up...
 - 1) Assumes negative things about the future
 - 2) Makes predictions based on the past
- B. Not always thinking – It will never happen to me...
 - 1) Assumes everything will be OK in the future even if we make poor choices now
 - 2) Ignores the lessons of the past

The Truth:

- Our past does not dictate our future. Change is a choice we can make.
- Our choices today do impact our future and are a major influence on our future outcomes

The Dangers:

- “Always” thinking makes the assumption that we cannot change.
- “Not Always” thinking disconnects our decisions from our outcomes.
- Both views fail to provide hope for the future that is rooted in reality

2 Corinthians 5:17 Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!

Romans 15:13 May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.

Principles for Resilient Thinking

1. Don't always trust your own understanding

Proverbs 3:5-8 Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight. Do not be wise in your own eyes; fear the LORD and shun evil. This will bring health to your body and nourishment to your bones.

- What is the risk of trusting our own judgment?

2. Focus your mind on healthy thoughts

Philippians 4:8-9 *Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Whatever you have learned or received or heard from me, or seen in me—put it into practice. And the God of peace will be with you.*

- Why is it important to discipline our thoughts?
- What are the consequences of undisciplined thoughts?

Philippians 4:13 *I can do everything through him who gives me strength.*

- In what ways is this a balanced view of life?

3. Don't conform your thinking to the world around you

Romans 12:1-3 *Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship. Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will. For by the grace given me I say to every one of you: Do not think of yourself more highly than you ought, but rather think of yourself with sober judgment, in accordance with the measure of faith God has given you.*

Colossians 2:8 *See to it that no one takes you captive through hollow and deceptive philosophy, which depends on human tradition and the basic principles of this world rather than on Christ.*

- In what ways does the world around us negatively affect our thinking?

4. Trust in God leads to a steadfast mind

Isa 26:3-4 *You will keep in perfect peace him whose mind is steadfast, because he trusts in you. Trust in the LORD forever, for the LORD, the LORD, is the Rock eternal.*

Enemies of Resilience – Anger

Anger has devastating effects on many areas of our lives. Physically, our health cannot withstand prolonged anger, rage and resentment. Anger disrupts our ability to do our jobs, work well with others and get ahead in life. Most importantly, anger results in long term damage to relationships within families and among friends.

When we encounter a major crisis in life, many times, we find anger at the foundation of the crisis. Even if anger has not been the cause of the crisis, it can be the reason we find it difficult to overcome the obstacles we face. In this lesson, we will look at three aspects of anger and some important Biblical principles for dealing with anger in ways that will enable us to be resilient in every area of our lives.

Explosive Anger – Violent Rage

Anger that erupts into verbal or physical violence is explosive anger. Most often, the expression of this anger is way out of proportion to the action that triggered the anger. Examples of this anger are a loss of temper, hitting and destruction of property.



This form of anger leads to violent assaults and property damage that is not only destructive to relationships, but can also be criminal.

Controlling violent rage

- A. Determine to get explosive anger under control – no more excuses
Ephesians 4:31 *Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice.*
- B. Recognize the seriousness of angry outbursts. Your anger interferes with all of your relationships, even your relationship to God
Matthew 5:21-24 *“You have heard that it was said to the people long ago, ‘Do not murder, and anyone who murders will be subject to judgment.’
But I tell you that anyone who is angry with his brother will be subject to judgment...
“Therefore, if you are offering your gift at the altar and there remember that your brother has something against you, leave your gift there in front of the altar. First go and be reconciled to your brother; then come and offer your gift.*
- C. Deal with anger immediately. Suppressed anger only gets worse. Talk it out and resolve disagreements while they are small. Take a short time-out if necessary to cool off, but commit to resolving the issue as soon as possible.
Ephesians 4:26-27 *“In your anger do not sin”: Do not let the sun go down while you are still angry and do not give the devil a foothold.*

Flammable Anger – Verbal Anger

Flammable anger often starts much more slowly and quietly than explosive anger, but its consequences can be just as damaging. This form of anger seeks to inflict hurt on the object of our anger usually by the things we say. Examples of verbal anger are insults, name calling, gossip and lies.



While the old saying is that “Sticks and stones will break my bones, but words will never hurt me,” it simply isn’t true. Words can inflict hurt that lasts a lifetime, and once said can spread like wild fire and can never be retracted.

Quenching Verbal Anger

- A. The things we say can be as destructive as violent actions. Don’t minimize the damage this anger can inflict on others. All too often, we excuse the things we say with statements like, “I was just being honest” or “That’s just how I am.” The truth is that we are doing great damage to the people around us with the words that we say. This is especially true for impressionable children.

James 3:16 *The tongue also is a fire, a world of evil among the parts of the body. It corrupts the whole person, sets the whole course of his life on fire, and is itself set on fire by hell.*

- B. Watch everything that comes out of your mouth. It’s always better to think before you speak. Like your mother said, “If you can’t say something good, don’t say anything at all.”

Ephesians 4:29 *Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen.*

- C. To clean up your mouth you must first clean up your heart. What comes out of your mouth started in your mind and heart. Don’t allow yourself to even think angry thoughts or vengeful plans.

Luke 6:45 *The good man brings good things out of the good stored up in his heart, and the evil man brings evil things out of the evil stored up in his heart. For out of the overflow of his heart his mouth speaks.*

- D. Let everything you say reflect both truth and love. Truth without love can be mean and love without truth is deceptive.

Ephesians 4:15 *Instead, speaking the truth in love, we will in all things grow up into him who is the Head, that is, Christ.*

Corrosive Anger – Bitterness, Unresolved Anger

Corrosive anger is not as visible as the previous two kinds of anger, but may even be most damaging to the person consumed by this form of anger. Bitterness is anger that is unresolved and often suppressed or even denied. Examples of unresolved anger are unresolved conflicts, past abuse and hurt feelings.



This form of anger can last for years after the initial hurt and can have devastating impact on a person. “Silent suffering” often results in physical problems such as ulcers and high blood pressure, strained relationships and the inability to enjoy life. Even worse is that this form of anger eventually results in our lashing out at others who may not have even been involved in the initial hurt and damaging the lives of those we love.

The Cycle of Victimization

<i>Action</i>	<i>Victim</i>	<i>Victimizer</i>
The Hurt	You	Others
The Anger	You	You
The Rage	Others	You

Resolving Bitterness

- A. The only solution for bitterness is forgiveness, forgiveness modeled by Jesus Christ
Ephesians 4:31-32 *Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice. Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.*
- B. Understanding Forgiveness
 - a) Forgiveness is not a feeling, it is a choice to no longer hang on to the anger.
 - b) Forgiveness is not something we do for the benefit of the offender, but something we do as part of our own healing.
 - c) Forgiveness does not require that the offender be sorry or even ask for forgiveness.
 - d) Forgiveness does not excuse the sin. It recognizes that the offense was evil and can only be dealt with by forgiveness.
 - e) Forgiveness does not deny the hurt.
 - f) Forgiveness does not remove the consequences. The consequences for the action may be unaffected. The real issue is that the anger has been dealt with.
 - g) Forgiveness does not always restore the relationship. The future relationship may still not be safe.

- C. The promises of forgiveness
 - a) I will not dwell on this incident
 - b) I will not bring this up and use it against you
 - c) I will not spread my anger to others by talking about you

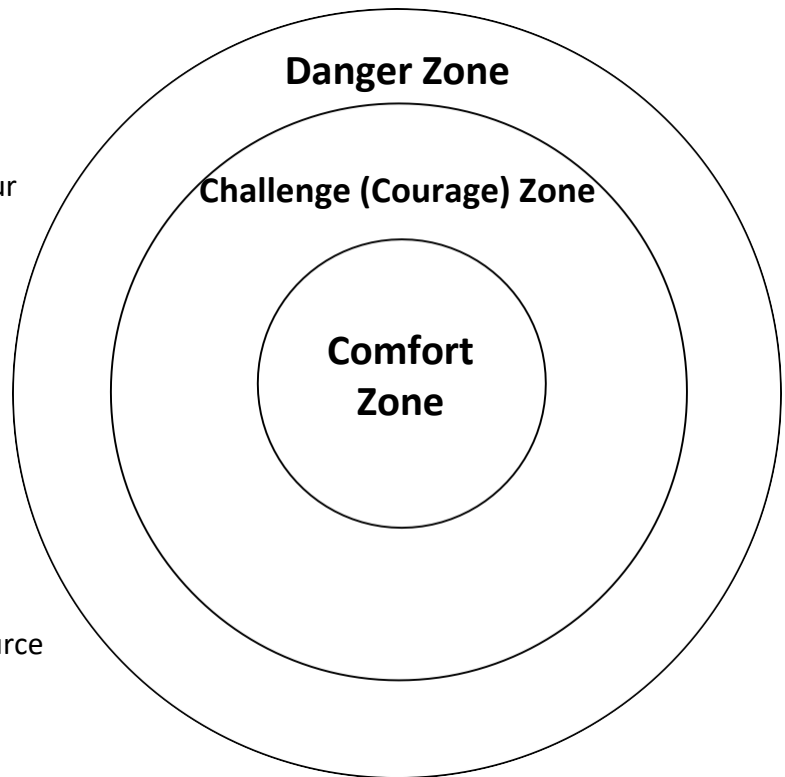
- D. Forgiveness doesn't mean that our feelings are immediately changed. Forgiveness may need to be repeated.
Matthew 18:21-22 *Then Peter came to Jesus and asked, "Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?" Jesus answered, "I tell you, not seven times, but seventy times seven"*

Forgiveness releases you from the anger!

Enemies of Resilience – Fear

The Role of Fear in Our Lives

- Fear helps us to assess risk in our lives.
 - Events in our comfort zone elicit little fear.
 - Events in our challenge zone are accompanied with a sense of caution that heightens our attention and focus.
 - Fear keeps us from attempting tasks in our danger zone and is a source of self-protection.



- Consider some examples of events you would place in each of these zones:
 - Your Comfort Zone
 - Your Courage Zone
 - Your Danger Zone

The Focuses of Fear

In each of the following, fear can function in a positive way to alert us to risks and dangers, but can also lead to a failure to have the courage necessary to live life to the fullest.

- Fear of consequences – Sometimes the consequences of a right action are difficult and uncomfortable
- Fear of the uncontrollable – People and situations are often beyond our personal control and are not predictable.

- Fear of the unknown and the future – No one can truly know the future.
- Fear of failure – Everything we attempt brings the potential for both success and failure. Fear focuses on the possibility of failure
- Fear of death – This may be the greatest fear of all for most people

The Many Faces of Fear

Fear presents itself in many different ways. Some of the most common expressions of fear are:

- Anxiety and worry
- Withdrawal and avoidance
- Acting out to divert attention
- Damaged relationships
- Escape into addictive behaviors

Fear can be crippling when we cannot move beyond our comfort zone to accomplish necessary tasks or when we are held back by irrational fears. Fear also limits our relationships and makes us a captive of our own fears. A life lived in fear will result in an ever smaller comfort zone and significant regrets over what might have been, if only we had the courage.

Dealing with Fear!

**For God did not give us a spirit of timidity (fear),
but a spirit of power, of love and of self-discipline.**

2 Timothy 1:7

Power

Many of our fears center in our sense of powerlessness, and the reality is that much of life is beyond our power to control. The reality is that in our own strength, many of our challenges are beyond our abilities. In our relationship with God, however, we draw on His limitless power to overcome our fears.

Isaiah 40:28-31 *Do you not know? Have you not heard? The LORD is the everlasting God, the Creator of the ends of the earth. He will not grow tired or weary, and his understanding no one can fathom. He gives strength to the weary and increases the power of the weak. Even youths grow tired and weary, and young men stumble and fall; but those who hope in the LORD will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint.*

Isaiah 41:10 *So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand.*

Hebrews 13:5-6 *God has said, "Never will I leave you; never will I forsake you." So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"*

- What are some the circumstances in which you feel powerless?
- How can a reliance on a God who is all-powerful help you respond in these moments?

Love

Power without love is a terrifying prospect! Not only is God all powerful, but He also loves us deeply. Love makes us comfortable in the power of God.

1 John 4:18 *There is no fear in love. But perfect love drives out fear, because fear has to do with punishment. The one who fears is not made perfect in love.*

- What are some ways that love overcomes our fears?

1 John 4:9-10 *This is how God showed his love among us: He sent his one and only Son into the world that we might live through him. This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins.*

- How does our experience of God's love help us to understand the power of love to overcome our fears?

Self-Disciplined Mind

Many of the things we fear are irrational or extremely unlikely. How often do we worry about things that never happen? Keeping our mind from racing ahead and entering into an endless list of “What ifs?” is difficult, but essential to overcoming our fears.

2 Corinthians 10:5 *We demolish arguments and every pretension that sets itself up against the knowledge of God, and we take captive every thought to make it obedient to Christ.*

Mental discipline requires us to control where our minds are going and focus on those thoughts that produce resilience and not focus on things that imprison us in fear.

Philippians 4:6-8 *Do not be anxious (fearful) about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God.*

And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things.

Whenever we begin to give in to fear, anxiety or worry, God provides clear instructions for dealing with those thoughts that rob us of our peace:

- We are to honestly present our concerns to God. Don't worry, He can handle it!
- We are to be thankful for the times in the past when God has been there for us. This will give us confidence in our current trial.
- We are to claim God's promise of peace that is far above anything we can imagine. This peace does not depend.
- We are to discipline our thoughts, focusing only on those things that are constructive and not on imagined fears.

Enemies of Resilience – Guilt

Guilt deflected outward – Blame

“It’s not my fault”

“She made me do it”

- Blaming others leads us to believe that we are victims of everyone around us.
- Blaming becomes a tool of self deception that nothing is wrong with us.
- Blaming leads us to never fixing things that are wrong about ourselves. We become blind to our own faults.
- Blaming others for our own faults is destructive to our closest relationships.
- Guilt for things we have done but blamed on others can never be resolved until we are ready to take personal responsibility for our rightful guilt.

Genesis 3:11-13 *And God said, “Have you eaten from the tree that I commanded you not to eat from?”[12] The man said, “The woman you put here with me—she gave me some fruit from the tree, and I ate it.”[13] Then the LORD God said to the woman, “What is this you have done?” The woman said, “The serpent deceived me, and I ate.”*

1 John 1:8 *If we claim to be without sin, we deceive ourselves and the truth is not in us.*

Taking Responsibility

- Even if you are not fully responsible for a problem, how did you contribute to the problem?
- Why do you feel so compelled to assign blame to other people instead of taking personal responsibility?
- How has blaming kept you from solving problems and being resilient in the past?

Guilt reflected inward – Shame

It’s all my fault...

I’m such a loser...

- Shame often accepts responsibility for mistakes others have made.
- We see even little mistakes as evidence that we are flawed and unworthy.
- Shame often leads us to believe that trying to do the right thing is either futile or hypocritical.
- Shame is sometimes confused with humility or being more “spiritual.”
- Efforts to build our “self esteem” only lead to more self blame.

- Shame leads to a downward spiral of depression, abusive relationships, and addictions.

Psalm 139:14 *I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well.*

Overcoming Shame

- Understand the difference between self-esteem and self-worth.
 - Self-esteem is how we feel about ourselves and is often influenced by the opinions of others and our current circumstances. Self-esteem is based on our present performance.
 - Self-worth is our value as a person. Every human being is created by God with great value. God demonstrated our value in sending Jesus to die for us. Your performance does not determine your value.
- Be careful to not engage in negative self-talk and generalizations. “Always” and “Never” are seldom true.
- Realize that perfection is unattainable. There will always be a difference between what we visualized and reality. This only means you are human, not that you have failed.

Guilt resolved – Confession, Repentance and Forgiveness

I was wrong.

I’m sorry.

Please forgive me.

- Unresolved guilt can be a heavy burden

Psalm 32:3-4 *When I kept silent, my bones wasted away through my groaning all day long. For day and night your hand was heavy upon me; my strength was sapped as in the heat of summer. Then I acknowledged my sin to you and did not cover up my iniquity. I said, “I will confess my transgressions to the LORD”— and you forgave the guilt of my sin.*

- Resolving guilt requires confession and repentance.

Confession:

- **1 John 1:9** *If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.*
 - Confession is agreeing with God about the nature of our evil actions
 - Confession requires that we admit our failures to ourselves and to God and those we have wronged with our actions.

Repentance:

Proverbs 28:13 *He who conceals his sins does not prosper, but whoever confesses and renounces them finds mercy.*

2 Corinthians 7:10-11 *Godly sorrow brings repentance that leads to salvation and leaves no regret, but worldly sorrow brings death. See what this godly sorrow has produced in you: what earnestness, what eagerness to clear yourselves, what indignation, what alarm, what longing, what concern, what readiness to see justice done. At every point you have proved yourselves to be innocent in this matter.*

- Repentance is a change of mind toward our sin that leads to a change of direction in the future.
- Repentance does not mean that we won't fail in the future, but that we will take actions to avoid the failures of the past as much as possible

Misplaced Guilt – Guilt without Responsibility

I should have...

If only I....

- Misplaced guilt is guilt feelings where we do not bear responsibility for the wrong. This can more properly be called regret or sorrow for the actions of another.
- We often assume guilt for the actions of a spouse or child even though they are fully responsible for their own actions.

Ezekiel 18:20-22 *The soul who sins is the one who will die. The son will not share the guilt of the father, nor will the father share the guilt of the son. The righteousness of the righteous man will be credited to him, and the wickedness of the wicked will be charged against him. "But if a wicked man turns away from all the sins he has committed and keeps all my decrees and does what is just and right, he will surely live; he will not die. None of the offenses he has committed will be remembered against him. Because of the righteous things he has done, he will live.*

- Each one of us is only responsible for our own actions
- We must deal with these false feelings of guilt by trusting God

1 John 3:19-20 *This is how we know that we belong to the truth and how we set our hearts at rest in his presence: If our hearts condemn us, we know that God is greater than our hearts, and he knows everything*

Enemies of Resilience – Addictions

Negative habits, addictions or even our customary responses to certain situations can often limit our ability to be resilient in a crisis. Everyone has these areas of their life that they know are at best, not a positive force and more likely, are holding them back. Too often we see these areas as acceptable flaws that only confirm that we are only human. Unfortunately, these are often, at least partially responsible, for our failure to bounce back when misfortune strikes and we need all of our strength to fight back.

The Bible describes the struggle we all feel in these areas of our life where we know we don't measure up to how we wish we could be:

Romans 7:15-18 *I do not understand what I do. For what I want to do I do not do, but what I hate I do... As it is, it is no longer I myself who do it, but it is sin living in me. I know that nothing good lives in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out.*

Whether it's an addiction to alcohol or drugs, or a nasty habit, we have all experienced this feeling of failure to win over something we know is destructive and contrary to the kind of life we really want to live. So, how do we achieve victory over difficult habits and/or addictions?

The Big Question: Why do you do it?

While it may be tempting to gloss over this question with simple answers, it is vitally important that we really understand our motivation for doing something we know is wrong or destructive even in the face of overwhelming evidence that we are messing up our own lives in the process. Physical addiction is only a small part of this answer. The real answer is that every addiction or habit provides something we want or need. The alcoholic may be seeking to forget painful memories or that habit may be a coping mechanism for dealing with stress or any number of other reasons. Without this answer, the rest of our efforts are useless and destined to fail.

- What is a habit or addiction that you need to deal with to be more resilient?
- Why do you do it? (Think about this answer)

As we think seriously about our response to this important question, our answer actually raises additional questions.

- Is our engaging in an addictive behavior keeping us from handling situations in a healthier way? Example: An alcoholic who drinks to escape from an unhappy marriage rather than work at improving the marriage.

- Is there a better way to get the “benefits” we seek from our addiction or habit without engaging in addictive behaviors? Example: Person who smokes cigarettes to avoid gaining weight rather than using diet and exercise to control weight gain.
- Are there other issues that are not being addressed because we are treating the symptoms of our real problem with our addiction? Example: Person suffering from a diagnosed mental condition or chemical imbalance whose addiction keeps them from getting the care and treatment they really need.

The answers to these questions will help to direct us as we seek a lasting solution to the problem of addictions and negative habits.

Four Causes of Dependency¹ (Why we do it)

1. Chemical imbalance – This can be brought on by a variety of sources and needs to be diagnosed by a medical professional.
2. Unresolved events from the past – This is the focus of this unit on the “Enemies of Resilience”. Further counseling may also be helpful in this area.
3. Beliefs you hold that are inconsistent with what is true – This is the focus of the “Beliefs Matter” unit which examines how our beliefs influence the decisions we make in life.
4. Inability to cope with current conditions – This inability to cope indicates a need for building a support team to assist in dealing with difficult situations.

What does the Bible say about Addictions?

Much of what the Bible says about addictions is addressed to alcohol abuse, but can easily be applied to other forms of addiction as well. Consider the following passages:

What is the Cost of Addiction?

Addictions inevitably come at great cost, whether it be our physical health, finances, relationships or our happiness, the toll is more than we ever expect.

Proverbs 20:1 *Wine is a mocker and beer a brawler; whoever is led astray by them is not wise.*

¹ Chris Prentiss, The Alcohol and Addiction Cure, page 145

Proverbs 23:29-35 *Who has woe? Who has sorrow? Who has strife? Who has complaints? Who has needless bruises? Who has bloodshot eyes? Those who linger over wine, who go to sample bowls of mixed wine. Do not gaze at wine when it is red, when it sparkles in the cup, when it goes down smoothly! In the end it bites like a snake and poisons like a viper. Your eyes will see strange sights and your mind imagine confusing things. You will be like one sleeping on the high seas, lying on top of the rigging. "They hit me," you will say, "but I'm not hurt! They beat me, but I don't feel it! When will I wake up so I can find another drink?"*

As you can see from these passages, the Bible clearly warns against being controlled by addictions and substance abuse. The Bible also has a lot to say about how we should deal with the addictions that threaten to control our lives.

Why are We so Powerless in the Face of Addiction?

The Bible recognizes that our natural tendencies taken to extremes will result in destructive and addictive behaviors.

Galatians 5:19-21 *The acts of the sinful nature are obvious: sexual immorality, impurity and debauchery; [20] idolatry and witchcraft; hatred, discord, jealousy, fits of rage, selfish ambition, dissensions, factions [21] and envy; drunkenness, orgies, and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God.*

How do We Find Power to Overcome Addiction?

We need God's help to overcome these destructive behaviors by replacing them with the character traits that are a result of our relationship with God. When we put our trust in God, we become a new creation with a new life and a new source of power for living a life free of addictions. It is only as we yield control over our life choices to God, that we find freedom and victory in life.

2 Corinthians 5:17 *Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!*

Ephesians 5:18 *Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit.*

Galatians 5:16-17 *So I say, live by the Spirit, and you will not gratify the desires of the sinful nature. For the sinful nature desires what is contrary to the Spirit, and the Spirit what is contrary to the sinful nature. They are in conflict with each other, so that you do not do what you want.*

What does God want to put in place of My Addiction?

Galatians 5:22-25 *But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law. Those who belong to Christ Jesus have crucified the sinful nature with its passions and desires. Since we live by the Spirit, let us keep in step with the Spirit.*

Notice that many of the characteristics listed in this passage are things we sought in our addictions:

- We look for love in sexual relationships, only to feel empty and alone.
- We look for happiness and joy in a party lifestyle, but the party always ends.
- We look for peace in a bottle or a pill, only to be enslaved by it.

The reality is that all of these desired outcomes are actually side effects of a relationship with God. We only find these things in obedience to our Creator and His plan for our life.

Is Addiction ever Hopeless?

No situation is ever helpless and there is always a way out of every circumstance no matter how difficult it may seem.

1 Corinthians 10:13 *No temptation has seized you except what is common to man. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can stand up under it.*

Beliefs Matter!



Beliefs and Decision Making
Truth and Integrity
Faithfulness & Responsibility
Love for Others
Understanding Change

Beliefs and Decision Making

1. Eve bought into the lie that God's plan for her might not be in her best interest – Genesis 3:1-6

*Now the serpent was more crafty than any of the wild animals the LORD God had made. He said to the woman, "Did God really say, 'You must not eat from any tree in the garden'?" [2] The woman said to the serpent, "We may eat fruit from the trees in the garden, [3] but God did say, 'You must not eat fruit from the tree that is in the middle of the garden, and you must not touch it, or you will die.'" [4] "You will not surely die," the serpent said to the woman. [5] "**For God knows that when you eat of it your eyes will be opened, and you will be like God, knowing good and evil.**" [6] When the woman saw that the fruit of the tree was good for food and pleasing to the eye, and also desirable for gaining wisdom, she took some and ate it. She also gave some to her husband, who was with her, and he ate it.*

- When Satan questioned God's motives, what did he want Eve to believe about God?
 - How did this belief make it easier for Eve to disobey God?
2. Paul fervently pursued what he had been taught even when it was wrong – Philipians 3:4-6

*If anyone else thinks he has reasons to put confidence in the flesh, I have more: [5] circumcised on the eighth day, of the people of Israel, of the tribe of Benjamin, a Hebrew of Hebrews; in regard to the law, a Pharisee; [6] **as for zeal, persecuting the church**; as for legalistic righteousness, faultless.*

- Why did Paul believe that persecuting Christians was the right thing to do?
- What are the dangers of believing that "because I am Right I can do Wrong" or that "the end justifies the means"?

3. The Pattern we can see in these experiences:

Beliefs Matter!



- Our outcomes in life depend on our decisions. While good decisions do not always guarantee good outcomes, they greatly improve our chances of good outcomes. Bad decisions may occasionally work out, but usually will result in bad outcomes.
- The quality of our decisions is based on our beliefs about life. Beliefs that are true and real will result in the best decisions. Beliefs that are not really true will produce bad decisions.

4. Principles we can learn from these principles:

- Belief in something which is not true has dangerous consequences – Proverbs 14:12

There is a way that seems right to a man, but in the end it leads to death.

Wrong beliefs lead to bad decisions and even worse outcomes

- Wrong beliefs can seem very logical – Colossians 2:8

See to it that no one takes you captive through hollow and deceptive philosophy, which depends on human tradition and the basic principles of this world rather than on Christ.

- Making a different decision based on the same wrong belief does not fix the problem

- Admitting our beliefs are wrong can be very difficult, but essential to experiencing different results – 2 Chronicles 7:14;

If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then will I hear from heaven and will forgive their sin and will heal their land.

- Freedom is found only in believing the truth – John 8:31-32

Jesus said, "If you hold to my teaching, you are really my disciples. [32] Then you will know the truth, and the truth will set you free."

5. Questions for application

- Do you seem to have problems that repeat over and over?
- What decisions did you make that led to the problem?
- What made you think that your decision was a good decision? Is this belief true or is it possible that this is a defective belief?
- Do you have other beliefs that you suspect may not be accurate?
- What new beliefs need to replace your defective beliefs?
- How will this belief impact your future decisions and possible outcomes?

Beliefs about Truth and Integrity

Beliefs Matter!



Is truth absolute and unchanging or...

Does truth depend on the individual and the circumstances?

In most areas of our lives, we acknowledge the concept of absolute (always true) truth. For instance:

- 1 foot = 12 inches
- 1 pound = 16 ounces
- 1 hour = 60 minutes
- 1 dollar = 100 cents

We recognize that any deviation from what is true is a lie and cannot be believed. However, when it comes to our moral and ethical decisions, we think that none of the rules apply to us.

We often think that circumstances and personal feelings impact the reality of our moral decisions.

- We may believe that it is wrong to lie, but in our circumstances, we justify telling lie that benefits us.
- We want our spouse to be faithful, but when temptation to cheat presents itself we compromise our values.

- We are critical of a number of things like anger, stealing, gossip or selfishness in others but are not bothered by those same shortcomings in ourselves

John 3:19-21 This is the verdict: Light has come into the world, but men loved darkness instead of light because their deeds were evil. [20] Everyone who does evil hates the light, and will not come into the light for fear that his deeds will be exposed. [21] But whoever lives by the truth comes into the light, so that it may be seen plainly that what he has done has been done through God.”

- Why do we sometimes have trouble with drawing the lines between truth and lies, right and wrong, or light and darkness?

Four Truths About Truth

- We don't invent or create truth. We discover it. Truth is always consistent with reality, the way things are, not the way we want things to be.
- Our understanding of truth may change, but truth itself is unchanging. Most of the world once believed the world was flat. The truth was that the earth was always round.
- The truth does not depend on how strongly or sincerely we believe something to be true. Our belief in something does not make it true. It is true whether or not we believe it to be true.
- When something is true, it is true for all people, everywhere, at all times. Universal truths do not change based on who or when or where we are making the observation.

Romans 1:25 They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator—who is forever praised.

- What happens when we deny what is true?

Discerning the difference between the truth and a lie can often be difficult. With the explosion of information available to us and the ease of making anything look good, more and more people are being led astray by lies posing as the truth. Consider the following sources of information, and for each one think about ways you have found it reliable and also times each one has proven to be wrong:

- The Internet
- Your Friends
- Popular media (music, TV and movies)

- Books
- Teachers and authorities
- Your own feelings

In this environment, it is difficult to develop a reliable standard for truth. Fortunately, God has not left us without clear instructions for knowing the truth.

Proverbs 3:5-7 Trust in the LORD with all your heart and lean not on your own understanding; [6] in all your ways acknowledge him, and he will make your paths straight. [7] Do not be wise in your own eyes; fear the LORD and shun evil.

- Why do you think this verse warns us to not trust our own understanding of what is true?
- What are we to do if we can't trust our own understanding?

John 8:31-32 Jesus said, "If you hold to my teaching, you are really my disciples. [32] Then you will know the truth, and the truth will set you free."

Psalms 25:4-5 Show me your ways, O LORD, teach me your paths; [5] guide me in your truth and teach me, for you are God my Savior, and my hope is in you all day long.

- Where can we be sure of finding the truth?
- What is the result of living the truth consistently?

Some would argue that while the Bible was true at one time, that times have changed and what may have been true when the Bible was written, is no longer true. The problem with this belief is that it also requires God to change. If God is perfect and God changes, then God can no longer be perfect. Truth is what is like God, falsehood is that which is not like God.

James 1:17 Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

- Why is it important that God does not change?

Proverbs 23:23 Buy the truth and do not sell it; get wisdom, discipline and understanding.

How to Make the Right Decision

1. Consider all of your options in the situation. Sometimes we make the wrong decision simply because we choose the first thing that came to mind.
2. Compare your options to the character of God. The option(s) most like God are probably the right choice.
3. Consider the results of your choice. Some options may have uncomfortable consequences right now, but would be far better for us in the long term. Every command of God has a twofold purpose in our lives.
 - To protect us from things that may bring us harm.
 - To provide a better life than the consequences of violating God's commands
4. Trust God to give you the strength and wisdom to follow through with the right decision.

Beliefs about Wisdom

Beliefs Matter!



In virtually every area of life, most decisions present us with multiple options. There are some options we know would be a poor decision, but how do we make choices when the options aren't quite as clear? How do we separate the acceptable decision from the best decision? We describe this ability to discern the best decision as wisdom. While all of us would like to think we are wise, our track record often betrays a serious lack of good judgment.

The Most Important Question!

As we make decisions in life, one of the things that betrays a flawed belief system is the questions we use in the process of making our decisions. For many people, the primary question we ask ourselves is:

What do I want to do?

This question leads to decisions which are often emotional, impulsive and focused only on the immediate circumstances. Instead of this question, Biblical beliefs would instead ask the question:

What is the wise thing to do?

This question evaluates the decision from an entirely different perspective and requires that we consider the potential impact of our decisions. We can further clarify this question with the following variations on this important question:

- In light of my past experiences and decisions, what is the wise thing to do?
- In light of my current circumstances, what is the wise thing to do?
- In light of my future hopes and dreams, what is the wise thing to do?

The reality is you never want to trade what you want the most in your future for what you want in the moment. Wise decisions will consider the moral consequences of the decision and will always look for God's will in the decision.

Ephesians 5:15-17 *Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil. Therefore do not be foolish, but understand what the Lord's will is.*

The book of Proverbs has a great deal to say about wisdom and the lack of wisdom. In the book of Proverbs, written by King Solomon, there are three terms used for people who are lacking wisdom.

- **The Simple** – One who is naïve or lacking in knowledge and experience.

Proverbs 7:7 I saw among the simple, I noticed among the young men, a youth who lacked judgment.

- The simple person is often associated with youth and inexperience

Proverbs 14:15 A simple man believes anything, but a prudent man gives thought to his steps.

- Why would the simple be easily influenced by others?

Proverbs 22:3 A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.

- What are some ways the simple suffer because their lack of wisdom?
- Given our description of the simple person, what do you think is the cure for the simple?

- **The Fool** – One who knows what to do but doesn't care or rejects the right choice.

- In the following verses, what are the things that form the basis for the fool's decisions:

Proverbs 12:15-16 The way of a fool seems right to him, but a wise man listens to advice. A fool shows his annoyance at once, but a prudent man overlooks an insult.

Proverbs 28:26 He who trusts in himself is a fool, but he who walks in wisdom is kept safe.

Proverbs 14:17 A quick-tempered man does foolish things, and a crafty man is hated.

- Because the fool often rejects what he knows to be the better decision, he frequently chooses a morally wrong choice.

Proverbs 10:23 A fool finds pleasure in evil conduct, but a man of understanding delights in wisdom.

Proverbs 18:2,6-7 A fool finds no pleasure in understanding but delights in airing his own opinions. A fool's lips bring him strife, and his mouth invites a beating. A fool's mouth is his undoing, and his lips are a snare to his soul.

- One of the consequences of being a fool is that we often hurt those closest to us with our foolish decisions. It is the reason most of us would not want our children spending time with people making bad decisions.

Proverbs 13:20 He who walks with the wise grows wise, but a companion of fools suffers harm.

- Given what you have learned about the fool, what would you think is the cure for being a fool?

- **The Mocker**—One who rejects wisdom and lashes out at those who would choose wisdom

Proverbs 15:12 A mocker resents correction; he will not consult the wise.

Proverbs 9:7-8 “Whoever corrects a mocker invites insult; whoever rebukes a wicked man incurs abuse. Do not rebuke a mocker or he will hate you; rebuke a wise man and he will love you.

Proverbs 22:10 Drive out the mocker, and out goes strife; quarrels and insults are ended.

- What are some ways you have been or observed a mocker?
- Why do you think the mocker lashes out hatefully at wise council?

We find all three of these unwise responses in the questions of the following verse:

Proverbs 1:22 “How long will you simple ones love your simple ways? How long will mockers delight in mockery and fools hate knowledge?”

How Do We Become Wise

Proverbs 9:10-11 “The fear (awe or respect) of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding. For through me your days will be many, and years will be added to your life.

Proverbs 15:33 The fear of the LORD teaches a man wisdom, and humility comes before honor.

- Why do you think respect for God is essential to becoming wise?

- One difference between the wise and the unwise is repeated frequently throughout the book of Proverbs and throughout Scripture. It is the ability to listen to advice and correction!

Proverbs 15:31-32 He who listens to a life-giving rebuke will be at home among the wise. He who ignores discipline despises himself, but whoever heeds correction gains understanding.

Proverbs 19:20-21 Listen to advice and accept instruction, and in the end you will be wise. Many are the plans in a man's heart, but it is the LORD's purpose that prevails.

- Why are we so reluctant to accept advice or correction?

The Components of Wisdom

- **Knowledge** – Lack of enough information often leads us to make unwise decisions. Be sure you have all the facts.
- **Understanding** – Information alone is not enough. We also need to understand the how and why behind the information.
- **Discernment** – Not all of the information we receive is true or reliable. We need to be careful to consider the source of our information and compare it to what we know to be true.
- **Wisdom** – The application of knowledge, understanding and discernment in our life choices

James 3:13 Who is wise and understanding among you? Let him show it by his good life, by deeds done in the humility that comes from wisdom.

- It is very possible to be wise in one area of your life and foolish in other areas of your life. What are the areas of your life where you tend to make consistently poor decisions?
- How would asking the question, “**What is the wise thing to do?**” change the decisions and outcomes you have experienced?

Beliefs about Relationships

Beliefs Matter!



Consider for a moment the kinds of things we value in a close friend. What character traits would you look for in a friend? Now consider this:

- Are you the kind of person you would want as a friend?
- Are you the kind of employee you would hire for a job?
- Are you the kind of spouse or parent you would want to have?

In this lesson, we will look at what the Bible says about our beliefs regarding our relationships with other people, whether they be family, friends, co-workers or even enemies. We are going to look at five contrasts between the way most people treat others and what the Bible says about our personal relationships.

Loving vs. Selfish

John 13:34 "A new command I give you: Love one another. As I have loved you, so you must love one another.

Jesus told the following well known story to illustrate the kind of love we are to show for each other.

Luke 10:30-37 *In reply Jesus said: "A man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, took him to an inn and took care of him. The next day he took out two silver coins and gave them to the innkeeper. 'Look after him,' he said, 'and when I return, I will reimburse you for any extra expense you may have.' "Which of these three do you think was a neighbor to the man who fell into the hands of robbers?" The expert in the law replied, "The one who had mercy on him." Jesus told him, "Go and do likewise."*

- Why do you think the priest and Levite failed to help this man in need?
- What are some excuses the Samaritan could have had for not helping the injured man?
- What was the motivation for the Samaritan to help this man?

Jesus takes loving others even farther than just loving those who are in need:

Luke 6:27, 36 *"But I tell you who hear me: Love your enemies, do good to those who hate you, bless those who curse you, pray for those who mistreat you. Do to others as you would have them do to you.*

Honest vs. Dishonest

Luke 16:10-13 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? "No

servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

- Why would small things be important if the consequences are small?
- How is trust related to being honest?
- How do we build trust?

Responsible vs. Irresponsible

1 Corinthians 4:2 *Now it is required that those who have been given a trust must prove faithful.*

- What are some of the things we have been entrusted with by God or others?
- What are some of the ways we demonstrate faithfulness?
- Faithfulness requires tough choices in order to do the right thing even when the right thing is difficult or costly. Can you think of a time when making the right choice was especially costly?

Matthew 24:45-50 *“Who then is the faithful and wise servant, whom the master has put in charge of the servants in his household to give them their food at the proper time? It will be good for that servant whose master finds him doing so when he returns. I tell you the truth, he will put him in charge of all his possessions. But suppose that servant is wicked and says to himself, ‘My master is staying away a long time,’ and he then begins to beat his fellow servants and to eat and drink with drunkards. The master of that servant will come on a day when he does not expect him and at an hour he is not aware of.*

- Why is it important to be faithful when no one is watching?

Reputable vs. Deceptive

Proverbs 22:1 *A good name is more desirable than great riches; to be esteemed is better than silver or gold.*

Proverbs 17:20 *A man of perverse heart does not prosper; he whose tongue is deceitful falls into trouble.*

- Why is a good reputation important?

- How do we build a reputation? How do we destroy a reputation? How do we rebuild one?

Hardworking vs. Lazy

Colossians 3:22-25 *Obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord.*

Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. Anyone who does wrong will be repaid for his wrong, and there is no favoritism.

- Why is it important to always give our best?
- How does “working for the Lord” help us deal with difficult jobs or employers?

The reality is that we need other people in our life in order to help us be resilient in times of crisis. If we live life for ourselves instead of living the life of loving others as God instructs us, we will find ourselves alone when we most need help.

Ecclesiastes 4:9-10 *Two are better than one, because they have a good return for their work: If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up!*

- What current beliefs of yours are not consistent with how God says we should treat others?

Beliefs about Change

Beliefs Matter!



Someone has said “The only thing that never changes is that everything changes.” That statement, while seeming to be a paradox, expresses the idea that change is inevitable. In my own lifetime, we have seen the invention of the personal computer, the beginning of manned space exploration, the creation of the Internet and the advent of mobile computing. These have all had immense impact on our lives, but the change we are going to talk about is the personal change that is often necessary for us to demonstrate resilience in our personal lives.

Why is Change so Difficult?

- Inertia is defined as the tendency of an object in motion to stay in motion and an object at rest to stay at rest and a sort of inertia often keeps us from being open to change. It is just easier to do what we have always done than to go through the effort to change. I’ve been told that an airplane uses more energy to take off than it does to fly for several miles upon reaching cruising altitude. There is just so much to overcome on take-off. The force of long established habits is often difficult to overcome when we are contemplating change.
- Fear is also a great detriment to attempting change in our lives. This fear can take many forms:
 - Fear of an unknown outcome. What will happen if I change?
 - Fear of other’s response to change. What will people think if I change? How will they respond differently?
 - Fear of failure. What if I am unable to successfully change?

These and other fears often keep us from even attempting to do things we know we should do to change our lives for the better.

- Past negative experiences with change can also make us reluctant to attempt change. Changes that were poorly planned or change that was made simply for the sake of change and not because it was needed, will leave us with a bad experience.

Essentials for Change

- Knowledge – What changes need to be made and how to make those changes are essential to beginning the process of change. This can happen through education, mentoring or role models that show us how to bring about positive change in our lives.
- Motivation – This may be the most important essential for change. It addresses the question “Why do I want to change?” The answer can be any of the following:
 - Personal Conscience – God has given us an inner voice that directs us to make good choices and change things that are not consistent with God’s desire for our lives.
Isaiah 30:21 *Whether you turn to the right or to the left, your ears will hear a voice behind you, saying, “This is the way; walk in it.”*
 - Education – When we learn a better way of doing something, we are prompted to implement the change in our lives
Proverbs 1:1-5 *The proverbs of Solomon son of David, king of Israel: for attaining wisdom and discipline; for understanding words of insight; for acquiring a disciplined and prudent life, doing what is right and just and fair; for giving prudence to the simple, knowledge and discretion to the young— let the wise listen and add to their learning, and let the discerning get guidance.*
 - Unacceptable consequences or potential rewards – Sometimes our experiences, either positive or negative, can be the motivation for life change. While trying something that works for us can encourage us to do it again, a negative outcome can also be a strong motivator to not repeat the mistake again.
 - Spiritual Transformation – When God begins to work in our lives, God changes us! Someone has said, “God loves you just the way you are but God loves you too much to leave you just the way you are.”
2 Corinthians 5:17 *Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!*
- Empowerment – Knowledge and desire for change are of little value if we feel powerless to affect the desired change. It is very easy to be discouraged by past attempts at change and assume we are powerless even when we may indeed have the power to change. The Christian is assured of God’s power in our lives even when we feel powerless.

2 Corinthians 12:9-10 *But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness." Therefore I will boast all the more gladly about my weaknesses, so that Christ's power may rest on me. That is why, for Christ's sake, I delight in weaknesses, in insults, in hardships, in persecutions, in difficulties. For when I am weak, then I am strong.*

- Action – Any plan for change is useless until it is put in action. Change requires that we DO things differently. It is only when we take action that we see the results of change.
1 John 3:18 *Dear children, let us not love with words or tongue but with actions and in truth.*
- Evaluation – It is also important that we step back and evaluate any change we have put into practice. One mistake that is often made at this step is to assume that because we partially implemented a change, we can evaluate its success or failure. For instance, if you tried budgeting once but never really stuck to the budget, you have no authority to say that it didn't work for you.
- Support – Some changes are difficult and may require repeated efforts and in these situations it is essential that we build into our plan a system for our support when the process gets discouraging.
Ecclesiastes 4:9-10 *Two are better than one, because they have a good return for their work: If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up!*

Change is at the same time inevitable and exciting, transforming and scary. Our attitude toward change will significantly affect our ability to be resilient in a time of crisis.

- How do you tend to respond to change in your life?
- What are the biggest barriers to your implementing changes in your life?
- What do you need to do to be more accepting of positive changes?
- What is at least one change you would like to begin making in your life in the next 30 days?

Managing Your Life!

Setting Goals

Achieving Your Goals

Setting Goals

Evaluating Where You Are

“A failure to plan, is a plan to fail.”

Why do we fail to plan?

- We feel out of control of our lives and therefore planning is useless.
- We equate lack of planning with being spontaneous.
- Planning takes time
- We don't know how to plan

Establishing a Check-point. Where are we now?

- **Strengths:**
 - What are some things that I am doing well?
 - What do others recognize as my strengths?
 - Where have I had success in my life?
- **Weaknesses:**
 - What failures indicate an area of weakness?
 - What needs improvement in the future?
 - What things do I want to change?
- **Dreams:**
 - What are my dreams? Don't be afraid to dream big.
 - If I could have any outcome, what would it look like?
 - What are some of my opportunities for improvement?
- **Obstacles:**
 - What problems could I expect to encounter in pursuing my dreams?
 - What are the limitations due to my resources and what would I need to overcome these limitations?

Strengths

Physical or Health:

Work or Career:

Family and Friends:

Financial:

Education and Self-improvement:

Spiritual or Relationship with God:

Weaknesses

Physical or Health:

Work or Career:

Family and Friends:

Financial:

Education and Self-improvement:

Spiritual or Relationship with God:

Dreams

Physical or Health:

Work or Career:

Family and Friends:

Financial:

Education and Self-improvement:

Spiritual or Relationship with God:

Obstacles

Physical or Health:

Work or Career:

Family and Friends:

Financial:

Education and Self-improvement:

Spiritual or Relationship with God:

Setting Goals

Why should we set personal goals?

- Goals provide direction and focus for our efforts
- Goals provide us with an accurate basis for our evaluation of success

What is the process for setting effective goals?

- Select a few areas of your life where you sense a need for improvement. (Ex. Financial, family, work skills, health, etc.)
- Use your evaluation of Strengths, Weaknesses, Dreams and Obstacles to define the things you need to have happen in your life
- For each area create one or two Faith Goals and two or three Work Goals
 - Faith Goals – Desired outcomes that require actions that are beyond our direct control. These goals require other things to happen that you can influence but that are not completely within your control. With God’s help we would like to see these things happen. These goals are the most motivating goals as these address our desired outcomes.
 - Work Goals – These goals are the steps required to meet our faith goals and each goal is an action that is completely within our control to complete.
- Each Goal (Work and Faith) should be characterized by the following features:
 - S – Specific – Is it too general to be helpful?
 - M – Measureable – Can I know when I have met the goal?
 - A – Achievable – Is this goal possible?
 - R – Relevant – Will this make a difference?
 - T – Time limited – How long should this goal take to complete?

God’s Word on Planning

Proverbs 12:5 The plans of the righteous are just, but the advice of the wicked is deceitful.

Proverbs 14:22-23 Do not those who plot evil go astray? But those who plan what is good find love and faithfulness. All hard work brings a profit, but mere talk leads only to poverty.

Proverbs 15:22 Plans fail for lack of counsel, but with many advisers they succeed.

Proverbs 16:3-4 Commit to the LORD whatever you do, and your plans will succeed. The LORD works out everything for his own ends— even the wicked for a day of disaster.

SMART Goals

Area:

Faith Goals:

-

-

-

Work Goals:

-

-

-

Area:

Faith Goals:

-

-

-

Work Goals:

-

-

-

Achieving Your Goals

From Good Intentions to Habits

- Post your goals where you will see them frequently. A goal forgotten will never be achieved.
 - Put a copy of your goals on your mirror or on the refrigerator door to remind you daily of what is important
 - The urgent will always push aside the important unless we are regularly reminded of the bigger picture
- Develop an action plan to accomplish your goal. This must include the detailed steps you will need to take to accomplish what you want to do.
 - Goals must be translated into smaller, measurable steps in order to be attained
 - An action plan is turn-by-turn directions to your goal
- Small steps every day are more important than giant leaps
 - Depending on giant leaps to achieve our goals often results in a fear to even attempt reaching our goal.
 - It is better to seek consistency of effort than great immediate results
- Track your progress by recording your activity toward the goal
 - Keep a journal or blog of your progress
 - Use a chart to help motivate your progress
- Repeat an action every day for 60 days and you will create a habit
 - Replace bad habits with new good habits through repetition
 - Habits make routine tasks easier to remember. Enough good habits will make goals easier to obtain.
- Talk about your goals to someone who will hold you accountable.
 - Success is often linked to accountability. Only you can make yourself accountable for your actions.
 - Choose an accountability partner with the courage to challenge you when necessary.
- If you fail to reach a goal, forgive yourself and adjust your plan to learn from your setback.
 - Every failure reveals something that didn't work. Learn from your failures.
 - Dwelling on our failures will keep us from trying again and eventually succeeding

Getting Real

What one goal would you like to accomplish in the next six months?

S – Specific – Is it too general to be helpful?

M – Measureable – Can I know when I have met the goal?

A – Achievable – Is this goal possible?

R – Relevant – Will this make a difference?

T – Time limited – How long should this goal take to complete?

What Specific steps can you take to make this goal a reality in your life six months from now?

What new habits or changes do you need to make to be successful?

Who will you be accountable to during this time?

Establishing Priorities

The Urgent and the Important

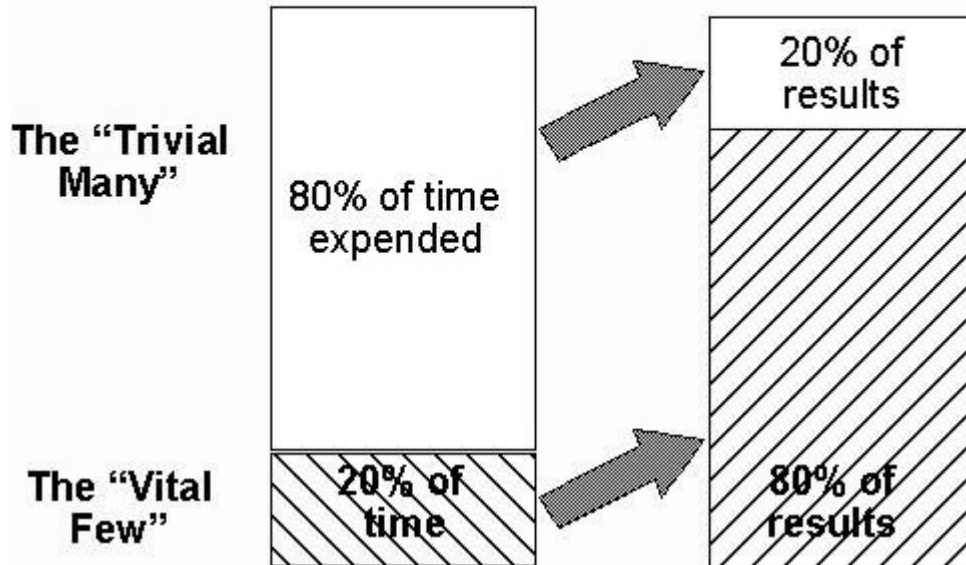
The urgent, or deadline events will often crowd out more important uses of our times that don't have an urgent deadline. The first step is to categorize all of our time demands and uses into one of the following four categories.

	Urgent	Not Urgent
Important	1	2
Not Important	3	4

Next, you should schedule in the order of importance. One of our biggest mistakes in planning, is that we schedule our urgent events and use any available time to accomplish the really important things. The problem is that there is just never any available time for the important things in life.

Another way to look at our priorities and the use of our time is to ask ourselves, "What uses of my time would bring the greatest return?" Far too much of our time is spent pursuing things that have little lasting value in our lives. By giving more time and attention to the most important things will lead to a richer and more fulfilling life.

The Pareto Principle of Time versus Result



Big Rocks First!

Why establish priorities? Because if we don't, the less significant parts of our life will overwhelm us and use up all of our time, leaving many of the more important things undone.



Managing Your Time

- Time is important
 - It is the great equalizer. We all have the same amount available.
 - Once a moment is gone, you can never get it back.
 - What you do with your time today, will determine your opportunities tomorrow.
- Keep a calendar of future events
 - Review the next 30 days each week
 - Check your calendar for the next day each evening
 - When you start missing appointments, you have failed to keep up your calendar
- Keep a list of things to do that don't have a definite date and time for completion – The To Do List
 - Divide the list into projects (large and small tasks to complete) and errands (things that require going somewhere)
 - Review the list daily
 - Prioritize the items on the list and do the most important tasks first
 - Schedule high priority tasks and tasks that will take a larger block of time on your calendar and treat them as appointments
 - When you get in the car, look for the errands items on your list to see if you can get them done on this trip.
- Reduce the time wasters
 - How do you waste time?
 - TV, Web-surfing, chatting, video games, email
 - Try to catalog your wasted time for a week
 - Set your own limits on the things that waste your time
 - Recognize that sometimes we all need to “waste” some time to rest and recharge ourselves
- Make better use of the small units of time in your day
 - Keep your To Do List handy for those opportunities to knock out a smaller item
 - Establish certain things you can do whenever you are waiting or have a few minutes
 - Reading a book or the Bible
 - Take a quick walk
 - Pray
 - Use mindless tasks for think times on other things

Financial Resilience



How to bounce back from a financial crisis

The Problem in the Crisis

Solving the Income Problem

Controlling the Spending Problem

Eliminating the Debt Problem

Preparing for the Unexpected

“The Problem in the Crisis”

How Did We Get Here?

When we find ourselves in a crisis, we need to begin by understanding how we got into this situation so we will not just repeat the same mistakes again. Denying the problem or failing to learn from the problem dooms us to repeating our problems. Every Financial Crisis stems from one or more of the following problems:

- An Income Problem
- A Spending Problem
- A Debt Problem
- A Preparedness Problem

Let’s take a closer look at each of these problems:

Income Problems:

- Your income is less than the average income for your area.
- Your income is not enough to meet your needs each month.
- Your income is not keeping up with increases due to inflation.
- Your income is not consistent

All hard work brings a profit, but mere talk leads only to poverty.

–Proverbs 14:23

Spending Problems:

- You have made impulsive purchases that you regret later.
- You are not sure how much you spend on a monthly basis.
- You tend to hide spending from your spouse.
- You spend money to make yourself feel better.
- Your monthly spending consistently exceeds your income.

The plans of the diligent lead to profit as surely as haste leads to poverty.

--Proverbs 21:5

Debt Problems:

- You are not sure how much you owe or the interest rates you are paying
- You have high interest credit (pay day lenders, title loans, furniture rental, credit cards).
- Your debt is increasing or staying the same compared to last year.
- Your debt payments are impacting what you need to meet your needs now.

My son, if you have put up security for your neighbor, if you have struck hands in pledge for another (debt), Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler. – Proverbs 6:1-5

Preparedness Problems:

- You have less than three months of expenses in an emergency fund.
- An unexpected expense of 1,000 to 3,000 would create a crisis
- You are missing one of the basic insurance needs:
 - Health Insurance
 - Home and Auto Insurance
 - Term Life Insurance
 - Disability Insurance
 - Long-Term Care Insurance (if over 60)

A little sleep, a little slumber, a little folding of the hands to rest— and poverty will come on you like a bandit and scarcity like an armed man.

--Proverbs 6:10-11

What is your problem?

As you have looked at these four indicators of a financial crisis, how do you rate? It is probable that you have a problem in one or even several areas. The first step to resolving our crisis is to identify the problem. Number each of the following problems with 1 being the biggest problem and 4 being the smallest problem.

- ___ An Income Problem
- ___ A Spending Problem
- ___ A Debt Problem
- ___ A Preparedness Problem

Where Do You Want To Go?

How do we increase our income?

- Get a job (If you don't have one)
- Increasing your hours (Overtime or a second job)
- Increase your value (Get a promotion due to improved skills or education)
- Get a better job (Relocate or find a new employer)

How do we control our spending?

- Develop a monthly budget
- Track your spending
- Address impulsive or emotional spending
- Discuss your spending with your spouse or a trusted advisor.

How do we eliminate debt?

- List all of your debts including your balance, payment, and interest rate.
- Work to get current on all of your accounts
- Target taxes, high interest and court ordered debt.
- Begin paying off the smallest remaining debt first and as accounts are paid off, roll that payment to the next debt.

How do we prepare for the unexpected?

- Develop and Emergency Fund of 3 to 6 months of expenses.
- Budget for the purchase of insurance to reduce your risk of catastrophic events.
- Prepare a plan for possible or probable emergencies.

In the following lessons we will develop a strategy for dealing with each of these problems. The goal is to bounce back from your current financial crisis while we also learn how to avoid a crisis in the future.

He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored. –Proverbs 13:18

Three Essential Principles:

Avoiding the next crisis requires that we learn as many lessons as possible from our present situation, or better yet, that we learn the proper handling of our finances without having to make all of the mistakes ourselves. While there are many sources that claim to give advice about finances, their advice is too often contradictory and has frequently led to even more problems. I believe the Bible contains some of the best advice about financial matters. The Bible has about 3,000 verses with instructions about finances and material possessions. These verses give us the creator's guidance as to how to avoid the next crisis.

1. Ownership vs. Managing

We think in terms of owning such things as homes, cars, investments, etc. but the Bible presents a very different view of the world. The Bible teaches that God owns everything and we have been granted the privilege of managing God's possessions for a limited time.

1 Chronicles 29:11-14 *Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.*

Once we understand this principle, it completely changes our outlook on our "possessions." We are no longer free to do whatever we want with "our things" but must consider how God would want us to handle "His possessions."

- 1 How does this principle change our view of money and possessions?
- 2 How do we demonstrate that we are good managers of God's gifts?

2. Give Generously

While it may not make sense that giving away some of what we have, is part of a plan to avoid a financial crisis, God clearly instructs us to do just that. Generosity helps us to loosen our grip on possessions and trust more in God to provide for us. Giving helps us define our priorities as eternal priorities and not just live for today.

Matthew 6:19-21 *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.*

When we give, it is as if we are planting seeds in a garden that will someday bear fruit. Keep in mind that we don't give so that we can get God's reward. We give out of

thanksgiving to God and God rewards as He sees fit. Giving should also be intentional and without obligation. God wants us to enjoy our giving!

2 Corinthians 9:6-11 *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: “He has scattered abroad his gifts to the poor; his righteousness endures forever.” Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

Proverbs 11:24-25 *One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.*

- How do you feel God wants you to show generosity today?
- How does generosity affect the person doing the giving?

3. Live Your Priorities

Ultimately, handling our finances God’s way, is a matter of having the right priorities. When our priorities are right, everything else falls into place. Living for ourselves or seeking only to accumulate possessions will never result in real satisfaction or success.

Matthew 6:33 *But seek first his kingdom and his righteousness, and all these things will be given to you as well.*

When we handle money and possessions God’s way, we also are a powerful example to everyone around us of God’s care and provision.

1 Thessalonians 4:11-12 *Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.*

- Are there differences in the priorities you believe and the priorities you actually live?
- What are some changes in priorities that you may need to make?

James 1:22 *Do not merely listen to the word, and so deceive yourselves. Do what it says.*

“Solving the Income Problem”

Solutions for Increasing Income:

- Get a job (If you don't have one)
- Increasing your hours (Overtime or a second job)
- Increase your value (Get a promotion due to improved skills or education)
- Get a better job (Relocate or find a new employer)

Why do we work?

- We were designed for work by our Creator
Genesis 2:15 - The LORD God took the man and put him in the Garden of Eden to work it and take care of it.
- We work to provide for our needs
2 Thessalonians 3:10-13 – For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.” We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat. And as for you, brothers, never tire of doing what is right.
- We work for personal fulfillment and stimulation
Ecclesiastes 2:24 - A man can do nothing better than to eat and drink and find satisfaction in his work. This too, I see, is from the hand of God

Selling You – Getting a Job

How would you go about selling your car or other possession? What would you do to increase your chances of getting the best price?

When you are looking for a job, you are selling you! What does an employer need to know about you that will increase your chances of being hired?

- What are your skills and abilities that apply to the job opening?

- What is your experience and/or education in this area?
- Why should the employer consider hiring you above other applicants?

Resumes and Applications

Even if a job does not require a resume, it is a good idea to prepare one as an aid to filling out job and education history. You should include all of the following in your resume:

- Contact Information
- Accomplishments – This is a short list of the things you have learned and accomplished in your previous jobs. You can also list any certifications or licenses that may be helpful. This is not a list of your employment history but a list of the types of things you have done well.
- Employment History – List previous jobs beginning with the most recent. You may need to explain any large gaps in employment or a series of short duration jobs.
- Education – Begin with the highest level of education. Include any extra-curricular activities and any awards you received.

Looking for Work

Where do you look to find job openings?

- Temp agencies – An increasing number of employers are hiring temporary workers through these agencies and then only making them permanent if the employee works out.
- Newspaper and online employment listings
- Use your network of friends and family to alert you to available jobs. A large percentage of jobs are never listed publicly but are filled on the basis of a personal recommendation. Social media, such as Facebook and LinkedIn can also be useful. If you are currently employed and just looking for a better job, be careful as this information could get back to your current employer.
- Make a list of the places you would like to work and contact them directly. They may have job openings that have not been publicized or will consider you when jobs become available in the future.

The Interview

- Dress neatly and give attention to your personal appearance and how you present yourself. You only get one chance to make a first impression.
- Try to learn about the company. Your knowledge of their business will show initiative.
- Be prepared to answer the most common interview questions

Sample Interview Questions

- How would you describe yourself?
- Give me an example of one of your successful accomplishments.
- Given the investment our company will make in hiring and training you, can you give us a reason to hire you?
- How would you evaluate your ability to deal with conflict? With stress?
- What have you accomplished that shows your initiative and willingness to work?
- Tell me about a major problem you recently handled. Were you successful in resolving it?
- What qualifications do you have that will make you successful in this company?
- What skills have you acquired from your work experience?

Follow-up

- Follow-up every application and every interview. Employers often don't even review an application until you show the initiative to follow-up.
- Keep a record of contacts and when you need to call again.
- Don't get discouraged! You will have rejections, maybe lots of them, but it only takes one "yes" to get the job you're seeking.

Working in Your Strengths

Working in your strengths can be the difference between a job you endure and a career you enjoy. While there may be times when we must take any job to provide for our family, it is also important to determine where our most fulfilling career choices lie. Our perfect fit depends on (1) our skills and abilities,(2) personality traits, and (3) values dreams and passions.

Skills and abilities

- What have been your strongest skills in past jobs?
- What strengths and abilities have others, who know you well, noticed in you?
- What skills would you really like to develop? (This may require education or training)
- What hobbies or interests could be developed into a job opportunity?

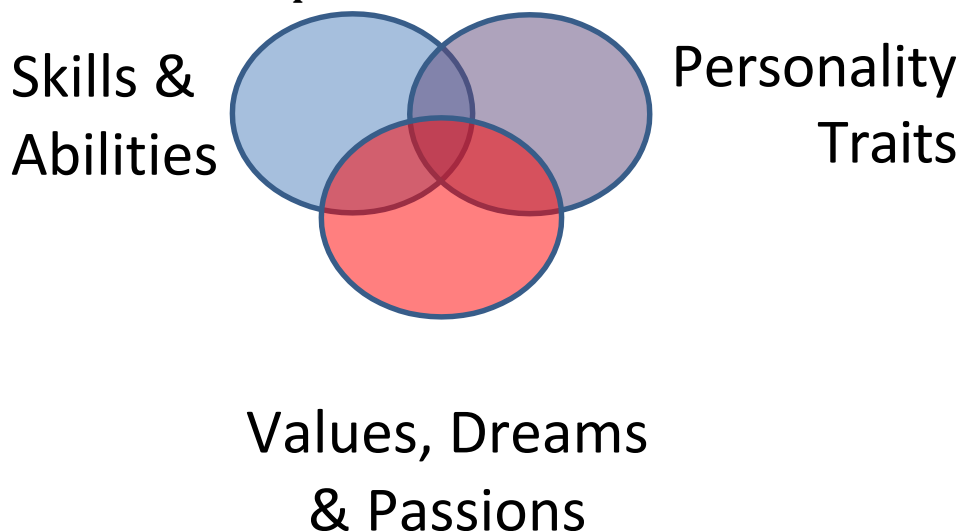
Personality Traits

- Are you a people person or are you more comfortable with projects and tasks?
- Are you creative and visionary, or are you analytical, logical and detailed?
- Do you like a predictable environment, or do you seek change, challenge and variety?

Values, Dreams and Passions

- What is it that you find naturally enjoyable?
- If money were not important, what would you spend your time doing?
- What do you really enjoy but have thought that it was unrealistic or impractical as a career?

Where is there overlap in these three areas?



What Determines the Value of Your Work?

- Your Skills and Training – What are you able to do?
- Your Availability – When and where are you able to work?
- Your Productivity – Are you able to work harder, smarter or longer?

If you want to make more money...

You must increase your value!

Putting It All Together

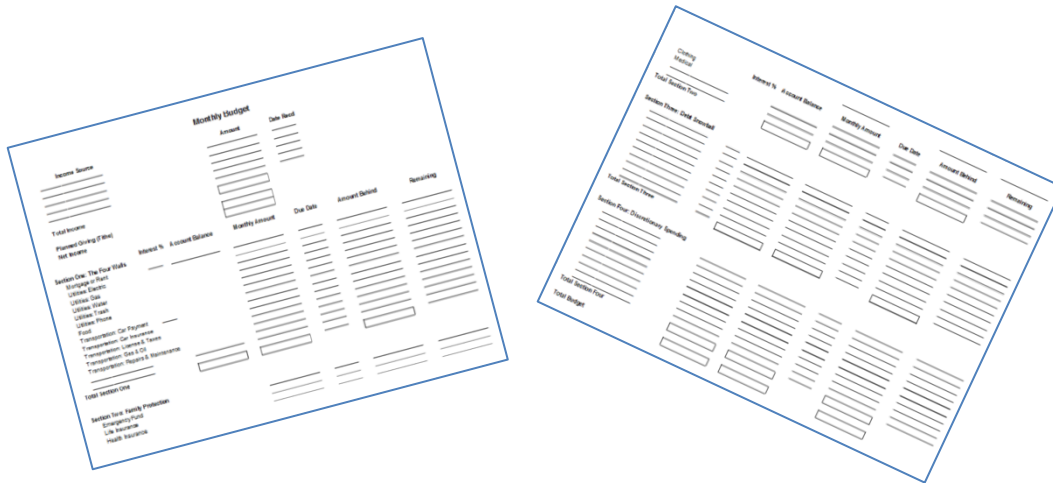
Sometimes we are tempted to separate our work from our spiritual life, but the Bible teaches that virtually any job that is not immoral or unethical, can be done in such a way as to bring glory to God.

Colossians 3:23-24 Whatever you do, work at it with all your heart, as working for the Lord, not for men, [24] since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

- What attitudes about work do you need to change to have the right outlook toward your job?
- What are some things you could do to gain greater satisfaction in your work?
- How can you begin moving in the direction you want to go?
- What do you want to be doing one year, five years or ten years from now?

“Solving the Spending Problem”

When you are lost, the first step to getting where you want to go is to find out where you are. This is also true when we have a spending problem. Do you know how much money you spend in a month? How much money do you need in a month to pay all of your bills



Step One: Determine your Monthly Income

Make a list of all the income you will receive in the next month including both the amount you expect to receive and the date you expect to receive it. Be sure to include all income including SNAP (Food Stamps) and child support. List your take home pay for each pay check. If your pay varies, record an amount that would be a conservative guess. If you make more than this amount, we can plan for its use later.

Income Source	Amount	Date Recd
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Total Income	_____	_____

Step Two: Plan the Essentials

In this step we will plan to pay the most important expenses you have each month. These are expenses for food, shelter and basic transportation. Without these things, life is significantly impacted. If something doesn't get paid this month, we don't want it to be one of these essentials. For each of these items, we need the amount and the due date. If you have a mortgage or car loan, include the total amount of the debt and the interest rate. If you have court ordered payments or child support payments, you can include these on the blank lines

	Interest %	Account Balance	Monthly Amount	Due Date
Section One: The Four Walls				
Mortgage or Rent	_____	_____	_____	_____
Utilities: Electric			_____	_____
Utilities: Gas			_____	_____
Utilities: Water			_____	_____
Utilities: Trash			_____	_____
Utilities: Phone			_____	_____
Food			_____	_____
Transportation: Car Payment	_____		_____	_____
Transportation: Car Insurance			_____	_____
Transportation: License & Taxes			_____	_____
Transportation: Gas & Oil			_____	_____
Transportation: Repairs & Maintenance			_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
Total Section One		<input type="text"/>	<input type="text"/>	

Step Three: Calculate Other Needs

The next section of our budget deals with other important needs. These needs include establishing an emergency fund, basic insurance, clothing and medical expenses. Once again, enter the amount due and the due date for each item and add any other priority needs in this section.

	Interest %	Account Balance	Monthly Amount	Due Date
Section Two: Family Protection				
Emergency Fund			_____	_____
Life Insurance			_____	_____
Health Insurance			_____	_____
Clothing			_____	_____
Medical			_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
Total Section Two		<input type="text"/>	<input type="text"/>	

Step Four: List Your Debts

This section requires you to list all of your debts. You will need a little extra information for each of these items. List each debt including the interest rate, the total amount owed, the monthly payment and the due date. We will look at this more in the debt section in the next lesson.

	Interest %	Account Balance	Monthly Amount	Due Date
Section Three: Debt Snowball				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Total Section Three		<input type="text"/>	<input type="text"/>	

Step Five: List Everything Else

In this section, we list everything else in our budget which usually includes discretionary items we want to have but could live without if it was necessary. List these by priority since it is possible that some of these items may not survive in our budget.

	Interest %	Account Balance	Monthly Amount	Due Date
Section Four: Discretionary Spending				
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
Total Section Four		<input type="text"/>	<input type="text"/>	

Step Six: Put It All Together

Now is the time to put everything together and see the power of a Prioritized Budget. There is a sample budget form along with a blank budget form in the back of this book. Use these to get an overall picture of your budget. We haven't covered the last two columns on the form yet, so, let's take a look at how to use these. The amount behind column is just a placeholder to keep track of any bills for which you are not current and will need to catch up.

The last column is a running total of your income minus all of the expenses above it. To use this column, first total up your income in the income section, then subtract the amount of the first budget item from your income and enter it on that line. Continue on down the page subtracting each item from what was remaining on the line above.

Eventually, you may get to a line where the remaining amount is negative. Draw a line across the worksheet at this point. This means that everything below this line exceeds your income for the month and will not be able to be funded. Because you have ordered your spending by priority, you can be confident that the important things in your life will be paid and the less important expenditures will not be paid. This budget worksheet answers the question "What can we afford?"

Calculating Cash Flow

One question remains, however, "Will there be sufficient cash throughout the month to pay each bill when it is due?" To find the answer to this question, we simply use the budget worksheet and any calendar for the current month. Begin by entering your beginning balance on the first day and all of the income lines on the day you expect them as in the example below:

(Use plus signs "+" to indicate income)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Sep 1 Beginning Bal. + \$400	2	3	4	5	6 Dad's paycheck + \$590	7
8	9	10	11 Mom's paycheck + \$410	12	13	14

Next, enter all of the expenses above the line on your budget worksheet on the date they are each due. Use a minus sign on each of these entries to indicate expenses.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Sep 1	2	3	4	5	6	7
Beginning Bal. + \$400			Groceries -\$120		Dad's paycheck + \$590	
Rent - \$500						
8	9	10	11	12	13	14
			Mom's paycheck + \$410	Car Payment - \$245		

You can now determine what your cash flow is for each day of the month. In the example above, it is clear that you will either have to pay the rent and groceries late or begin the month with more than \$400 in your account.

This simple exercise of building a budget worksheet and cash flow calendar each month will help you to control your spending by planning your spending before the month begins. Of course, having a plan will not help if you don't follow the plan and get sidetracked by one of the following spending traps.

Spending Traps

- **Impulsive Spending** – Making a quick decision without carefully thinking through the consequences of your decision will result in overspending that will break your budget and leave no money for important priorities.

Proverbs 21:5 *The thoughts of the diligent tend only to plenty; but the thoughts of everyone who is hasty only to poverty.*

Luke 14:28-30 *For which of you, intending to build a tower, does not sit down first and count the cost, whether he may have enough to finish it; lest perhaps, after he has laid the foundation and is not able to finish, all those seeing begin to mock him, saying, This man began to build and was not able to finish.*

- **Lack of Contentment** – Endless advertising and the culture around us create a desire for things to satisfy our desires. The Bible clearly teaches that simply pursuing things will never satisfy and that there is a great benefit in contentment.

Ecclesiastes 5:10 *Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*

Philippians 4:11-13 *For I have learned to be content, whatever the circumstances may be. I know how to live when things are difficult and I know how to live when things are prosperous. In general and in particular I have learned the secret of eating well or going hungry or facing either plenty or poverty. I am ready for anything through the strength of the One who lives within me.*

- **Emotional or Guilt Spending** – We must be careful about making emotional decisions about money and spending. Emotional decisions are rarely good decisions. Be especially careful about spending on your children that is not part of your financial plan.

This is frequently a response when you have gone through a crisis and feel bad for what your children have experienced.

James 4:1-3 What is the source of quarrels and conflicts among you? Is not the source your pleasures that wage war in your members? You lust and do not have; so you commit murder. You are envious and cannot obtain; so you fight and quarrel. You do not have because you do not ask. You ask and do not receive, because you ask with wrong motives, so that you may spend it on your pleasures.

“Eliminating the Debt Problem”

Myths about Debt!

- *Some purchases can only be made with debt. No one can save enough to purchase a car or other large purchase without debt.*

The fact is that you will make a similar number of payments whether you save up for a purchase or pay with credit. The difference is the interest. Consider the following examples:

You have the option of saving up to make a 1,000 purchase or using credit to buy it now and make payments for a period of time. How do your options compare:

	<u>Saving Method</u>	<u>Credit Method</u>
Purchase Price	1,000.00	1,000.00
Monthly payment	50.00	50.00
Months to pay	20	25
Interest	0.00	226.17
Total cost of the purchase	1,000.00	1,226.17

Keep in mind that this example assumes a reasonable credit rate. If you miss a credit card payment, your interest rate could double for the remainder of the loan. Purchases made from rent-to-own companies are substantially higher than this example and should be avoided.

- *Buying on credit builds your credit score and you have to have a good credit score.*

There are other ways to show that you are a good risk for things like a mortgage and too much credit or late payments will decrease your credit score. You can establish good credit by paying such things as rent and utilities on time every month

- *I can afford the payment. Why not enjoy it now instead of later?*

Debt commits your future income to past purchases and has an enslaving nature. Purchases are often worth less than you still owe on them, but the payments keep you from being able to do something different. Each payment you commit to paying in the

future effectively reduces your future income by that amount for the duration of the loan. Avoiding debt entirely allows you to use all of your income for your needs.

Proverbs 22:7 The rich rule over the poor, and the borrower is servant to the lender.

Proverbs 6:1-5 My son, if you have put up security for your neighbor (debt), if you have struck hands in pledge for another, if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

GET OUT OF DEBT!

Where Am I?

The first step in dealing with debt is to know exactly how much debt you have. Many people measure debt solely in terms of the amount of the monthly payments. For our purpose, we want a much fuller picture of our debt. For each debt, write down the following information:

Monthly Payment
Amount Overdue if any
Total Amount Owed
Interest Rate
Monthly Due Date

Time to Change Direction

The next step to getting out of debt is to stop getting into further debt. The first step to getting out of a hole is to stop digging it deeper. Make a decision today, to stop using debt!

Set your priorities

- First, get caught up on current bills such as rent and utilities. You don't want to begin paying down your debt only to have the electricity shut off.
- Next start your emergency fund. A few hundred dollars will help to avoid having to stop your debt repayment to deal with a small emergency.
- Not all debt is created equal. Tax debt, garnishments, and very high interest debt (over 25% interest) must take the highest priority. List these debts in the debt snowball section of your budget first. Get them paid off as quickly as possible to limit the negative effect of the high interest rates.

- Next, list all other debt beginning with the smallest amount owed. Note, this is not the amount of the payment, but the total amount owed. Note that a mortgage payment or car payments have already been listed above in the essentials section of the budget, so don't list them again, but you might want to go back and fill in the total amount owed and interest rate for these.

Time to Get Started

- Determine if you are able to make all of the minimum payments within your budget. If you are unable to make all of the payments, we will plan to make reduced (pro-rated) payments to each creditor.
- Make minimum payments to all of your creditors and use any extra money in your budget to make extra payments to the debt at the top of your list. As you pay off a debt, take the amount of that payment and add it to the next debt on the list. Extra money from selling things, an extra job or overtime should be added to the payment of the top item on the list.

Sample Debt Snowball

Debt	Total Due	Payment	Pay off Date
Furniture	150.00	50.00	3 months
Medical Bill	1,100.00	200.00	5 months (3 X 200 and 2 X 250)
Car Payment	4,250.00	300.00	10 months (5 X 300 and 5 X 550)
Total Payments		550.00	

God requires that we honor our obligations

The Bible is clear about meeting our obligations and paying what we owe.

Psalm 37:21 The wicked borrow and do not repay, but the righteous give generously;

Proverbs 3:27-28 Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbor, "Come back later; I'll give it tomorrow"— when you now have it with you.

Know your rights when dealing with creditors

The Fair Debt Collection Practices Act (FDCPA) prohibits debt collectors from using abusive, unfair, or deceptive practices to collect from you.

- A debt collector may not contact you at inconvenient times or places, such as before 8 in the morning or after 9 at night, unless you agree to it. And collectors may not contact you at work if they're told (orally or in writing) that you're not allowed to get calls there.
- A collector may contact other people – but only to find out your address, your home phone number, and where you work. Collectors usually are prohibited from contacting third parties more than once. Other than to obtain this location information about you, a debt collector generally is not permitted to discuss your debt with anyone other than you, your spouse, or your attorney.
- Every collector must send you a written “validation notice” telling you how much money you owe within five days after they first contact you. This notice also must include the name of the creditor to whom you owe the money, and how to proceed if you don't think you owe the money.
- If you don't pay a debt, a creditor or its debt collector generally can sue you to collect. If they win, the court will enter a judgment against you. The judgment states the amount of money you owe, and allows the creditor or collector to get a garnishment order against you, directing a third party, like your bank, to turn over funds from your account to pay the debt.
- Wage garnishment happens when your employer withholds part of your compensation to pay your debts. Your wages usually can be garnished only as the result of a court order. Don't ignore a lawsuit summons. If you do, you lose the opportunity to fight a wage garnishment.

Practices that are off limits for debt collectors

- **Harassment.** Debt collectors may not harass, oppress, or abuse you or any third parties they contact.
- **False statements.** Debt collectors may not lie when they are trying to collect a debt.
- **Debt collectors also are prohibited from saying that:**
 - you will be arrested if you don't pay your debt;
 - they'll seize, garnish, attach, or sell your property or wages unless they are permitted by law to take the action and intend to do so; or
 - legal action will be taken against you, if doing so would be illegal or if they don't intend to take the action.
- **Debt collectors may not:**
 - give false credit information about you to anyone, including a credit reporting company;
 - send you anything that looks like an official document from a court or government agency if it isn't

“Preparing for the Unexpected”

The Savings Solution

Proverbs 6:6-11 Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest— and poverty will come on you like a bandit and scarcity like an armed man.

Types of Savings

- **Emergency Fund**
 - Initially, you need to save \$500 to \$1,000
 - This step is necessary to protect your budget from the unexpected
 - Eventually, after debt is paid off, build the emergency fund to 3 to 6 months of expenses
 - This level of savings provides security against job loss and most financial crises
 - The emergency fund should be kept in a savings account where it is available in an emergency, but requires a decision to withdraw the money to use it. Interest rates are not significant for this money.
- **Large Purchases**
 - Cars, appliances, furniture, etc
 - Christmas Gifts
 - Vacations
 - Any item too large to be funded through the monthly budget
 - This keeps you from paying high interest rates for purchases on credit
 - This money can be kept in one or more savings accounts and funded by transfers in your monthly budget. The interest rate for the account is not significant since this savings is usually short term (1 to 3 years or less)
- **Retirement**
 - Sources for retirement income:
 - Social Security – likely to undergo significant changes in future years to remain viable. Waiting to begin receiving Social Security until at least full retirement (66 to 67 yrs old) or even to age 70 will result in significantly more money in your retirement.

- Pension Plans (Defined Benefit Plans) – Except for government pensions and a few large companies, pensions are becoming rare. A major concern is pensions that are underfunded, leaving future benefits potentially at risk.
 - Annuities – These financial plans can pay a monthly income for life, ensuring that you do not outlive your money. High inflation rates, however, can erode the value of your monthly income over time.
 - Traditional IRA's, 401(k) and 403(b) plans – These plans allow you to set aside money and get a tax deduction on your contribution as well as deferring taxes on the income earned by your account until you withdraw the money in retirement. Some employers offer matching contributions. If yours offers this, you should always save enough to maximize the match and take advantage of this free money.
 - Roth IRA's and Roth 401(k) plans – Unlike traditional IRA's and 401(k)'s these plans are funded with after tax dollars. There is no present tax deduction but the fund grows tax free and can be withdrawn in retirement tax free.
- Someday, you will need to retire and counting on the government for your retirement is not an acceptable solution. Social Security currently provides an average of only \$1,200 a month and is likely to get cut in the future.
- The earlier you start this process, the more your savings will grow. Investing \$200 a month over 40 years at 7% return will result in over \$500,000 while investing the same amount for the last ten years before retirement results in less than \$35,000 for retirement.
- When you retire, you should plan on withdrawing about 4% of your investments the first year and adjust that for inflation each year thereafter. This results in a good chance of your money lasting the rest of your life.
- **Children's College Fund**
 - Information on college savings plans can be found at www.savingforcollege.com
 - 529 plans allow tax sheltered savings for college
 - Nebraska has one of the highest rated savings plans
 - Consider other options for college funding such as scholarships and work-study

What keeps us from saving money?

- Lack of a budget
 - Lack of a plan for spending will leave no money for savings
- Lack of contentment
 - Our inability to say “No” to ourselves and impulsive purchasing will leave nothing for long term savings.
- Lack of commitment
 - Understanding the importance of saving money for the future will lead to a strong commitment to saving.

Philippians 4:11-13 For I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.

Understanding Risk

- Life will always have some risks. We cannot eliminate all risks and probably wouldn't want to. A life without risk isn't really living.
- Bad things will happen to you. The person who says “It won't happen to me” will be unprepared and surprised
- Through planning we can effectively reduce our risks

Planning for risk

- Budgeting and Cash Flow Planning
- The risk of Debt
- Reducing risk with savings – the role of your emergency fund
- Sharing risk through Insurance
 - Purpose of Insurance – Covering the cost of unpredictable events that you would be unable to cover yourself
 - Types of Insurance
 - Home , Renters and Auto Insurance
 - Health Insurance
 - Life Insurance
 - Disability Insurance
 - Long Term Care Insurance
 - Reducing Insurance cost
 - Reduce benefits
 - Increase deductibles and co-pays

- Preparing for the unthinkable – Preparing a will
 - What will happen to your children if you are not there?
 - What will happen to your possessions when you are gone?
- The ultimate source of our security

Psalm 4:8 I will lie down and sleep in peace, for you alone, O LORD, make me dwell in safety.

Psalm 18:1-2, 30 I love you, O LORD, my strength. The LORD is my rock, my fortress and my deliverer; my God is my rock, in whom I take refuge. He is my shield and the horn of my salvation, my stronghold. As for God, his way is perfect; the word of the LORD is flawless. He is a shield for all who take refuge in him.

Philippians 4:6-7 Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

How Can I Know I Am a Christian?

All people are guilty of sin and are under the penalty of sin – death.

“For all have sinned and fall short of the glory of God”

- Romans 3:23

“For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.”

- Romans 6:23

Jesus Christ died in our place that we might be forgiven.

“But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.”

- Romans 5:8

He himself bore our sins in his body on the tree, so that we might die to sins and live for righteousness; by his wounds you have been healed.

- 1 Peter 2:24

God asks us to believe in Him to receive this free gift

“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

- John 3:16

That if you confess with your mouth, “Jesus is Lord,” and believe in your heart that God raised him from the dead, you will be saved. For it is with your heart that you believe and are justified, and it is with your mouth that you confess and are saved.

- Romans 10:9,10

Changing Your Life!

When we become a Christian and accept Christ as our Savior, we are a new creation of God with a fresh start in life.

Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!

-2 Corinthians 5:17

God has an incredible plan for our lives and wants us to succeed.

For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future.

-Jeremiah 29:11

God is able to do more than we can even imagine in our lives when we choose to live for Him.

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us.

-Ephesians 3:20

When we fail Him (and we will), He promises to forgive us.

If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.

-1 John 1:9

Nothing can ever separate us from God's love for us.

In all these things we are more than conquerors through him who loved us. For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.

-Romans 8:37-39



Personal Resilience Program

By Pastor Dave Dickinson
April 2015 Edition

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The Crossroads Program

A New Way of Life

Helping individuals "restart" their lives and build resilience, Crossroads is making a positive impact with our Christ-centered, 4-Phase Program focused on building character, learning practical living skills, gaining employment, and ultimately developing a firm foundation on which to build self-sufficiency.

The 4 Phase Program at Crossroads

- Phase 1 – Guests are required to attend all required PRP Classes. Missed classes will be made up on-line or as classes are taught again in the rotation. This will usually take from 5 to 10 weeks, but if classes are missed, it will take longer. Guests must get a job to move to Phase 2
- Phase 2 – Guests are required to complete any PRP classes not completed in Phase 1. This can be done through attending classes, as possible, or on-line. Guests must hold a job for 30 days and complete all required PRP classes to move to Phase 3.
- Phase 3 – Guests are required to save \$1,000 and if you have debt, to pay off enough debt to make a monthly budget workable in addition to having the first month's rent and deposit. They must also continue to be employed.
- Phase 4 – Guests in phase 4 are given leadership responsibilities and may receive additional training for their leadership position.
- Our goal is for people to complete at least phase 3 before leaving Crossroads so they are best equipped for success after leaving. Those graduating in this way will receive recognition and a celebration as they leave to begin the next phase of their lives.

Progress Meetings

- All guests will have a regularly scheduled meeting with your Program Director for personal goal setting and assessment. If guests are not able to make it at their scheduled time, they must reschedule with the office. Meetings will review:
 - Goals and progress toward those goals
 - Preparation of your personal budget on a monthly basis
 - Program participation including:
 - Attendance at devotions

- PRP Progress
- Community Service participation and chores
- Discussion of issues that may impact the guest's progress
- Discussion of issues that affect other guests

PRP Classes

- PRP Classes are usually taught on Monday through Friday. These classes are required of everyone in Phases One and Two until you have completed all of the required classes.

Classes include:

- Financial Resiliency
- Enemies of Resilience
- Beliefs Matter
- Managing Your Life
- Resolving Everyday Conflict
- These classes are designed to equip you with the tools you need to be successful in this program and also in life after Crossroads. If you miss any classes, you will be required to make them up before moving on to Phase 3.
- Some of the classes are available online and can be complete at the guest's convenience. This option is primarily for those who are working during the time the classes are offered. In order to complete the class you must also complete the quiz as proof of taking the class.

Accounting for Money:

- All guests are required to complete a budget at the beginning of every month. One or more Budget Meetings will be held in the last week of each month to help guide guests through the process of creating a budget and attendance is required at one of the meetings. This budget will include all planned expenditures for the month including the amount expected to be placed in savings. Budgets may be amended with the approval of your program director throughout the month.
- All guests at Crossroads are required to turn in their money to the Program Director for safe-keeping and accountability. This includes money from SSI, ADC, child support, etc. In addition any bank cards or EBT cards are to be turned in as well.
 - This money is still your money. You are not giving money to Crossroads.
 - This money is safe. Strict accounting is made for every dollar of your money. Whenever you put money in or take money out, you will sign a ledger sheet. In addition, the balance in each account is frequently audited to ensure that no mistakes are made. The money and the ledgers are kept in a safe.
 - You will be able to get money out for basic needs. You can use this money to pay bills and buy things you need. It is the goal, however, that you begin to

create savings that you can use later when you are ready to move out to a place of your own.

- If you need to withdraw money from your savings, you will need to first complete your budget with your program director and will then be allowed to withdraw cash from savings for budgeted items.
- All spending on EBT cards and bank cards must also be accounted for with receipts and a monthly statement or printed balance of the account. Amounts spent must be accounted for on the monthly budget.
- The savings goal we would like to see everyone reach during their time at Crossroads is to pay down the bulk of their debt, save enough money for the deposits and first month's rent on a place to live and have a \$1,000 emergency fund to cover unexpected expenses. This level of savings will help to make for a smooth transition from Crossroads to a place of your own.

Accounting for Medications

- Due to the potential for misuse and abuse, all prescription medications must be returned in to the office. Medications will be counted and recorded for your safety.
- When you need to take your medications, you will come to the medication window and request your medications. You remain responsible for remembering to take your medications. All medications must be taken as prescribed.
- If you need to take a medication overnight or when the desk is not staffed, you should request your medication in advance. You will be given enough medication to cover until the desk is once again staffed.
- Whenever you get a refill of your medications, you must immediately turn them in at the desk.
- When you leave Crossroads you will be given any remaining medications.

Chores and Community Service

- Guests are asked to “give back” by their participation in completing chores and community service.
- Each week, prior to Monday morning, chores will be assigned and are to be completed daily for the next week. Everyone will be expected to complete their assigned chores daily.
- In addition to these chores, those eating at each meal will be assigned to help with preparing or cleaning up for each meal.
- Community service may include helping with the receiving and handling of donations (this provides some of the funding for this facility), as well as special projects that help out Crossroads or other organizations in our community.

Security

- Men are not allowed in the women's area at any time and women are not allowed in the men's area without staff approval.
- With the exception of legally married couples, as defined by the state of Nebraska, physical, sexual, flirtatious or romantic contact with members of either the same sex or the opposite sex is strictly prohibited.
- Use of illegal drugs and alcohol, whether on or off-site, are prohibited while you are residing at Crossroads. Drug and alcohol testing can be performed at any time and refusal to take a test will be considered as evidence of drug or alcohol use.
- Smoking is permitted in the designated smoking areas only and only between the hours of 5:00 am and 10:30 on weekdays or midnight on weekends. If you are smoking after the doors are locked, you will need to be let in by night security. Smoking in any other area of the facility will result in disciplinary actions.
- Guests are required to sign-in and sign out of the facility when you leave and when you return. It is very important that we know who is in the building at all times.
- Curfew is at 9:30 pm every evening. If you will be returning after 9:30 pm you must get permission from the Crossroads staff. All guests are required to sign in at curfew each night at the office by 9:30 pm. Doors will be locked 30 minutes after curfew and you will have to be let in by night security.
- Lights out is at 10:30 on Sunday thru Thursday and midnight on Friday and Saturday. All guest are to be in their rooms after these times.
- Guests must get advanced permission from the Program Director for an overnight stay away from Crossroads. Drug and alcohol testing may also be required upon return to Crossroads.

Daily Devotions

- Devotions are held every day after breakfast and are required of all who have not been excused by the Program Director.

Meal Hours

- Meal hours at Crossroads will be posted. If you plan to have guest eat with you, please notify the kitchen in advance. If you will miss a meal because of your work schedule, you can request either a sack lunch or a late plate. These need to be requested in advance.

Laundry

- You will be assigned a time for your laundry. Please abide by this schedule and avoid using someone else's time. Laundry products are available at the desk.

Room Checks

- Rooms need to be cleaned on a daily basis and may be checked by staff at any time during the day. Guests are limited to two bags or totes (approximately 13 gal.) of personal belongings at all times during your stay at Crossroads. If you have too much stuff to fit in your room, you will be asked to either put it in storage or dispose of some of it.

Supervision of Children

- Parents are responsible for supervising their own children at all times. The toy room and craft areas must be cleaned up before leaving the area. Guests are not allowed to care for children of other guests unless approved by the Program Director.

A Story of Resilience

By Pastor Dave Dickinson

Dealing with a crisis, a major life change or major setback is an inescapable aspect of life. Whether it is a health crisis, a financial setback, loss of a job or a broken relationship there comes a time when each of us must face the necessity of bouncing back from the unimaginable. Resilience is defined as the “the capacity to recover quickly from difficulties.” Resilience is the difference between the person whose response to a disaster incapacitates them leaving them unable to cope with life and another individual in the same situation who responds with a determination to come back and rise above the obstacles.

How we cope with adversity and react to a crisis demonstrates our ability to be resilient and recover from adversity and be ready to take on the challenges of life. Studies have shown that resilient people share a number of skills and abilities that keep them from being overwhelmed and overcome by their difficulties. In this book, we will explore some of the important characteristics of resilience which can in fact be developed and make one more capable of moving beyond the difficulties of life. As you proceed through the following pages, I want you to know that these truths have been lived and applied in real life and I am a testimony that these principles do in fact work.

My own story of resilience began on November 28th, 1959, when I was only six years old. My family lived in Chicago and my father worked at the Santa Fe railroad while also studying at Northern Baptist Seminary to be a pastor. My father worked the overnight shift and one morning as we awoke for breakfast, I could read a real concern from my mother. Dad was usually home by this time, but today he wasn't. As the day went on the concern grew greater until finally the police came to the door. My father was a “missing person.” In the ensuing days, the concern and the questions just grew deeper. My dad's picture appeared on the front page of the Chicago papers and numerous church families and friends began dropping in. To a six year old the only question that mattered was the one no one could answer, “Where's my daddy?”

As the days stretched into weeks, the visits from friends and police officers with questions slowed. There were no more news stories and the concerns became “What do we do now?” My mother had been a stay at home mother and I had three younger siblings. With four children, six and under, she had no choice but to go on welfare. We soon moved to a cheaper basement apartment in the Humboldt Park neighborhood. Life had changed dramatically!

The apartment had cracked and peeling paint and plaster. The neighborhood definitely was more dangerous. The one good thing about our new home was that we were just one block from our new church, Salem Evangelical Free Church. It was at Salem over the ensuing years, that I would find strength and support from people who genuinely loved our family and reached out to help.

The years that followed brought many new challenges. My brothers and sister had very limited memories of dad and my own memories were quickly fading. My mother was consumed with providing for four children on welfare and food stamps. My brother and I took on several paper routes when we were in elementary school, although, we were eventually forced to give them up due to the danger of being robbed frequently while collecting from customers.

I often wondered how life would have been different if my dad hadn't disappeared on that fateful day. I yearned for someone to teach me to play baseball and God brought a crippled boy named Mike into my life who had an endless knowledge of baseball despite the braces on his legs. I desired men I could look up to and God provided several Awana leaders through our church who sought to include me in their activities. I discovered quickly that I needed to be strong for my mother and younger siblings. I was the "man of the house."

During this time, my spiritual life was a source of strength. My mother frequently read the Bible with us and we went to church every time there was an activity we could attend. But this was more than religion, this was a relationship with God that provided hope in the midst of discouraging circumstances. One Bible verse that was especially important during this time was John 1:12 "But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name." While my earthly father was gone, I had a Heavenly Father who wanted me to be a part of His family, and He would never leave me.

After seven long years in the inner city, 17 robbery attempts (including the same bicycle three times), and growing to be a teenager on the verge of starting high school, my mother went to court to have my father declared legally dead. This legal action would allow us to receive survivor's benefits and enable us to move out of the city of Chicago. After another year, due to an insurance company's fight to avoid paying a small life insurance policy, my father was declared legally dead. In my own mind, I had long ago come to that conclusion. Somehow, my father must be dead. It was the only explanation that accounted for his being gone so long.

We immediately moved to western Nebraska to serve as winter caretakers of the Maranatha Bible Camp at Maxwell, Nebraska. Maxwell had a population at the time of 320, a far cry from the city of Chicago. To say this experience was culture shock is a gross understatement. There was the beauty of the camp and the great opportunities to learn and grow in the ministry of the camp. But there was also the feeling of being alone among a class of students who had been together since kindergarten, the alienation of living in a culture I didn't understand or really fit into.

As I had done in Chicago, I soaked up information, sought out mentors and tried new things I wasn't sure I could accomplish. Although I had started woefully behind my class academically, I finally managed to get on the honor roll as a senior. Although I was very small I played football, basketball and ran the mile in track, none with much success, but all a new experience and an opportunity to discover myself and my abilities.

After four years of high school, I returned to Chicago to attend Moody Bible Institute and prepare for the pastoral ministry. After graduating from Moody, I met and married my wife and once again confronted the impact of not having a father. I didn't know how to be a husband or father and many of the models around me were deeply flawed. Once again, I turned to my

Bible and the advice of godly men I could trust as I stumbled and searched for how to lead a family.

As I began to raise my own family, I thought that final chapter of the story of my father had been written. The full story, however, was just beginning.

One afternoon, I received a phone call from my mother. She had been contacted by a representative of the Social Security Administration. She explained that my father had been living under another identity for over 35 years and had been exposed only when he attempted to collect Social Security benefits under his assumed name.

Over the coming months I would learn that my father intentionally choose to disappear that day in Chicago, created a new identity complete with a new Social Security number, met another woman and married her, and had three children, the oldest of whom is also named David. In the years since he disappeared, he had held jobs for which he was overqualified so he wouldn't risk someone checking out his college education or background. He even used his theological education as he rose to leadership within his church.

The emotions that accompanied this revelation were overwhelming. I felt betrayed, abandoned and rejected amidst many other confusing feelings. As the days passed these feelings developed into deep feelings of anger and resentment about what my father had done to me.

Every aspect of my life was soon impacted by this revelation. I was distracted at my job, my work as a volunteer youth minister was suffering and I was becoming more distant with my own wife and children. I discovered that anger was a poison working from within, eating away at me with every passing day.

A few months after the revelation, I led a youth trip of approximately 60 teenagers to a youth conference conducted by Dawson McAllister. His theme for the two day conference was family conflict. In one session he discussed how to deal with hurts and anger over past wrongs. He talked about how anger repeatedly victimizes us even after the original hurt. He also warned that this anger usually results in our anger hurting those closest to us.

My wife and my three daughters were all in the audience that day and I knew that I could not hold on to my anger at the risk of hurting them. I had to do what I did not want to do, forgive my father. There were initially no feelings of forgiveness or compassion. It was simply a choice to release the anger building up inside of me. Making this choice didn't bring immediate results either. Over the next days and weeks, I found myself repeatedly affirming my decision to release my anger and choose not to dwell on what my dad had done. Gradually, those around me began to see the change and more importantly, I began to see the change in myself.

There were still some tough times, such as the first thanksgiving, which had always marked the time that my father had disappeared. The memories and feelings would come rushing back and just as I was sinking into self pity and bitterness, I would be reminded of my decision to forgive. My only recourse in those times has been to ask God to give me the strength to once again walk away from the anger. Gradually, those episodes have become less frequent and anger has been

replaced with pity for a man who lived in hiding and missed a great relationship with my mother, brothers and sister.

The years have passed and my father and his second wife have both passed away. Although I did write to my father, I never had a relationship with my dad again. I have met and become good friends with my half brothers and sister. My own children are grown and have families of their own. I am so grateful that God caught me as I was slipping into anger and bitterness and that he provided for me the means of being resilient even in my darkest moments.

There have also been other challenges and times when I have had to go back again to these important principles and the timeless truths of God's Word, the Bible. These principles have brought me through financial setbacks and health challenges, the trauma of raising three daughters and the counseling of others in times of crisis over nearly 40 years of ministry.

The contents of this book on resilience are really a documentation of my own journey. Our lives never have to be defined by our past. The future is what we choose to make it today. My prayer for you is that you will join me on this exciting, life changing journey of resilience.

Enemies of Resilient Thinking

Distorted Thinking

Anger

Fear

Guilt and Shame

Habits and Addictions

Distorted Thinking

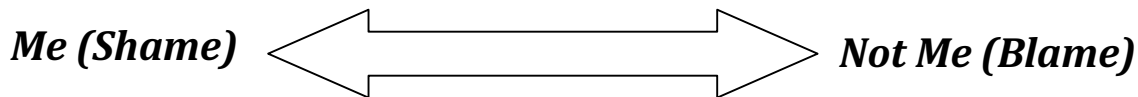
When we encounter a crisis in our lives and it is most critical that we make the best possible decisions, our thinking is often clouded or distorted. This distorted thinking results in an inaccurate view of the situation and consequently leads to poor decisions and an even deeper crisis in the future. The first step to addressing a crisis is to get a clear picture of our situation so that we can make the best decisions about how to deal with the crisis.



Proverbs 14:12 *There is a way that seems right to a man, but in the end it leads to death.*

In the following pages, I will outline three major distortions in our thinking that often lead to a distorted view of our problems:

Me – Not me (Shame – Blame)



- A. Me thinking – I'm such a loser...
 - 1) Accepting responsibility for things we are not responsible for
 - 2) Confuses empathy with responsibility
 - 3) Often demonstrated in abuse victims
- B. Not me thinking – It's not my fault...
 - 1) All of our adversities are the fault of others
 - 2) Refusal to take personal responsibility
 - 3) Reflects a fear of taking responsibility

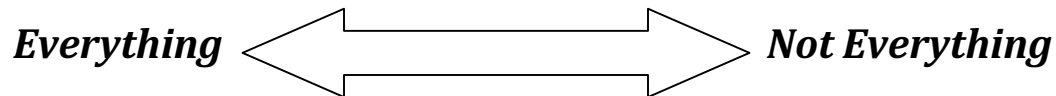
The Truth:

- We are personally responsible for many of the problems in our lives, but...
- Not all of our problems are due to our decisions and actions.

The Dangers:

- If we do not seek to determine what is our responsibility and what is not, we do not have a clear picture of the problem and cannot begin to solve the problem.
- We are unable to address or fix problems for which we refuse to take responsibility.

Everything – Not everything (Dramatic – Minimizing)



- A. Everything thinking – My whole life is ruined...
 - 1) Tendency to blow things out of proportion
 - 2) Overestimates the consequences of the problem
 - 3) Minor issues become major drama
- B. Not everything thinking – I should be free to do whatever I want...
 - 1) Ignores the consequences of our own actions
 - 2) Assumes no responsibility for negative outcomes.
 - 3) Minimizes the scope of the problem

The Truth:

- All of our actions have consequences
- Consequences are never hopeless

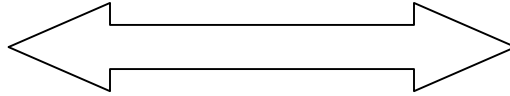
The Dangers:

- Overestimating consequences creates the illusion that problems cannot ever be solved.
- Minimizing consequences creates the illusion that problems don't need to be solved.
- In either case, real change that will positively impact the future is unlikely.
- In either case, there is no reason to turn to God for His help and guidance.

2 Corinthians 4:7-9, 16-18 But we have this treasure in jars of clay to show that this all-surpassing power is from God and not from us. [8] We are hard pressed on every side, but not crushed; perplexed, but not in despair; [9] persecuted, but not abandoned; struck down, but not destroyed. [16] Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. [17] For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. [18] So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal.

Always – Not always (Pessimism – Optimism or invincible)

Always



Not Always

- A. Always thinking – I always mess things up...
 - 1) Assumes negative things about the future
 - 2) Makes predictions based on the past
- B. Not always thinking – It will never happen to me...
 - 1) Assumes everything will be OK in the future even if we make poor choices now
 - 2) Ignores the lessons of the past

The Truth:

- Our past does not dictate our future. Change is a choice we can make.
- Our choices today do impact our future and are a major influence on our future outcomes

The Dangers:

- “Always” thinking makes the assumption that we cannot change.
- “Not Always” thinking disconnects our decisions from our outcomes.
- Both views fail to provide hope for the future that is rooted in reality

2 Corinthians 5:17 Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!

Romans 15:13 May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.

Principles for Resilient Thinking

1. Don't always trust your own understanding

Proverbs 3:5-8 Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight. Do not be wise in your own eyes; fear the LORD and shun evil. This will bring health to your body and nourishment to your bones.

- What is the risk of trusting our own judgment?

2. Focus your mind on healthy thoughts

Philippians 4:8-9 *Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Whatever you have learned or received or heard from me, or seen in me—put it into practice. And the God of peace will be with you.*

- Why is it important to discipline our thoughts?
- What are the consequences of undisciplined thoughts?

Philippians 4:13 *I can do everything through him who gives me strength.*

- In what ways is this a balanced view of life?

3. Don't conform your thinking to the world around you

Romans 12:1-3 *Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship. Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will. For by the grace given me I say to every one of you: Do not think of yourself more highly than you ought, but rather think of yourself with sober judgment, in accordance with the measure of faith God has given you.*

Colossians 2:8 *See to it that no one takes you captive through hollow and deceptive philosophy, which depends on human tradition and the basic principles of this world rather than on Christ.*

- In what ways does the world around us negatively affect our thinking?

4. Trust in God leads to a steadfast mind

Isa 26:3-4 *You will keep in perfect peace him whose mind is steadfast, because he trusts in you. Trust in the LORD forever, for the LORD, the LORD, is the Rock eternal.*

Enemies of Resilience – Anger

Anger has devastating effects on many areas of our lives. Physically, our health cannot withstand prolonged anger, rage and resentment. Anger disrupts our ability to do our jobs, work well with others and get ahead in life. Most importantly, anger results in long term damage to relationships within families and among friends.

When we encounter a major crisis in life, many times, we find anger at the foundation of the crisis. Even if anger has not been the cause of the crisis, it can be the reason we find it difficult to overcome the obstacles we face. In this lesson, we will look at three aspects of anger and some important Biblical principles for dealing with anger in ways that will enable us to be resilient in every area of our lives.

Explosive Anger – Violent Rage

Anger that erupts into verbal or physical violence is explosive anger. Most often, the expression of this anger is way out of proportion to the action that triggered the anger. Examples of this anger are a loss of temper, hitting and destruction of property.



This form of anger leads to violent assaults and property damage that is not only destructive to relationships, but can also be criminal.

Controlling violent rage

- A. Determine to get explosive anger under control – no more excuses
Ephesians 4:31 *Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice.*
- B. Recognize the seriousness of angry outbursts. Your anger interferes with all of your relationships, even your relationship to God
Matthew 5:21-24 *“You have heard that it was said to the people long ago, ‘Do not murder, and anyone who murders will be subject to judgment.’
But I tell you that anyone who is angry with his brother will be subject to judgment...
“Therefore, if you are offering your gift at the altar and there remember that your brother has something against you, leave your gift there in front of the altar. First go and be reconciled to your brother; then come and offer your gift.*
- C. Deal with anger immediately. Suppressed anger only gets worse. Talk it out and resolve disagreements while they are small. Take a short time-out if necessary to cool off, but commit to resolving the issue as soon as possible.
Ephesians 4:26-27 *“In your anger do not sin”: Do not let the sun go down while you are still angry and do not give the devil a foothold.*

Flammable Anger – Verbal Anger

Flammable anger often starts much more slowly and quietly than explosive anger, but its consequences can be just as damaging. This form of anger seeks to inflict hurt on the object of our anger usually by the things we say. Examples of verbal anger are insults, name calling, gossip and lies.



While the old saying is that “Sticks and stones will break my bones, but words will never hurt me,” it simply isn’t true. Words can inflict hurt that lasts a lifetime, and once said can spread like wild fire and can never be retracted.

Quenching Verbal Anger

- A. The things we say can be as destructive as violent actions. Don’t minimize the damage this anger can inflict on others. All too often, we excuse the things we say with statements like, “I was just being honest” or “That’s just how I am.” The truth is that we are doing great damage to the people around us with the words that we say. This is especially true for impressionable children.

James 3:16 *The tongue also is a fire, a world of evil among the parts of the body. It corrupts the whole person, sets the whole course of his life on fire, and is itself set on fire by hell.*

- B. Watch everything that comes out of your mouth. It’s always better to think before you speak. Like your mother said, “If you can’t say something good, don’t say anything at all.”

Ephesians 4:29 *Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen.*

- C. To clean up your mouth you must first clean up your heart. What comes out of your mouth started in your mind and heart. Don’t allow yourself to even think angry thoughts or vengeful plans.

Luke 6:45 *The good man brings good things out of the good stored up in his heart, and the evil man brings evil things out of the evil stored up in his heart. For out of the overflow of his heart his mouth speaks.*

- D. Let everything you say reflect both truth and love. Truth without love can be mean and love without truth is deceptive.

Ephesians 4:15 *Instead, speaking the truth in love, we will in all things grow up into him who is the Head, that is, Christ.*

Corrosive Anger – Bitterness, Unresolved Anger

Corrosive anger is not as visible as the previous two kinds of anger, but may even be most damaging to the person consumed by this form of anger. Bitterness is anger that is unresolved and often suppressed or even denied. Examples of unresolved anger are unresolved conflicts, past abuse and hurt feelings.



This form of anger can last for years after the initial hurt and can have devastating impact on a person. “Silent suffering” often results in physical problems such as ulcers and high blood presser, strained relationships and the inability to enjoy life. Even worse is that this form of anger eventually results in our lashing out at others who may not have even been involved in the initial hurt and damaging the lives of those we love.

The Cycle of Victimization

<i>Action</i>	<i>Victim</i>	<i>Victimizer</i>
The Hurt	You	Others
The Anger	You	You
The Rage	Others	You

Resolving Bitterness

- A. The only solution for bitterness is forgiveness, forgiveness modeled by Jesus Christ
Ephesians 4:31-32 *Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice. Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.*
- B. Understanding Forgiveness
- Forgiveness is not a feeling, it is a choice to no longer hang on to the anger.
 - Forgiveness is not something we do for the benefit of the offender, but something we do as part of our own healing.
 - Forgiveness does not require that the offender be sorry or even ask for forgiveness.
 - Forgiveness does not excuse the sin. It recognizes that the offense was evil and can only be dealt with by forgiveness.
 - Forgiveness does not deny the hurt.
 - Forgiveness does not remove the consequences. The consequences for the action may be unaffected. The real issue is that the anger has been dealt with.
 - Forgiveness does not always restore the relationship. The future relationship may still not be safe.

- C. The promises of forgiveness
 - a) I will not dwell on this incident
 - b) I will not bring this up and use it against you
 - c) I will not spread my anger to others by talking about you

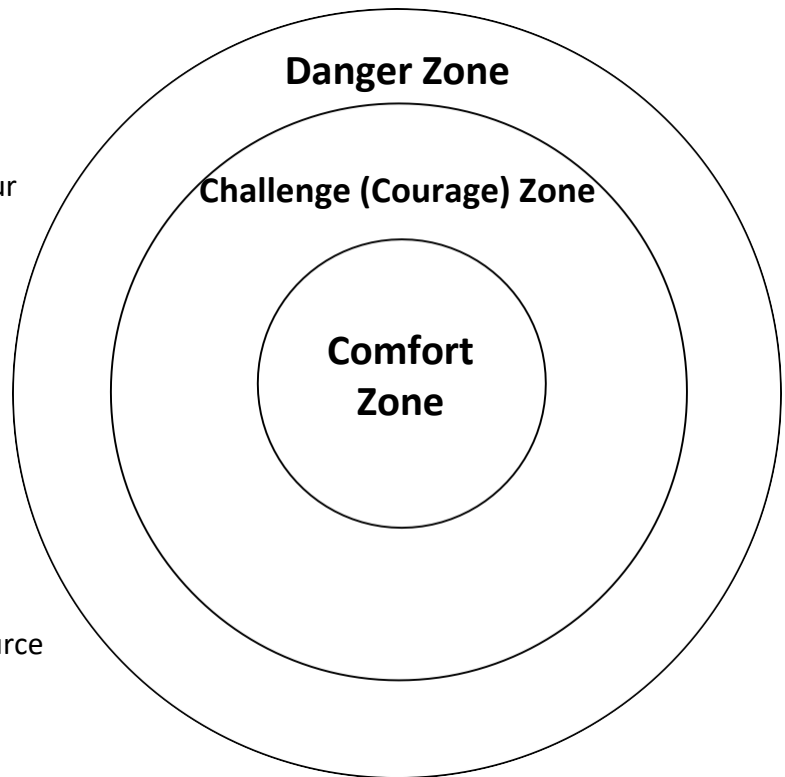
- D. Forgiveness doesn't mean that our feelings are immediately changed. Forgiveness may need to be repeated.
Matthew 18:21-22 *Then Peter came to Jesus and asked, "Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?" Jesus answered, "I tell you, not seven times, but seventy times seven"*

Forgiveness releases you from the anger!

Enemies of Resilience – Fear

The Role of Fear in Our Lives

- Fear helps us to assess risk in our lives.
 - Events in our comfort zone elicit little fear.
 - Events in our challenge zone are accompanied with a sense of caution that heightens our attention and focus.
 - Fear keeps us from attempting tasks in our danger zone and is a source of self-protection.



- Consider some examples of events you would place in each of these zones:
 - Your Comfort Zone
 - Your Courage Zone
 - Your Danger Zone

The Focuses of Fear

In each of the following, fear can function in a positive way to alert us to risks and dangers, but can also lead to a failure to have the courage necessary to live life to the fullest.

- Fear of consequences – Sometimes the consequences of a right action are difficult and uncomfortable
- Fear of the uncontrollable – People and situations are often beyond our personal control and are not predictable.

- Fear of the unknown and the future – No one can truly know the future.
- Fear of failure – Everything we attempt brings the potential for both success and failure. Fear focuses on the possibility of failure
- Fear of death – This may be the greatest fear of all for most people

The Many Faces of Fear

Fear presents itself in many different ways. Some of the most common expressions of fear are:

- Anxiety and worry
- Withdrawal and avoidance
- Acting out to divert attention
- Damaged relationships
- Escape into addictive behaviors

Fear can be crippling when we cannot move beyond our comfort zone to accomplish necessary tasks or when we are held back by irrational fears. Fear also limits our relationships and makes us a captive of our own fears. A life lived in fear will result in an ever smaller comfort zone and significant regrets over what might have been, if only we had the courage.

Dealing with Fear!

**For God did not give us a spirit of timidity (fear),
but a spirit of power, of love and of self-discipline.**

2 Timothy 1:7

Power

Many of our fears center in our sense of powerlessness, and the reality is that much of life is beyond our power to control. The reality is that in our own strength, many of our challenges are beyond our abilities. In our relationship with God, however, we draw on His limitless power to overcome our fears.

Isaiah 40:28-31 *Do you not know? Have you not heard? The LORD is the everlasting God, the Creator of the ends of the earth. He will not grow tired or weary, and his understanding no one can fathom. He gives strength to the weary and increases the power of the weak. Even youths grow tired and weary, and young men stumble and fall; but those who hope in the LORD will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint.*

Isaiah 41:10 *So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand.*

Hebrews 13:5-6 *God has said, "Never will I leave you; never will I forsake you." So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"*

- What are some the circumstances in which you feel powerless?
- How can a reliance on a God who is all-powerful help you respond in these moments?

Love

Power without love is a terrifying prospect! Not only is God all powerful, but He also loves us deeply. Love makes us comfortable in the power of God.

1 John 4:18 *There is no fear in love. But perfect love drives out fear, because fear has to do with punishment. The one who fears is not made perfect in love.*

- What are some ways that love overcomes our fears?

1 John 4:9-10 *This is how God showed his love among us: He sent his one and only Son into the world that we might live through him. This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins.*

- How does our experience of God's love help us to understand the power of love to overcome our fears?

Self-Disciplined Mind

Many of the things we fear are irrational or extremely unlikely. How often do we worry about things that never happen? Keeping our mind from racing ahead and entering into an endless list of “What ifs?” is difficult, but essential to overcoming our fears.

2 Corinthians 10:5 *We demolish arguments and every pretension that sets itself up against the knowledge of God, and we take captive every thought to make it obedient to Christ.*

Mental discipline requires us to control where our minds are going and focus on those thoughts that produce resilience and not focus on things that imprison us in fear.

Philippians 4:6-8 *Do not be anxious (fearful) about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God.*

And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things.

Whenever we begin to give in to fear, anxiety or worry, God provides clear instructions for dealing with those thoughts that rob us of our peace:

- We are to honestly present our concerns to God. Don't worry, He can handle it!
- We are to be thankful for the times in the past when God has been there for us. This will give us confidence in our current trial.
- We are to claim God's promise of peace that is far above anything we can imagine. This peace does not depend.
- We are to discipline our thoughts, focusing only on those things that are constructive and not on imagined fears.

Enemies of Resilience – Guilt

Guilt deflected outward – Blame

“It’s not my fault”

“She made me do it”

- Blaming others leads us to believe that we are victims of everyone around us.
- Blaming becomes a tool of self deception that nothing is wrong with us.
- Blaming leads us to never fixing things that are wrong about ourselves. We become blind to our own faults.
- Blaming others for our own faults is destructive to our closest relationships.
- Guilt for things we have done but blamed on others can never be resolved until we are ready to take personal responsibility for our rightful guilt.

Genesis 3:11-13 *And God said, “Have you eaten from the tree that I commanded you not to eat from?”[12] The man said, “The woman you put here with me—she gave me some fruit from the tree, and I ate it.”[13] Then the LORD God said to the woman, “What is this you have done?” The woman said, “The serpent deceived me, and I ate.”*

1 John 1:8 *If we claim to be without sin, we deceive ourselves and the truth is not in us.*

Taking Responsibility

- Even if you are not fully responsible for a problem, how did you contribute to the problem?
- Why do you feel so compelled to assign blame to other people instead of taking personal responsibility?
- How has blaming kept you from solving problems and being resilient in the past?

Guilt reflected inward – Shame

It’s all my fault...

I’m such a loser...

- Shame often accepts responsibility for mistakes others have made.
- We see even little mistakes as evidence that we are flawed and unworthy.
- Shame often leads us to believe that trying to do the right thing is either futile or hypocritical.
- Shame is sometimes confused with humility or being more “spiritual.”
- Efforts to build our “self esteem” only lead to more self blame.

- Shame leads to a downward spiral of depression, abusive relationships, and addictions.

Psalm 139:14 *I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well.*

Overcoming Shame

- Understand the difference between self-esteem and self-worth.
 - Self-esteem is how we feel about ourselves and is often influenced by the opinions of others and our current circumstances. Self-esteem is based on our present performance.
 - Self-worth is our value as a person. Every human being is created by God with great value. God demonstrated our value in sending Jesus to die for us. Your performance does not determine your value.
- Be careful to not engage in negative self-talk and generalizations. “Always” and “Never” are seldom true.
- Realize that perfection is unattainable. There will always be a difference between what we visualized and reality. This only means you are human, not that you have failed.

Guilt resolved – Confession, Repentance and Forgiveness

I was wrong.

I’m sorry.

Please forgive me.

- Unresolved guilt can be a heavy burden

Psalm 32:3-4 *When I kept silent, my bones wasted away through my groaning all day long. For day and night your hand was heavy upon me; my strength was sapped as in the heat of summer. Then I acknowledged my sin to you and did not cover up my iniquity. I said, “I will confess my transgressions to the LORD”— and you forgave the guilt of my sin.*

- Resolving guilt requires confession and repentance.

Confession:

- **1 John 1:9** *If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.*
 - Confession is agreeing with God about the nature of our evil actions
 - Confession requires that we admit our failures to ourselves and to God and those we have wronged with our actions.

Repentance:

Proverbs 28:13 *He who conceals his sins does not prosper, but whoever confesses and renounces them finds mercy.*

2 Corinthians 7:10-11 *Godly sorrow brings repentance that leads to salvation and leaves no regret, but worldly sorrow brings death. See what this godly sorrow has produced in you: what earnestness, what eagerness to clear yourselves, what indignation, what alarm, what longing, what concern, what readiness to see justice done. At every point you have proved yourselves to be innocent in this matter.*

- Repentance is a change of mind toward our sin that leads to a change of direction in the future.
- Repentance does not mean that we won't fail in the future, but that we will take actions to avoid the failures of the past as much as possible

Misplaced Guilt – Guilt without Responsibility

I should have...

If only I....

- Misplaced guilt is guilt feelings where we do not bear responsibility for the wrong. This can more properly be called regret or sorrow for the actions of another.
- We often assume guilt for the actions of a spouse or child even though they are fully responsible for their own actions.

Ezekiel 18:20-22 *The soul who sins is the one who will die. The son will not share the guilt of the father, nor will the father share the guilt of the son. The righteousness of the righteous man will be credited to him, and the wickedness of the wicked will be charged against him. "But if a wicked man turns away from all the sins he has committed and keeps all my decrees and does what is just and right, he will surely live; he will not die. None of the offenses he has committed will be remembered against him. Because of the righteous things he has done, he will live.*

- Each one of us is only responsible for our own actions
- We must deal with these false feelings of guilt by trusting God

1 John 3:19-20 *This is how we know that we belong to the truth and how we set our hearts at rest in his presence: If our hearts condemn us, we know that God is greater than our hearts, and he knows everything*

Enemies of Resilience – Addictions

Negative habits, addictions or even our customary responses to certain situations can often limit our ability to be resilient in a crisis. Everyone has these areas of their life that they know are at best, not a positive force and more likely, are holding them back. Too often we see these areas as acceptable flaws that only confirm that we are only human. Unfortunately, these are often, at least partially responsible, for our failure to bounce back when misfortune strikes and we need all of our strength to fight back.

The Bible describes the struggle we all feel in these areas of our life where we know we don't measure up to how we wish we could be:

Romans 7:15-18 *I do not understand what I do. For what I want to do I do not do, but what I hate I do... As it is, it is no longer I myself who do it, but it is sin living in me. I know that nothing good lives in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out.*

Whether it's an addiction to alcohol or drugs, or a nasty habit, we have all experienced this feeling of failure to win over something we know is destructive and contrary to the kind of life we really want to live. So, how do we achieve victory over difficult habits and/or addictions?

The Big Question: Why do you do it?

While it may be tempting to gloss over this question with simple answers, it is vitally important that we really understand our motivation for doing something we know is wrong or destructive even in the face of overwhelming evidence that we are messing up our own lives in the process. Physical addiction is only a small part of this answer. The real answer is that every addiction or habit provides something we want or need. The alcoholic may be seeking to forget painful memories or that habit may be a coping mechanism for dealing with stress or any number of other reasons. Without this answer, the rest of our efforts are useless and destined to fail.

- What is a habit or addiction that you need to deal with to be more resilient?
- Why do you do it? (Think about this answer)

As we think seriously about our response to this important question, our answer actually raises additional questions.

- Is our engaging in an addictive behavior keeping us from handling situations in a healthier way? Example: An alcoholic who drinks to escape from an unhappy marriage rather than work at improving the marriage.

- Is there a better way to get the “benefits” we seek from our addiction or habit without engaging in addictive behaviors? Example: Person who smokes cigarettes to avoid gaining weight rather than using diet and exercise to control weight gain.
- Are there other issues that are not being addressed because we are treating the symptoms of our real problem with our addiction? Example: Person suffering from a diagnosed mental condition or chemical imbalance whose addiction keeps them from getting the care and treatment they really need.

The answers to these questions will help to direct us as we seek a lasting solution to the problem of addictions and negative habits.

Four Causes of Dependency¹ (Why we do it)

1. Chemical imbalance – This can be brought on by a variety of sources and needs to be diagnosed by a medical professional.
2. Unresolved events from the past – This is the focus of this unit on the “Enemies of Resilience”. Further counseling may also be helpful in this area.
3. Beliefs you hold that are inconsistent with what is true – This is the focus of the “Beliefs Matter” unit which examines how our beliefs influence the decisions we make in life.
4. Inability to cope with current conditions – This inability to cope indicates a need for building a support team to assist in dealing with difficult situations.

What does the Bible say about Addictions?

Much of what the Bible says about addictions is addressed to alcohol abuse, but can easily be applied to other forms of addiction as well. Consider the following passages:

What is the Cost of Addiction?

Addictions inevitably come at great cost, whether it be our physical health, finances, relationships or our happiness, the toll is more than we ever expect.

Proverbs 20:1 *Wine is a mocker and beer a brawler; whoever is led astray by them is not wise.*

¹ Chris Prentiss, The Alcohol and Addiction Cure, page 145

Proverbs 23:29-35 *Who has woe? Who has sorrow? Who has strife? Who has complaints? Who has needless bruises? Who has bloodshot eyes? Those who linger over wine, who go to sample bowls of mixed wine. Do not gaze at wine when it is red, when it sparkles in the cup, when it goes down smoothly! In the end it bites like a snake and poisons like a viper. Your eyes will see strange sights and your mind imagine confusing things. You will be like one sleeping on the high seas, lying on top of the rigging. "They hit me," you will say, "but I'm not hurt! They beat me, but I don't feel it! When will I wake up so I can find another drink?"*

As you can see from these passages, the Bible clearly warns against being controlled by addictions and substance abuse. The Bible also has a lot to say about how we should deal with the addictions that threaten to control our lives.

Why are We so Powerless in the Face of Addiction?

The Bible recognizes that our natural tendencies taken to extremes will result in destructive and addictive behaviors.

Galatians 5:19-21 *The acts of the sinful nature are obvious: sexual immorality, impurity and debauchery; [20] idolatry and witchcraft; hatred, discord, jealousy, fits of rage, selfish ambition, dissensions, factions [21] and envy; drunkenness, orgies, and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God.*

How do We Find Power to Overcome Addiction?

We need God's help to overcome these destructive behaviors by replacing them with the character traits that are a result of our relationship with God. When we put our trust in God, we become a new creation with a new life and a new source of power for living a life free of addictions. It is only as we yield control over our life choices to God, that we find freedom and victory in life.

2 Corinthians 5:17 *Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!*

Ephesians 5:18 *Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit.*

Galatians 5:16-17 *So I say, live by the Spirit, and you will not gratify the desires of the sinful nature. For the sinful nature desires what is contrary to the Spirit, and the Spirit what is contrary to the sinful nature. They are in conflict with each other, so that you do not do what you want.*

What does God want to put in place of My Addiction?

Galatians 5:22-25 *But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law. Those who belong to Christ Jesus have crucified the sinful nature with its passions and desires. Since we live by the Spirit, let us keep in step with the Spirit.*

Notice that many of the characteristics listed in this passage are things we sought in our addictions:

- We look for love in sexual relationships, only to feel empty and alone.
- We look for happiness and joy in a party lifestyle, but the party always ends.
- We look for peace in a bottle or a pill, only to be enslaved by it.

The reality is that all of these desired outcomes are actually side effects of a relationship with God. We only find these things in obedience to our Creator and His plan for our life.

Is Addiction ever Hopeless?

No situation is ever helpless and there is always a way out of every circumstance no matter how difficult it may seem.

1 Corinthians 10:13 *No temptation has seized you except what is common to man. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can stand up under it.*

Beliefs Matter!



Beliefs and Decision Making
Truth and Integrity
Faithfulness & Responsibility
Love for Others
Understanding Change

Beliefs and Decision Making

1. Eve bought into the lie that God's plan for her might not be in her best interest – Genesis 3:1-6

*Now the serpent was more crafty than any of the wild animals the LORD God had made. He said to the woman, "Did God really say, 'You must not eat from any tree in the garden'?" [2] The woman said to the serpent, "We may eat fruit from the trees in the garden, [3] but God did say, 'You must not eat fruit from the tree that is in the middle of the garden, and you must not touch it, or you will die.'" [4] "You will not surely die," the serpent said to the woman. [5] "**For God knows that when you eat of it your eyes will be opened, and you will be like God, knowing good and evil.**" [6] When the woman saw that the fruit of the tree was good for food and pleasing to the eye, and also desirable for gaining wisdom, she took some and ate it. She also gave some to her husband, who was with her, and he ate it.*

- When Satan questioned God's motives, what did he want Eve to believe about God?
 - How did this belief make it easier for Eve to disobey God?
2. Paul fervently pursued what he had been taught even when it was wrong – Philipians 3:4-6

*If anyone else thinks he has reasons to put confidence in the flesh, I have more: [5] circumcised on the eighth day, of the people of Israel, of the tribe of Benjamin, a Hebrew of Hebrews; in regard to the law, a Pharisee; [6] **as for zeal, persecuting the church**; as for legalistic righteousness, faultless.*

- Why did Paul believe that persecuting Christians was the right thing to do?
- What are the dangers of believing that "because I am Right I can do Wrong" or that "the end justifies the means"?

3. The Pattern we can see in these experiences:

Beliefs Matter!



- Our outcomes in life depend on our decisions. While good decisions do not always guarantee good outcomes, they greatly improve our chances of good outcomes. Bad decisions may occasionally work out, but usually will result in bad outcomes.
- The quality of our decisions is based on our beliefs about life. Beliefs that are true and real will result in the best decisions. Beliefs that are not really true will produce bad decisions.

4. Principles we can learn from these principles:

- Belief in something which is not true has dangerous consequences – Proverbs 14:12

There is a way that seems right to a man, but in the end it leads to death.

Wrong beliefs lead to bad decisions and even worse outcomes

- Wrong beliefs can seem very logical – Colossians 2:8

See to it that no one takes you captive through hollow and deceptive philosophy, which depends on human tradition and the basic principles of this world rather than on Christ.

- Making a different decision based on the same wrong belief does not fix the problem

- Admitting our beliefs are wrong can be very difficult, but essential to experiencing different results – 2 Chronicles 7:14;

If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then will I hear from heaven and will forgive their sin and will heal their land.

- Freedom is found only in believing the truth – John 8:31-32

Jesus said, "If you hold to my teaching, you are really my disciples. [32] Then you will know the truth, and the truth will set you free."

5. Questions for application

- Do you seem to have problems that repeat over and over?
- What decisions did you make that led to the problem?
- What made you think that your decision was a good decision? Is this belief true or is it possible that this is a defective belief?
- Do you have other beliefs that you suspect may not be accurate?
- What new beliefs need to replace your defective beliefs?
- How will this belief impact your future decisions and possible outcomes?

Beliefs about Truth and Integrity

Beliefs Matter!



Is truth absolute and unchanging or...

Does truth depend on the individual and the circumstances?

In most areas of our lives, we acknowledge the concept of absolute (always true) truth. For instance:

- 1 foot = 12 inches
- 1 pound = 16 ounces
- 1 hour = 60 minutes
- 1 dollar = 100 cents

We recognize that any deviation from what is true is a lie and cannot be believed. However, when it comes to our moral and ethical decisions, we think that none of the rules apply to us.

We often think that circumstances and personal feelings impact the reality of our moral decisions.

- We may believe that it is wrong to lie, but in our circumstances, we justify telling lie that benefits us.
- We want our spouse to be faithful, but when temptation to cheat presents itself we compromise our values.

- We are critical of a number of things like anger, stealing, gossip or selfishness in others but are not bothered by those same shortcomings in ourselves

John 3:19-21 This is the verdict: Light has come into the world, but men loved darkness instead of light because their deeds were evil. [20] Everyone who does evil hates the light, and will not come into the light for fear that his deeds will be exposed. [21] But whoever lives by the truth comes into the light, so that it may be seen plainly that what he has done has been done through God.”

- Why do we sometimes have trouble with drawing the lines between truth and lies, right and wrong, or light and darkness?

Four Truths About Truth

- We don't invent or create truth. We discover it. Truth is always consistent with reality, the way things are, not the way we want things to be.
- Our understanding of truth may change, but truth itself is unchanging. Most of the world once believed the world was flat. The truth was that the earth was always round.
- The truth does not depend on how strongly or sincerely we believe something to be true. Our belief in something does not make it true. It is true whether or not we believe it to be true.
- When something is true, it is true for all people, everywhere, at all times. Universal truths do not change based on who or when or where we are making the observation.

Romans 1:25 They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator—who is forever praised.

- What happens when we deny what is true?

Discerning the difference between the truth and a lie can often be difficult. With the explosion of information available to us and the ease of making anything look good, more and more people are being led astray by lies posing as the truth. Consider the following sources of information, and for each one think about ways you have found it reliable and also times each one has proven to be wrong:

- The Internet
- Your Friends
- Popular media (music, TV and movies)

- Books
- Teachers and authorities
- Your own feelings

In this environment, it is difficult to develop a reliable standard for truth. Fortunately, God has not left us without clear instructions for knowing the truth.

Proverbs 3:5-7 Trust in the LORD with all your heart and lean not on your own understanding; [6] in all your ways acknowledge him, and he will make your paths straight. [7] Do not be wise in your own eyes; fear the LORD and shun evil.

- Why do you think this verse warns us to not trust our own understanding of what is true?
- What are we to do if we can't trust our own understanding?

John 8:31-32 Jesus said, "If you hold to my teaching, you are really my disciples. [32] Then you will know the truth, and the truth will set you free."

Psalms 25:4-5 Show me your ways, O LORD, teach me your paths; [5] guide me in your truth and teach me, for you are God my Savior, and my hope is in you all day long.

- Where can we be sure of finding the truth?
- What is the result of living the truth consistently?

Some would argue that while the Bible was true at one time, that times have changed and what may have been true when the Bible was written, is no longer true. The problem with this belief is that it also requires God to change. If God is perfect and God changes, then God can no longer be perfect. Truth is what is like God, falsehood is that which is not like God.

James 1:17 Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

- Why is it important that God does not change?

Proverbs 23:23 Buy the truth and do not sell it; get wisdom, discipline and understanding.

How to Make the Right Decision

1. Consider all of your options in the situation. Sometimes we make the wrong decision simply because we choose the first thing that came to mind.
2. Compare your options to the character of God. The option(s) most like God are probably the right choice.
3. Consider the results of your choice. Some options may have uncomfortable consequences right now, but would be far better for us in the long term. Every command of God has a twofold purpose in our lives.
 - To protect us from things that may bring us harm.
 - To provide a better life than the consequences of violating God's commands
4. Trust God to give you the strength and wisdom to follow through with the right decision.

Beliefs about Wisdom

Beliefs Matter!



In virtually every area of life, most decisions present us with multiple options. There are some options we know would be a poor decision, but how do we make choices when the options aren't quite as clear? How do we separate the acceptable decision from the best decision? We describe this ability to discern the best decision as wisdom. While all of us would like to think we are wise, our track record often betrays a serious lack of good judgment.

The Most Important Question!

As we make decisions in life, one of the things that betrays a flawed belief system is the questions we use in the process of making our decisions. For many people, the primary question we ask ourselves is:

What do I want to do?

This question leads to decisions which are often emotional, impulsive and focused only on the immediate circumstances. Instead of this question, Biblical beliefs would instead ask the question:

What is the wise thing to do?

This question evaluates the decision from an entirely different perspective and requires that we consider the potential impact of our decisions. We can further clarify this question with the following variations on this important question:

- In light of my past experiences and decisions, what is the wise thing to do?
- In light of my current circumstances, what is the wise thing to do?
- In light of my future hopes and dreams, what is the wise thing to do?

The reality is you never want to trade what you want the most in your future for what you want in the moment. Wise decisions will consider the moral consequences of the decision and will always look for God's will in the decision.

Ephesians 5:15-17 *Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil. Therefore do not be foolish, but understand what the Lord's will is.*

The book of Proverbs has a great deal to say about wisdom and the lack of wisdom. In the book of Proverbs, written by King Solomon, there are three terms used for people who are lacking wisdom.

- **The Simple** – One who is naïve or lacking in knowledge and experience.

Proverbs 7:7 I saw among the simple, I noticed among the young men, a youth who lacked judgment.

- The simple person is often associated with youth and inexperience

Proverbs 14:15 A simple man believes anything, but a prudent man gives thought to his steps.

- Why would the simple be easily influenced by others?

Proverbs 22:3 A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.

- What are some ways the simple suffer because their lack of wisdom?
- Given our description of the simple person, what do you think is the cure for the simple?

- **The Fool** – One who knows what to do but doesn't care or rejects the right choice.

- In the following verses, what are the things that form the basis for the fool's decisions:

Proverbs 12:15-16 The way of a fool seems right to him, but a wise man listens to advice. A fool shows his annoyance at once, but a prudent man overlooks an insult.

Proverbs 28:26 He who trusts in himself is a fool, but he who walks in wisdom is kept safe.

Proverbs 14:17 A quick-tempered man does foolish things, and a crafty man is hated.

- Because the fool often rejects what he knows to be the better decision, he frequently chooses a morally wrong choice.

Proverbs 10:23 A fool finds pleasure in evil conduct, but a man of understanding delights in wisdom.

Proverbs 18:2,6-7 A fool finds no pleasure in understanding but delights in airing his own opinions. A fool's lips bring him strife, and his mouth invites a beating. A fool's mouth is his undoing, and his lips are a snare to his soul.

- One of the consequences of being a fool is that we often hurt those closest to us with our foolish decisions. It is the reason most of us would not want our children spending time with people making bad decisions.

Proverbs 13:20 He who walks with the wise grows wise, but a companion of fools suffers harm.

- Given what you have learned about the fool, what would you think is the cure for being a fool?

- **The Mocker**—One who rejects wisdom and lashes out at those who would choose wisdom

Proverbs 15:12 A mocker resents correction; he will not consult the wise.

Proverbs 9:7-8 “Whoever corrects a mocker invites insult; whoever rebukes a wicked man incurs abuse. Do not rebuke a mocker or he will hate you; rebuke a wise man and he will love you.

Proverbs 22:10 Drive out the mocker, and out goes strife; quarrels and insults are ended.

- What are some ways you have been or observed a mocker?
- Why do you think the mocker lashes out hatefully at wise council?

We find all three of these unwise responses in the questions of the following verse:

Proverbs 1:22 “How long will you simple ones love your simple ways? How long will mockers delight in mockery and fools hate knowledge?”

How Do We Become Wise

Proverbs 9:10-11 “The fear (awe or respect) of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding. For through me your days will be many, and years will be added to your life.

Proverbs 15:33 The fear of the LORD teaches a man wisdom, and humility comes before honor.

- Why do you think respect for God is essential to becoming wise?

- One difference between the wise and the unwise is repeated frequently throughout the book of Proverbs and throughout Scripture. It is the ability to listen to advice and correction!

Proverbs 15:31-32 He who listens to a life-giving rebuke will be at home among the wise. He who ignores discipline despises himself, but whoever heeds correction gains understanding.

Proverbs 19:20-21 Listen to advice and accept instruction, and in the end you will be wise. Many are the plans in a man's heart, but it is the LORD's purpose that prevails.

- Why are we so reluctant to accept advice or correction?

The Components of Wisdom

- **Knowledge** – Lack of enough information often leads us to make unwise decisions. Be sure you have all the facts.
- **Understanding** – Information alone is not enough. We also need to understand the how and why behind the information.
- **Discernment** – Not all of the information we receive is true or reliable. We need to be careful to consider the source of our information and compare it to what we know to be true.
- **Wisdom** – The application of knowledge, understanding and discernment in our life choices

James 3:13 Who is wise and understanding among you? Let him show it by his good life, by deeds done in the humility that comes from wisdom.

- It is very possible to be wise in one area of your life and foolish in other areas of your life. What are the areas of your life where you tend to make consistently poor decisions?
- How would asking the question, “**What is the wise thing to do?**” change the decisions and outcomes you have experienced?

Beliefs about Relationships

Beliefs Matter!



Consider for a moment the kinds of things we value in a close friend. What character traits would you look for in a friend? Now consider this:

- Are you the kind of person you would want as a friend?
- Are you the kind of employee you would hire for a job?
- Are you the kind of spouse or parent you would want to have?

In this lesson, we will look at what the Bible says about our beliefs regarding our relationships with other people, whether they be family, friends, co-workers or even enemies. We are going to look at five contrasts between the way most people treat others and what the Bible says about our personal relationships.

Loving vs. Selfish

John 13:34 “A new command I give you: Love one another. As I have loved you, so you must love one another.

Jesus told the following well known story to illustrate the kind of love we are to show for each other.

Luke 10:30-37 *In reply Jesus said: “A man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, took him to an inn and took care of him. The next day he took out two silver coins and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have.’ “Which of these three do you think was a neighbor to the man who fell into the hands of robbers?” The expert in the law replied, “The one who had mercy on him.” Jesus told him, “Go and do likewise.”*

- Why do you think the priest and Levite failed to help this man in need?
- What are some excuses the Samaritan could have had for not helping the injured man?
- What was the motivation for the Samaritan to help this man?

Jesus takes loving others even farther than just loving those who are in need:

Luke 6:27, 36 *“But I tell you who hear me: Love your enemies, do good to those who hate you, bless those who curse you, pray for those who mistreat you. Do to others as you would have them do to you.*

Honest vs. Dishonest

Luke 16:10-13 “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own? “No

servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

- Why would small things be important if the consequences are small?
- How is trust related to being honest?
- How do we build trust?

Responsible vs. Irresponsible

1 Corinthians 4:2 *Now it is required that those who have been given a trust must prove faithful.*

- What are some of the things we have been entrusted with by God or others?
- What are some of the ways we demonstrate faithfulness?
- Faithfulness requires tough choices in order to do the right thing even when the right thing is difficult or costly. Can you think of a time when making the right choice was especially costly?

Matthew 24:45-50 *“Who then is the faithful and wise servant, whom the master has put in charge of the servants in his household to give them their food at the proper time? It will be good for that servant whose master finds him doing so when he returns. I tell you the truth, he will put him in charge of all his possessions. But suppose that servant is wicked and says to himself, ‘My master is staying away a long time,’ and he then begins to beat his fellow servants and to eat and drink with drunkards. The master of that servant will come on a day when he does not expect him and at an hour he is not aware of.*

- Why is it important to be faithful when no one is watching?

Reputable vs. Deceptive

Proverbs 22:1 *A good name is more desirable than great riches; to be esteemed is better than silver or gold.*

Proverbs 17:20 *A man of perverse heart does not prosper; he whose tongue is deceitful falls into trouble.*

- Why is a good reputation important?

- How do we build a reputation? How do we destroy a reputation? How do we rebuild one?

Hardworking vs. Lazy

Colossians 3:22-25 *Obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord.*

Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. Anyone who does wrong will be repaid for his wrong, and there is no favoritism.

- Why is it important to always give our best?
- How does “working for the Lord” help us deal with difficult jobs or employers?

The reality is that we need other people in our life in order to help us be resilient in times of crisis. If we live life for ourselves instead of living the life of loving others as God instructs us, we will find ourselves alone when we most need help.

Ecclesiastes 4:9-10 *Two are better than one, because they have a good return for their work: If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up!*

- What current beliefs of yours are not consistent with how God says we should treat others?

Beliefs about Change

Beliefs Matter!



Someone has said “The only thing that never changes is that everything changes.” That statement, while seeming to be a paradox, expresses the idea that change is inevitable. In my own lifetime, we have seen the invention of the personal computer, the beginning of manned space exploration, the creation of the Internet and the advent of mobile computing. These have all had immense impact on our lives, but the change we are going to talk about is the personal change that is often necessary for us to demonstrate resilience in our personal lives.

Why is Change so Difficult?

- Inertia is defined as the tendency of an object in motion to stay in motion and an object at rest to stay at rest and a sort of inertia often keeps us from being open to change. It is just easier to do what we have always done than to go through the effort to change. I’ve been told that an airplane uses more energy to take off than it does to fly for several miles upon reaching cruising altitude. There is just so much to overcome on take-off. The force of long established habits is often difficult to overcome when we are contemplating change.
- Fear is also a great detriment to attempting change in our lives. This fear can take many forms:
 - Fear of an unknown outcome. What will happen if I change?
 - Fear of other’s response to change. What will people think if I change? How will they respond differently?
 - Fear of failure. What if I am unable to successfully change?

These and other fears often keep us from even attempting to do things we know we should do to change our lives for the better.

- Past negative experiences with change can also make us reluctant to attempt change. Changes that were poorly planned or change that was made simply for the sake of change and not because it was needed, will leave us with a bad experience.

Essentials for Change

- Knowledge – What changes need to be made and how to make those changes are essential to beginning the process of change. This can happen through education, mentoring or role models that show us how to bring about positive change in our lives.
- Motivation – This may be the most important essential for change. It addresses the question “Why do I want to change?” The answer can be any of the following:
 - Personal Conscience – God has given us an inner voice that directs us to make good choices and change things that are not consistent with God’s desire for our lives.
Isaiah 30:21 *Whether you turn to the right or to the left, your ears will hear a voice behind you, saying, “This is the way; walk in it.”*
 - Education – When we learn a better way of doing something, we are prompted to implement the change in our lives
Proverbs 1:1-5 *The proverbs of Solomon son of David, king of Israel: for attaining wisdom and discipline; for understanding words of insight; for acquiring a disciplined and prudent life, doing what is right and just and fair; for giving prudence to the simple, knowledge and discretion to the young— let the wise listen and add to their learning, and let the discerning get guidance.*
 - Unacceptable consequences or potential rewards – Sometimes our experiences, either positive or negative, can be the motivation for life change. While trying something that works for us can encourage us to do it again, a negative outcome can also be a strong motivator to not repeat the mistake again.
 - Spiritual Transformation – When God begins to work in our lives, God changes us! Someone has said, “God loves you just the way you are but God loves you too much to leave you just the way you are.”
2 Corinthians 5:17 *Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!*
- Empowerment – Knowledge and desire for change are of little value if we feel powerless to affect the desired change. It is very easy to be discouraged by past attempts at change and assume we are powerless even when we may indeed have the power to change. The Christian is assured of God’s power in our lives even when we feel powerless.

2 Corinthians 12:9-10 *But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness." Therefore I will boast all the more gladly about my weaknesses, so that Christ's power may rest on me. That is why, for Christ's sake, I delight in weaknesses, in insults, in hardships, in persecutions, in difficulties. For when I am weak, then I am strong.*

- Action – Any plan for change is useless until it is put in action. Change requires that we DO things differently. It is only when we take action that we see the results of change.
1 John 3:18 *Dear children, let us not love with words or tongue but with actions and in truth.*
- Evaluation – It is also important that we step back and evaluate any change we have put into practice. One mistake that is often made at this step is to assume that because we partially implemented a change, we can evaluate its success or failure. For instance, if you tried budgeting once but never really stuck to the budget, you have no authority to say that it didn't work for you.
- Support – Some changes are difficult and may require repeated efforts and in these situations it is essential that we build into our plan a system for our support when the process gets discouraging.
Ecclesiastes 4:9-10 *Two are better than one, because they have a good return for their work: If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up!*

Change is at the same time inevitable and exciting, transforming and scary. Our attitude toward change will significantly affect our ability to be resilient in a time of crisis.

- How do you tend to respond to change in your life?
- What are the biggest barriers to your implementing changes in your life?
- What do you need to do to be more accepting of positive changes?
- What is at least one change you would like to begin making in your life in the next 30 days?

Managing Your Life!

Setting Goals

Achieving Your Goals

Setting Goals

Evaluating Where You Are

“A failure to plan, is a plan to fail.”

Why do we fail to plan?

- We feel out of control of our lives and therefore planning is useless.
- We equate lack of planning with being spontaneous.
- Planning takes time
- We don't know how to plan

Establishing a Check-point. Where are we now?

- **Strengths:**
 - What are some things that I am doing well?
 - What do others recognize as my strengths?
 - Where have I had success in my life?
- **Weaknesses:**
 - What failures indicate an area of weakness?
 - What needs improvement in the future?
 - What things do I want to change?
- **Dreams:**
 - What are my dreams? Don't be afraid to dream big.
 - If I could have any outcome, what would it look like?
 - What are some of my opportunities for improvement?
- **Obstacles:**
 - What problems could I expect to encounter in pursuing my dreams?
 - What are the limitations due to my resources and what would I need to overcome these limitations?

Strengths

Physical or Health:

Work or Career:

Family and Friends:

Financial:

Education and Self-improvement:

Spiritual or Relationship with God:

Weaknesses

Physical or Health:

Work or Career:

Family and Friends:

Financial:

Education and Self-improvement:

Spiritual or Relationship with God:

Dreams

Physical or Health:

Work or Career:

Family and Friends:

Financial:

Education and Self-improvement:

Spiritual or Relationship with God:

Obstacles

Physical or Health:

Work or Career:

Family and Friends:

Financial:

Education and Self-improvement:

Spiritual or Relationship with God:

Setting Goals

Why should we set personal goals?

- Goals provide direction and focus for our efforts
- Goals provide us with an accurate basis for our evaluation of success

What is the process for setting effective goals?

- Select a few areas of your life where you sense a need for improvement. (Ex. Financial, family, work skills, health, etc.)
- Use your evaluation of Strengths, Weaknesses, Dreams and Obstacles to define the things you need to have happen in your life
- For each area create one or two Faith Goals and two or three Work Goals
 - Faith Goals – Desired outcomes that require actions that are beyond our direct control. These goals require other things to happen that you can influence but that are not completely within your control. With God’s help we would like to see these things happen. These goals are the most motivating goals as these address our desired outcomes.
 - Work Goals – These goals are the steps required to meet our faith goals and each goal is an action that is completely within our control to complete.
- Each Goal (Work and Faith) should be characterized by the following features:
 - S – Specific – Is it too general to be helpful?
 - M – Measureable – Can I know when I have met the goal?
 - A – Achievable – Is this goal possible?
 - R – Relevant – Will this make a difference?
 - T – Time limited – How long should this goal take to complete?

God’s Word on Planning

Proverbs 12:5 The plans of the righteous are just, but the advice of the wicked is deceitful.

Proverbs 14:22-23 Do not those who plot evil go astray? But those who plan what is good find love and faithfulness. All hard work brings a profit, but mere talk leads only to poverty.

Proverbs 15:22 Plans fail for lack of counsel, but with many advisers they succeed.

Proverbs 16:3-4 Commit to the LORD whatever you do, and your plans will succeed. The LORD works out everything for his own ends— even the wicked for a day of disaster.

SMART Goals

Area:

Faith Goals:

-
-
-

Work Goals:

- -
 -
-

Area:

Faith Goals:

-
-
-

Work Goals:

-
-
-

Achieving Your Goals

From Good Intentions to Habits

- Post your goals where you will see them frequently. A goal forgotten will never be achieved.
 - Put a copy of your goals on your mirror or on the refrigerator door to remind you daily of what is important
 - The urgent will always push aside the important unless we are regularly reminded of the bigger picture
- Develop an action plan to accomplish your goal. This must include the detailed steps you will need to take to accomplish what you want to do.
 - Goals must be translated into smaller, measurable steps in order to be attained
 - An action plan is turn-by-turn directions to your goal
- Small steps every day are more important than giant leaps
 - Depending on giant leaps to achieve our goals often results in a fear to even attempt reaching our goal.
 - It is better to seek consistency of effort than great immediate results
- Track your progress by recording your activity toward the goal
 - Keep a journal or blog of your progress
 - Use a chart to help motivate your progress
- Repeat an action every day for 60 days and you will create a habit
 - Replace bad habits with new good habits through repetition
 - Habits make routine tasks easier to remember. Enough good habits will make goals easier to obtain.
- Talk about your goals to someone who will hold you accountable.
 - Success is often linked to accountability. Only you can make yourself accountable for your actions.
 - Choose an accountability partner with the courage to challenge you when necessary.
- If you fail to reach a goal, forgive yourself and adjust your plan to learn from your setback.
 - Every failure reveals something that didn't work. Learn from your failures.
 - Dwelling on our failures will keep us from trying again and eventually succeeding

Getting Real

What one goal would you like to accomplish in the next six months?

S – Specific – Is it too general to be helpful?

M – Measureable – Can I know when I have met the goal?

A – Achievable – Is this goal possible?

R – Relevant – Will this make a difference?

T – Time limited – How long should this goal take to complete?

What Specific steps can you take to make this goal a reality in your life six months from now?

What new habits or changes do you need to make to be successful?

Who will you be accountable to during this time?

Establishing Priorities

The Urgent and the Important

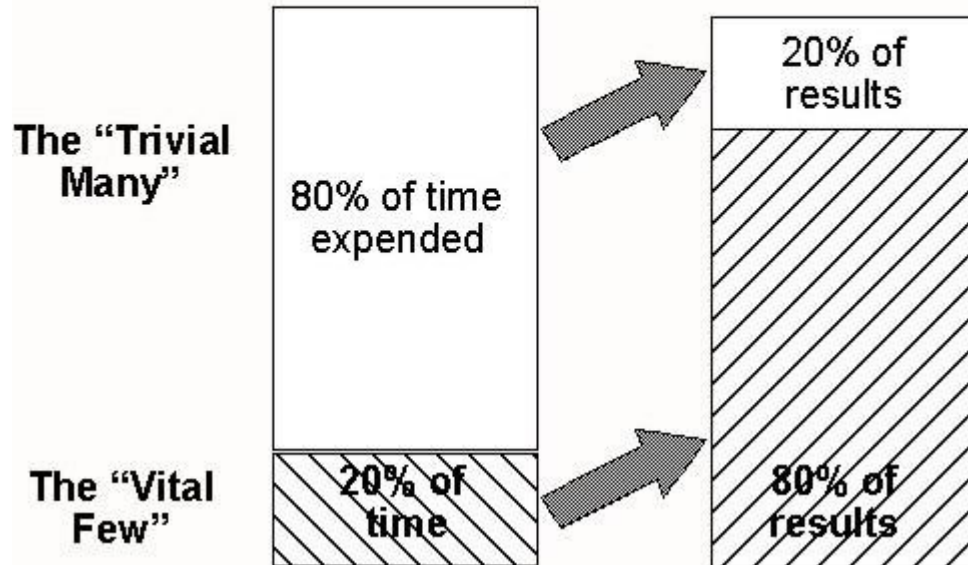
The urgent, or deadline events will often crowd out more important uses of our times that don't have an urgent deadline. The first step is to categorize all of our time demands and uses into one of the following four categories.

	Urgent	Not Urgent
Important	1	2
Not Important	3	4

Next, you should schedule in the order of importance. One of our biggest mistakes in planning, is that we schedule our urgent events and use any available time to accomplish the really important things. The problem is that there is just never any available time for the important things in life.

Another way to look at our priorities and the use of our time is to ask ourselves, "What uses of my time would bring the greatest return?" Far too much of our time is spent pursuing things that have little lasting value in our lives. By giving more time and attention to the most important things will lead to a richer and more fulfilling life.

The Pareto Principle of Time versus Result



Big Rocks First!

Why establish priorities? Because if we don't, the less significant parts of our life will overwhelm us and use up all of our time, leaving many of the more important things undone.



Managing Your Time

- Time is important
 - It is the great equalizer. We all have the same amount available.
 - Once a moment is gone, you can never get it back.
 - What you do with your time today, will determine your opportunities tomorrow.
- Keep a calendar of future events
 - Review the next 30 days each week
 - Check your calendar for the next day each evening
 - When you start missing appointments, you have failed to keep up your calendar
- Keep a list of things to do that don't have a definite date and time for completion – The To Do List
 - Divide the list into projects (large and small tasks to complete) and errands (things that require going somewhere)
 - Review the list daily
 - Prioritize the items on the list and do the most important tasks first
 - Schedule high priority tasks and tasks that will take a larger block of time on your calendar and treat them as appointments
 - When you get in the car, look for the errands items on your list to see if you can get them done on this trip.
- Reduce the time wasters
 - How do you waste time?
 - TV, Web-surfing, chatting, video games, email
 - Try to catalog your wasted time for a week
 - Set your own limits on the things that waste your time
 - Recognize that sometimes we all need to “waste” some time to rest and recharge ourselves
- Make better use of the small units of time in your day
 - Keep your To Do List handy for those opportunities to knock out a smaller item
 - Establish certain things you can do whenever you are waiting or have a few minutes
 - Reading a book or the Bible
 - Take a quick walk
 - Pray
 - Use mindless tasks for think times on other things

Financial Resilience



How to bounce back from a financial crisis

The Problem in the Crisis

Solving the Income Problem

Controlling the Spending Problem

Eliminating the Debt Problem

Preparing for the Unexpected

“The Problem in the Crisis”

How Did We Get Here?

When we find ourselves in a crisis, we need to begin by understanding how we got into this situation so we will not just repeat the same mistakes again. Denying the problem or failing to learn from the problem dooms us to repeating our problems. Every Financial Crisis stems from one or more of the following problems:

- An Income Problem
- A Spending Problem
- A Debt Problem
- A Preparedness Problem

Let's take a closer look at each of these problems:

Income Problems:

- Your income is less than the average income for your area.
- Your income is not enough to meet your needs each month.
- Your income is not keeping up with increases due to inflation.
- Your income is not consistent

All hard work brings a profit, but mere talk leads only to poverty.

–Proverbs 14:23

Spending Problems:

- You have made impulsive purchases that you regret later.
- You are not sure how much you spend on a monthly basis.
- You tend to hide spending from your spouse.
- You spend money to make yourself feel better.
- Your monthly spending consistently exceeds your income.

The plans of the diligent lead to profit as surely as haste leads to poverty.

--Proverbs 21:5

Debt Problems:

- You are not sure how much you owe or the interest rates you are paying
- You have high interest credit (pay day lenders, title loans, furniture rental, credit cards).
- Your debt is increasing or staying the same compared to last year.
- Your debt payments are impacting what you need to meet your needs now.

My son, if you have put up security for your neighbor, if you have struck hands in pledge for another (debt), Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler. – Proverbs 6:1-5

Preparedness Problems:

- You have less than three months of expenses in an emergency fund.
- An unexpected expense of 1,000 to 3,000 would create a crisis
- You are missing one of the basic insurance needs:
 - Health Insurance
 - Home and Auto Insurance
 - Term Life Insurance
 - Disability Insurance
 - Long-Term Care Insurance (if over 60)

A little sleep, a little slumber, a little folding of the hands to rest— and poverty will come on you like a bandit and scarcity like an armed man.

--Proverbs 6:10-11

What is your problem?

As you have looked at these four indicators of a financial crisis, how do you rate? It is probable that you have a problem in one or even several areas. The first step to resolving our crisis is to identify the problem. Number each of the following problems with 1 being the biggest problem and 4 being the smallest problem.

- ___ An Income Problem
- ___ A Spending Problem
- ___ A Debt Problem
- ___ A Preparedness Problem

Where Do You Want To Go?

How do we increase our income?

- Get a job (If you don't have one)
- Increasing your hours (Overtime or a second job)
- Increase your value (Get a promotion due to improved skills or education)
- Get a better job (Relocate or find a new employer)

How do we control our spending?

- Develop a monthly budget
- Track your spending
- Address impulsive or emotional spending
- Discuss your spending with your spouse or a trusted advisor.

How do we eliminate debt?

- List all of your debts including your balance, payment, and interest rate.
- Work to get current on all of your accounts
- Target taxes, high interest and court ordered debt.
- Begin paying off the smallest remaining debt first and as accounts are paid off, roll that payment to the next debt.

How do we prepare for the unexpected?

- Develop and Emergency Fund of 3 to 6 months of expenses.
- Budget for the purchase of insurance to reduce your risk of catastrophic events.
- Prepare a plan for possible or probable emergencies.

In the following lessons we will develop a strategy for dealing with each of these problems. The goal is to bounce back from your current financial crisis while we also learn how to avoid a crisis in the future.

He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored. –Proverbs 13:18

Three Essential Principles:

Avoiding the next crisis requires that we learn as many lessons as possible from our present situation, or better yet, that we learn the proper handling of our finances without having to make all of the mistakes ourselves. While there are many sources that claim to give advice about finances, their advice is too often contradictory and has frequently led to even more problems. I believe the Bible contains some of the best advice about financial matters. The Bible has about 3,000 verses with instructions about finances and material possessions. These verses give us the creator's guidance as to how to avoid the next crisis.

1. Ownership vs. Managing

We think in terms of owning such things as homes, cars, investments, etc. but the Bible presents a very different view of the world. The Bible teaches that God owns everything and we have been granted the privilege of managing God's possessions for a limited time.

1 Chronicles 29:11-14 *Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.*

Once we understand this principle, it completely changes our outlook on our "possessions." We are no longer free to do whatever we want with "our things" but must consider how God would want us to handle "His possessions."

- 1 How does this principle change our view of money and possessions?
- 2 How do we demonstrate that we are good managers of God's gifts?

2. Give Generously

While it may not make sense that giving away some of what we have, is part of a plan to avoid a financial crisis, God clearly instructs us to do just that. Generosity helps us to loosen our grip on possessions and trust more in God to provide for us. Giving helps us define our priorities as eternal priorities and not just live for today.

Matthew 6:19-21 *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.*

When we give, it is as if we are planting seeds in a garden that will someday bear fruit. Keep in mind that we don't give so that we can get God's reward. We give out of

thanksgiving to God and God rewards as He sees fit. Giving should also be intentional and without obligation. God wants us to enjoy our giving!

2 Corinthians 9:6-11 *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: “He has scattered abroad his gifts to the poor; his righteousness endures forever.” Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

Proverbs 11:24-25 *One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.*

- How do you feel God wants you to show generosity today?
- How does generosity affect the person doing the giving?

3. Live Your Priorities

Ultimately, handling our finances God’s way, is a matter of having the right priorities. When our priorities are right, everything else falls into place. Living for ourselves or seeking only to accumulate possessions will never result in real satisfaction or success.

Matthew 6:33 *But seek first his kingdom and his righteousness, and all these things will be given to you as well.*

When we handle money and possessions God’s way, we also are a powerful example to everyone around us of God’s care and provision.

1 Thessalonians 4:11-12 *Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.*

- Are there differences in the priorities you believe and the priorities you actually live?
- What are some changes in priorities that you may need to make?

James 1:22 *Do not merely listen to the word, and so deceive yourselves. Do what it says.*

“Solving the Income Problem”

Solutions for Increasing Income:

- Get a job (If you don't have one)
- Increasing your hours (Overtime or a second job)
- Increase your value (Get a promotion due to improved skills or education)
- Get a better job (Relocate or find a new employer)

Why do we work?

- We were designed for work by our Creator
Genesis 2:15 - The LORD God took the man and put him in the Garden of Eden to work it and take care of it.
- We work to provide for our needs
2 Thessalonians 3:10-13 – For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.” We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat. And as for you, brothers, never tire of doing what is right.
- We work for personal fulfillment and stimulation
Ecclesiastes 2:24 - A man can do nothing better than to eat and drink and find satisfaction in his work. This too, I see, is from the hand of God

Selling You – Getting a Job

How would you go about selling your car or other possession? What would you do to increase your chances of getting the best price?

When you are looking for a job, you are selling you! What does an employer need to know about you that will increase your chances of being hired?

- What are your skills and abilities that apply to the job opening?

- What is your experience and/or education in this area?
- Why should the employer consider hiring you above other applicants?

Resumes and Applications

Even if a job does not require a resume, it is a good idea to prepare one as an aid to filling out job and education history. You should include all of the following in your resume:

- Contact Information
- Accomplishments – This is a short list of the things you have learned and accomplished in your previous jobs. You can also list any certifications or licenses that may be helpful. This is not a list of your employment history but a list of the types of things you have done well.
- Employment History – List previous jobs beginning with the most recent. You may need to explain any large gaps in employment or a series of short duration jobs.
- Education – Begin with the highest level of education. Include any extra-curricular activities and any awards you received.

Looking for Work

Where do you look to find job openings?

- Temp agencies – An increasing number of employers are hiring temporary workers through these agencies and then only making them permanent if the employee works out.
- Newspaper and online employment listings
- Use your network of friends and family to alert you to available jobs. A large percentage of jobs are never listed publicly but are filled on the basis of a personal recommendation. Social media, such as Facebook and LinkedIn can also be useful. If you are currently employed and just looking for a better job, be careful as this information could get back to your current employer.
- Make a list of the places you would like to work and contact them directly. They may have job openings that have not been publicized or will consider you when jobs become available in the future.

The Interview

- Dress neatly and give attention to your personal appearance and how you present yourself. You only get one chance to make a first impression.
- Try to learn about the company. Your knowledge of their business will show initiative.
- Be prepared to answer the most common interview questions

Sample Interview Questions

- How would you describe yourself?
- Give me an example of one of your successful accomplishments.
- Given the investment our company will make in hiring and training you, can you give us a reason to hire you?
- How would you evaluate your ability to deal with conflict? With stress?
- What have you accomplished that shows your initiative and willingness to work?
- Tell me about a major problem you recently handled. Were you successful in resolving it?
- What qualifications do you have that will make you successful in this company?
- What skills have you acquired from your work experience?

Follow-up

- Follow-up every application and every interview. Employers often don't even review an application until you show the initiative to follow-up.
- Keep a record of contacts and when you need to call again.
- Don't get discouraged! You will have rejections, maybe lots of them, but it only takes one "yes" to get the job you're seeking.

Working in Your Strengths

Working in your strengths can be the difference between a job you endure and a career you enjoy. While there may be times when we must take any job to provide for our family, it is also important to determine where our most fulfilling career choices lie. Our perfect fit depends on (1) our skills and abilities,(2) personality traits, and (3) values dreams and passions.

Skills and abilities

- What have been your strongest skills in past jobs?
- What strengths and abilities have others, who know you well, noticed in you?
- What skills would you really like to develop? (This may require education or training)
- What hobbies or interests could be developed into a job opportunity?

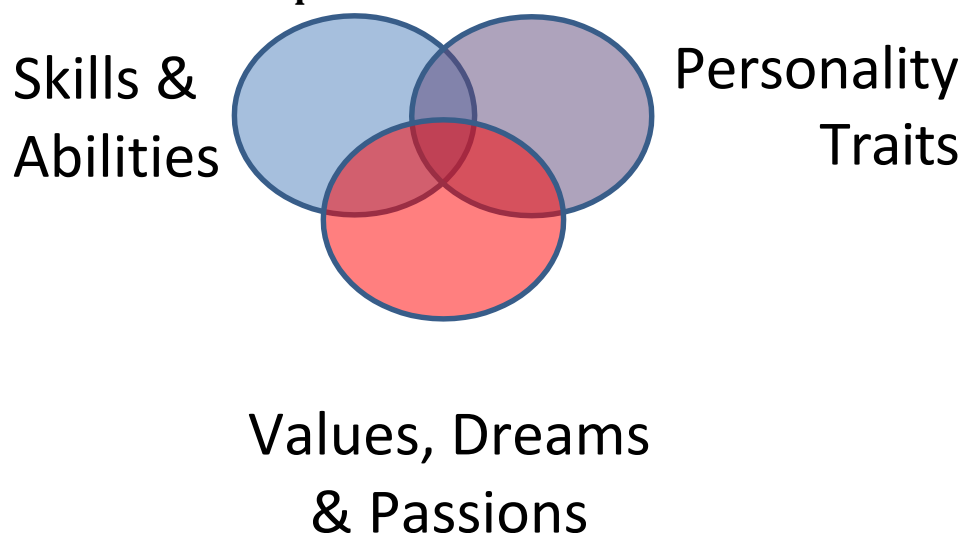
Personality Traits

- Are you a people person or are you more comfortable with projects and tasks?
- Are you creative and visionary, or are you analytical, logical and detailed?
- Do you like a predictable environment, or do you seek change, challenge and variety?

Values, Dreams and Passions

- What is it that you find naturally enjoyable?
- If money were not important, what would you spend your time doing?
- What do you really enjoy but have thought that it was unrealistic or impractical as a career?

Where is there overlap in these three areas?



What Determines the Value of Your Work?

- Your Skills and Training – What are you able to do?
- Your Availability – When and where are you able to work?
- Your Productivity – Are you able to work harder, smarter or longer?

If you want to make more money...

You must increase your value!

Putting It All Together

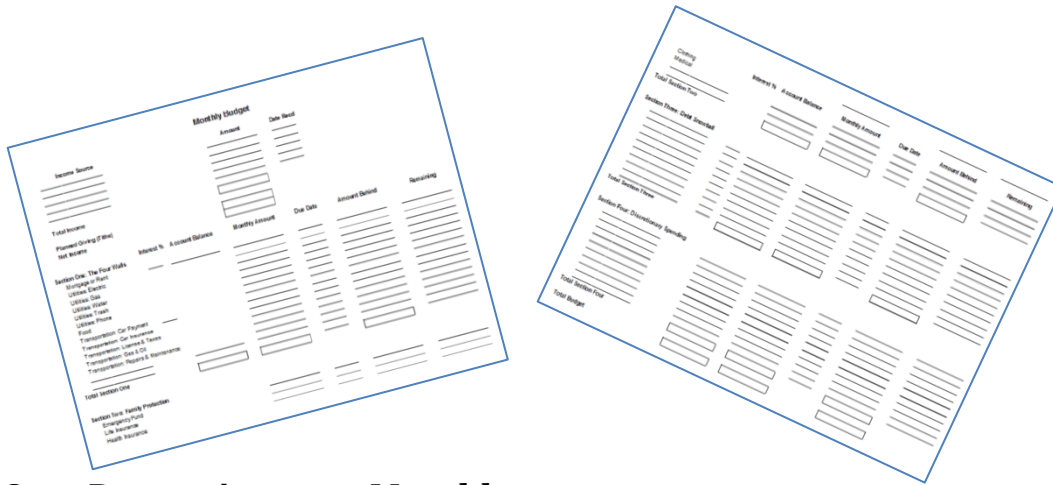
Sometimes we are tempted to separate our work from our spiritual life, but the Bible teaches that virtually any job that is not immoral or unethical, can be done in such a way as to bring glory to God.

Colossians 3:23-24 Whatever you do, work at it with all your heart, as working for the Lord, not for men, [24] since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

- What attitudes about work do you need to change to have the right outlook toward your job?
- What are some things you could do to gain greater satisfaction in your work?
- How can you begin moving in the direction you want to go?
- What do you want to be doing one year, five years or ten years from now?

“Solving the Spending Problem”

When you are lost, the first step to getting where you want to go is to find out where you are. This is also true when we have a spending problem. Do you know how much money you spend in a month? How much money do you need in a month to pay all of your bills



Step One: Determine your Monthly Income

Make a list of all the income you will receive in the next month including both the amount you expect to receive and the date you expect to receive it. Be sure to include all income including SNAP (Food Stamps) and child support. List your take home pay for each pay check. If your pay varies, record an amount that would be a conservative guess. If you make more than this amount, we can plan for its use later.

Income Source	Amount	Date Recd
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Total Income	_____	_____

Step Two: Plan the Essentials

In this step we will plan to pay the most important expenses you have each month. These are expenses for food, shelter and basic transportation. Without these things, life is significantly impacted. If something doesn't get paid this month, we don't want it to be one of these essentials. For each of these items, we need the amount and the due date. If you have a mortgage or car loan, include the total amount of the debt and the interest rate. If you have court ordered payments or child support payments, you can include these on the blank lines

	Interest %	Account Balance	Monthly Amount	Due Date
Section One: The Four Walls				
Mortgage or Rent	_____	_____	_____	_____
Utilities: Electric			_____	_____
Utilities: Gas			_____	_____
Utilities: Water			_____	_____
Utilities: Trash			_____	_____
Utilities: Phone			_____	_____
Food			_____	_____
Transportation: Car Payment	_____		_____	_____
Transportation: Car Insurance			_____	_____
Transportation: License & Taxes			_____	_____
Transportation: Gas & Oil			_____	_____
Transportation: Repairs & Maintenance			_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
Total Section One		<input type="text"/>	<input type="text"/>	

Step Three: Calculate Other Needs

The next section of our budget deals with other important needs. These needs include establishing an emergency fund, basic insurance, clothing and medical expenses. Once again, enter the amount due and the due date for each item and add any other priority needs in this section.

	Interest %	Account Balance	Monthly Amount	Due Date
Section Two: Family Protection				
Emergency Fund			_____	_____
Life Insurance			_____	_____
Health Insurance			_____	_____
Clothing			_____	_____
Medical			_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
Total Section Two		<input type="text"/>	<input type="text"/>	

Step Four: List Your Debts

This section requires you to list all of your debts. You will need a little extra information for each of these items. List each debt including the interest rate, the total amount owed, the monthly payment and the due date. We will look at this more in the debt section in the next lesson.

	Interest %	Account Balance	Monthly Amount	Due Date
Section Three: Debt Snowball				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Total Section Three		<input type="text"/>	<input type="text"/>	

Step Five: List Everything Else

In this section, we list everything else in our budget which usually includes discretionary items we want to have but could live without if it was necessary. List these by priority since it is possible that some of these items may not survive in our budget.

	Interest %	Account Balance	Monthly Amount	Due Date
Section Four: Discretionary Spending				
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
_____		_____	_____	_____
Total Section Four		<input type="text"/>	<input type="text"/>	

Step Six: Put It All Together

Now is the time to put everything together and see the power of a Prioritized Budget. There is a sample budget form along with a blank budget form in the back of this book. Use these to get an overall picture of your budget. We haven't covered the last two columns on the form yet, so, let's take a look at how to use these. The amount behind column is just a placeholder to keep track of any bills for which you are not current and will need to catch up.

The last column is a running total of your income minus all of the expenses above it. To use this column, first total up your income in the income section, then subtract the amount of the first budget item from your income and enter it on that line. Continue on down the page subtracting each item from what was remaining on the line above.

Eventually, you may get to a line where the remaining amount is negative. Draw a line across the worksheet at this point. This means that everything below this line exceeds your income for the month and will not be able to be funded. Because you have ordered your spending by priority, you can be confident that the important things in your life will be paid and the less important expenditures will not be paid. This budget worksheet answers the question "What can we afford?"

Calculating Cash Flow

One question remains, however, "Will there be sufficient cash throughout the month to pay each bill when it is due?" To find the answer to this question, we simply use the budget worksheet and any calendar for the current month. Begin by entering your beginning balance on the first day and all of the income lines on the day you expect them as in the example below:

(Use plus signs "+" to indicate income)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Sep 1 Beginning Bal. + \$400	2	3	4	5	6 Dad's paycheck + \$590	7
8	9	10	11 Mom's paycheck + \$410	12	13	14

Next, enter all of the expenses above the line on your budget worksheet on the date they are each due. Use a minus sign on each of these entries to indicate expenses.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Sep 1	2	3	4	5	6	7
Beginning Bal. + \$400			Groceries -\$120		Dad's paycheck + \$590	
Rent - \$500						
8	9	10	11	12	13	14
			Mom's paycheck + \$410	Car Payment - \$245		

You can now determine what your cash flow is for each day of the month. In the example above, it is clear that you will either have to pay the rent and groceries late or begin the month with more than \$400 in your account.

This simple exercise of building a budget worksheet and cash flow calendar each month will help you to control your spending by planning your spending before the month begins. Of course, having a plan will not help if you don't follow the plan and get sidetracked by one of the following spending traps.

Spending Traps

- **Impulsive Spending** – Making a quick decision without carefully thinking through the consequences of your decision will result in overspending that will break your budget and leave no money for important priorities.

Proverbs 21:5 *The thoughts of the diligent tend only to plenty; but the thoughts of everyone who is hasty only to poverty.*

Luke 14:28-30 *For which of you, intending to build a tower, does not sit down first and count the cost, whether he may have enough to finish it; lest perhaps, after he has laid the foundation and is not able to finish, all those seeing begin to mock him, saying, This man began to build and was not able to finish.*

- **Lack of Contentment** – Endless advertising and the culture around us create a desire for things to satisfy our desires. The Bible clearly teaches that simply pursuing things will never satisfy and that there is a great benefit in contentment.

Ecclesiastes 5:10 *Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*

Philippians 4:11-13 *For I have learned to be content, whatever the circumstances may be. I know how to live when things are difficult and I know how to live when things are prosperous. In general and in particular I have learned the secret of eating well or going hungry or facing either plenty or poverty. I am ready for anything through the strength of the One who lives within me.*

- **Emotional or Guilt Spending** – We must be careful about making emotional decisions about money and spending. Emotional decisions are rarely good decisions. Be especially careful about spending on your children that is not part of your financial plan.

This is frequently a response when you have gone through a crisis and feel bad for what your children have experienced.

James 4:1-3 What is the source of quarrels and conflicts among you? Is not the source your pleasures that wage war in your members? You lust and do not have; so you commit murder. You are envious and cannot obtain; so you fight and quarrel. You do not have because you do not ask. You ask and do not receive, because you ask with wrong motives, so that you may spend it on your pleasures.

“Eliminating the Debt Problem”

Myths about Debt!

- *Some purchases can only be made with debt. No one can save enough to purchase a car or other large purchase without debt.*

The fact is that you will make a similar number of payments whether you save up for a purchase or pay with credit. The difference is the interest. Consider the following examples:

You have the option of saving up to make a 1,000 purchase or using credit to buy it now and make payments for a period of time. How do your options compare:

	<u>Saving Method</u>	<u>Credit Method</u>
Purchase Price	1,000.00	1,000.00
Monthly payment	50.00	50.00
Months to pay	20	25
Interest	0.00	226.17
Total cost of the purchase	1,000.00	1,226.17

Keep in mind that this example assumes a reasonable credit rate. If you miss a credit card payment, your interest rate could double for the remainder of the loan. Purchases made from rent-to-own companies are substantially higher than this example and should be avoided.

- *Buying on credit builds your credit score and you have to have a good credit score.*

There are other ways to show that you are a good risk for things like a mortgage and too much credit or late payments will decrease your credit score. You can establish good credit by paying such things as rent and utilities on time every month

- *I can afford the payment. Why not enjoy it now instead of later?*

Debt commits your future income to past purchases and has an enslaving nature. Purchases are often worth less than you still owe on them, but the payments keep you from being able to do something different. Each payment you commit to paying in the

future effectively reduces your future income by that amount for the duration of the loan. Avoiding debt entirely allows you to use all of your income for your needs.

Proverbs 22:7 The rich rule over the poor, and the borrower is servant to the lender.

Proverbs 6:1-5 My son, if you have put up security for your neighbor (debt), if you have struck hands in pledge for another, if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

GET OUT OF DEBT!

Where Am I?

The first step in dealing with debt is to know exactly how much debt you have. Many people measure debt solely in terms of the amount of the monthly payments. For our purpose, we want a much fuller picture of our debt. For each debt, write down the following information:

Monthly Payment
Amount Overdue if any
Total Amount Owed
Interest Rate
Monthly Due Date

Time to Change Direction

The next step to getting out of debt is to stop getting into further debt. The first step to getting out of a hole is to stop digging it deeper. Make a decision today, to stop using debt!

Set your priorities

- First, get caught up on current bills such as rent and utilities. You don't want to begin paying down your debt only to have the electricity shut off.
- Next start your emergency fund. A few hundred dollars will help to avoid having to stop your debt repayment to deal with a small emergency.
- Not all debt is created equal. Tax debt, garnishments, and very high interest debt (over 25% interest) must take the highest priority. List these debts in the debt snowball section of your budget first. Get them paid off as quickly as possible to limit the negative effect of the high interest rates.

- Next, list all other debt beginning with the smallest amount owed. Note, this is not the amount of the payment, but the total amount owed. Note that a mortgage payment or car payments have already been listed above in the essentials section of the budget, so don't list them again, but you might want to go back and fill in the total amount owed and interest rate for these.

Time to Get Started

- Determine if you are able to make all of the minimum payments within your budget. If you are unable to make all of the payments, we will plan to make reduced (pro-rated) payments to each creditor.
- Make minimum payments to all of your creditors and use any extra money in your budget to make extra payments to the debt at the top of your list. As you pay off a debt, take the amount of that payment and add it to the next debt on the list. Extra money from selling things, an extra job or overtime should be added to the payment of the top item on the list.

Sample Debt Snowball

Debt	Total Due	Payment	Pay off Date
Furniture	150.00	50.00	3 months
Medical Bill	1,100.00	200.00	5 months (3 X 200 and 2 X 250)
Car Payment	4,250.00	300.00	10 months (5 X 300 and 5 X 550)
Total Payments		550.00	

God requires that we honor our obligations

The Bible is clear about meeting our obligations and paying what we owe.

Psalm 37:21 The wicked borrow and do not repay, but the righteous give generously;

Proverbs 3:27-28 Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbor, "Come back later; I'll give it tomorrow"— when you now have it with you.

Know your rights when dealing with creditors

The Fair Debt Collection Practices Act (FDCPA) prohibits debt collectors from using abusive, unfair, or deceptive practices to collect from you.

- A debt collector may not contact you at inconvenient times or places, such as before 8 in the morning or after 9 at night, unless you agree to it. And collectors may not contact you at work if they're told (orally or in writing) that you're not allowed to get calls there.
- A collector may contact other people – but only to find out your address, your home phone number, and where you work. Collectors usually are prohibited from contacting third parties more than once. Other than to obtain this location information about you, a debt collector generally is not permitted to discuss your debt with anyone other than you, your spouse, or your attorney.
- Every collector must send you a written “validation notice” telling you how much money you owe within five days after they first contact you. This notice also must include the name of the creditor to whom you owe the money, and how to proceed if you don't think you owe the money.
- If you don't pay a debt, a creditor or its debt collector generally can sue you to collect. If they win, the court will enter a judgment against you. The judgment states the amount of money you owe, and allows the creditor or collector to get a garnishment order against you, directing a third party, like your bank, to turn over funds from your account to pay the debt.
- Wage garnishment happens when your employer withholds part of your compensation to pay your debts. Your wages usually can be garnished only as the result of a court order. Don't ignore a lawsuit summons. If you do, you lose the opportunity to fight a wage garnishment.

Practices that are off limits for debt collectors

- **Harassment.** Debt collectors may not harass, oppress, or abuse you or any third parties they contact.
- **False statements.** Debt collectors may not lie when they are trying to collect a debt.
- **Debt collectors also are prohibited from saying that:**
 - you will be arrested if you don't pay your debt;
 - they'll seize, garnish, attach, or sell your property or wages unless they are permitted by law to take the action and intend to do so; or
 - legal action will be taken against you, if doing so would be illegal or if they don't intend to take the action.
- **Debt collectors may not:**
 - give false credit information about you to anyone, including a credit reporting company;
 - send you anything that looks like an official document from a court or government agency if it isn't

“Preparing for the Unexpected”

The Savings Solution

Proverbs 6:6-11 Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest— and poverty will come on you like a bandit and scarcity like an armed man.

Types of Savings

- **Emergency Fund**
 - Initially, you need to save \$500 to \$1,000
 - This step is necessary to protect your budget from the unexpected
 - Eventually, after debt is paid off, build the emergency fund to 3 to 6 months of expenses
 - This level of savings provides security against job loss and most financial crises
 - The emergency fund should be kept in a savings account where it is available in an emergency, but requires a decision to withdraw the money to use it. Interest rates are not significant for this money.
- **Large Purchases**
 - Cars, appliances, furniture, etc
 - Christmas Gifts
 - Vacations
 - Any item too large to be funded through the monthly budget
 - This keeps you from paying high interest rates for purchases on credit
 - This money can be kept in one or more savings accounts and funded by transfers in your monthly budget. The interest rate for the account is not significant since this savings is usually short term (1 to 3 years or less)
- **Retirement**
 - Sources for retirement income:
 - Social Security – likely to undergo significant changes in future years to remain viable. Waiting to begin receiving Social Security until at least full retirement (66 to 67 yrs old) or even to age 70 will result in significantly more money in your retirement.

- Pension Plans (Defined Benefit Plans) – Except for government pensions and a few large companies, pensions are becoming rare. A major concern is pensions that are underfunded, leaving future benefits potentially at risk.
 - Annuities – These financial plans can pay a monthly income for life, ensuring that you do not outlive your money. High inflation rates, however, can erode the value of your monthly income over time.
 - Traditional IRA's, 401(k) and 403(b) plans – These plans allow you to set aside money and get a tax deduction on your contribution as well as deferring taxes on the income earned by your account until you withdraw the money in retirement. Some employers offer matching contributions. If yours offers this, you should always save enough to maximize the match and take advantage of this free money.
 - Roth IRA's and Roth 401(k) plans – Unlike traditional IRA's and 401(k)'s these plans are funded with after tax dollars. There is no present tax deduction but the fund grows tax free and can be withdrawn in retirement tax free.
- Someday, you will need to retire and counting on the government for your retirement is not an acceptable solution. Social Security currently provides an average of only \$1,200 a month and is likely to get cut in the future.
- The earlier you start this process, the more your savings will grow. Investing \$200 a month over 40 years at 7% return will result in over \$500,000 while investing the same amount for the last ten years before retirement results in less than \$35,000 for retirement.
- When you retire, you should plan on withdrawing about 4% of your investments the first year and adjust that for inflation each year thereafter. This results in a good chance of your money lasting the rest of your life.
- **Children's College Fund**
 - Information on college savings plans can be found at www.savingforcollege.com
 - 529 plans allow tax sheltered savings for college
 - Nebraska has one of the highest rated savings plans
 - Consider other options for college funding such as scholarships and work-study

What keeps us from saving money?

- Lack of a budget
 - Lack of a plan for spending will leave no money for savings
- Lack of contentment
 - Our inability to say “No” to ourselves and impulsive purchasing will leave nothing for long term savings.
- Lack of commitment
 - Understanding the importance of saving money for the future will lead to a strong commitment to saving.

Philippians 4:11-13 For I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.

Understanding Risk

- Life will always have some risks. We cannot eliminate all risks and probably wouldn't want to. A life without risk isn't really living.
- Bad things will happen to you. The person who says “It won't happen to me” will be unprepared and surprised
- Through planning we can effectively reduce our risks

Planning for risk

- Budgeting and Cash Flow Planning
- The risk of Debt
- Reducing risk with savings – the role of your emergency fund
- Sharing risk through Insurance
 - Purpose of Insurance – Covering the cost of unpredictable events that you would be unable to cover yourself
 - Types of Insurance
 - Home , Renters and Auto Insurance
 - Health Insurance
 - Life Insurance
 - Disability Insurance
 - Long Term Care Insurance
 - Reducing Insurance cost
 - Reduce benefits
 - Increase deductibles and co-pays

- Preparing for the unthinkable – Preparing a will
 - What will happen to your children if you are not there?
 - What will happen to your possessions when you are gone?
- The ultimate source of our security

Psalm 4:8 I will lie down and sleep in peace, for you alone, O LORD, make me dwell in safety.

Psalm 18:1-2, 30 I love you, O LORD, my strength. The LORD is my rock, my fortress and my deliverer; my God is my rock, in whom I take refuge. He is my shield and the horn of my salvation, my stronghold. As for God, his way is perfect; the word of the LORD is flawless. He is a shield for all who take refuge in him.

Philippians 4:6-7 Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

How Can I Know I Am a Christian?

All people are guilty of sin and are under the penalty of sin – death.

“For all have sinned and fall short of the glory of God”

- Romans 3:23

“For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.”

- Romans 6:23

Jesus Christ died in our place that we might be forgiven.

“But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.”

- Romans 5:8

He himself bore our sins in his body on the tree, so that we might die to sins and live for righteousness; by his wounds you have been healed.

- 1 Peter 2:24

God asks us to believe in Him to receive this free gift

“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

- John 3:16

That if you confess with your mouth, “Jesus is Lord,” and believe in your heart that God raised him from the dead, you will be saved. For it is with your heart that you believe and are justified, and it is with your mouth that you confess and are saved.

- Romans 10:9,10

Changing Your Life!

When we become a Christian and accept Christ as our Savior, we are a new creation of God with a fresh start in life.

Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!

-2 Corinthians 5:17

God has an incredible plan for our lives and wants us to succeed.

For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future.

-Jeremiah 29:11

God is able to do more than we can even imagine in our lives when we choose to live for Him.

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us.

-Ephesians 3:20

When we fail Him (and we will), He promises to forgive us.

If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.

-1 John 1:9

Nothing can ever separate us from God's love for us.

In all these things we are more than conquerors through him who loved us. For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.

-Romans 8:37-39