



# **FIT & FREE 2010 DEBT LOSS CHALLENGE!**

**FEATURING AL JANDL & VAN CROUCH'S BOOK  
THE STOREHOUSE PRINCIPLE**

In 2007, Pastor Mike Hayes began sharing his vision of seeing Covenant Church debt free by 2010 – both corporately as a church and as individuals and families. **The Storehouse Principle** is your plan to make that happen!

Join with your Life Team as we delve into this best-selling book written by Al Jandl & Van Crouch. January through April 2010, each Life Team Meeting will be focused on giving you the resources you need to:

- Understand what a storehouse is and what God's view of it is
- Start your own storehouse
- Maximize the amount you bring in so it stays with you longer and you get more for your money
- Build wealth and become the giver you always wanted to be!

The twelve week Fit & Free 2010 Debt Loss Challenge is \$35 and includes:

- **The Storehouse Principle** by Al Jandl & Van Crouch
- Accountability and partnership with other members of your team
- Fit & Free Journal
- Weekly encouragement to help you stay on track
- Fit & Free Seminar Rally
- Fit & Free Calculator
- Eligibility to win prizes

Do you want to turn those fat and flabby expenses into a well toned budget? Do you want to transform your money from a free-flowing current to a solid, abundant stash of money set aside for the Kingdom of God, your family and yourself? This is your opportunity to learn to control your dollars instead of letting your dollars control you. The days of living paycheck to paycheck are numbered for you and your family. Your Life Team will be there to help you through the difficult moves, so you will not be alone! ARE YOU READY?

## **Register Now!**

**Visit [lifeteams.org](http://lifeteams.org) and click on the Fit & Free tab. View FAQ on the back of this page for more information about the Fit & Free 2010 Debt Loss Challenge.**

**Now is your chance to change your life – forever!**

You will be asked to complete a brief survey prior to The Debt Loss Challenge and a closing survey upon completion.

## Frequently Ask Questions

### REGISTRATION

**How much does Fit & Free Debt Loss Challenge cost?** There is a \$35 registration fee, paid for by each individual. Married couples only need one Fit & Free Debt Loss Challenge registration.

**How do I register?** You can go online to register now (recommended) or you can register in person online. Tables will be set up in The Prayer Room to accept registration on December 5<sup>th</sup> & 6<sup>th</sup> after each weekend service. Late Registration starts on December 8<sup>th</sup> and the cost goes up again on December 22<sup>nd</sup>.

**When is the last day for registration?** We are not closing registration this year, so you have up until the first day of the challenge, Sunday, January 3<sup>rd</sup> at 1pm to register either online or at on sight laptops in The Prayer Room (Room 111 on the west side of the church).

**Can non-members of Covenant Church register?** Yes, non-members of Covenant Church can register. They will participate with members through our small groups that have been established for the Fit & Free Debt Loss Challenge.

### PRIZES

**What does the winning team/individual receive?** Cash prizes will be awarded. The amount of the payout will be based directly on the total level of participation across all campuses. Prizes will be awarded in service (to be announced) during the month of April.

**How will the winners be determined?** Winners will be determined from nomination by Team Leaders with criteria based on curriculum points and principles being understood, embraced and implemented over the 12-week period.

**Eligibility:** Ministry staff and their immediate family members are ineligible to win any cash prizes in the competition/contest. This includes spouse, children, grandchildren, parents, grandparents, siblings and spouses of siblings. There is a separate challenge for them altogether where prizes will be awarded, but they will not be able to compete with any non-staff members and they will not receive cash prizes.

**What about misrepresentation?** This program can only be successful by building a community with a strong spirit of trust and collaboration. While it is fun to compete and win, real success in this initiative comes from being honest with ourselves and legitimately reaching the individual goals that we set.

### CONNECTING

**I am already on a Life Team but my team is not going through this challenge. How do I get on a short term team?** Once you register you will be directed to our Small Groups Module where you can search and select your own team. Once you find the team of your choice, you will be able to email them and then your team leader will contact you from the information you provide.

**Where do I pick up my materials?** The day for you to pick up your materials is Saturday, January 2<sup>nd</sup> during the Fit & Free Expo.

### GENERAL

**Surveys:** Please take a few minutes to complete a brief online survey prior to The Debt Loss Challenge and a closing survey upon completion. By providing the information on these surveys which will be emailed after everyone has registered, we will be able to capture and provide great statistical data and testimonials.

**Will my personal financial information be made public?** Any of the personal information you provide via the surveys is submitted anonymously and will be used solely for the purpose of gathering data for statistical analysis. Any information you choose to share in your Life Team meeting is considered private and should not be disclosed or shared with anyone for any purpose.

### FIRST MEETING

**When is the first meeting?** For the Debt Loss Challenge, the teams will meet monthly with their leaders. The first meeting will more than likely take place between Saturday, January 2<sup>nd</sup> and Saturday, January 9<sup>th</sup>. Then there will be 3 more meetings that follow covering the material.